



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

Dear Customers,

Thanks for banking with the Citibank China.

As the cost of foreign currency funds change recently, 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 December 9th, 2019, adjust the Interest Rate for USD Mortgage Loan and HKD Mortgage Loan respectively as below.

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

Rate Decreased	0.25%
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2. Citibank China HKD Interest Rate (Prime Rate) p.a. %

Rate Increased	0.50%
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If you have any outstanding USD mortgage Loan or HKD Mortgage Loan with us, your Mortgage Loan Interest Rate will be adjusted accordingly as from December 9th, 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
November 5th, 2019