

CREDIT AGREEMENT (Test)

The Borrower may make early repayment only with 30 days' prior notice. An early repayment penalty and administrative fee will be charged.

Insurance must be purchased only from the insurer designated by the Lender.

The Lender may assign this Agreement and all rights to any third party at its sole discretion.

The Effective Annual Interest Rate (EAIR) shown is for information purposes only.

The Borrower assumes all risks associated with government decisions or new legislation.