

ANNOUNCEMENT

Amended Terms and Conditions for Personal Banking Standard Terms & Conditions

Part A: Standard Terms and Conditions Clause 4.6

28 January 2021

Dear Valued Customers,

As part of the Bank's requirement, effective 21 February 2021, all our external account holders are required to update the Bank with the latest details of their passport. The Bank may have to restrict your transactions if your passport has expired. We thank you for your kind understanding and value your continuous relationship with us.

Thank you.