

AMENDMENT TO THE QUEDANCOR WHOLESALE GUARANTEE PROGRAM (QUEDANCOR-WGP)

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Circular No. 138, as amended by Circular No. 349 , is hereby further amended with respect to the following:

X X X X

6. Statement of Policies

X X X X

6.7 Interest Rate and Guarantee Fee (GF)

X X X X

For oil palm project, LE shall pay a lump sum guarantee fee of 3% of the Principal and interest for the first five (5) years and to be paid upon application for guarantee coverage. For the 6th year and onwards, guarantee fee shall be 1% per annum based on the outstanding principal and interest which shall be paid every anniversary of the loan.

For other long gestating crops, guarantee fee rate shall be determined by QUEDANCOR upon evaluation of the risk factor for each crop.

X X X X

9. Effectivity

This amendment shall take effect immediately.

Adopted: 21 March 2005

(SGD.) NELSON C. BUENAFLOR
President & CEO

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