



3 November 2025

Dear Valued Customer

## **REVISION OF LATE PAYMENT CHARGES FOR VEHICLE LOANS**

Thank you for financing your car loan with Tokyo Century Leasing (S) Pte Ltd and we hope that you have been satisfied with our customer service so far.

For the past few years, we had served you without any adjustment to our charges in spite of the rising costs. Therefore, we had decided to make some adjustment to the fees indicated below to cope with the continuous increase of our operational costs as well as to provide a more quality services to you.

Pursuant to Clause 18A, we wish to inform you that with effect from 1<sup>st</sup> January 2026, our company will revise our late payment charges from **S\$50.00** to **S\$80.00** per overdue instalment (after a grace period of 7 days from due date is given). This is payable in addition to the overdue interest charge as stated in accordance to the terms and conditions of the Hire Purchase Agreement.

Please note that all other terms and conditions as stated in the Hire Purchase Agreement will remain unchanged.

As we embrace to digitalise our collection team, we will communicate via email or SMS, and this includes payment reminders, in addition, you are also encourage to login to our website: [www.tcls-carloan.com.sg/customerportal/](http://www.tcls-carloan.com.sg/customerportal/) to check your updated statements for your auto loan information. With this added service, we hope that it will bring you more convenience without any delays.

Should you have any further clarification on the above, please contact us at 6532 3436.

We thank you for your understanding and we look forward to serving your future financing needs.

Thank you.

Automobile Finance Department