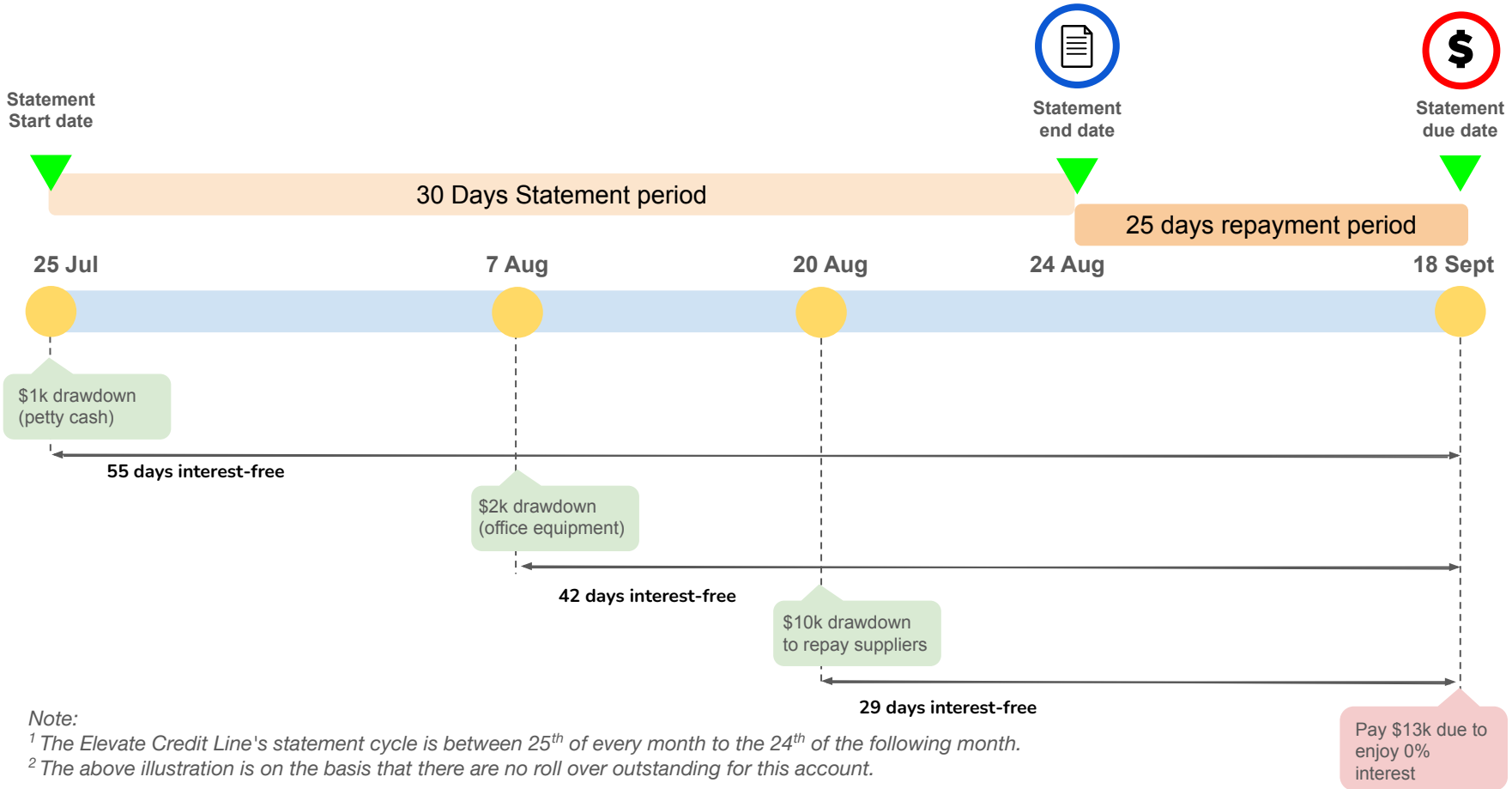


# How our 55 days interest-free period works

elevate



Note:  
<sup>1</sup> The Elevate Credit Line's statement cycle is between 25<sup>th</sup> of every month to the 24<sup>th</sup> of the following month.  
<sup>2</sup> The above illustration is on the basis that there are no roll over outstanding for this account.