

Notice on Change of USD/HKD Mortgage Loan Base Rate of United Overseas Bank (China) Limited

Dear Customers:

Thank you for your long-term support on and trust in the individual real estate mortgage financing services of the United Overseas Bank (China) Limited (hereinafter called as "UOB China")!

Due to change of market practice, effective from 26th Oct 2018, UOB China decides to raise USD and HKD mortgage loan base rate with 50bps.

The billing notice that applies to customers whose USD/HKD mortgage loan base rate has been adjusted will be delivered via mail service to customers by UOB China in a short run. The adjusted USD/HKD mortgage loan base rate and monthly repayment amount with respect to your home loan business with UOB China shall be referred to in the aforesaid billing notice. Please kindly ensure there is sufficient fund maintained in your repayment account for the purpose of monthly repayment subject to the adjustment of the mortgage loan base rate.

This notice is prepared in both Chinese and English. In the event of occurrence of any conflict or inconsistency between the two versions, Chinese version shall prevail and the English version is for purpose of reference only.

Should you have any query, please contact UOB China Privilege Banking Service 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). Thank you for your understanding and support!

Best Regards,

United Overseas Bank (China) Limited

Sep 2018