

致 貴客戶：

由於銀行調整美元最優惠年利率，自 2025 年 12 月 15 日起，以下美元年利率將下調 0.25%：

- 港元 / 美元年利率(適用於現金戶口)
- 孖展借貸年利率(適用於保證金戶口)
- 借貸沽空年利率(如適用)

如欲獲取最新利率詳情，請參閱最新發出的結單、聯絡您的客戶服務經理或致電客戶服務部熱線 (852) 2250 8298 (香港) / 400-120-0363 (免費電話) 或電郵至 customer.service@swwhyhk.com。

客戶服務部

申萬宏源證券 (香港) 有限公司 謹啟

Dear Valued Customer,

As the bank adjusts the USD prime rate, with effect from 15 December 2025, the following USD annual interest rates will be reduced by 0.25%:

- HKD/USD Annual Debit Interest Rate (for Cash Account)
- Margin Financing Annual Interest Rate (for Margin Account)
- Annual Interest Rate for Stock Borrowing (if applicable)

If you wish to obtain the updated interest rate information, please refer to the latest account statement, contact your Sales or Account Executive or our Customer Service Hotline at (852) 2250 8298 (Hong Kong) / 400-120-0363 (Toll Free) or via email customer.service@swwhyhk.com.

Yours faithfully,

Customer Service Department

Shenwan Hongyuan Securities (H.K.) Limited