

Important Notice on the Closing of the Transfer of Mortgage Loans of UOB China

Dear Sir/Madam:

Thank you for your continued support and trust in United Overseas Bank (China) Limited (UOB China), and your attention to the transfer of retail banking business products and services of UOB China. This notice is related to the Important Notice on the Transfer of Mortgage Loans of UOB China that we delivered to you at the end of March 2025. We hereby inform you that the closing date for the transfer of individual real estate mortgage loans (including the creditor's rights and associated security/guarantee interests, "Mortgage Loans") is expected to be 4 July 2025 (Closing Date). Should there be any change to the Closing Date, we will notify you separately.

After the Closing Date, the Mortgage Loan services will be provided by Fubon Bank (China) Co., Ltd. (Fubon Bank (China)). The rights and obligations of UOB China under the relevant customer agreements of Mortgage Loan(s) you entered into with UOB China, as well as your personal information, will be transferred to Fubon Bank (China) from the Closing Date. For contact details and relevant information on Fubon Bank (China), please refer to page 3. Kindly be reminded of the following matters regarding the transfer of Mortgage Loans:

1. All account and auto-debit services provided by UOB China will be discontinued after the Closing Date. After the Closing Date, we will no longer make auto-debits from your designated account or provide any other account services.
2. After the Closing Date, any attempt to make repayment to UOB China via your designated repayment account will not be deemed as repayments of your Mortgage Loan(s). Repayments should be made to Fubon Bank (China) after the Closing Date.
3. All rights in connection with the transferred Mortgage Loans and associated security/guarantee interests will be exercised by Fubon Bank (China) after the Closing Date. You should continue to fulfill your obligations under the Mortgage Loan agreement and cooperate with the procedures such as the registration of the transfer of your mortgage as required by Fubon Bank (China).
4. If you have not previously submitted a clear objection to the transfer of your deposit account(s), the deposit account(s) in your name will also be transferred to Fubon Bank (China), in order to facilitate your continued use of the original currency deposit account(s) for repayment. Otherwise, you may need to open new repayment account(s) with Fubon Bank (China).
5. If there is any litigation or other dispute regarding Mortgage Loans between you and UOB China, the products and services of Mortgage Loans associated with the litigation or other dispute will not be transferred to Fubon Bank (China) on the Closing Date.
6. In order to complete the transfer, UOB China will transfer all documents and information related to your Mortgage Loan(s) (including your and your associated parties' personal information lodged with us, such as account, asset and other



information) to Fubon Bank (China). In order to handle transfer related matters including assisting you with the repayment account setting and/or registration of the transfer of your mortgage, Fubon Bank (China) may contact you directly regarding relevant matters at a later stage.

Please also be reminded of the specific arrangements regarding post-loan services as outlined in the Important Notice on the Transfer of Mortgage Loans of UOB China that was delivered to you by UOB China at the end of March 2025:

At the current stage, if you need to apply for post-loan services such as early repayment, conversion from second property mortgage to first property mortgage, conversion from fixed rate to floating rate and changing the repricing frequency, you can still call our Privilege Banking service hotline to make an appointment and submit a written application to us:

- (1) Please note that **applications for post-loan services should be submitted and early repayments should be completed by no later than 27 June 2025 during our business hours.**
- (2) If you make early repayment, please ensure that funds are transferred to the designated UOB China repayment account before the agreed deadline for deduction to ensure timely completion of repayment.

In the event of discrepancy between the Chinese and English version of this letter, the Chinese version shall prevail.

Should you have any question or need any further assistance, you may get in touch with your relationship manager, or contact us via:

- Privilege Banking service hotline (9:00-18:00 during working days):
 - For calls within Mainland China: 400-166-6388
 - For calls from outside Mainland China: +86-21-6061 8826
- Customer Service Email: CustomerExperience.UOBC@UOBgroup.com

About Fubon Bank (China)

As the first fully licensed Taiwanese bank in Chinese mainland, Fubon Bank (China) is committed to providing customers with comprehensive financial services and solutions. Till now, Fubon Bank (China) has 24 branches in 13 cities across Chinese mainland, and has been approved to set up a new branch in Hangzhou.

About Fubon Bank (China)'s services after the Closing Date

To support a smooth transition for customers during this transfer and ensure proper service continuity, customers need to log in to Fubon Bank (China)'s page to make relevant settings and authorizations.



From July 7, 2025 (the first working day after the Closing Date, if the Closing Date is postponed for any reason, such date will also be postponed accordingly), you may register and log in to the mobile banking app of Fubon Bank (China) to view your current and time deposits, loans, and wealth management products (if any) transferred from UOB China to Fubon Bank (China). After completing identity verification and account activation, you may normally use all banking services for those transferred deposits and products.

If your mortgage loan is a foreign currency loan (non-CNY), the interest rate currently applicable to your foreign currency loan will not change due to this transfer. Should you wish to switch the benchmark interest rate from UOB China's foreign currency benchmark rate to Fubon Bank (China)'s foreign currency benchmark rate, please contact Fubon Bank (China) after the Closing Date to negotiate and arrange the switch.

For more information about whether identity verification is required or the verification access portal for different account types, please scan the QR code below or visit: <https://open.fubonchina.com/PlanP4M>

Source: Fubon Bank (China)



Respectfully yours,

United Overseas Bank (China) Limited

23 June 2025

Disclaimer: The information regarding Fubon Bank (China) as contained in this letter is provided by Fubon Bank (China). UOB China disclaims all responsibility for any loss or damage that may result from any inaccuracy in such information or otherwise.

