

**Private & Confidential**

3 November, 2022

Dear Client:

**Re: Change of Interest Rate**

In view of the recent change in Hong Kong bank interest rate, our Company's interest rate will be adjusted with effective from 4 November, 2022: -

1. Best lending rate will be revised to 5.375%.
2. If you are a cash or margin client and maintains credit balance in your Hong Kong securities account, your annual interest entitlement is revised as follows:-

**Ledger Credit Balance**  
Any HK\$ amount

**Annual Interest Rate**  
0.375%

Should you have any enquiries, please contact your Relationship Manager or Customer Service Hotline at 40080 95521/ (852) 2509-7524.

**Guotai Junan Securities (Hong Kong) Limited**

This is a computer printout, no signature is required.

私人及保密函件

2022 年 11 月 3 日

尊敬的客戶：

**有關： 利息更改事宜**

鑒於近日香港銀行利率已作出調整，由 2022 年 11 月 4 日起，我司之利率將會作出相應調整：

1. 最優惠借貸年利率將調至 5.375%。
2. 如閣下是現金或保證金(孖展)客戶，而在香港證券戶口有餘款，所獲得的年利率將被更改如下：

**戶口餘款**  
任何港幣金額

**年利率**  
0.375%

如有查詢，歡迎隨時與閣下的客戶經理或本司客戶服務部聯絡(電話：40080 95521/ (852) 2509-7524)。

**國泰君安證券（香港）有限公司**

此函由電腦列印，無需簽署