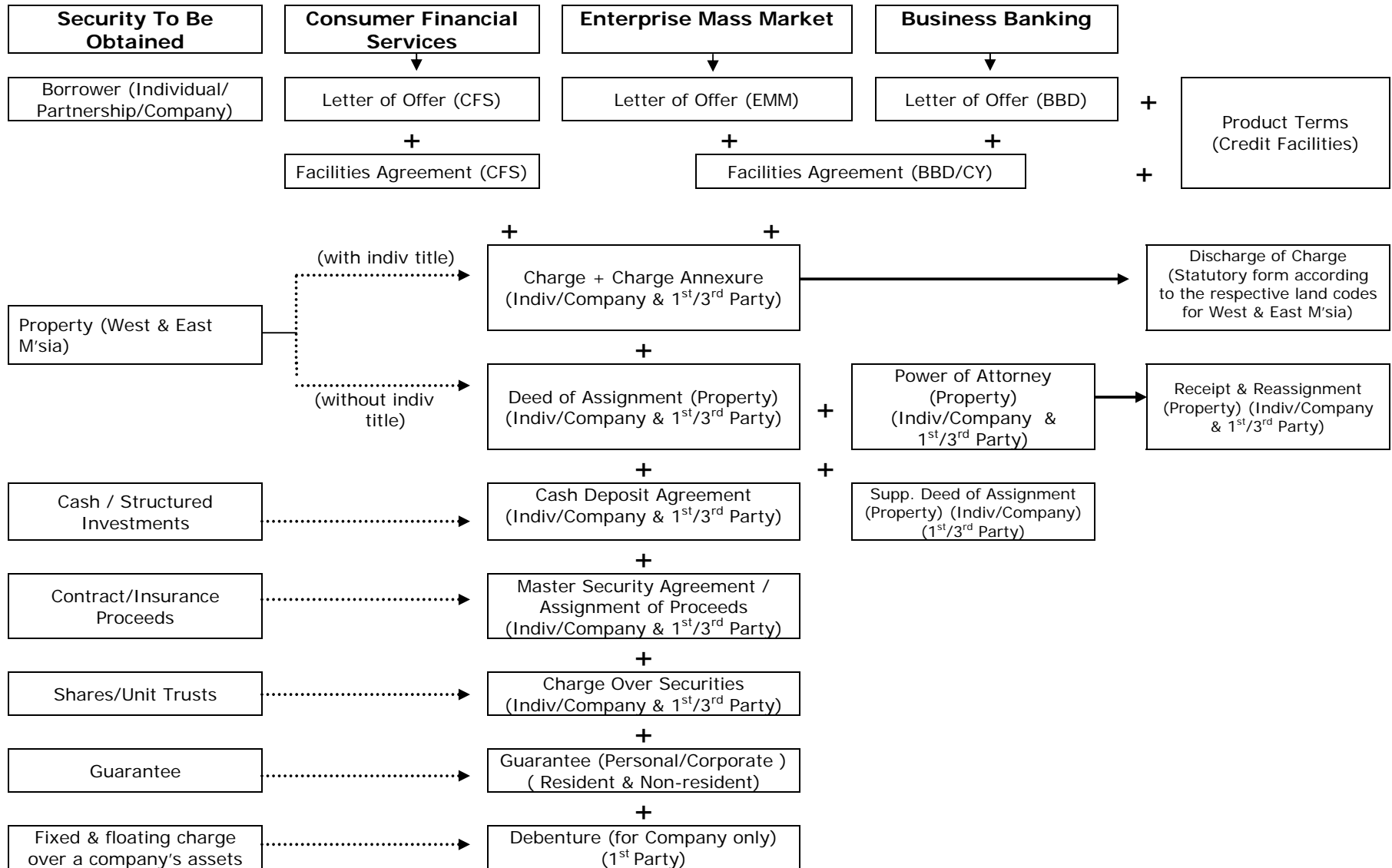


**STRUCTURE OF NEW LOAN DOCUMENTS FOR CONSUMER FINANCIAL SERVICES, ENTERPRISE MASS MARKET AND BUSINESS BANKING (2010)**

- updated January 2010



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