



Reference Rate of Investment Plus

As of date: 5/12/2025 time: 11:30a.m.

Loan Currency	Reference Rate ¹
HKD	1.92% p.a. ²
USD	4.35% p.a. ³
EUR	2.14% p.a. ³
AUD	3.91% p.a. ³
JPY	0.53% p.a. ³
GBP	4.22% p.a. ³
CHF	0.50% p.a. ³
CAD	2.51% p.a. ³
NZD	3.18% p.a. ³

¹The interest rates stated herein are as of the indicated date for reference only and may change without prior notice. The final loan interest rate will be subject to an interest rate spread charged by Citibank (i.e. final loan interest rate = reference rate + spread). If you would like to know the prevailing interest rate applicable to your facility, please contact your Relationship Manager.

²The reference rate for loan currency HKD is the prevailing 1-month Hong Kong Interbank Offered Rate ("HIBOR"). HIBOR may vary daily.

³The reference rate for loan currency USD, EUR, AUD, JPY, GBP, CHF, CAD and NZD are the Secured Facility Base Lending Rate ("SFBLR"). SFBLR means an interest rate set by Citigroup Inc. or its affiliates based on a benchmark interest rate index for the relevant currency. It broadly reflects our costs (for the relevant currency) which we would actually or potentially incur to fund our lending facilities for the relevant period. SFBLR may vary daily. For enquiries, please contact your Relationship Manager.