

Dear Customer,

Thank you for banking with DBS China. We hereby notify you that, with effect from Nov 17<sup>th</sup>, 2025, the USD loan rate applicable to our mortgage loan customers will be reduced by 0.25% (p.a.).

The interest rate and monthly installment amount applicable to your loan will be changed accordingly from Nov 17<sup>th</sup>, 2025. 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 Mobile Banking App if you had signed up for our Mobile 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  
Oct 2025