

Midterm Capital Repayment Holiday with No Extension to the Loan Term: Fact Sheet



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Capital Repayment Holiday

A Capital Repayment Holiday (CRH) suspends the capital repayment on your loan for an agreed period, however you shall still continue to pay interest (at the existing agreed rate) on the outstanding balance as part of your current monthly/quarterly/semi-annual loan commitments.

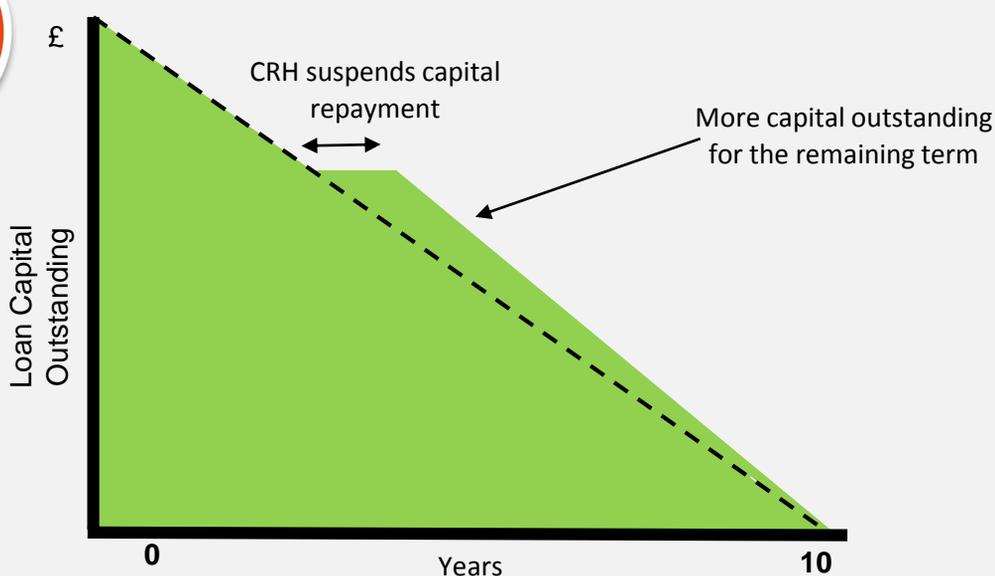
This should help ease cash flow pressure on the business as a result of the reduced loan commitments in this interim period.

The overall amount of capital payable by you throughout the life of the loan remains the same. As you will not be making capital repayments during the CRH period, the repayments that should have been made during this time will be spread across the remaining term of the loan.

This means that once the CRH concludes, and capital repayments recommence, your regular repayments will increase.

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Example illustration:



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Risk Warning:

A CRH will give you a cash flow benefit as you will not be required to make any principal repayments during the CRH period. However, this will come at the expense of higher overall interest costs throughout the life of the loan. The reason for the higher overall interest costs is because the principal balance outstanding at any one time will be increased following these changes.

Note for Fixed Rate Loans Only

Once the CRH begins, the outstanding balance of your loan at any one time will be greater than if you had not taken a CRH. As a result, should a Break Event occur, the resulting Break Costs may be higher. Please refer to your AMC Fixed Rate Loan Profile for more information.