

# REFERENCE RATE SCHEDULE



These additional terms and conditions in this Reference Rate Schedule apply and are incorporated into and form part of the Agreement. These additional terms and conditions govern in the event of any discrepancy between them and any other terms of the Agreement. Save as modified, supplemented or varied by these terms and conditions, the provisions of the Agreement remain in full force and effect.

CURRENCY	REFERENCE RATE
AUSTRALIAN DOLLARS	the rate per annum equal to the Bank Bill Swap Reference Bid Rate (“BBSY”), as currently published on the applicable Reuters screen page (or such other page or commercially available source providing such quotations as may be designated by Bank from time to time) at or about 10:30 a.m. (Melbourne, Australia time) on the first day of such Discount Period (or such other day as is generally treated as the rate fixing day by market practice in such interbank market, as determined by Bank) (or if such day is not a Business Day, then on the immediately preceding Business Day) with a term equivalent to such Discount Period.
BAHRAIN DINAR	the rate per annum equal to the Bahrain Dinar Interbank Offered Rate (“BHIBOR”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.
BRITISH POUNDS STERLING	the rate per annum equal to the Term SONIA reference rate (“Term SONIA”) administered by Refinitiv Benchmark Services (UK) Limited (“Refinitiv”) (or any other person which takes over the administration of that rate) for a period equal in length to such Discount Period (before any correction, recalculation or republication by the administrator) published by Refinitiv (or any other person which takes over the publication of that rate) on the Rate Determination Date.
CANADIAN DOLLARS	<p>the rate per annum equal to the forward-looking term rate based on CORRA (“Term CORRA”), as published on the applicable Reuters screen page (or other such commercially available source providing such quotations as may be designated by the Bank from time to time) (in such case, the “Term CORRA Rate”) on the Rate Determination Date with a term equivalent to such Discount Period plus the Term CORRA Adjustment, if applicable, as determined by the Bank in its sole discretion for such Discount Period.</p> <p>“Term CORRA Adjustment” means (i) 0.29547% (29.547 basis points) for a Discount Period of one-month’s duration, 0.30190% (30.190 basis points) for a Discount Period of two-month’s duration, 0.32138% (32.138 basis points) for a Discount Period of three-month’s duration, 0.49375% (49.375 basis points) for a Discount Period of six-month’s duration, 0.54820% (54.820 basis points) for a Discount Period of twelve-month’s duration.</p>
CZECH KORUNA	the rate per annum equal to the Prague Interbank Offered Rate (“PRIBOR”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.
DANISH KRONA	the rate per annum equal to the Copenhagen Interbank Offered Rate (“CIBOR”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.
EUROS	the rate per annum equal to the Euro Interbank Offered Rate (“EURIBOR”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.
HONG KONG DOLLARS	the rate per annum equal to the Hong Kong Dollar Interest Settlement Rates (commonly known as <b>Hong Kong Interbank Offered Rates or HIBOR</b> ), as displayed at 11:15 a.m. (Hong Kong time) on the website of the Treasury Markets Association on the Rate Determination Date with a term equivalent to such Discount Period.

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HUNGARIAN FORINT	the rate per annum equal to the Budapest Interbank Offered Rate (“BUBOR”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.																								
INDIAN RUPEES	the rate per annum as reasonably determined by Bank from time to time, following any consultation with Buyer.																								
JAPANESE YEN	the rate per annum equal to the Tokyo Interbank Offered Rate (“TIBOR”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.																								
KUWAITI DINAR	the rate per annum equal to the Kuwait Interbank Offered Rate (“KIBOR”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.																								
MALAYSIAN RINGGIT	the rate per annum equal to the Kuala Lumpur Interbank Offered Rate (“KLIBOR”) as published by the central bank (Bank Negara Malaysia), on the applicable Bloomberg screen page (or such other page or commercially available source providing such quotations as may be designated by the Bank from time to time) at or about 11:00 a.m. (Kuala Lumpur, Malaysia time) on the first day of such Discount Period (or such other day as is generally treated as the rate fixing day by market practice in such interbank market, as determined by the Bank) (or if such day is not a Business Day, then on the immediately preceding Business Day) with a term equivalent to such Discount Period.																								
MEXICAN PESO	<p>the rate per annum equal to the rate as provided in the immediately following chart and herein defined:</p> <p>The “Funding Compounded in Advance TIIE Rate” (“TIIE Rate”), means the Equilibrium Interbank Interest Rate for Funding Compounded in Advance with terms of 28, 91 and 182 Days, published by the Banco of Mexico through its website or any other electronic or printed means, on the date closest to the date of calculation of the relevant interest. If the TIIE Rate ceases to be published, the TIIE Rate shall be determined based on the rate published by the Mexican Central Bank as a substitute rate for the TIIE Rate or, if such substitute rate is not available, an alternate financial service report that the Bank or an affiliate determines). For purposes of determining the rate for any Purchased Receivable in Mexican Pesos, the second sentence in the definition of “Discount Period” shall not be used.</p> <table><tr><th>Month</th><th>Discount Period in days</th><th>Rate</th></tr><tr><td>1</td><td>1 - 30</td><td>TIIE de Fondeo Compuesta por adelantado 28 días</td></tr><tr><td>2</td><td>31 - 60</td><td>TIIE de Fondeo Compuesta por adelantado 28 días</td></tr><tr><td>3</td><td>61 - 90</td><td>TIIE de Fondeo Compuesta por adelantado 91 días</td></tr><tr><td>4</td><td>91 - 120</td><td>TIIE de Fondeo Compuesta por adelantado 91 días</td></tr><tr><td>5</td><td>121 - 150</td><td>TIIE de Fondeo Compuesta por adelantado 91 días</td></tr><tr><td>6</td><td>151 - 180</td><td>TIIE de Fondeo Compuesta por adelantado 182 días</td></tr><tr><td>7</td><td>181 - 210</td><td>TIIE de Fondeo Compuesta por adelantado 182 días</td></tr></table>	Month	Discount Period in days	Rate	1	1 - 30	TIIE de Fondeo Compuesta por adelantado 28 días	2	31 - 60	TIIE de Fondeo Compuesta por adelantado 28 días	3	61 - 90	TIIE de Fondeo Compuesta por adelantado 91 días	4	91 - 120	TIIE de Fondeo Compuesta por adelantado 91 días	5	121 - 150	TIIE de Fondeo Compuesta por adelantado 91 días	6	151 - 180	TIIE de Fondeo Compuesta por adelantado 182 días	7	181 - 210	TIIE de Fondeo Compuesta por adelantado 182 días
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7	181 - 210	TIIE de Fondeo Compuesta por adelantado 182 días																							

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		8	211 - 240	TIE de Fondo Compuesta por adelantado 182 días	
		9	241 - 270	TIE de Fondo Compuesta por adelantado 182 días	
		10	271 - 300	TIE de Fondo Compuesta por adelantado 182 días	
		11	301 - 330	TIE de Fondo Compuesta por adelantado 182 días	
		12	331 - 365	TIE de Fondo Compuesta por adelantado 182 días	
<b>NEW ZEALAND DOLLARS</b>	the rate per annum equal to the Bank Bill Reference Bid Rate (“ <b>BKBM</b> ”), as currently published on the applicable Reuters screen page (or such other page or commercially available source providing such quotations as may be designated by Bank from time to time) at or about 10:45 a.m. (Auckland, New Zealand time) on the first day of such Discount Period (or such other day as is generally treated as the rate fixing day by market practice in such interbank market, as determined by Bank) (or if such day is not a Business Day, then on the immediately preceding Business Day) with a term equivalent to such Discount Period.				
<b>NOREGIAN KRONA</b>	the rate per annum equal to the Norwegian Interbank Offered Rate (“ <b>NIBOR</b> ”), as published on the applicable Bloomberg screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				
<b>POLISH ZLOTY</b>	the rate per annum equal to the Warsaw Interbank Offered Rate (“ <b>WIBOR</b> ”), as published on the applicable Bloomberg screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				
<b>QATARI RIYAL</b>	the rate per annum equal to the Qatar Interbank Offered Rate (“ <b>BHIBOR</b> ”), as published on the applicable Bloomberg screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				
<b>ROMANIAN LEU</b>	the rate per annum equal to the Romanian Interbank Offered Rate (“ <b>ROBOR</b> ”), as published on the applicable Bloomberg screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				
<b>SAUDI ARABIAN RIYAL</b>	the rate per annum equal to the Saudi Arabian Interbank Offered Rate (“ <b>SAIBOR</b> ”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				
<b>SOUTH AFRICAN RAND</b>	the rate per annum equal to the Johannesburg Interbank Average Rate (“ <b>JIBAR</b> ”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				
<b>SWEDISH KRONA</b>	the rate per annum equal to the Stockholm Interbank Offered Rate (“ <b>STIBOR</b> ”), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				
<b>SWISS FRANCS</b>	the rate per annum equal to the Swiss Average Rate Overnight (“ <b>SARON</b> ”) published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.				

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THAI BAHT	the rate per annum equal to the Bangkok Interbank Offered Rate, as displayed at 11:00 a.m. (Bangkok time) on BOT104 Reuters Page on the Rate Determination Date with a term equivalent to such Discount Period.
UNITED ARAB EMIRATES DIRHAMS	the rate per annum equal to the AE Interbank Dirham Offered Rate (or any successor to that rate) ("EIBOR"), as published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) on the Rate Determination Date with a term equivalent to such Discount Period.
UNITED STATES DOLLARS	the rate per annum equal to the forward-looking SOFR term rate administered by CME Group Benchmark Administration Limited (or any successor administrator satisfactory to Bank) and published on the applicable Reuters screen page (or such other commercially available source providing such quotations as may be designated by Bank from time to time) ("Term SOFR") two U.S. Government Securities Business Days prior to the commencement of such Discount Period with a term equivalent to such Discount Period; provided that if the rate is not published prior to 11:00 a.m. on such determination date then the rate shall be Term SOFR on the first U.S. Government Securities Business Day immediately prior thereto, in each case, plus a spread adjustment, if applicable, as determined by Bank in its sole discretion for such Discount Period.