

Addendum 1 to the SweepBank Credit Card Agreement

This Addendum 1 to the SweepBank Credit Card Agreement (hereinafter Agreement), makes reference to Clause 8.5, *'SweepBank may, for promotional purposes, offer to reduce or waive interest, fees or other charges contained or referred to herein for a limited time only provided that such waiver or reduction shall only apply if you satisfy the conditions of the promotion'*.

Following the above, this Addendum shall contain the following details:

1. Campaign Period:

- This campaign is valid only for new credit card customers applying during May and Jun 2022. Customers can apply from 2nd May 2022 till 7th Jun 2022. Those who succeed in applying for this campaign will benefit from this up until 31st May 2023. This offer shall therefore last for 12 months commencing from 2nd May 2022.

2. Eligibility

- By participating in this offer, you confirm that you have read and approved the Agreement and this Addendum and the SweepBank Privacy Policy.
- You must have passed our creditworthiness assessment and your application for the SweepBank Credit Card must have been approved by SweepBank.

3. Borrowing Rate:

- The Borrowing rate as defined in Claus 1.5 in the Agreement shall be 0% per annum on purchases **credited to the Card Account and repaid by you by within 90 days from the date of the purchase**. Once this campaign offer lapses, the borrowing rate will apply as stated in the Agreement.

4. Miscellaneous Provisions:

- SweepBank reserves the right to terminate this campaign without any notice in case the customer is in breach of this Addendum and/or the Agreement. In such case, this Addendum is no longer valid, and the Agreement is automatically terminated.
- SweepBank may make any amendments to these rules at any time and notify you without delay.
- If any provision of these rules or any portion thereof is held illegal, invalid or unenforceable, then such provision shall be severed from these rules and shall not affect the legal force and enforceability of any other provisions.
- Terms used in this addendum shall have the same meaning given to them in the Agreement unless otherwise defined herein.
- Except as provided for above all terms and conditions in the Agreement shall remain firm, valid and unimpaired.