

**Issue of Hang Seng Bank (China) Limited (the “Bank”)**  
**Entity Large-denomination Certificate of Deposit Vol.4 of the Year of 2022**

No.	Product Name	Serial No.	Tenor	Annual Interest Rate	Total Issuance Amount	Issuance Period	Minimum Deposit Amount
1.	<a href="#">Entity Large-denomination Certificate of Deposit Vol. 4 No. 001 of the Year of 2022</a>	C20220401M04001	1 Month	1.850%	RMB100,000,000	From 1 April 2022 till 30 June 2022	RMB10,000,000
2.	<a href="#">Entity Large-denomination Certificate of Deposit Vol.4 No. 002 of the Year of 2022</a>	C20220403M04002	3 Months	1.900%	RMB100,000,000		
3.	<a href="#">Entity Large-denomination Certificate of Deposit Vol.4 No. 003 of the Year of 2022</a>	C20220406M04003	6 Months	2.100%	RMB100,000,000		
4.	<a href="#">Entity Large-denomination Certificate of Deposit Vol.4 No. 004 of the Year of 2022</a>	C20220409M04004	9 Months	2.250%	RMB100,000,000		
5.	<a href="#">Entity Large-denomination Certificate of Deposit Vol.4 No. 005 of the Year of 2022</a>	C20220412M04005	12 Months	2.300%	RMB100,000,000		
6.	<a href="#">Entity Large-denomination Certificate of Deposit Vol.4 No. 006 of the Year of 2022</a>	C20220418M04006	18 Months	2.850%	RMB100,000,000		
7.	<a href="#">Entity Large-denomination Certificate of Deposit Vol.4 No. 007 of the Year of 2022</a>	C20220424M04007	24 Months	2.900%	RMB100,000,000		

**Ways and Means of Information Disclosure**

- Information shall be disclosed through the Bank's official website (<https://www.hangseng.com.cn/>).
- During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.

**General Terms of Entity Deposit Certificate**

General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.

English version hereof is for reference only. Should there is any discrepancy between the two languages, the Chinese version shall prevail.

Updated by April 2022



Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol.4 No.001 of the Year of 2022  
(Issuance Terms)

Product Information					
<b>Product Name</b>	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.4 No. 001 of the Year of 2022		<b>Serial No.</b>	C20220401M04001	
<b>Currency</b>	RMB		<b>Tenor</b>	1 Month	
<b>Interest Rate Type</b>	Fixed Interest Rate		<b>Annual Interest Rate</b>	1.850%	
<b>Value Date</b>	The date of successful subscription of this Certificate of Deposit.		<b>Maturity Date</b>	1 month after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
<b>Interest Payment Method</b>	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		<b>Frequency of Interest Payment</b>	Lump-sum payment of interest accumulated thereof on Maturity Date	
<b>Early Withdrawal</b>	Allowed		<b>Early Withdrawal Interest Rate</b>	0.500%	
<b>Transferability</b>	Not allowed	<b>Pledge of Deposit Certificate</b>	Only allowed to be pledged to the Bank.	<b>Bank Redemption</b>	Not allowed
<b>Issuance Period</b>	From 1 April 2022 till 30 June 2022				
<b>Minimum Deposit Amount</b>	RMB10,000,000		<b>Minimum Incremental Amount</b>	RMB10,000	
<b>Total Issuance Amount</b>	RMB100,000,000		<b>Target Clients</b>	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
<b>Issuance Channels</b>	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					
<b>Product Subscription</b>	<ol style="list-style-type: none"> <li>Customers can apply for subscription through the following channels: filling in and submitting the “Application for Purchase of Entity Large-denomination Certificate of Deposit” at the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> </ol>				

<b>Description of Product Interest Calculation Method</b>	<ol style="list-style-type: none"> <li>The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li> <li>This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> <li>If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li> </ol>
<b>Product Transfer</b>	<p><b>Not Allowed</b></p> <ol style="list-style-type: none"> <li>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</li> <li>The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li> <li>The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li> <li>Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li> <li>The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li> <li>There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li> </ol>
<b>Product Early Withdrawal</b>	<p><b>Allowed</b></p> <ol style="list-style-type: none"> <li>The customer can withdraw fully or partially before the Maturity Date.</li> <li>The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.</li> <li>The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days.</li> <li>The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or [by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer].</li> </ol>
<b>Relevant Fees</b>	<p>The Bank does not charge any service fees for this Certificate of Deposit temporarily.</p>
<b>Ways and Means of Information Disclosure</b>	
<ol style="list-style-type: none"> <li>Information shall be disclosed through the Bank's official website (<a href="https://www.hangseng.com.cn/">https://www.hangseng.com.cn/</a>).</li> <li>During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.</li> </ol>	



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### General Terms of Entity Deposit Certificate

General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.

[Back](#)



Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol.4 No.002 of the Year of 2022 (Issuance Terms)

Product Information					
<b>Product Name</b>	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.4 No. 002 of the Year of 2022		<b>Serial No.</b>	C20220403M04002	
<b>Currency</b>	RMB		<b>Tenor</b>	3 Months	
<b>Interest Rate Type</b>	Fixed Interest Rate		<b>Annual Interest Rate</b>	1.900%	
<b>Value Date</b>	The date of successful subscription of this Certificate of Deposit.		<b>Maturity Date</b>	3 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
<b>Interest Payment Method</b>	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		<b>Frequency of Interest Payment</b>	Lump-sum payment of interest accumulated thereof on Maturity Date	
<b>Early Withdrawal</b>	Allowed		<b>Early Withdrawal Interest Rate</b>	0.500%	
<b>Transferability</b>	Not allowed	<b>Pledge of Deposit Certificate</b>	Only allowed to be pledged to the Bank.	<b>Bank Redemption</b>	Not allowed
<b>Issuance Period</b>	From 1 April 2022 till 30 June 2022				
<b>Minimum Deposit Amount</b>	RMB10,000,000		<b>Minimum Incremental Amount</b>	RMB10,000	
<b>Total Issuance Amount</b>	RMB100,000,000		<b>Target Clients</b>	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
<b>Issuance Channels</b>	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					
<b>Product Subscription</b>	<ol style="list-style-type: none"> <li>Customers can apply for subscription through the following channels: filling in and submitting the “Application for Purchase of Entity Large-denomination Certificate of Deposit” at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer].</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> </ol>				

<b>Description of Product Interest Calculation Method</b>	<ol style="list-style-type: none"> <li>The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li> <li>This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> <li>If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li> </ol>
<b>Product Transfer</b>	<p><b>Not Allowed</b></p> <ol style="list-style-type: none"> <li>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</li> <li>The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li> <li>The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li> <li>Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li> <li>The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li> <li>There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li> </ol>
<b>Product Early Withdrawal</b>	<p><b>Allowed</b></p> <ol style="list-style-type: none"> <li>The customer can withdraw fully or partially before the Maturity Date.</li> <li>The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.</li> <li>The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days.</li> <li>The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.</li> </ol>
<b>Relevant Fees</b>	<p>The Bank does not charge any service fees for this Certificate of Deposit temporarily.</p>
<b>Ways and Means of Information Disclosure</b>	
<ol style="list-style-type: none"> <li>Information shall be disclosed through the Bank's official website (<a href="https://www.hangseng.com.cn/">https://www.hangseng.com.cn/</a>).</li> <li>During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place,</li> </ol>	



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disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.

**General Terms of Entity Deposit Certificate**

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[Back](#)





Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol.4 No.003 of the Year of 2022 (Issuance Terms)

Product Information					
<b>Product Name</b>	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.4 No. 003 of the Year of 2022		<b>Serial No.</b>	C20220406M04003	
<b>Currency</b>	RMB		<b>Tenor</b>	6 Months	
<b>Interest Rate Type</b>	Fixed Interest Rate		<b>Annual Interest Rate</b>	2.100%	
<b>Value Date</b>	The date of successful subscription of this Certificate of Deposit.		<b>Maturity Date</b>	6 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
<b>Interest Payment Method</b>	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		<b>Frequency of Interest Payment</b>	Lump-sum payment of interest accumulated thereof on Maturity Date	
<b>Early Withdrawal</b>	Allowed		<b>Early Withdrawal Interest Rate</b>	0.500%	
<b>Transferability</b>	Not allowed	<b>Pledge of Deposit Certificate</b>	Only allowed to be pledged to the Bank.	<b>Bank Redemption</b>	Not allowed
<b>Issuance Period</b>	From 1 April 2022 till 30 June 2022				
<b>Minimum Deposit Amount</b>	RMB10,000,000		<b>Minimum Incremental Amount</b>	RMB10,000	
<b>Total Issuance Amount</b>	RMB100,000,000		<b>Target Clients</b>	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
<b>Issuance Channels</b>	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					
<b>Product Subscription</b>	<ol style="list-style-type: none"> <li>Customers can apply for subscription through the following channels: filling in and submitting the “Application for Purchase of Entity Large-denomination Certificate of Deposit” at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer].</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> </ol>				

<b>Description of Product Interest Calculation Method</b>	<ol style="list-style-type: none"> <li>1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li> <li>2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> <li>4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li> </ol>
<b>Product Transfer</b>	<p><b>Not Allowed</b></p> <ol style="list-style-type: none"> <li>1. The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</li> <li>2. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li> <li>3. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li> <li>4. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li> <li>5. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li> <li>6. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li> </ol>
<b>Product Early Withdrawal</b>	<p><b>Allowed</b></p> <ol style="list-style-type: none"> <li>1. The customer can withdraw fully or partially before the Maturity Date.</li> <li>2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.</li> <li>3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days.</li> <li>4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.</li> </ol>
<b>Relevant Fees</b>	<p>The Bank does not charge any service fees for this Certificate of Deposit temporarily.</p>
<b>Ways and Means of Information Disclosure</b>	
<ol style="list-style-type: none"> <li>1. Information shall be disclosed through the Bank's official website (<a href="https://www.hangseng.com.cn/">https://www.hangseng.com.cn/</a>).</li> <li>2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.</li> </ol>	



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### General Terms of Entity Deposit Certificate

General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.

[Back](#)



Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol.4 No.004 of the Year of 2022(Issuance Terms)

Product Information					
<b>Product Name</b>	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.4 No. 004 of the Year of 2022		<b>Serial No.</b>	C20220409M04004	
<b>Currency</b>	RMB		<b>Tenor</b>	9 Months	
<b>Calculation Type of Interest Rate</b>	Fixed Interest Rate		<b>Annual Interest Rate</b>	2.250%	
<b>Interest Commencement Date</b>	The date of successful subscription of this Certificate of Deposit.		<b>Maturity Date</b>	9 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
<b>Interest Payment Method</b>	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		<b>Frequency of Interest Payment</b>	Lump-sum payment of interest accumulated thereof on Maturity Date	
<b>Early Withdrawal</b>	Allowed		<b>Early Withdrawal Interest Rate</b>	0.500%	
<b>Transferability</b>	Allowed	<b>Pledge of Deposit Certificate</b>	Only allowed to be pledged to the Bank.	<b>Bank Redemption</b>	Not allowed
<b>Issuance Period</b>	From 1 April 2022 till 30 June 2022				
<b>Freeze Period</b>	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
<b>Minimum Deposit Amount</b>	RMB10,000,000		<b>Minimum Incremental Amount</b>	RMB10,000	
<b>Scheduled Issuance Amount</b>	RMB100,000,000		<b>Target Clients</b>	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
<b>Issuance Channels</b>	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					



<p><b>Product Subscription</b></p>	<ol style="list-style-type: none"> <li>1. Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.</li> <li>2. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.</li> </ol>
<p><b>Description of Product Interest Calculation Method</b></p>	<ol style="list-style-type: none"> <li>1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li> <li>2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> <li>4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li> </ol>
<p><b>Product Transfer</b></p>	<p><b>Allowed</b></p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"> <li>1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li> <li>2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li> <li>3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li> <li>4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li> <li>5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li> </ol>
<p><b>Product Early Withdrawal</b></p>	<p><b>Allowed</b></p> <ol style="list-style-type: none"> <li>1. The customer can withdraw fully or partially before the Maturity Date.</li> <li>2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.</li> <li>3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed</li> </ol>



	during the period of deposit $\times$ interest rate for early withdrawal $\div$ 360 days. 4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.
<b>Relevant Fees</b>	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
<b>Ways and Means of Information Disclosure</b>	
1. Information shall be disclosed through the Bank's official website ( <a href="https://www.hangseng.com.cn/">https://www.hangseng.com.cn/</a> ). 2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.	
<b>General Terms of Entity Deposit Certificate</b>	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

[Back](#)



Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol.4 No.005 of the Year of 2022 (Issuance Terms)

Product Information					
<b>Product Name</b>	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.4 No. 005 of the Year of 2022		<b>Serial No.</b>	C20220412M04005	
<b>Currency</b>	RMB		<b>Tenor</b>	12 Months	
<b>Calculation Type of Interest Rate</b>	Fixed Interest Rate		<b>Annual Interest Rate</b>	2.300%	
<b>Interest Commencement Date</b>	The date of successful subscription of this Certificate of Deposit.		<b>Maturity Date</b>	12 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
<b>Interest Payment Method</b>	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		<b>Frequency of Interest Payment</b>	Lump-sum payment of interest accumulated thereof on Maturity Date	
<b>Early Withdrawal</b>	Allowed		<b>Early Withdrawal Interest Rate</b>	0.500%	
<b>Transferability</b>	Allowed	<b>Pledge of Deposit Certificate</b>	Only allowed to be pledged to the Bank.	<b>Bank Redemption</b>	Not allowed
<b>Issuance Period</b>	From 1 April 2022 till 30 June 2022				
<b>Freeze Period</b>	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
<b>Minimum Deposit Amount</b>	RMB10,000,000		<b>Minimum Incremental Amount</b>	RMB10,000	
<b>Scheduled Issuance Amount</b>	RMB100,000,000		<b>Target Clients</b>	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
<b>Issuance Channels</b>	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					

<b>Product Subscription</b>	<ol style="list-style-type: none"> <li>1. Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.</li> <li>2. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.</li> </ol>
<b>Description of Product Interest Calculation Method</b>	<ol style="list-style-type: none"> <li>1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li> <li>2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> <li>4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li> </ol>
<b>Product Transfer</b>	<p><b>Allowed</b></p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"> <li>1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li> <li>2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li> <li>3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li> <li>4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li> <li>5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li> </ol>
<b>Product Early Withdrawal</b>	<p><b>Allowed</b></p> <ol style="list-style-type: none"> <li>1. The customer can withdraw fully or partially before the Maturity Date.</li> <li>2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.</li> <li>3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date =</li> </ol>





	<p>the principal amount to be withdrawn in advance <math>\times</math> the number of calendar days actually elapsed during the period of deposit <math>\times</math> interest rate for early withdrawal <math>\div 360</math> days.</p> <p>4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.</p>
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
<b>Ways and Means of Information Disclosure</b>	
<p>1. Information shall be disclosed through the Bank's official website (<a href="https://www.hangseng.com.cn/">https://www.hangseng.com.cn/</a>).</p> <p>2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.</p>	
<b>General Terms of Entity Deposit Certificate</b>	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

[Back](#)



Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol.4 No.006 of the Year of 2022 (Issuance Terms)

Product Information					
<b>Product Name</b>	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.4 No. 006 of the Year of 2022		<b>Serial No.</b>	C20220418M04006	
<b>Currency</b>	RMB		<b>Tenor</b>	18 Months	
<b>Calculation Type of Interest Rate</b>	Fixed Interest Rate		<b>Annual Interest Rate</b>	2.850%	
<b>Interest Commencement Date</b>	The date of successful subscription of this Certificate of Deposit.		<b>Maturity Date</b>	18 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
<b>Interest Payment Method</b>	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		<b>Frequency of Interest Payment</b>	Lump-sum payment of interest accumulated thereof on Maturity Date	
<b>Early Withdrawal</b>	Allowed		<b>Early Withdrawal Interest Rate</b>	0.500%	
<b>Transferability</b>	Allowed	<b>Pledge of Deposit Certificate</b>	Only allowed to be pledged to the Bank.	<b>Bank Redemption</b>	Not allowed
<b>Issuance Period</b>	From 1 April 2022 till 30 June 2022				
<b>Freeze Period</b>	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
<b>Minimum Deposit Amount</b>	RMB10,000,000		<b>Minimum Incremental Amount</b>	RMB10,000	
<b>Scheduled Issuance Amount</b>	RMB100,000,000		<b>Target Clients</b>	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
<b>Issuance Channels</b>	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					



<b>Product Subscription</b>	<ol style="list-style-type: none"><li>1. Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.</li><li>2. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.</li></ol>
<b>Description of Product Interest Calculation Method</b>	<ol style="list-style-type: none"><li>1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li><li>2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li><li>3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li><li>4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li></ol>
<b>Product Transfer</b>	<p><b>Allowed</b></p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"><li>1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li><li>2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li><li>3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li><li>4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li><li>5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li></ol>
<b>Product Early Withdrawal</b>	<p><b>Allowed</b></p> <ol style="list-style-type: none"><li>1. The customer can withdraw fully or partially before the Maturity Date.</li><li>2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.</li><li>3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed</li></ol>



	during the period of deposit $\times$ interest rate for early withdrawal $\div$ 360 days. 4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.
<b>Relevant Fees</b>	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
<b>Ways and Means of Information Disclosure</b>	
1. Information shall be disclosed through the Bank's official website ( <a href="https://www.hangseng.com.cn/">https://www.hangseng.com.cn/</a> ). 2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.	
<b>General Terms of Entity Deposit Certificate</b>	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

[Back](#)



Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol.4 No.007 of the Year of 2022 (Issuance Terms)

Product Information					
<b>Product Name</b>	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.4 No. 007 of the Year of 2022		<b>Serial No.</b>	C20220424M04007	
<b>Currency</b>	RMB		<b>Tenor</b>	24 Months	
<b>Calculation Type of Interest Rate</b>	Fixed Interest Rate		<b>Annual Interest Rate</b>	2.900%	
<b>Interest Commencement Date</b>	The date of successful subscription of this Certificate of Deposit.		<b>Maturity Date</b>	24 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
<b>Interest Payment Method</b>	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		<b>Frequency of Interest Payment</b>	Lump-sum payment of interest accumulated thereof on Maturity Date	
<b>Early Withdrawal</b>	Allowed		<b>Early Withdrawal Interest Rate</b>	0.500%	
<b>Transferability</b>	Allowed	<b>Pledge of Deposit Certificate</b>	Only allowed to be pledged to the Bank.	<b>Bank Redemption</b>	Not allowed
<b>Issuance Period</b>	From 1 April 2022 till 30 June 2022				
<b>Freeze Period</b>	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
<b>Minimum Deposit Amount</b>	RMB10,000,000		<b>Minimum Incremental Amount</b>	RMB10,000	
<b>Scheduled Issuance Amount</b>	RMB100,000,000		<b>Target Clients</b>	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
<b>Issuance Channels</b>	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					



<b>Product Subscription</b>	<ol style="list-style-type: none"><li>1. Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.</li><li>2. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.</li></ol>
<b>Description of Product Interest Calculation Method</b>	<ol style="list-style-type: none"><li>1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li><li>2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li><li>3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li><li>4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li></ol>
<b>Product Transfer</b>	<p><b>Allowed</b></p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"><li>1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li><li>2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li><li>3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li><li>4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li><li>5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li></ol>
<b>Product Early Withdrawal</b>	<p><b>Allowed</b></p> <ol style="list-style-type: none"><li>1. The customer can withdraw fully or partially before the Maturity Date.</li><li>2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.</li><li>3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed</li></ol>



	during the period of deposit $\times$ interest rate for early withdrawal $\div$ 360 days. 4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.
<b>Relevant Fees</b>	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
<b>Ways and Means of Information Disclosure</b>	
1. Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). 2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.	
<b>General Terms of Entity Deposit Certificate</b>	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

[Back](#)