

Dear Customer,

Thank you for banking with DBS China. Due to the continuous increase in foreign currency funding cost, our USD and HKD Mortgage Loan Base Lending Rate will be raised with effect from 15 May 2017 as follows.

1、 DBS Bank (China) Limited USD Mortgage Loan Base Lending Rate (p.a.)

Before adjustment	5.0%
After adjustment (effective from 15 May 2017)	5.5%

2、 DBS Bank (China) Limited HKD Mortgage Loan Base Lending Rate (p.a.)

Before adjustment	5.75%
After adjustment (effective from 15 May 2017)	6.25%

If you have outstanding USD/HKD individual mortgage loan with us, the interest rate and monthly installment amount applicable to your loan with us will be changed accordingly from 15 May 2017. After the effective date, we will send you the 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 the updated base lending rate of our USD and HKD mortgage loan. 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
Apr 2017