

MEMORANDUM

TO : ALL DEALERS REPRESENTATIVES
FROM : THE MANAGEMENT
DATE : 12 MAY 2020
SUBJECT : REVISION OF INTEREST RATES ON CLIENT'S TRUST

We wish to inform that the interest rates on client's Trust monies shall be revised to 1.40% p.a. from 1.85% p.a. with effect from 13th May 2020.

All other terms and conditions remain unchanged.

Thank you

A handwritten signature in black ink, consisting of a stylized, cursive name followed by a horizontal line.