



COMMERCIAL LOANS FEATURES SUMMARY

Commercial Mortgage Loan

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 (select the type that applies)
Term(s):	Please select the type (i.e., term, revolving, or bridge) that applies and fill in the relevant term(s) information.
Term	Select the appropriate option: <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 (select the type that applies)
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>