

DOCUMENT CONTROL

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Version Control

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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.