

Notice of the Adjustment to Hong Kong Dollar Prime Rate and United States Dollar Prime Rate

14 November 2025, Hong Kong – With effect from today, PAO Bank Limited will adjust its Hong Kong Dollar Prime Rate and United States Dollar Prime Rate as follows:

1. Hong Kong Dollar Prime Rate: From 5.375% p.a. to 5.250% p.a.
2. United States Dollar Prime Rate: From 6.500% p.a. to 6.250% p.a.

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About PAO Bank Limited

PAO Bank Limited (“PAObank”), a wholly-owned subsidiary of Lufax Holding Ltd (“Lufax”) (SEHK: 6623; NYSE: LU) and a member of Ping An Insurance (Group) Company of China, Ltd. (“Ping An”) (SEHK: 2318; SSE: 601318), is committed to fostering financial inclusion and establishing a digital banking ecosystem by leveraging its extensive experience in SME banking services and its leading financial technology advantages. PAObank was granted a banking licence by the Hong Kong Monetary Authority in May 2019 to offer banking services via digital channels. PAObank is expanding diverse business segments including retail banking and SME banking.