

Consumer Mortgage Loan Rate Table, Citibank (China) Co., Ltd.

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Current PBOC RMB Mortgage Loan Benchmark Interest Rate (p.a. %)	One Year to Five Years (Including Five Years)	Over Five Years
	4.75%	4.90%
LPR	The RMB Mortgage Loan Rate is based on LPR for over 5 years, Details refer to www.chinamoney.com.cn	

Remarks:

1. This mortgage loan benchmark rate/lending interest rate table is effective from Oct 8th, 2019.
2. All above mortgage loan interest rate is the benchmark rate/LPR only; the Bank has the right to determine the applicable mortgage loan rate based upon the benchmark rate/LPR, which can be lower or higher than the benchmark rate/LPR. The customer shall refer to the applicable mortgage loan rate as indicated in his/her mortgage loan agreement or the Bank's notification. The benchmark rate of RMB Mortgage Loan Contract signed since Oct 8th 2019 is subject to LPR for over 5 years.
3. For more details, please contact your Mortgage Specialist or call our hotline at 400-821-1880.
4. The Chinese version shall apply and prevail in case of any discrepancies between English and Chinese version.