

Dear Valued Customer,

Notice of the Adjustment of Hong Kong Dollar Prime Rate and United States Dollar Prime Rate

Chiyu Banking Corporation Limited announces that with effect from 29 September 2025, its Hong Kong Dollar Prime Rate and United States Dollar Prime Rate will be adjusted as follows:

I. Hong Kong Dollar Prime Rate

Hong Kong Dollar Prime Rate will be revised from 5.50% p.a. to 5.375% p.a.

II. United States Dollar Prime Rate

United States Dollar Prime Rate will be revised from 7.50% p.a. to 7.25% p.a

Chiyu Banking Corporation Limited

September 2025