Dear Customer,

Thank you for banking with DBS China. According to relevant clauses in mortgage loan contract, the original DBS China HKD/USD mortgage loan base rate will be raised by 0.25% (p.a.) with effect from 15 Jan 2019.

The interest rate and monthly installment amount applicable to your loan will be changed accordingly from 15 Jan 2019. After the effective date, we will send you a Loan Account Interest Rate Revision Notice by mail to notify you of your actual monthly installment amount payable.

You may refer to the Bank's announcement at branch network and website (www.dbs.com.cn) for this rate adjustment. After the effective date, you can also check the updated loan interest rate applicable to you and your monthly installment amount through our Internet Banking portal if you had signed up for our Internet Banking service.

Thank you for your continuous trust and support! We regret any inconvenience caused. If you have any queries, please contact your Relationship Manager or call our Customer Service Hotline at: 400 820 8988.

DBS Bank (China) Limited Jan 2019