



**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 risen 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 February 9th, 2019, increase 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 Increased	0.50%
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2. Citibank China HKD Interest Rate (Prime Rate) p.a. %

Rate Increased	0.25%
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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 February 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.

Consider the relevant circumstances, the adjustment of USD/HKD Mortgage Loan Interest Rate will be higher than the above adjustment range for some of the customers. A separate adjustment notice will be sent to you in due course under which you will be informed the adjustment detail.

Thanks for your attention.

Citibank (China) Co., Limited
January 9th, 2019