

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH

Interest Rate Information (Effective 5 March 2026)

Savings Account Deposit Rates	
Currency	Annual Rate
HKD	0.01%
USD	0.01%
RMB	0.10%

Notes:

1. The above information is for reference only. The actual annual interest rates are subject to the rates quoted by the Bank from time to time.
2. We offer deposit rates that vary among different currencies, deposit amounts and periods. For further information regarding other currencies and their respective deposit rates not specified above, please contact your relationship manager.
3. The number of days per annum for the calculation of annual interest is as follows: 365 days for HKD, GBP and SGD, and 360 days for other currencies.
4. For any enquiries, please contact our staff or call our Customer Service Hotline at +852 2199-2688 (for Corporate Banking Products and Services) or +852 2199-2328 (for Private Banking Services). Our staff will provide you with the most suitable deposit interest rate according to your deposit requirements.

Prime Rate	
Currency	Annual Rate
HKD	5.25%

Notes:

1. The above information is for reference only. The Prime Rate is subject to the rates quoted by the Bank from time to time.

Risk Disclosure Statement and Important Notes

Foreign Exchange Risk

Currency exchange rates are affected by a variety of factors, including but not limited to national and international financial and economic conditions, and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other

bodies, and exchange rates and price linked to such rates may rise or fall rapidly, which may lead to opportunities for profit as well as risks of loss. The fluctuations in the exchange rate of a foreign currency may result in losses in the event that you convert HKD to any foreign currency or vice versa.

RMB Currency Risk

RMB is currently not fully freely convertible and is subject to foreign exchange control and restrictions (which are subject to changes from time to time without prior notice). The fluctuation in the exchange rate of RMB may result in losses in the event that you convert RMB into other currencies. Onshore RMB and Offshore RMB operate in accordance with their respective applicable laws, regulations and supervisory requirements, and are traded in different and separate markets and under independent liquidity pools with different exchange rates. Their exchange rate movements may deviate significantly from each other. Customers who intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial considerations at that moment. Customers should consider and understand in advance the possible impact on their liquidity of RMB funds.

This risk disclosure statement does not cover all risks involved, nor does it take into account the individual circumstances of customers of which the Bank has no knowledge. Prior to entering into any transaction or investment, especially in case customers are unsure of or do not understand this risk disclosure statement or the nature and risks involved in the transaction or investment, customers shall be responsible for their own independent review or seek independent professional advice. Customers shall carefully consider the suitability of entering into any transaction or investment based on their own risk tolerance, financial situation, investment experience, investment objectives, investment period and investment knowledge. This document does not constitute an offer, solicitation, recommendation, advice or any warranty for any person to purchase, subscribe for or transact in any of the services set out herein, and shall not be deemed as investment advice.

All products, services and offers provided by Industrial Bank Co., Ltd. (a joint stock company incorporated in the P.R.C with limited liability) Hong Kong Branch (the "Bank") are subject to the terms and conditions set out in any applicable documents, articles, terms, conditions and rules governing such accounts, products, services and transactions of the Bank (collectively, the "Terms and Conditions"). For details, please visit the Bank's official website at <http://www.cibhk.com> or contact your dedicated relationship manager. In the event of any inconsistency between this document and the relevant laws, regulations, supervisory requirements and the applicable Terms and Conditions of the Bank, the latter shall prevail.