

Private & Confidential

30 October, 2025

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 31 October, 2025: -

1. Best lending rate will be revised to 5.00%.
2. If you are a cash or margin client and maintains credit balance in your Hong Kong securities account, your annual interest entitlement is as follows:-

<u>Ledger Credit Balance</u>	<u>Annual Interest Rate</u>
Less than HK\$ 5,000	0%
HK\$ 5,000 or above	0.001%

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

2025 年 10 月 30 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 2025 年 10 月 31 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 5.00%。
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，所獲得的年利率將如下：

<u>戶口餘款</u>	<u>年利率</u>
港幣 5,000 元以下	0%
港幣 5,000 元或以上	0.001%

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