

## Form of Client Confirmation

Name of Filing Agent : Citicorp Investment Bank (S) Limited  
5 Changi Business Park Crescent  
#07-00 Changi Business Park  
Singapore 486027

Content of Announcement:

"HOUSING AND DEVELOPMENT BOARD S\$42 BILLION MULTICURRENCY MEDIUM TERM NOTE  
PROGRAMME S\$800,000,000 0.635% P.A. FIXED RATE NOTES (SERIES NO. 094)  
INTEREST FOR PERIOD JULY 19, 2025 UP TO BUT NOT INCLUDING JANUARY 19, 2026 (MATURITY)

INTEREST PERIOD = JULY 19, 2025 UP TO BUT NOT INCLUDING JANUARY 19, 2026

NO. OF DAYS = 184 DAYS

INTEREST RATE = 0.635% P.A.

CALCULATION OF INTEREST = ACTUAL OVER ACTUAL (ICMA)

INTEREST PAYMENT DATE = JANUARY 19, 2026

REDEMPTION PAYMENT DATE = JANUARY 19, 2026

BOOK CLOSURE DATE = JANUARY 12, 2026 AT 5 P.M.

REDEMPTION AMOUNT DUE = SGD 800,000,000"

("Submission")

We, **Housing & Development Board**, hereby confirm (1) that the Submission set out above is true and accurate in all respects; (2) that **Citicorp Investment Bank (Singapore) Limited** is authorised to file the Submission, for and on our behalf, with Singapore Exchange Securities Trading Limited ("SGX-ST") for publication on SGXNET; and (3) that we undertake responsibility and liability for the Submission.

We hereby undertake to indemnify, defend and hold harmless SGX-ST and its directors, officers, agents and employees (the "Indemnified Parties") from and against any and all liabilities, claims, demands, causes of action, losses, damages, expenses and costs (including legal costs on an indemnity basis), whether vested or contingent, suffered or incurred by the Indemnified Parties, relating to, arising out of or in connection with the publication of the Submission on SGXNET.

This confirmation and indemnity shall be governed by the laws of Singapore.

Signed by



**Randy Lim Chi Beng**

Designation: Assistant Chief Executive Officer (Corporate)/Chief Data Officer/Chief Risk Officer  
For and on behalf of  
Housing & Development Board  
480 Lorong 6 Toa Payoh  
HDB Hub  
Singapore 310480

Date: Sep 24, 2025