

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 6 November 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 5.375% p.a. to 5.25% p.a.

II. United States Dollar Prime Rate

United States Dollar Prime Rate will be revised from 7.25% p.a. to 7.00% p.a.

Chiyu Banking Corporation Limited

November 2025