



MEMORANDUM

FOR INTERNAL USE

TO : ALL DEALER'S REPRESENTATIVES
FROM : THE MANAGEMENT
DATE : 30 JULY 2025
RE : REVISION OF INTEREST RATES ON CLIENT'S TRUST

We wish to inform that interest rates on client's Trust monies shall be revised to 1.90%p.a. from 2.00%p.a. with effect from 1st August 2025.

All other terms and conditions remain unchanged.

Thank you.

A handwritten signature in black ink, appearing to be 'J. Lim'.