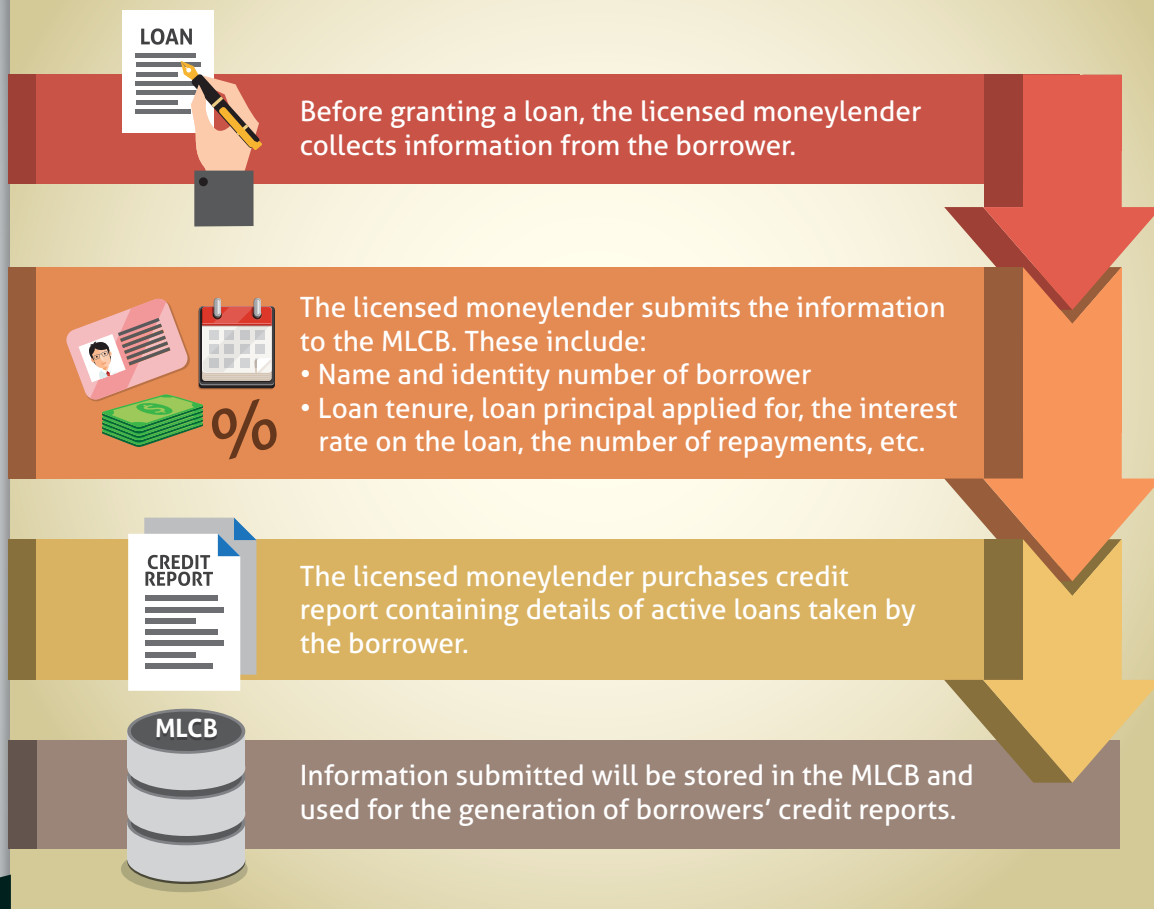


The Moneylenders Credit Bureau (MLCB)

The MLCB is a central repository of data on borrowers' loans and repayment records with licensed moneylenders. It will allow licensed moneylenders to assess the creditworthiness of borrowers, and help to prevent borrowers from borrowing beyond their means.

From 1 March 2016, licensed moneylenders will purchase a borrower's credit report from the MLCB before granting a loan. Borrowers will also be able to purchase their credit reports from the MLCB.

How and when is information submitted to the MLCB?



How does a borrower purchase his credit report?



A borrower can purchase his credit report online via www.mlcg.com.sg or in-person at DP Information Group's offices at these locations:

10 Kallang Avenue
#14-18 Aperia Tower 2
Singapore 339510

10 Anson Road
#05-17 International Plaza
Singapore 079903

For more information, please visit the MLCB website at www.mlcg.com.sg from 1 March 2016 onwards.