

VIRTUAL INSTALLMENT CARD

Enjoy a low monthly add-on rate as low as 0.45%

| Term | Factor Rate | Monthly Add-on Rate | Effective Rate/ Annum |
|------|-------------|---------------------|-----------------------|
| 3 | 0.338334620 | 0.50% | 8.98% |
| 6 | 0.171669831 | 0.50% | 10.22% |
| 9 | 0.116113964 | 0.50% | 10.68% |
| 12 | 0.087836841 | 0.45% | 9.83% |
| 18 | 0.060057080 | 0.45% | 10.00% |
| 24 | 0.046168007 | 0.45% | 10.05% |
| 36 | 0.032281274 | 0.45% | 10.03% |

*Rates are subject to change