

Pricing Supplement



Maxi-Cash Financial Services Corporation Ltd.
(UEN/Company Registration No. 200806968Z)
(Incorporated with limited liability in Singapore)

S\$300,000,000
Multicurrency Medium Term Note Programme

SERIES NO: 003
TRANCHE NO: 001

S\$60,000,000 6.05 per cent. Notes due 2025
Issue Price: 100 per cent.

Dealers
(other than in respect of Notes issued in exchange for the 6.35 per cent. Notes
due 2022 comprised in Series 002)
CIMB Bank Berhad, Singapore Branch
DBS Bank Ltd.

Principal Paying Agent
Deutsche Bank AG, Singapore Branch
One Raffles Quay
#16-00 South Tower
Singapore 048583

The date of this Pricing Supplement is 20 January 2022.

This Pricing Supplement relates to the Tranche of Notes referred to above.

This Pricing Supplement, under which the Notes described herein (the “**Notes**”) are issued, is supplemental to, and should be read in conjunction with, the Information Memorandum dated 3 January 2022 (as revised, supplemented, amended, updated or replaced from time to time, the “**Information Memorandum**”) issued in relation to the S\$300,000,000 Multicurrency Medium Term Note Programme (the “**Programme**”) of Maxi-Cash Financial Services Corporation Ltd. (the “**Issuer**”). Terms defined in the Information Memorandum have the same meaning in this Pricing Supplement. The Notes will be issued on the terms of this Pricing Supplement read together with the Information Memorandum. The Issuer accepts responsibility for the information contained in this Pricing Supplement which, when read together with the Information Memorandum, contains all information that is material in the context of the Programme and the issue and offering of the Notes.

This Pricing Supplement does not constitute, and may not be used for the purposes of, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation, and no action is being taken to permit an offering of the Notes or the distribution of this Pricing Supplement in any jurisdiction where such action is required.

Where interest, discount income, prepayment fee, redemption premium or break cost is derived from any of the Notes by any person who is not resident in Singapore and who carries on any operations in Singapore through a permanent establishment in Singapore, the tax exemption available for qualifying debt securities (subject to certain conditions) under the Income Tax Act 1947 (the “**Income Tax Act**”) shall not apply if such person acquires such Notes using the funds and profits of such person’s operations through a permanent establishment in Singapore. Any person whose interest, discount income, prepayment fee, redemption premium or break cost derived from the Notes is not exempt from tax (including for the reasons described above) shall include such income in a return of income made under the Income Tax Act.

Notification under Section 309B of the Securities and Futures Act 2001: The Notes are prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

Maxi-Cash Financial Services Corporation Ltd.

Signed: 
Director

The terms of the Notes and additional provisions relating to their issue are as follows:

1. Series No.: 003
2. Tranche No.: 001
3. Currency: Singapore Dollars
4. Principal Amount of Series S\$60,000,000
5. Principal Amount of Tranche: S\$60,000,000 (comprising S\$23,250,000 in aggregate principal amount of Notes to be issued in exchange for S\$23,250,000 in aggregate principal amount of 6.35 per cent. Notes due 2022 comprised in Series 002, and S\$36,750,000 in aggregate principal amount of additional Notes (the "**Additional Notes**"))
6. Denomination Amount: S\$250,000
7. Calculation Amount (if different from Denomination Amount): Same as Denomination Amount
8. Issue Date: 24 January 2022
9. Redemption Amount (including early redemption): Denomination Amount
10. Interest Basis: Fixed Rate
11. Interest Commencement Date: 24 January 2022
12. **Fixed Rate Note**
 - (a) Maturity Date: Unless previously redeemed or purchased and cancelled, each Note will be redeemed at its Redemption Amount on 24 January 2025
 - (b) Day Count Fraction: Actual/365 (Fixed)
 - (c) Interest Payment Date(s): Semi-annually, payable in arrear on 24 January and 24 July in each year, commencing on 24 July 2022
 - (d) Initial Broken Amount: Not Applicable
 - (e) Final Broken Amount: Not Applicable

	(f) Interest Rate:	6.05 per cent. per annum
13.	Floating Rate Note	Not Applicable
14.	Variable Rate Note	Not Applicable
15.	Hybrid Note	Not Applicable
16.	Zero Coupon Note	Not Applicable
17.	Issuer's Redemption Option Issuer's Redemption Option Period (Condition 5(d)):	No
18.	Noteholders' Redemption Option Noteholders' Redemption Option Period (Condition 5(e)(i)):	No
19.	Issuer's Purchase Option Issuer's Purchase Option Period (Condition 5(b)):	No
20.	Noteholders' VRN Purchase Option Noteholders' VRN Purchase Option Period (Condition 5(c)(i)):	No
21.	Noteholders' Purchase Option Noteholders' Purchase Option Period (Condition 5(c)(ii)):	No
22.	Redemption for Taxation Reasons (Condition 5(f)):	Yes, on Interest Payment Dates
23.	Form of Notes:	Bearer Permanent Global Note
24.	Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):	No
25.	Applicable TEFRA exemption:	C Rules
26.	Listing:	Singapore Exchange Securities Trading Limited
27.	ISIN Code:	SGXF42192801
28.	Common Code:	243672279
29.	Clearing System(s):	The Central Depository (Pte) Limited

30.	Depository:	The Central Depository (Pte) Limited
31.	Delivery:	Delivery free of payment
32.	Method of issue of Additional Notes:	Syndicated Issue
33.	The following Dealer(s) are subscribing for the Additional Notes:	CIMB Bank Berhad, Singapore Branch DBS Bank Ltd.
34.	The aggregate principal amount of Notes issued has been translated in Singapore dollars at the rate of [] producing a sum of (for Notes not denominated in Singapore dollars):	Not Applicable
35.	Use of proceeds:	General corporate purposes, including, but not limited to, refinancing or repayment of existing borrowings and financing of investments, acquisitions, expansions, working capital and/or capital expenditure requirements of the Group
36.	Other terms:	Not Applicable
37.	Private Bank Selling Commission:	Private bank selling commission of 0.25 per cent. of the principal amount of the Additional Notes allocated to private bank investors
38.	Prohibition of Sales to EEA Retail Investors:	Not Applicable
39.	Prohibition of Sales to UK Retail Investors:	Not Applicable
	Details of any additions or variations to the terms and conditions of the Notes as set out in the Information Memorandum:	Not Applicable
	Any additions or variations to the selling restrictions:	Not Applicable