

### Lombard Facility

Lombard Facility

DBS Uncommitted Multi-Currency Revolving Term Loan and DBS Wealth Management Account including a DBS Multi-Currency Settlement Account ("MCSA").

Interest rates will be based on existing ANZ Cost of Fund + ANZ Spread until the next interest re-fixing date scheduled after the Transfer. Upon the next interest rate re-fixing date, interest rate will be based on DBS Cost of Fund + ANZ Spread. After 12 months from the Transfer, DBS may change the spread.

Overdue / default interest will be charged if your loan settlement account (MCSA) is in debit balance. The interest calculation will be based on the amount due and unpaid at DBS PRIME + 5.00% p.a.

Any prepayment shall be subject to the final approval of DBS.

Margin Ratio, Margin Call and Close-Out Provisions

With effect on 9 September 2017, the letter(s) of offer for Lombard Facility will be amended by replacing the provisions on Margin Ratio, Margin Call and Close-Out with the following provisions:

"The Security provided in respect of the Facility must be maintained from time to time in such amount as DBS considers necessary. In the event that the Security provided is, in the opinion of DBS, no longer sufficient to comply with any margin levels imposed by DBS, DBS may require you and/or any security provider to furnish additional security acceptable to DBS within a reasonable period of time to restore the LTV. If (a) such security is not provided within the period or on the terms stipulated by DBS in its demand, or (b) you (and/or the relevant security provider) decline to provide such security, or (c) DBS is unable to contact you (and/or the relevant security provider) or (d) if the LTV breaches the sell-out level determined by DBS, DBS may take such action as DBS may in its sole and absolute discretion deem fit, including exercising and enforcing all its rights under any applicable Security Documents. Such rights include setting off your liabilities against any deposits held with DBS, and/or selling all or any part of the Security and applying the proceeds thereof toward satisfaction of your liabilities.

"LTV" is a percentage of the ratio of the Outstanding Money against the market value of acceptable Security.

All references to "Margin Ratio" shall be replaced by "LTV".

By continuing to utilize the Facilities after the Effective Time, you will be deemed to have accepted the conditions outlined above."