

Citibank (China) Co., Ltd. Mortgage Loan HKD Rate Adjustment Notice

Dear Customers,

Thanks for banking with the Citibank China.

As the cost of foreign currency funds change recently, after careful consideration of the various factors (including but not limited to market status, funding cost and business consideration), we hereby inform you that we will, with effect from Mar 9th, 2021, adjust the Interest Rate for HKD Mortgage Loan respectively as below.

1. Citibank China HKD Interest Rate (Prime Rate) p.a. %

Rate Decreased 0.45%

If you have any outstanding HKD Mortgage Loan with us, your Mortgage Loan Interest Rate will be adjusted accordingly as from Mar 9th, 2021. A Mortgage Interest Advice will be sent to you in due course under which you will be informed of the interest rate and the amount of monthly installment applicable to your mortgage loan.

Thanks for your attention.

Citibank (China) Co., Limited Feb 9th, 2021