



COMMERCIAL LOANS FEATURES SUMMARY

Commercial Mortgage Loan

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| Eligibility: | Business account in Canada, Canadian resident, age 18 and above |
| Minimum / Maximum Amount: | Max 65% LTVR, depending on the type of securities pledged, the Borrower's credit standing and other qualifying factors. |
| Interest Rate: | _____ % Fixed / Floating (<i>select the type that applies</i>) |
| Term(s): | <i>Please select the type (i.e., term, revolving, or bridge) that applies and fill in the relevant term(s) information.</i> |
| Term | <i>Select the appropriate option:</i> <input type="checkbox"/> 6 months to 5 years, with max 20 amortization <input type="checkbox"/> Term loan - Max 5 years with Amortization 15 years, but may not exceed the useful life of the asset being financed |
| Revolving | _____ |
| Bridge | _____ |
| Repayment Terms ¹ : | Open / Closed (<i>select the type that applies</i>) |
| Payment Frequency Options: | _____ |
| Other Fees ² : | Other fees may apply such as loan set up fee, annual review fee, commitment fee, etc. |

Overdraft Facilities

- Eligibility:
 - Business account in Canada
 - Canadian resident
 - Age 18 and above
- Best suited for companies that need improvement on their cashflow
- Minimum / Maximum Amount: _____
 - Clients will be allowed to draw on funds in excess of their account balance
 - Max 65% LTVR
 - Depends on the type of securities pledged, the Borrower's credit standing, and other qualifying factors
- Interest Rate: _____ %
 - Interest is calculated on a daily basis on the day-end outstanding balance
 - Payable monthly in arrears on a 365-day year base for CAD accounts or 360-day year base for USD account either before or after demand of repayment or default and/or judgment.
- Term(s):
 - Revolving credit line
 - Subject to portfolio review by the Bank and is repayable on demand
- Repayment Terms¹: Monthly deposit of the higher of \$100 or the accrued interest of the previous month as the monthly repayment.
- Other Fees:
 - Exceed limit accommodation fee (min CAD50 or its equivalent)
 - Monthly administration fee (case by case)
 - Setup fee
 - Annual review fee

Notes:

- 1) Grace period will vary subject to the Bank's policy.
- 2) Cancellation T&Cs: Discharge fee of C\$200 per charge
- 3) Our Bank may adjust interest rate according to market situation, please call our branches for details
- 4) Please be advised that estimated cost of prepayment provided above will be different with the exact cost of prepayment due to the customer's specific situation and actual formula employed.



| SUITABILITY CONSIDERATIONS | |
|---|--|
| COMMERCIAL LOANS | |
| Commercial Mortgage Loan | Overdraft Facilities |
| <p>This loan is suited for you if: ✓ Require financing for a property</p> <p>This loan is not suited for you if: X Do not meet the eligibility criteria</p> | <p>This is suited for you if: ✓ Seeking to improve company's cashflow</p> <p>This is not suited for you if: X Do not meet the eligibility criteria X Do not wish to pay a monthly administration fee, setup fee, nor annual review fee</p> |