



STRICTLY PRIVATE & CONFIDENTIAL

RES/5381405/2023/0060

15 May 2023

Joel Cheung Chee Yin
Consumer Banking SG

Dear Joel

ACCEPTANCE OF RESIGNATION

We refer to your letter dated 25 April 2023 and confirm acceptance of your resignation from the Bank. Your last day of service with the Bank will be on 26 May 2023.

We would like to remind you that you are required to maintain the strictest secrecy of the Bank's confidential information, which you have obtained during your service with the Bank, and you shall not disclose, reveal or use them in any form after your employment with the Bank.

You may not at any time within six (6) months from the date of termination of your employment, either on your own account or for any other person, firm or company, solicit, interfere with or endeavour to entice away from the Bank, any person, firm or company who at any time during or at the date of the termination of your employment were employees or customers or clients of the Bank.

Please return all properties that have been issued to you during the course of your employment to Human Resource on your last working day of service with the Bank.

We thank you for your service with the Bank and wish you all the best in your future endeavours.

Yours faithfully

A handwritten signature in black ink, appearing to read 'May' or 'Lim B-May', written in a cursive style.

Lim B-May
Head of HR Operations SG