REFERENCE RATE (FOR FLOATING RATE LOANS)

删入多 – Prime Lending Rate (無入多 -PLR) with effect from June 1, 2022 is:

Reference Rate	Existing Rate	Revised Rate
MAS -PLR	15.75%	16.50%

Note: The above reference rate, depending upon the average cost of fund, credit risk premium, administrative cost and profit margin to company will be subject to change by the Company's ALM committee from time to time.

