

Fair Dealing Disclosure Notice (for Corporate Customers)

In providing products and services to our customers, there may be situations where we may have to exercise our right to unilaterally revise certain terms and conditions of such products or services.

This Disclosure Notice seeks to set out some of the circumstances in which we may exercise our right to unilaterally revise our terms and conditions. These circumstances include (without limitation):

- any breach of agreement (including covenants) resulting in a revision, suspension or termination of facilities;
- any closure of accounts or actions commenced by us as a result of or arising from any money laundering, terrorism financing and/or financial crime reasons;
- any actual, potential and/or suspected breach of any applicable laws or regulatory requirements;
- any changes in the exchange rates or market conditions affecting foreign currency transactions;
- any revisions to the interest rates, fees or charges arising from changes or fluctuations in the prevailing market conditions;
- any changes to your credit risk rating, financial standing or credit profile which may result in a variation of existing credit limits and/or the recall of facilities;

If we revise any of our terms and conditions, we shall, to the extent reasonably practicable and/or appropriate, provide you with prior notice (where possible and/or appropriate).

Please note that this Disclosure Notice may be updated by us from time to time to address any regulatory, industry and/or other changes or developments.