

# Amend Term Loan and Repayments (W5)

[This version is superseded. Click here to view the latest guide.](#)

## PURPOSE

This document explains how to amend term loan and term loan repayments.

## WHY IS THIS IMPORTANT?

This allows flexibility in maintaining the Term Loan repayment schedule if there is any change in rates or repayment schedule.

## PROCEDURE

1. To amend a term loan, from the Term Loan launch screen, click on the Trade ID of what is being amended.

**Term Loan**

AcctCntr\*

MDate Fr\*

CtpyID

Lend/Borrow

Ccy

TDate Fr

TDate To

Trade ID

Narrative


Refresh


New


Delete








Rates Reset

Book Repayment







	Flag	TradeID	Acct Cntr	Lend/Borrow	Ctpy	MDate	Ccy	Principal	Outstanding	Narrative
<input type="checkbox"/>		<a href="#">TML100001.00</a>	TFS-SG	Borrow	DBS-SG	19 Jun 2024	SGD	300,000,000.00	300,000,000.00	#TML1001ABC1
<input type="checkbox"/>		<a href="#">TML100002.00</a>	TFS-SG	Borrow	CITI-SG	15 Jun 2021	USD	50,000,000.00	50,000,000.00	#TML1004ABC4
<input type="checkbox"/>		<a href="#">TML100003.00</a>	TFS-SG	Borrow	CITI-SG	22 Jun 2020	SGD	80,000,000.00	80,000,000.00	#TML1005ABC5
<input type="checkbox"/>		<a href="#">TML100004.00</a>	TFS-SG	Borrow	CITI-SG	15 Jun 2021	USD	50,000,000.00	50,000,000.00	#TML1006ABC4
<input type="checkbox"/>		<a href="#">TML100005.00</a>	TFS-SG	Borrow	CITI-SG	15 Jun 2021	USD	55,000,000.00	55,000,000.00	#TML1007ABC4
<input type="checkbox"/>		<a href="#">TML100006.00</a>	TFS-SG	Borrow	CITI-SG	14 Jun 2019	USD	60,000,000.00	0.00	#TML1008ABC4
<input type="checkbox"/>		<a href="#">TML100007.00</a>	TFS-SG	Borrow	CITI-SG	6 Feb 2017	SGD	10,000,000.00	0.00	

2. The Amend Term Loan screen will be displayed.

## Amend Term Loan

[Update](#)[Repayment](#)

Trade ID	TML100007.00
Transaction+	<input type="text" value="Borrow"/>
Accounting Centre+	<input type="text" value="TFS-SG"/>
TDate+	<input type="text" value="05/02/2016"/>
Vdate+	<input type="text" value="05/02/2016"/>
Mdate*	<input type="text" value="06/02/2017"/>
Ccy+	<input type="text" value="SGD"/>
Principal*	<input type="text" value="10,000,000.00"/>
Reset/Fix Rate(%)*	<input type="text" value="1.500000"/>
Cap Rate	<input type="text"/>
Floor Rate	<input type="text"/>
Float Basis*	<input type="text" value="FLOAT"/>
Margin(%)*	<input type="text" value="0.000000"/>
Facility+	<input type="text" value="CITI-SG-100M"/>
Counterparty ID+	CITI-SG
Frequency+	<input type="text" value="Semi-Annual"/>
Day Convention*	<input type="text" value="No Adjustment"/>
Settle Convention*	<input type="text" value="No Adjustment"/>
Reset Convention*	<input type="text" value="No Adjustment"/>
Reset Days*	<input type="text" value="0"/>
Accruals*	<input type="text" value="Act/365 (fixed)"/>
Repayment Style+	<input type="text" value="Bullet"/>
Portfolio	<input type="text"/>
Transaction Type	<input type="text" value="-"/>
Project	<input type="text" value="-"/>
Our Dealer	<input type="text" value="john"/>
Ctpy Dealer	<input type="text"/>
Ctpy Reference	<input type="text"/>
Broker	<input type="text"/>
Brokerage	<input type="text"/>
Narrative	<input type="text"/>
Skip Holidays	<input type="checkbox"/>

3. Amend the fields as needed. Note that items with (+) are not editable. If those need to be changed, the term loan has to be deleted.

4. Once all amendments have been made, click Update.

5. To amend term loan repayment, from the Amend Term Loan screen, click on Repayment, and the Amend Term Loan Repayment screen displays.

Amend Term Loan Repayment

dev01

Reset Rates

Unlock All

Import

☒ Amortise Fee?

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Interest Capitalise	Interest	Locked?	Outstanding	Total Cashflow	Cum. Interest Cap	Primary
5 Feb 2016	5 Feb 2016	Book	5 Feb 2016	10,000,000.00	1.500000	5 Feb 2016	0.00	0.00	Y	10,000,000.00	10,000,000.00	0.00	
5 Feb 2016	5 Aug 2016		5 Aug 2016	0.00	1.500000	5 Feb 2016	0.00	74,794.52		10,000,000.00	74,794.52	0.00	
5 Aug 2016	5 Feb 2017		5 Feb 2017	0.00	1.500000	5 Aug 2016	0.00	75,616.44		10,000,000.00	75,616.44	0.00	
5 Feb 2017	6 Feb 2017		6 Feb 2017	10,000,000.00	1.500000	5 Feb 2017	0.00	410.96		0.00	10,000,410.96	0.00	

1 of 1

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Update

Delete

Clear

End Date\*

dd/mm/yyyy

Principal Type

Amount

0.00

Lock Interest Amt?

Interest Rate\*

0.000000

Accrual Method

Act/365 (fixed)

Capitalise Interest?

VDate

dd/mm/yyyy

Skip Holidays

Show WHT Fields

6. Click the date in the End Date column to amend the existing repayment schedule. In this example, 5-Aug-2016 is chosen. The fields below will be populated with the information for the repayment item.

### Amend Term Loan Repayment

←
Reset Rates
Unlock All
Import
 
☒ Amortise Fee?

Start Date	End Date	TradeID	VDate	Principal
5 Feb 2016	<u>5 Feb 2016</u>	Book	5 Feb 2016	10,000,000.00
5 Feb 2016	<u>5 Aug 2016</u>		5 Aug 2016	0.00
5 Aug 2016	<u>5 Feb 2017</u>		5 Feb 2017	0.00
5 Feb 2017	<u>6 Feb 2017</u>		6 Feb 2017	10,000,000.00

Update
Delete
Clear

End Date\*

Principal Type Repayment

Amount 0.00

Lock Interest Amt? ☐

Interest Rate\* 1.500000

Accrual Method Act/365 (fixed)

Capitalise Interest? ☐

VDate

Skip Holidays ☐

Show WHT Fields ☐

☐ Apply Annuity Repayment

7. Change as appropriate. In this example, interest rate will be changed to 2.5%.

8. Click Update.

9. Interest will be recomputed once update is clicked.

Amend Term Loan Repayment														dev01
←	Reset Rates	Unlock All	Import					<input checked="" type="checkbox"/> Amortise Fee?						
Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Interest Capitalise	Interest	Locked?	Outstanding	Total Cashflow	Cum. Interest Cap	Primary	
5 Feb 2016	<u>5 Feb 2016</u>	Book	5 Feb 2016	10,000,000.00	1.500000	5 Feb 2016	0.00	0.00	Y	10,000,000.00	10,000,000.00	0.00		
5 Feb 2016	<u>5 Aug 2016</u>		5 Aug 2016	0.00	2.500000	5 Feb 2016	0.00	124,657.53		10,000,000.00	124,657.53	0.00		
5 Aug 2016	<u>5 Feb 2017</u>		5 Feb 2017	0.00	2.500000	5 Aug 2016	0.00	126,027.40		10,000,000.00	126,027.40	0.00		
5 Feb 2017	<u>6 Feb 2017</u>		6 Feb 2017	10,000,000.00	2.500000	5 Feb 2017	0.00	684.93		0.00	10,000,684.93	0.00		

10. Note that, depending on what action is being taken, there are various processes to update the term loan repayment schedule. Below is a table that gives details on those processes.

#### a. Repay Interest Only

i. Enter the End Date.

- ii. Enter the Interest Rate.
- iii. Select the Accrual Method. Default is based on the accrual method set up for the currency.
- iv. Click Update. The system will compute the interest amount for the period.

<input type="button" value="Update"/>		<input type="button" value="Delete"/>	<input type="button" value="Clear"/>
End Date*	<input type="text" value="05/11/2016"/>		<input type="checkbox"/> Apply Annuity Repayment
Principal Type	<input type="text" value="Repayment"/>		
Amount	<input type="text" value="0.00"/>		
Lock Interest Amt?	<input type="checkbox"/>		
Interest Rate*	<input type="text" value="2.5"/>		
Accrual Method	<input type="text" value="Act/365 (fixed)"/>		
Capitalise Interest?	<input type="checkbox"/>		
VDate	<input type="text" value="05/08/2016"/>		
Skip Holidays	<input type="checkbox"/>		
Show WHT Fields	<input type="checkbox"/>		

**Note:**

Vdate will be defaulted to the match the End Date if left blank.

If you do not want the system to compute the interest amount, tick on “Lock Interest Amt?” and enter the interest amount in the “Interest” field.

Click Update.

<input type="button" value="Update"/>		<input type="button" value="Delete"/>	<input type="button" value="Clear"/>
End Date*	<input type="text" value="05/11/2016"/>		<input type="checkbox"/> Apply Annuity Repayment
Principal Type	<input type="text" value="Repayment"/>		
Amount	<input type="text" value="0.00"/>		
Lock Interest Amt?	<input checked="" type="checkbox"/>		
Interest Rate*	<input type="text" value="2.500000"/>		
Accrual Method	<input type="text" value="Act/365 (fixed)"/>		
Interest	<input type="text" value="63014"/>		
Capitalise Interest?	<input type="checkbox"/>		
VDate	<input type="text" value="05/08/2016"/>		
Skip Holidays	<input type="checkbox"/>		
Show WHT Fields	<input type="checkbox"/>		

## b. Repay Principal Only

- i. Enter the End Date.
- ii. Select the “Principal Type” as Repayment.
- iii. Enter principal amount in the “Amount” field.
- iv. Enter the Interest Rate.
- v. Select the Accrual Method. Default is based on the accrual method set up for the currency.
- vi. Tick on “Lock Interest Amt?” with interest amount set to 0.00.
- v. Click Update.

<input type="button" value="Update"/>		<input type="button" value="Delete"/>	<input type="button" value="Clear"/>
End Date*	<input type="text" value="05/11/2016"/>		<input type="checkbox"/> Apply Annuity Repayment
Principal Type	<input type="text" value="Repayment"/>		
Amount	<input type="text" value="3,000,000.00"/>		
Lock Interest Amt?	<input checked="" type="checkbox"/>		
Interest Rate*	<input type="text" value="2.500000"/>		
Accrual Method	<input type="text" value="Act/365 (fixed)"/>		
Interest	<input type="text" value="0.00"/>		
Capitalise Interest?	<input type="checkbox"/>		
VDate	<input type="text" value="05/08/2016"/>		
Skip Holidays	<input type="checkbox"/>		
Show WHT Fields	<input type="checkbox"/>		

### Note:

Vdate will be defaulted to match the End Date if left blank.

## c. Repay Principal + Interest

- i. Enter the End Date.
- ii. Select the “Principal Type” as Repayment.
- iii. Enter principal amount at the “Amount” field.
- iv. Next, for the interest, enter the Interest Rate.
- v. Select the Accrual Method. Accrual method is defaulted based on the Currency setup.
- vi. Click Update.

Update		Delete		Clear	
End Date*		05/11/2016		<input type="checkbox"/> Apply Annuity Repayment	
Principal Type		Repayment			
Amount		3,000,000.00			
Lock Interest Amt?		<input type="checkbox"/>			
Interest Rate*		2.500000			
Accrual Method		Act/365 (fixed)			
Capitalise Interest?		<input type="checkbox"/>			
VDate		05/08/2016			
Skip Holidays		<input type="checkbox"/>			
Show WHT Fields		<input type="checkbox"/>			

**Note:**

Vdate will be defaulted to match the End Date if left blank.

If you do not want the system to compute the interest amount, tick on “Lock Interest Amt?” and enter the interest amount in the “Interest” field.

Click Update.

Update		Delete		Clear	
End Date*		05/11/2016		<input type="checkbox"/> Apply Annuity Repayment	
Principal Type		Repayment			
Amount		3000000			
Lock Interest Amt?		<input checked="" type="checkbox"/>			
Interest Rate*		2.500000			
Accrual Method		Act/365 (fixed)			
Interest		63,014.00			
Capitalise Interest?		<input type="checkbox"/>			
VDate		05/08/2016			
Skip Holidays		<input type="checkbox"/>			
Show WHT Fields		<input type="checkbox"/>			

**d. Additional Drawdown**

- i. Enter the End Date.
- ii. Select the “Principal Type” as Drawdown.
- iii. Enter the principal amount in the “Amount” field.
- iv. Next, enter the Interest Rate.

- v. Select the Accrual Method. Default is based on the accrual method set up for the currency.
- vi. Tick on “Lock Interest Amt?” with the interest amount set to 0.00.
- vii. Click Update.

<input type="button" value="Update"/> <input type="button" value="Clear"/>	
End Date*	<input type="text" value="05/02/2016"/>
Principal Type	<input type="text" value="Drawdown"/> ▼
Amount	<input type="text" value="3,000,000.00"/>
Lock Interest Amt?	<input checked="" type="checkbox"/>
Interest Rate*	<input type="text" value="2.500000"/>
Accrual Method	<input type="text" value="Act/365 (fixed)"/> ▼
Interest	<input type="text" value="0.00"/>
VDate	<input type="text" value="dd/mm/yyyy"/>
Skip Holidays	<input type="checkbox"/>
Show WHT Fields	<input type="checkbox"/>

**Note:**

Vdate will be defaulted to match the End Date if left blank.

**e. Additional Drawdown + Interest Repayment**

- i. Enter the End Date.
- ii. Select the “Principal Type” as Drawdown.
- iii. Enter the principal amount in the “Amount” field.
- iv. Next, for the interest, enter the Interest Rate.
- v. Select the Accrual Method. The Accrual Method is defaulted based on the Currency setup.
- vi. Click Update.

<input type="button" value="Update"/> <input type="button" value="Clear"/>	
End Date*	05/02/2016
Principal Type	Drawdown
Amount	3,000,000.00
Lock Interest Amt?	<input type="checkbox"/>
Interest Rate*	2.500000
Accrual Method	Act/365 (fixed)
VDate	dd/mm/yyyy
Skip Holidays	<input type="checkbox"/>
Show WHT Fields	<input type="checkbox"/>

**Note:**

Vdate will be defaulted to match the End Date if left blank.

If you do not want the system to compute the interest amount, tick on “Lock Interest Amt?” and enter the interest amount in the “Interest” field.

Click Update.

<input type="button" value="Update"/> <input type="button" value="Clear"/>	
End Date*	05/02/2016
Principal Type	Drawdown
Amount	3,000,000.00
Lock Interest Amt?	<input checked="" type="checkbox"/>
Interest Rate*	2.500000
Accrual Method	Act/365 (fixed)
Interest	63014
VDate	05/11/2016
Skip Holidays	<input type="checkbox"/>
Show WHT Fields	<input type="checkbox"/>

## f. Interest Capitalization

- i. Enter the End Date.
- ii. Enter the Interest Rate.
- iii. Select the Accrual Method. Default is based on accrual method set up for the currency.
- iv. Tick on the “Capitalise Interest?” checkbox to

capitalize interest.

v. Click Update. The system will compute the interest amount for capitalization.

<b>Update</b>		Delete	Clear
End Date*	05/11/2016		<input type="checkbox"/> Apply Annuity Repayment
Principal Type	<input type="text"/>		
Amount	0.00		
Lock Interest Amt?	<input type="checkbox"/>		
Interest Rate*	2.500000		
Accrual Method	Act/365 (fixed)		
Capitalise Interest?	<input checked="" type="checkbox"/>		
VDate	dd/mm/yyyy		
Skip Holidays	<input type="checkbox"/>		
Show WHT Fields	<input type="checkbox"/>		

**Note:**

Vdate will be defaulted to match the End Date if left blank.

If you wish to fix the interest amount to be capitalized, tick on “Lock Interest Amt?” and enter the capitalized amount in the “Interest” field.

<b>Update</b>		Delete	Clear
End Date*	05/11/2016		
Principal Type	<input type="text"/>		
Amount	0.00		
Lock Interest Amt?	<input checked="" type="checkbox"/>		
Interest Rate*	2.500000		
Accrual Method	Act/365 (fixed)		
Interest	63,014.00		
Capitalise Interest?	<input checked="" type="checkbox"/>		
VDate	dd/mm/yyyy		
Skip Holidays	<input type="checkbox"/>		
Show WHT Fields	<input type="checkbox"/>		

**g. Repay Principal + Interest Capitalization**

i. Enter the End Date.

- ii. Select the “Principal Type” as Repayment.
- iii. Enter the principal amount.
- iv. Enter the Interest Rate.
- v. Select the Accrual Method. Default is based on accrual method set up for the currency.
- vi. Tick on the “Capitalize Interest?” checkbox to capitalize interest.
- vii. Click Update. The system will auto-calculate the interest amount to be capitalized for the period.

<input type="button" value="Update"/>		<input type="button" value="Delete"/>	<input type="button" value="Clear"/>
End Date*		<input type="text" value="05/11/2016"/>	
Principal Type	<input type="text" value="Repayment"/>		
Amount	<input type="text" value="3,000,000.00"/>		
Lock Interest Amt?	<input type="checkbox"/>		
Interest Rate*	<input type="text" value="2.500000"/>		
Accrual Method	<input type="text" value="Act/365 (fixed)"/>		
Capitalise Interest?	<input checked="" type="checkbox"/>		
VDate	<input type="text" value="dd/mm/yyyy"/>		
Skip Holidays	<input type="checkbox"/>		
Show WHT Fields	<input type="checkbox"/>		

**Note:**

Vdate will be defaulted to match the End Date if left blank.

If you wish to fix the interest amount to be capitalized, tick on “Lock Interest Amt?” and enter the capitalized amount in the “Interest” field.

Click Update.

Update		Delete		Clear	
End Date*		05/11/2016			
Principal Type		Repayment			
Amount		3,000,000.00			
Lock Interest Amt?		<input checked="" type="checkbox"/>			
Interest Rate*		2.500000			
Accrual Method		Act/365 (fixed)			
Interest		63,014.00			
Capitalise Interest?		<input checked="" type="checkbox"/>			
VDate		dd/mm/yyyy			
Skip Holidays		<input type="checkbox"/>			
Show WHT Fields		<input type="checkbox"/>			

11. Once the repayment schedule is updated, click Book to book the repayment items in the schedule. Note that Amortise Fee option is checked by default. Each time the repayment item is booked, system will recompute the fee amortisation. However, this requires the Term Loan trade to be tagged to the Fee transaction booked under Fees and Cash Transactions. System will prompt that the Term Loan trade needs to be tagged to the Fee transaction upon clicking the Book button if you have not done the tagging. See [Fees and Cash Transactions](#) for more details on booking the fee transaction and tagging of Term Loan trade.

For more details on the computation of fee amortization, click [here](#).

Note: If amortisation of fees is not required, uncheck the Amortise Fee option before booking the repayment items.

<b>Amend Term Loan Repayment</b>					
	Reset Rates	Unlock All	Import		<input checked="" type="checkbox"/> Amortise Fee?

12. A trade ID will be assigned by the system once the repayment item is booked, i.e. TML100007/001. The trade ID of the Fee transaction and the amount will also be displayed after the Amortise Fee option.

Amend Term Loan Repayment

dev01

Reset Rates

Unlock All

Import

Fee Amortisation

☒ Amortise Fee?

MAP100003.00 USD 50,000.00

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Interest Capitalise	Interest	Locked?	Outstanding	Total Cashflow	Cum. Interest Cap	Primary
15 Jun 2017	15 Jun 2017	<div>Delete</div>	TML1	15 Jun 2017	50,000,000.00	3.500000	15 Jun 2017	0.00	0.00	Y	50,000,000.00	50,000,000.00	0.00
15 Jun 2017	15 Dec 2017	<div>Book</div>	15 Dec 2017	0.00	3.500000	15 Jun 2017	0.00	889,583.33	Y	50,000,000.00	889,583.33	0.00	
15 Dec 2017	15 Jun 2018		15 Jun 2018	0.00	3.500000	15 Dec 2017	0.00	884,722.22	Y	50,000,000.00	884,722.22	0.00	
15 Jun 2018	15 Dec 2018		15 Dec 2018	0.00	3.500000	15 Jun 2018	0.00	889,583.33	Y	50,000,000.00	889,583.33	0.00	
15 Dec 2018	15 Jun 2019		15 Jun 2019	0.00	3.500000	15 Dec 2018	0.00	884,722.22	Y	50,000,000.00	884,722.22	0.00	
15 Jun 2019	15 Dec 2019		15 Dec 2019	0.00	3.500000	15 Jun 2019	0.00	889,583.33	Y	50,000,000.00	889,583.33	0.00	
15 Dec 2019	15 Jun 2020		15 Jun 2020	0.00	3.500000	15 Dec 2019	0.00	889,583.33	Y	50,000,000.00	889,583.33	0.00	
15 Jun 2020	15 Dec 2020		15 Dec 2020	0.00	3.500000	15 Jun 2020	0.00	889,583.33	Y	50,000,000.00	889,583.33	0.00	
15 Dec 2020	15 Jun 2021		15 Jun 2021	50,000,000.00	3.500000	15 Dec 2020	0.00	884,722.22	Y	0.00	50,884,722.22	0.00	

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13. Fee amortisation history can be retrieved in the system by clicking Fee Amortisation. The screen below displays.

Fee Amortisation History									
<a href="#">←</a>		<a href="#">↓</a>							
Start Date	End Date	Tenor	Opening			Period			
			Loan Balance	Fees Balance	Net	Interest	Amortisation	Total	Yield
<a href="#">15 Jun 2017</a>	15 Dec 2017	183	50,000,000.00	50,000.00	49,950,000.00	889,583.33	5,881.10	895,464.43	3.575647%
15 Dec 2017	15 Jun 2018	182	50,000,000.00	44,118.90	49,955,881.10	884,722.22	5,953.82	890,676.04	3.575647%
15 Jun 2018	15 Dec 2018	183	50,000,000.00	38,165.07	49,961,834.93	889,583.33	6,093.27	895,676.60	3.575647%
15 Dec 2018	15 Jun 2019	182	50,000,000.00	32,071.80	49,967,928.20	884,722.22	6,168.61	890,890.83	3.575647%
15 Jun 2019	15 Dec 2019	183	50,000,000.00	25,903.19	49,974,096.81	889,583.33	6,313.09	895,896.42	3.575647%
15 Dec 2019	15 Jun 2020	183	50,000,000.00	19,590.10	49,980,409.90	889,583.33	6,426.27	896,009.60	3.575647%
15 Jun 2020	15 Dec 2020	183	50,000,000.00	13,163.83	49,986,836.17	889,583.33	6,541.47	896,124.80	3.575647%
15 Dec 2020	15 Jun 2021	182	50,000,000.00	6,622.36	49,993,377.64	884,722.22	6,622.36	891,344.58	3.575647%

14. To see fee amortisation schedule, click on the hyperlink of the date you wish to see the fee amortisation schedule. The fee amortization schedule shown will be as at the date that you have clicked.

Fee Amortisation Schedule									
As At		15 Jun 2017							
<a href="#">←</a>		<a href="#">↓</a>							
Start Date	End Date	Tenor	Opening			Period			
			Loan Balance	Fees Balance	Net	Interest	Amortisation	Total	Yield
15 Jun 2017	15 Dec 2017	183	50,000,000.00	50,000.00	49,950,000.00	889,583.33	5,881.10	895,464.43	3.575647%
15 Dec 2017	15 Jun 2018	182	50,000,000.00	44,118.90	49,955,881.10	884,722.22	5,953.82	890,676.04	3.575647%
15 Jun 2018	15 Dec 2018	183	50,000,000.00	38,165.07	49,961,834.93	889,583.33	6,093.27	895,676.60	3.575647%
15 Dec 2018	15 Jun 2019	182	50,000,000.00	32,071.80	49,967,928.20	884,722.22	6,168.61	890,890.83	3.575647%
15 Jun 2019	15 Dec 2019	183	50,000,000.00	25,903.19	49,974,096.81	889,583.33	6,313.09	895,896.42	3.575647%
15 Dec 2019	15 Jun 2020	183	50,000,000.00	19,590.10	49,980,409.90	889,583.33	6,426.27	896,009.60	3.575647%
15 Jun 2020	15 Dec 2020	183	50,000,000.00	13,163.83	49,986,836.17	889,583.33	6,541.47	896,124.80	3.575647%
15 Dec 2020	15 Jun 2021	182	50,000,000.00	6,622.36	49,993,377.64	884,722.22	6,622.36	891,344.58	3.575647%

15. Click Back Button to return to Amend Term Loan Repayment screen.

## FREQUENTLY ASKED QUESTIONS

### FAQ01. How does the system handle stub period interest?

The system has a special handling of the stub period interest, click [here](#) for procedures.



### FAQ02. How to apply annuity term loan repayment?

Click [here](#) for the procedure on annuity term loan repayment.

### FAQ03. I would like to amend the last end date in the repayment schedule to a later date as the maturity date has moved. How can I amend?

Before you can amend the last end date in the repayment schedule to a later date, please need to make sure the last end date cannot be beyond the maturity date of the term loan trade. System will prompt the below message when you are trying to amend the last end date to a date later than the maturity date.

**Amend Term Loan Repayment**

← Reset Rates Unlock All Import   Amortise Fee? ☒

Item cannot be inserted after the MDate of the term loan. You need to amend the term loan to a later MDate first.

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow
21 Apr 2021	<u>21 Apr 2021</u>	<input type="button" value="Book"/>	21 Apr 2021	10,000,000.00	3.000000	21 Apr 2021	0.00	0.00	Y	10,000,000.00	10,000,000.00
21 Apr 2021	<u>21 Oct 2021</u>		21 Oct 2021	0.00	3.000000	21 Apr 2021	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2021	<u>21 Apr 2022</u>		21 Apr 2022	0.00	3.000000	21 Oct 2021	0.00	149,589.04		10,000,000.00	149,589.04
21 Apr 2022	<u>21 Oct 2022</u>		21 Oct 2022	0.00	3.000000	21 Apr 2022	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2022	<u>21 Apr 2023</u>		21 Apr 2023	10,000,000.00	3.000000	21 Oct 2022	0.00	149,589.04		0.00	10,149,589.04

1

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Update

Delete

Clear

End Date\*

19/05/2023

☐ Apply Annuity Repayment

Principal Type

Repayment

Amount

10,000,000.00

Lock Interest Amt?

☐

Interest Rate\*

3.000000

Accrual Method

Act/365 (fixed)

Capitalise Interest?

☐

VDate

19/05/2023


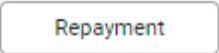
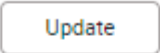

Skip Holidays

☐

To amend the maturity date of the term loan trade, click back button to the Amend Term Loan page and amend the

maturity date. Click Update.

### Amend Term Loan



Trade ID

TML100001.00

Transaction+

Borrow

Accounting Centre+

NEWCO

TDate+

21/04/2021

Vdate+

21/04/2021

Mdate\*

19/05/2023

Ccy+

SGD

Principal\*







10,000,000.00

Reset/Fix Rate(%)\*

3.000000

Once the maturity date is amended, you can then amend the last end date in the repayment schedule to reflect the same.

Note that when you update from existing end date to a new date, system will add a new row item in the repayment schedule.

Amend Term Loan Repayment											
<div><div>Amortise Fee? <input checked="" type="checkbox"/></div></div>											
Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow
21 Apr 2021	21 Apr 2021	Book	21 Apr 2021	10,000,000.00	3.000000	21 Apr 2021	0.00	0.00	Y	10,000,000.00	10,000,000.00
21 Apr 2021	21 Oct 2021		21 Oct 2021	0.00	3.000000	21 Apr 2021	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2021	21 Apr 2022		21 Apr 2022	0.00	3.000000	21 Oct 2021	0.00	149,589.04		10,000,000.00	149,589.04
21 Apr 2022	21 Oct 2022		21 Oct 2022	0.00	3.000000	21 Apr 2022	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2022	21 Apr 2023		21 Apr 2023	10,000,000.00	3.000000	21 Oct 2022	0.00	149,589.04		0.00	10,149,589.04
21 Apr 2023	19 May 2023		19 May 2023	0.00	3.000000	21 Apr 2023	0.00	0.00		0.00	0.00

Remove the existing end date row in the repayment schedule that is not required, in this example, 21 Apr 2021. To remove, click on the end date, details will be populated below. Then, click on the Delete button.

**Amend Term Loan Repayment**

Reset Rates Unlock All Import Amortise Fee? ☒

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow
21 Apr 2021	21 Apr 2021	Book	21 Apr 2021	10,000,000.00	3.000000	21 Apr 2021	0.00	0.00	Y	10,000,000.00	10,000,000.00
21 Apr 2021	21 Oct 2021		21 Oct 2021	0.00	3.000000	21 Apr 2021	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2021	21 Apr 2022		21 Apr 2022	0.00	3.000000	21 Oct 2021	0.00	149,589.04		10,000,000.00	149,589.04
21 Apr 2022	21 Oct 2022		21 Oct 2022	0.00	3.000000	21 Apr 2022	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2022	21 Apr 2023		21 Apr 2023	10,000,000.00	3.000000	21 Oct 2022	0.00	149,589.04		0.00	10,149,589.04
21 Apr 2023	19 May 2023		19 May 2023	0.00	3.000000	21 Apr 2023	0.00	0.00		0.00	0.00

Update Delete

End Date\* 21/04/2023 ☐ Apply Annuity Repayment

Principal Type Repayment

Amount 10,000,000.00

Lock Interest Amt? ☐

Interest Rate\* 3.000000

Accrual Method Act/365 (fixed)

Capitalise Interest? ☐

VDate 21/04/2023

Skip Holidays ☐

Show WHT Fields ☐

Repayment schedule is now updated.

**Amend Term Loan Repayment**

Reset Rates Unlock All Import Amortise Fee? ☒

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow
21 Apr 2021	21 Apr 2021	Book	21 Apr 2021	10,000,000.00	3.000000	21 Apr 2021	0.00	0.00	Y	10,000,000.00	10,000,000.00
21 Apr 2021	21 Oct 2021		21 Oct 2021	0.00	3.000000	21 Apr 2021	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2021	21 Apr 2022		21 Apr 2022	0.00	3.000000	21 Oct 2021	0.00	149,589.04		10,000,000.00	149,589.04
21 Apr 2022	21 Oct 2022		21 Oct 2022	0.00	3.000000	21 Apr 2022	0.00	150,410.96		10,000,000.00	150,410.96
21 Oct 2022	19 May 2023		19 May 2023	10,000,000.00	3.000000	21 Oct 2022	0.00	172,602.74		0.00	10,172,602.74

#### FAQ04. How do I apply the withholding tax on the interest?

Withholding tax on the interest can be applied in the Amend Term Loan Repayment screen. Please see instructions below to apply withholding tax.

From the Term Loan listing page, click on the trade ID.

**Term Loan**

Acct Cntr\* TFS-SG Lend/Borrow TDate Fr dd/mm/yyyy MDate Fr\* 01/07/2017 Coy Narrative

CtpyID Portfolio TDate To dd/mm/yyyy MDate To dd/mm/yyyy Trade ID Project

Refresh New Delete Rates Reset Book Repayment

Flag	TradeID	Acct Cntr	Lend/Borrow	Ctpy	Portfolio	MDate	Coy	Principal	Outstanding	Project	Narrative
	TML100001.00	TFS-SG	Borrow	DBS-SG	DEFAULT	19 Jun 2024	SGD	300,000,000.00	300,000,000.00		#TML1001ABC1
	TML100002.00	TFS-SG	Borrow	CITI-SG	DEFAULT	15 Jun 2021	USD	50,000,000.00	0.00		#TML1004ABC4
	TML100003.00	TFS-SG	Borrow	CITI-SG	DEFAULT	22 Jun 2020	SGD	80,000,000.00	0.00		#TML1005ABC5
	TML100004.00	TFS-SG	Borrow	CITI-SG	TL-HEDGE	15 Jun 2021	USD	50,000,000.00	0.00		#TML1006ABC4
	TML100005.00	TFS-SG	Borrow	CITI-SG	TL-HEDGE	15 Jun 2021	USD	55,000,000.00	0.00		#TML1007ABC4
	TML100006.00	TFS-SG	Borrow	CITI-SG	TL-HEDGE	14 Jun 2019	USD	60,000,000.00	0.00		#TML1008ABC4

Click on Repayment button to go to Amend Term Loan Repayment screen.

Then, click on the End Date hyperlink of the interest repayment item. Details will be populated in the fields below.

**Amend Term Loan Repayment** cslvcsadmin

☒ Amortize Fee?

Start Date	End Date	TradeID	YDate	Principal	Rate	Reset Date	Int. Cap	Interest	Locked?	Outstanding	Total Cashflow	Cum. Int. Cap.	Primary	Secondary	Other
15 Jun 2017	<a href="#">15 Jun 2017</a>	71ML100006/001	15 Jun 2017	60,000,000.00	3.500000	15 Jun 2017	0.00	0.00	Y	60,000,000.00	60,000,000.00	0.00			
15 Jun 2017	<a href="#">15 Dec 2017</a>		15 Dec 2017	0.00	3.500000	15 Jun 2017	0.00	1,067,500.00	Y	60,000,000.00	1,067,500.00	0.00			
15 Dec 2017	<a href="#">15 Jun 2018</a>		15 Jun 2018	0.00	3.500000	15 Dec 2017	0.00	1,061,666.67	Y	60,000,000.00	1,061,666.67	0.00			
15 Jun 2018	<a href="#">15 Dec 2018</a>		15 Dec 2018	0.00	3.500000	15 Jun 2018	0.00	1,067,500.00	Y	60,000,000.00	1,067,500.00	0.00			
15 Dec 2018	<a href="#">14 Jun 2019</a>		14 Jun 2019	60,000,000.00	3.500000	15 Dec 2018	0.00	1,055,833.33	Y	0.00	61,055,833.33	0.00			

End Date\*  ☐ Apply Annuity Repayment

Principal Type

Amount

Lock Interest Amt? ☒

Interest Rate\*

Accrual Method

Interest

Capitalise Interest? ☐

YDate

Skip Holidays ☐

Show WHT Fields ☐

Tick on the Show WHT Fields checkbox. The following will display.

Show WHT Fields ☒

Withholding Tax

	Basis	Rate (%)	Amount <input type="button" value="C"/>
Primary	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Secondary	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Others			<input type="text" value=""/>

Select the withholding tax basis. In this example, the withholding tax is on interest. Enter the withholding tax rate and click on the recompute button. System will compute the withholding tax amount. In this example, 10% of the interest amount. If there are any other taxes that you wish to add for this transaction, enter the amount in the Others field.

Show WHT Fields ☒

Withholding Tax

	Basis	Rate (%)	Amount
Primary	On Interest	10.000000	106,750.00
Secondary			
Others			

When completed, click on the Update button.

Amend Term Loan Repayment calucsaadmin

☒ Amortise Fee?

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow	Cum. Int. Cap.	Primary	Secondary	Other
15 Jun 2017	15 Jun 2017	Delete	15 Jun 2017	60,000,000.00	3.500000	15 Jun 2017	0.00	0.00	Y	60,000,000.00	60,000,000.00	0.00			
15 Jun 2017	15 Dec 2017	Book	15 Dec 2017	0.00	3.500000	15 Jun 2017	0.00	1,067,500.00	Y	60,000,000.00	1,067,500.00	0.00	106,750.00		
15 Dec 2017	15 Jun 2018		15 Jun 2018	0.00	3.500000	15 Dec 2017	0.00	1,061,666.67	Y	60,000,000.00	1,061,666.67	0.00	106,166.67		
15 Jun 2018	15 Dec 2018		15 Dec 2018	0.00	3.500000	15 Jun 2018	0.00	1,067,500.00	Y	60,000,000.00	1,067,500.00	0.00	106,750.00		
15 Dec 2018	14 Jun 2019		14 Jun 2019	60,000,000.00	3.500000	15 Dec 2018	0.00	1,055,833.33	Y	0.00	61,055,833.33	0.00	105,583.33		

Updated withholding taxes will be reflected in the repayment schedule.

## FAQ05. How do I check the change history for updates made to the loan repayment schedule?

Any changes/ updates to the loan repayment schedule will be audit logged in the system. For every change that is saved, system will keep a snapshot of the last saved repayment schedule under File/Note.

Amend Term Loan Repayment

☒ Amortise Fee?

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow
6 Sep 2021	6 Sep 2021	Book	6 Sep 2021	10,000,000.00	3.000000	6 Sep 2021	0.00	0.00	Y	10,000,000.00	10,000,000.00
6 Sep 2021	6 Mar 2022		7 Mar 2022	0.00	4.000000	6 Sep 2021	0.00	198,356.16		10,000,000.00	198,356.16
6 Mar 2022	6 Sep 2022		6 Sep 2022	2,000,000.00	4.000000	6 Mar 2022	0.00	201,643.84		8,000,000.00	2,201,643.84
6 Sep 2022	6 Mar 2023		6 Mar 2023	0.00	4.000000	6 Sep 2022	0.00	158,684.93		8,000,000.00	158,684.93
6 Mar 2023	6 Sep 2023		6 Sep 2023	0.00	4.000000	6 Mar 2023	0.00	161,315.07		8,000,000.00	161,315.07
6 Sep 2023	6 Mar 2024		6 Mar 2024	0.00	4.000000	6 Sep 2023	0.00	159,561.64		8,000,000.00	159,561.64
6 Mar 2024	6 Sep 2024		6 Sep 2024	8,000,000.00	4.000000	6 Mar 2024	0.00	161,315.07		0.00	8,161,315.07

To view the last saved snapshots, click on the File/Note button from the Amend Term Loan Repayment screen.

Documents and Notes

TML100008.00

←

Notes

Documents

Diary

Category

Date Range

dd/mm/yyyy

dd/mm/yyyy

Refresh

New

Delete

		Subject	Category	Date/Time	UserID
<input type="checkbox"/>	☆	CHANGE LOG FOR TERMLOAN REPAYMENT	System Audit	6-Sep-21 3:26 AM	dev@demo12dl2l.com
<input type="checkbox"/>	☆	CHANGE LOG FOR TERMLOAN REPAYMENT	System Audit	6-Sep-21 3:25 AM	dev@demo12dl2l.com
<input type="checkbox"/>	☆	CHANGE LOG FOR TERMLOAN REPAYMENT	System Audit	6-Sep-21 3:24 AM	dev@demo12dl2l.com

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A new browser window or tab will be opened.

Notes

TML100008.00

Subject

CHANGE LOG FOR TERMLOAN

Category

System Audit

To return, close the tab or pop-up window.

By: dev@demo12dl2l.com At: 6-Sep-21 03:26:32

End Date	Trade ID	VDate	Principal	Rate	Capitalise	Interest	Locked?	Outstanding	Cum. Interest Capitalised	Primary	Secondary	Other Amt
6-Sep-2021		6-Sep-2021	10,000,000.00	3.000000	0.00	0.00	Y	10,000,000.00	0.00	0.00	0.00	0.00
6-Mar-2022		7-Mar-2022	0.00	4.000000	0.00	198,356.16		10,000,000.00	0.00	0.00	0.00	0.00
6-Sep-2022		6-Sep-2022	2,000,000.00	4.000000	0.00	201,643.84		8,000,000.00	0.00	0.00	0.00	0.00
6-Mar-2023		6-Mar-2023	0.00	4.000000	0.00	158,684.93		8,000,000.00	0.00	0.00	0.00	0.00
6-Sep-2023		6-Sep-2023	0.00	4.000000	0.00	161,315.07		8,000,000.00	0.00	0.00	0.00	0.00
6-Mar-2024		6-Mar-2024	0.00	4.000000	0.00	159,561.64		8,000,000.00	0.00	0.00	0.00	0.00
6-Sep-2024		6-Sep-2024	8,000,000.00	4.000000	0.00	161,315.07		0.00	0.00	0.00	0.00	0.00

To return, close the tab or pop-up window.

## RELATED INFORMATION

[Launching Term Loan](#)

[Create Term Loan](#)

[Term Loan Periodic Reset Rates](#)

[Term Loan Rates Reset Management](#)

[Accounting Journals for Term Loan](#)

[Fees and Cash Transactions](#)

[Term Loan Fee Amortisation](#)

## **CHANGE HISTORY**

Date	By	Changes
15-Feb-2008	-	Created
28-Jul-2015	CS	Included section for FAQ
02-Feb-2016	Clarissa	Reformatted. Rewritten.
12-Jun-2016	Douglas	Proofread.
30-Nov-2016	TS	Updated.
10-Mar-2017	Clarissa	Added FAQ01 and FAQ02.
19-Nov-2019	Lyra	Updated Screenshots.
21-Apr-2021	TS	Added FAQ03.
15-Nov-2021	TS	Added FAQ04.
7-Feb-2022	TS	Added FAQ05.