

Dear Customer,

Thank you for banking with DBS China. Due to the continuous increase in foreign currency funding cost, according to relevant clauses in mortgage loan contract, the original Australia and New Zealand Bank (China) Company Limited (“**ANZ**”) HKD/USD mortgage loan rate applicable to individual loan customers transferred from ANZ will be raised by 1% (p.a.) with effect from 10 September 2018.

If you are foreign currency mortgage loan customer transferred to us from ANZ and your loan is still outstanding, the interest rate and monthly installment amount applicable to your loan will be changed accordingly from 10 September 2018. 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](http://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  
7 September 2018