

United Overseas Bank (China) Limited Beijing Dongcheng Sub-branch Cessation Notice

Dear Customer,

We would like to inform you that United Overseas Bank (China) Limited Beijing Dongcheng Sub-branch (hereinafter “Dongcheng Sub-branch”) will cease branch operation on 9 Jan 2018 (subject to the approval of China Banking Regulatory Commission Beijing Office). Dongcheng Sub-branch’s business will be covered by United Overseas Bank (China) Limited Beijing Branch (hereinafter “Beijing Branch”) and the last business operation day of Dongcheng Sub-branch is 8 Jan 2018.

With effect from 9 Jan 2018, Dongcheng Sub-branch mortgage accounts and services (including your housing loan) will be transferred to Beijing Branch. All rights and obligations under the mortgage loan contracts and associated security documents will be performed by Beijing Branch while all terms and conditions under such documents will remain unchanged. Should there be any new registration, filing, or other modification / alteration of other formalities that may arise as a result of existing or future specific requirements by regulatory authorities, we will be in touch with you separately.

All other branches of United Overseas Bank (China) Limited will continue to operate as usual. You may visit Beijing Branch and Lufthansa Center Sub-Branch of the bank for personal account and banking services at your convenience. Our operating hour is from 9 a.m. to 6 p.m. during weekdays, except public holidays.

Our branch information is listed below:

Beijing Branch

Unit 102 1/F, Unit 01-03, 05-09 25/F, Tower C Office Park, No. 5 Jing Hua South Street, Chao Yang District, Beijing

Tel.: (86) (10) 5879 2626

Lufthansa Center Sub-Branch

S104/S105 and C806/C807, No.50 Liang Ma Qiao Road, Chao Yang District, Beijing

Tel.: (86) (10) 8489 3888

Please feel free to visit our official website (<http://www.uobchina.com.cn>) or our official WeChat ID: "UOBCPrivilegeBanking" for more information regarding the address and phone number of branches in Beijing and other cities and our services.

Once again, thank you for your support and understanding. We will continue to fulfil our commitment to providing you with quality services.

Should you have any queries or require any assistance, please contact your dedicated Relationship Manager or our Privilege Banking Hotline at 400-166-6388. If you are calling from overseas, please call (86-21) 6061 8826, (8 a.m. to 8 p.m., working days).

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

United Overseas Bank (China) Limited Beijing Branch
United Overseas Bank (China) Limited Beijing Dongcheng Sub-branch
Jan, 2018