



**Citibank (China) Co., Ltd. Mortgage Loan
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 March 9th 2018, increase the Interest Rate for HKD Mortgage Loan respectively as below.

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

Rate Increased	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 March 9th, 2018. 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
February 9th, 2018