平安數字銀行
PING AN DIGITAL BANK

Notice of the Adjustment to United States Dollar Prime Rate

2 October 2026, Hong Kong – With effect from today, Ping An Digital Bank (International) Limited will adjust its United States Dollar Prime Rate as follows:

- United States Dollar Prime Rate: From 6.00% p.a. to 6.25% p.a.

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About Ping An Digital Bank

Ping An Digital Bank (International) Limited ("Ping An Digital Bank," "PingAnDB") is 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). Ping An Digital Bank was granted a banking licence by the Hong Kong Monetary Authority in May 2019 to offer retail banking and business banking services. Backed by Ping An's advanced technology, Ping An Digital Bank is elevating banking experience, serving customer in Hong Kong and the Greater Bay Area, establishing itself as Ping An Group's comprehensive financial platform in Hong Kong.