DOCUMENT CONTROL

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Created by	Governance Analyst
Reviewed by	Head Risk

Version Control

Version	Description	Created by	Reviewed by
1	First Release	Governance Analyst	Head Risk

Statement of Confidentiality

Gradation of Risks

The Company adopts risk-based pricing for its loan products as determined in accordance with the Company's Interest Rate Policy, considering factors such as cost of funds, operating costs, credit risk, product type, ticket size, tenor, collateral security and repayment track record.

Accordingly, borrowers within a particular product category are generally be offered the same interest rate, determined by the risk grading applicable to that product category. However, in certain cases, a borrower may be offered a different interest rate within the same product category if additional factors result in a variation in the applicable risk grading. Such factors may include the borrower's profile, financial stability, market reputation, length of relationship with the lender and competitive market pricing considerations.