

Deutsche Bank AG, Hong Kong Branch and Singapore Branch
Wealth Management (the "Bank")
Prime rates^{Note 1} for overdrafts and default interest (per annum)
(Effective Date: 02nd December 2024)



| <u>Currency</u> | <u>Prime rates^{Note 1} for overdrafts and default interest (per annum)</u> | <u>External Reference Rate</u> |
|-----------------|---|--|
| AUD | 10.79% | bank lending rate from Trading Economics |
| CAD | 5.95% | prime rate from Reuters |
| CHF | 1.50% | prime rate from Reuters |
| EUR | 5.03% | bank lending rate from Trading Economics |
| GBP | 8.42% | bank lending rate from Trading Economics |
| HKD | 5.375% | prime rate from Reuters |
| JPY | 1.85% | prime rate from Reuters |
| MYR | 6.73% | prime rate from Reuters |
| NZD | 12.08% | bank lending rate from Trading Economics |
| SGD | 5.50% | prime lending rates from The Association of Banks in Singapore |
| USD | 7.75% | prime rate from Reuters |

Notes:

1. The prime rates set out above are the prime rates applicable in the circumstances (a) where prior overdraft facilities were granted to your relevant account, and (b) where no prior overdraft facilities were granted to your relevant account, default interest is charged.
2. The prime rates set out above are prime rates used and quoted by Deutsche Bank AG, Hong Kong Branch and Singapore Branch. The prime rates quoted by other banks may be varied.
3. The prime rates used and quoted by Deutsche Bank AG, Hong Kong Branch and Singapore Branch, Wealth Management are based on external reference rates mentioned above.
4. The prime rates set out above are updated based on external reference rates on the first business day of a calendar month in Hong Kong or Singapore, whichever is earlier, monthly, and will apply in the same calendar month. Regardless of any variation or fluctuation of external reference rates during that calendar month, the prime rate we use and quote for that calendar month will apply.
5. For currencies which are not set out above, (a) where prior overdraft facilities were granted to your relevant account, the total interest rate applicable will be our cost of funds plus the margin stated in the facility documentation, and (b) where no prior overdraft facilities were granted to your relevant account, the default interest rate applicable will be our cost of funds plus the margin of 3%. Please contact your Relationship Manager for the details.