## 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 HKD/USD mortgage loan base rate will be raised by 1.15% (p.a.) for USD loan, 1.40% (p.a.) for HKD Loan with effect from Dec 1, 2022.

The interest rate and monthly installment amount applicable to your loan will be changed accordingly from Dec 1, 2022. 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.

After the effective date, you can also check the updated loan interest rate applicable to you and your monthly installment amount through our Electronic Banking portal if you had signed up for our Electronic 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 Nov 2022