



**Citibank (China) Co., Ltd. Mortgage Loan  
HKD Rate Adjustment Notice**

Dear Customers,

Thanks for banking with the Citibank China.

After careful consideration of the various factors (including but not limited to market status, funding cost and business consideration), we hereby inform you that we will, with effect from May 9<sup>th</sup> 2019, decrease the Interest Rate for HKD Mortgage Loan as below.

1. Citibank China HKD Interest Rate (Prime Rate) p.a. %

Rate Decreased	0.50%
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If you have any outstanding HKD Mortgage Loan with us, your Mortgage Loan Interest Rate will be adjusted accordingly as from May 9<sup>th</sup>, 2019. A Mortgage Interest Advice will be sent to you in due course under which you will be informed of the interest rate and the amount of monthly installment applicable to your mortgage loan.

Thanks for your attention.

Citibank (China) Co., Limited  
April 9<sup>th</sup>, 2019