

## 恒生银行(中国)有限公司个人住房抵押贷款改用贷款市场报价利率(LPR)的通知 Notice of Implementation of LPR based rate for HACN CNY mortgage

尊敬的客户,

Dear Customer,

感谢您长期以来对恒生银行(中国)有限公司("我行")的支持。我行现决定自 2019 年 10 月 8 日起,对我行的人民币个人住房抵押贷款统一采用贷款市场报价利率(LPR)进行定价。

Thank you for your continued support of Hang Seng Bank (China) Limited ("the Bank"). We decide to shift from PBOC based rate to LPR based rate for CNY mortgage loan pricing from Oct.8<sup>th</sup> 2019.

2019年10月8日前,已签订合同但未发放的个人住房贷款,仍按照原合同约定执行。

If your loan contact is signed before Oct.8th 2019, we will proceed to process your loan disbursement according to the signed version.

恒生银行(中国)有限公司 Hang Seng Bank (China) Limited