



「更特息」结构性存款认购申请表
“MAXIINTEREST” STRUCTURED DEPOSIT APPLICATION FORM

致：恒生银行(中国)有限公司

To: Hang Seng Bank (China) Limited

_____ 日期
 _____ 分行/支行Branch/Sub-Branch Date : _____
 (“银行”) (the “Bank”)

(A) 客户资料 Customer Details

客户名称Customer Name:	客户号码Customer No.:
联系电话Contact Telephone No.:	客户身份证件号码Customer ID No.:

(B) 「更特息」结构性存款产品(以下简称“本产品”或“本结构性存款”)Investment Product Details

「更特息」结构性存款认购细节(包括主要产品条款)如下:
 Please subscribe the “MaxiInterest Structured Deposit” in accordance with the details (including the main terms of the product) below:

账户号码: Account No.:	<input type="checkbox"/> 现汇Exchange <input type="checkbox"/> 现钞Notes
本金(存款货币及金额) Principal (Deposit Currency & Amount):	挂钩货币: Linked Currency:
投资期: 个月/ 星期/ 天 Investment Period: month(s)/ weeks(s)/ day(s)	冷静期: Cooling-off Period 从客户认购本产品之时起至下一个营业日北京时间下午5:00(“冷静期截止时间”)。在冷静期内, 客户可以按照银行接受的方式向银行申请撤销其对本产品的认购申请。 From the time when the Customer subscribed for this product to Beijing Time 5:00 p.m. on next Business Day (“Cooling-off Period Cut-off Time”). During the Cooling-off Period, the Customer can apply to the Bank to withdraw this product subscription for the “MaxiInterest” Structured Deposit hereunder by the ways acceptable to the Bank.

CNX654-R2(YX)1-34 03/21E

起始日: Start Date:	结算汇率决定日: Final Exchange Rate Fixing Date:	到期日: Maturity Date:
初始汇率参考区间: Indicative Range for Initial Exchange Rate:	存款利率: Deposit Interest Rate: % p.a.	期权金回报率参考区间: 按照认购申请递交当日初始汇率参考区间估算的参考值% p.a. Indicative Range for Option Premium Rate: Reference value estimated according to indicative range for Initial Exchange Rate% p.a. on the day the Application for product subscription is submitted.

初始汇率参考区间和期权金回报率参考区间仅供参考，可能在冷静期内/后发生变化，银行会在与客户约定的起始日执行该认购申请，最终初始汇率和期权金回报率以实际成交报价为准。如您未在冷静期内撤销认购申请，则该产品有以下两种处理方式：

- 1、如起始日的实际初始汇率位于初始汇率参考区间且期权金回报率位于期权金回报率参考区间中：
本次认购申请将被执行；
- 2、如因市场变动，起始日的实际初始汇率及/或者期权金回报率超出参考区间：
我行将致电您是否接受实际初始汇率及据此确定的期权金回报率。
如您在通话中确认接受实际初始汇率及据此确定的期权金回报率，则我行将根据您在电话中的确认内容执行。
如您不接受实际初始汇率及据此确定的期权金回报率，则本次认购申请将被撤销。

*注：

- 1.“实际初始汇率”是指，由银行在起始日执行本次申请时决定，并在确认书中通知客户的初始汇率。该实际初始汇率不保证是起始日最优的汇率。如您对此有疑问，请联络您的客户经理，并在慎重考虑后提交认购申请。
- 2.如银行需与客户确认该笔认购，但无法使用客户在银行预留的电话号码与其取得联系，则本次认购申请将被撤销。请您保持手机畅通以便联系。
- 3.请注意：银行仅在执行「更特息」结构性存款的认购申请时(“执行申请时”)，才会查询初始汇率。初始汇率以银行执行认购申请时确定的为准。因此，即便实际初始汇率和据此确定的期权金回报率在非执行申请时处于参考区间内，该认购申请也可能不被执行。

The Indicative Range for Initial Exchange Rate and the Option Premium Rate are for reference only and may change within/after the Cooling-off Period. The Bank will place orders on the Start Date and the Final Initial Exchange Rate and the Option Premium Rate will be based on the actual execution price. If you did not withdraw your Application for this product subscription during the Cooling-off Period, the product may be operated in two different ways as follows:

1. If both the Actual Initial Exchange Rate and the Option Premium Rate are in the indicative range on the Start Date, then this Application for product subscription will be executed;
2. If the Actual Initial Exchange Rate* and/or the Option Premium Rate exceeds the indicative range on Start Date due to market change, then the Bank will call you to confirm if you accept the Actual Initial Exchange Rate and the Option Premium Rate determined therefrom.

If you confirm your acceptance of the Actual Initial Exchange Rate and the Option Premium Rate determined therefrom during the call, we will execute in accordance with your confirmation over the phone.

If you do not accept the Actual Initial Exchange Rate and the Option Premium Rate determined therefrom, this Application for product subscription will be cancelled.

*Note:

1. The “Actual Initial Exchange Rate” means the Initial Exchange Rate determined by the Bank upon execution of this application on Start Date and notified to the Customer in the confirmation. The Actual Initial Exchange Rate is not guaranteed to be the optimal exchange rate on the Start Date. If you have any question, please contact your relationship manager and submit your Application for product subscription after careful consideration.
2. The Application for product subscription will be cancelled if the Bank is unable to contact

the Customer by the telephone number reserved by the Bank when the Bank have to confirm with the Customer regarding such Application for product subscription. Please keep your mobile phone available so that the Bank can get in touch with you.

3. Please note that the Bank will check the Initial Exchange Rate only when executing the Application for product subscription of the “MaxiInterest Structured Deposit” (the “Executing Time”), and the Initial Exchange Rate shall be determined at the Executing Time. Therefore, even if both the Actual Initial Exchange Rate and the Option Premium Rate are in the indicative range at any time which is not the Executing Time, such Application for product subscription may not be executed at then.

<p>在到期时向客户支付的款项 Payment to Customer upon Maturity</p>	<p>除非银行另外书面通知客户(在此情况下以银行的书面通知为准),「更特息」结构性存款的到期金额由银行按照以下方法进行计算和支付:</p> <p>(a) 如果初始汇率与结算汇率是指某一定数额挂钩货币可兑换为另一数额存款货币的汇率, 则到期金额指:</p> <p>(i) 如果结算汇率低于初始汇率, 到期金额为本金、利息与期权金按照初始汇率折算为以挂钩货币表示的金额; 或</p> <p>(ii) 如果结算汇率高于或等于初始汇率, 到期金额为以存款货币表示的本金、利息和期权金的总和。</p> <p>(b) 如果初始汇率与结算汇率是指某一定数额存款货币可兑换为另一数额挂钩货币的汇率, 则到期金额指:</p> <p>(i) 如果结算汇率高于初始汇率, 到期金额为本金、利息与期权金按照初始汇率折算为以挂钩货币表示的金额; 或</p> <p>(ii) 如果结算汇率低于或等于初始汇率, 到期金额为以存款货币表示的本金、利息和期权金的总和。</p> <p>Unless the Bank notifies the Customer in writing otherwise (in which case such notification shall prevail) the Maturity Amount of the "MaxiInterest" Structured Deposit will be calculated and paid by the Bank according to the following manner:</p> <p>(a) If the Initial Exchange Rate and the Final Exchange Rate are those at which one Linked Currency to a certain amount is convertible into another Deposit Currency, the Maturity Amount shall be:</p> <p>(i) The amount of the principal, Interest and Option Premium in the Linked Currency converted at the Initial Exchange Rate if the Final Exchange Rate is lower than the Initial Exchange Rate; or</p> <p>(ii) The sum of the principal, Interest and Option Premium in the Deposit Currency if the Final Exchange Rate is higher than the Initial Exchange Rate; and</p> <p>(b) If the Initial Exchange Rate and the Final Exchange Rate are those at which one Deposit Currency to a certain amount is convertible into another Linked Currency, the Maturity Amount shall be:</p> <p>(i) The amount of the principal, Interest and Option Premium in the Linked Currency translated at the Initial Exchange Rate if the Final Exchange Rate is higher than the Initial Exchange Rate; or</p> <p>(ii) The sum of the principal, Interest and Option Premium in the Deposit Currency if the Final Exchange Rate is lower than the Initial Exchange Rate.</p>
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结算汇率 Final Exchange Rate	<p>为银行在结算汇率决定日在路透终端机HSHKFIX02展示页中适用的香港时间上午10时的价格而厘定</p> <p>Final Exchange Rate shall be determined by the Bank based on the applicable price at Hong Kong Time 10:00 a.m. as shown in the Reuters Terminal HSHKFIX02 page on the Final Exchange Rate Fixing Date.</p>
适合的客户类别: Suitable Type of Customer	<p>仅限投资类别3至5的客户*</p> <p>*参见《个人客户风险评估问卷》。银行根据客户提供的信息评定,所作分类只供客户作出自身投资决定时参考,不代表对本产品的购买邀请或投资建议。投资有风险,请仔细阅读产品条款和其他销售文件,独立进行投资决定。</p> <p>Only for Customers whose risk type is type 3 to type 5*</p> <p>*Please refer to Individual Customer Risk Profiling Questionnaire. The Bank's assessment is based on the information that the Customer has provided and the proposed categorization is only for the Customer's consideration when making its own investment decisions and is not a solicitation to buy this product and should not be considered as investment advice. Investment involves risks, please read the following product terms and other sales documents carefully and make an independent investment decision.</p>
提前赎回/提前终止 Early Redemption/Early Termination	<p>本产品不设提前赎回机制。未经银行的事先书面同意,本产品亦不得提前终止。如银行同意提前终止,则客户需受限于银行要求的条款和条件,该等条件包括但不限于从投资本金中扣除任何因银行及其关联机构解除有关对冲交易或其他安排而产生的支出、损失和赔偿数额,包括但不限于任何平仓成本,任何重置流动资金成本及其他额外成本开支。因此,应客户要求提前终止时所获得的资金总额可能远少于本金金额。</p> <p>This product cannot be early redeemed. Any early termination or redemption is not allowed without Bank's prior written consent. Any consent by Bank, if granted, is subject to such conditions and terms as Bank may require. Such conditions and terms may include (without limitation) deduction of any costs, losses and damages for closing a position, any replacement liquidity costs and other incidental costs incurred by Bank and its affiliates in discharging any such related hedge or other arrangement from the investment amount. Therefore, the total amount repaid on an early redemption or termination of the investment at the Customer's request may be substantially less than the investment principal amount.</p>

<p>资产分布 Asset Allocation</p>	<p>投向本产品的所有的投资本金将存放于银行，以获得存款利息。同时，本产品含有相关期权合约，使客户获得期权金回报。</p> <p>All the Investment Amounts invested in this product will be deposited in the Bank to obtain the deposit interest. Meanwhile, this product is embedded with the related option contract so that the Customer will obtain the Option Premium.</p> <p>客户应注意：银行和客户之间不因为叙做本产品而构成代理或信托关系，银行完全以自身名义从事相关期权交易，而不是作为客户的代理人或受托人。</p> <p>The Customer should be advised that the Customer's entry into this product with the Bank shall not give rise to the relationship of agency or trust between them, and that the Bank is entering into the option contracts on its own behalf, rather than as the agent or trustee of the Customer.</p>
<p>税收 Tax</p>	<p>银行有权根据适用的法律法规和/或根据有管辖权的税务局的要求代扣代缴所有与本投资相关的相关税收(如有)。</p> <p>The Bank is entitled to withhold all relevant tax (if any) in relation to the investment in accordance with applicable laws and regulations and/or as per the request of competent tax bureau</p>
<p>计算代理人 Calculation Agent</p>	<p>恒生银行(中国)有限公司 Hang Seng Bank (China) Limited</p>
<p>费用及收费： Charges and Fees</p>	<p>无 Nil.</p>
<p>划款 Fund Transfer</p>	<p>客户授权银行有权于起始日或之前，从客户的账户中扣除投资本金及其相关费用(如有)，客户进一步同意，由于客户在签署本申请表时已经清楚知晓本产品的风险并慎重做出该项投资决定，因此无论产品风险等级高低或该笔认购金额大小，银行均无需在划款时以电话或任何其他方式与本人进行最后确认。</p> <p>The Customer authorizes the Bank to deduct the subscription principal amount and related charges (if any) on or before Start Day and further agrees that the Bank is not obliged to confirm with the Customer upon deduction of such funds, either via telephone or any other means whatsoever (regardless of the risk rating of the product or the subscription amount), since the Customer has acknowledged the product risk rating and made the investment decision cautiously before signing the Application Form.</p>

<p>估值方法 Valuation Method</p>	<p>就本产品而言,“参考投资市值”是指对于客户持有的结构性存款,在某 一特定日期,由计算代理人根据相关市场(包括货币市场及衍生交易 相关市场)以及挂钩标的的表现等情况确定的市场价格,影响该市场 价格的因素包括该产品含有的衍生品合约价值以及货币市场的资金 成本。该产品参考投资市值仅供参考,不能作为计算本产品提前到期 金额的依据。</p> <p>“Reference Market Value” means, in relation to this product, the market price of the structured deposit held by the Customer at a particular date, as determined by the Calculation Agent, based on, inter alia, the performance of the relevant market (including the currency market and the market for derivative transactions) and the Underlying. Factors that affect the market price include the value of the derivative contracts in the product and the cost in the currency market. The Reference Market Value of the product is for reference only and cannot be used as a basis for calculating the early Maturity Amount of this product.</p>
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如果本申请表的中、英文版本存在不一致,以中文本为准。

In the event of discrepancy between the English and Chinese versions of this Application Form, the Chinese version shall prevail.

(C) 指示Instruction

为办理本「更特息」结构性存款，本人在此授权/指示银行按下列有 记号的指示处理：

For settlement of this "MaxiInterest" Structured Deposit, I hereby enclose/authorize/instruct the Bank to act on my instruction(s) marked below:

支取本人_____号账户。
To debit my Account No. _____

其它指示 _____。
Other instruction(s): _____.

**总金额
Total**

请按本人下列有 记号的指示处理本「更特息」结构性存款：
Please act on my instruction(s) marked below for this "MaxiInterest" Structured Deposit:

到期指示
Maturity Instruction

如本息及期权金以存款货币支付，请将全数存入本人_____号账户。
If the proceeds are to be paid in deposit currency, please credit the amount to my Account No. _____.

如本息及期权金以挂钩货币支付，请将全数存入本人_____号账户。
If the proceeds are to be paid in linked currency, please credit the amount to my Account No. _____.

其它指示 _____。
Other instruction(s): _____.

「更特息」结构性存款信息披露的方式、渠道和频率

Methods, Channels and Frequency of Information Disclosure of the "MaxiInterest" Structured Deposit

一、 销售文件

• Sales Documents

1. 亲临行所：客户亲临银行的行所，在柜台办理购买本产品前将在行所获取相关销售文件(包括条款及细则、产品认购申请表(含客户权益须知和风险揭示书)，下同)。

Visiting Our Branches: The Customer may visit our branches, and will obtain the relevant Sales Documents (including the Terms and Conditions and the Application Form (including Customers' Rights Information and Risk Disclosure Page, the same below) at the branch before subscribing this product at the counter.

2. 电话理财服务：在银行的行所完成首单风险评估后，如客户通过电话理财服务购买本产品，则客户可在电话认购前，通过邮件或其他方式获得本产品的销售文件。

Phone Banking: After completing the first risk assessment at the branch, if the Customer subscribes this product via phone banking, the Customer can obtain the Sales Documents for this product by e-mail or other means before the subscription via Phone Banking.

二、 发行报告、到期报告、重大事项报告、临时性信息披露

• Issuance Reports, Maturity Reports, Significant Event Reports, Provisional Information Disclosure

1. 发行报告：本产品成立之后 5 个工作日内银行将向客户发送确认通知。

Issuance Reports: The Bank will send confirmation notice to the Customer within 5 business days after the establishment of this product.

2. 到期报告：本产品终止后 5 个工作日内银行将向客户发送到期通知。

Maturity Reports: The Bank will send maturity notice to the Customer within 5 business days after the termination of this product.

3. 重大事项报告、临时性信息披露、国务院银行业监督管理机构规定的其他信息及其他：

若本产品发行后，发生对客户或本产品收益产生重大影响事件，银行将在该等事件发生 2 个工作日内发布重大事项报告，将通过银行官网公告或通过电子银行(包括个人网上银行和手机银行)(如适用)的方式通知客户。就临时性信息的披露或国务院银行业监督管理机构规定的其他信息而言，银行将在符合法律法规的情况下在官网公告或通过电子银行向客户通知。银行还将就产品未能成功发行、投资期中回报派发等情况在官网进行披露。

Significant Event Reports, Provisional Information Disclosure, other information specified by China Banking and Insurance Regulatory Commission and other information.

After this product is issued, if any event that has a significant effect on the Customer or the product's returns occur, the Bank will publish Significant Event Report within 2 business days of the occurrence of this event, Customers will be notified via the Bank's official website or via e-Banking (including personal Internet Banking and Mobile Banking) (if applicable). In respect of Provisional Information Disclosure and other information specified by China Banking and Insurance Regulatory Commission, the Bank will make announcements on the official website or notify Customers via e-Banking in compliance with relevant regulations. The Bank will also disclose on the official website about unsuccessful issuance and mid-term return distribution, etc. of the product.

三、 产品账单

Product Bills

银行将每月以电子账单或纸质账单的方式(以客户与银行约定为准)向客户提供产品账单(即条款及细则中约定的结单), 结单中告知客户所认购的结构性存款的信息, 包括结构性存款的种类、投资本金、结构性存款的认购、提前到期(如有)或到期、参考投资市值*、投资回报(如有)的支付情况。另外, 开通网上银行的客户还可通过个人网上银行进行查询。

*参考投资市值仅供参考, 不等于有关本产品的实际价值或在到期时的价值, 与本产品的回报无关, 亦不代表本产品能够按此等价值在银行提前赎回、交易或转让等。

The Bank will provide Customers with product bills (the statements stipulated in the Terms and Conditions) by electronic bills or paper bills (subject to the agreement between the Customer and the Bank) every month, the statement notifies the Customer the information of the structured deposit subscribed, including the types of structured deposits, investment principal, subscription of structured deposits, early maturity (if any) or maturity, reference market value*, investment returns (if any). In addition, Customers who have opened Internet Banking can also make inquiries via personal Internet Banking.

Reference market value is for reference only, and is not equal to the actual value of this product or the value upon maturity. It has nothing to do with the return of this product, nor does it mean that this product can be early redeemed, traded or transferred by the Bank at such value.

客户权益须知

Customers' Rights Information

本结构性存款业务客户权益须知适用于恒生银行(中国)有限公司各分/支行(以下简称“我行”或“银行”)向签署本须知的客户提供的「更特息」结构性存款产品/服务。请在认购产品前认真阅读本客户权益须知,确认您已仔细阅读和充分理解下列内容。银行可根据法律法规和协议约定不时修改本客户权益须知条款,并将修改内容及时告知客户。

This Customers' Rights Information for structured deposit services is applicable to the "MaxiInterest" Structured Deposit product/services provided by the branches/sub-branches of Hang Seng Bank (China) Limited (hereinafter as the/our "Bank") to customers who sign hereto. Please read this Customers' Rights Information carefully and confirm that you have carefully read and fully understood this Customers' Rights Information before subscribing the products. The terms of this Customers' Right Information can be modified by the Bank from time to time according to laws and regulations and agreements between the parties, and such amendments will be notified to customers in time.

1. 我行风险承受能力的评估流程及具体解释

Our Risk Tolerance Evaluation Procedures and Detailed Explanations

- 1.1 在成功办理开户后,您若对我行的产品感兴趣,我行会需要您先完成《个人客户风险评估问卷》,以此了解您的风险承受能力和投资类型,进而为您提供符合您风险承受能力的产品,包括但不限于结构性存款,帮助您实现投资目标。

If you are interested in our products after successfully opening an account with us, we will ask you to complete the Individual Customer Risk Profiling Questionnaire to understand your risk tolerance and investment type, so as to provide the suitable products, including but not limited to the structured deposit for you and help you to accomplish your investment objective.

此评估问卷有效期为一年,我行会在您每次购买产品前确认您的评估问卷是否仍然有效,若评估问卷已过期失效则需要您重新填写。在评估问卷有效期内,若您的风险承受能力发生变化或发生任何可能影响您自身风险承受能力的情况,您仍须向我行提出重新进行风险承受能力评估的要求。

The valid period of this Questionnaire is one year. We will confirm whether your Risk Profiling Questionnaire is still valid before each subscription, and if your Risk Profiling Questionnaire has expired, you must complete it again. If your risk tolerance changes or any condition affecting your risk tolerance ability happens during the valid period of the Risk Profiling Questionnaire, you must approach us to complete the Risk Profiling Questionnaire again.

- 1.2 我行按照评估问卷的总分,将投资者划分成五个不同的风险承受能力等级,相对应的风险接受程度依次为低风险、低至中度风险、中度风险、中至高度风险和高风险。与此同时,我行将我行自有及代销产品划分为低风险产品、低至中度风险产品、中度风险产品、中至高风险产品、高风险产品五个风险评级,我行会遵循风险匹配原则,在投资者风险承受能力等级和产品风险等级之间建立如下对应表。风险承受能力评估结果将根据您提供的信息评定,我行对各风险承受能力等级所适合产品的风险等级仅供您作出自身投资决定时参考,不代表对相关产品的购买邀请或投资建议。您应对产品的性质和所涉及的风险作出独立判断,必要时,征求独立顾问的专业意见。

We divide investors into five different risk tolerance level according to total score of the Risk Profiling Questionnaire, the corresponding risk tolerance level being, Low Risk, Low to Medium Risk, Medium Risk, Medium to High Risk and High Risk. Meanwhile, we divide the products issued or distributed by the Bank into Low Risk Products, Low to Medium Risk Products, Medium Risk Products, Medium to High Risk Products and High Risk Products, we establish the following corresponding table between the risk tolerance level and the risk rating of the product in accordance with risk allocation principal. Your risk profiling result will be generated based on the information provided by you. The classification of suitable risk rating of the product

formulated by us is only for your reference when you are making your own investment decision, and does not constitute an offer or investment suggestion. You should make independent judgment on the nature and risk of the investment product and, where necessary, seek professional advice from independent counsels.

上述投资者风险承受能力等级以及相对应产品风险等级的具体解释如下(同时,提示您注意,以下是概括性的,适用于我行所有产品的表格,仅为说明风险承受能力等级所对应的的产品风险等级,并非针对结构性存款的特定描述。):

Specific explanations on the investors risk tolerance level and corresponding product risk rating are set out below (Meanwhile, please kindly note that the following is a general table applicable to all products of the Bank, which only indicates the risk rating of the product corresponding to the risk tolerance level, and is not a specific description of the structured deposit):

客户风险承受能力等级 Customer Risk Tolerance Level	产品风险等级 Risk Rating of the Product
<p>类别 1:</p> <p>投资风险接受程度是: 低风险 - 投资者希望尽量避免风险并且不愿意承受任何本金的损失。适合该类投资者的产品回报很可能仅相当于当时的利率, 但未必能够弥补通胀。</p> <p>该类客户适合产品类别 1 的产品。</p> <p>Type 1:</p> <p>The risk level determined is: Low – for an investor who is not willing to take any investment risk since the investor cannot accept any capital loss. Products that are suitable for the investor are likely to produce returns that are based on prevailing interest rates which may or may not keep pace with inflation.</p> <p>Appropriate for Product Type 1.</p>	<p>类别 1:</p> <p>低风险产品(风险等级为 1 级): 该级别产品保证投资者在持有产品到期时可取回本金, 产品收益随投资表现变动, 波动幅度低。</p> <p>该级别保险产品包括除投资连结保险以外的其他保险产品。</p> <p>Type 1:</p> <p>Low Risk Products (the risk rating is 1): Products with this level of risk guarantee principal repayment if the product is held to maturity. The returns of these products depend on the investment performance and have minimal fluctuations.</p> <p>The insurance products with this level of risk include insurance products except Unit-linked Insurance Products.</p>
<p>类别 2:</p> <p>投资风险接受程度是: 低至中度风险 - 投资者愿意承受低至中等程度的资本风险来换取低至中等程度的资本增长机会。适合该类投资者的产品之资本价值可能波动并跌至低于原本的投资额。在通常的市场状况下, 波动为低至中等程度(尽管不能保证), 而该类投资者可接受此程度的波动。</p> <p>该类客户适合产品类别 1 至 2 的产品。</p> <p>Type 2:</p> <p>The risk level determined is: Low to Medium – for an investor who is generally comfortable with achieving a low to medium level of return potential on the investment coupled with a low to medium level of risk.</p> <p>Capital values of products that are suitable for the investor have fluctuation which are expected to be</p>	<p>类别 2:</p> <p>低至中度风险产品(风险等级为 2 级): 该级别产品不保证在投资者持有产品到期时本金的全额偿付, 但本金损失风险相对较小。产品损益随投资表现变动, 且有低至中等幅度的波动。</p> <p>该级别保险产品包括风险等级为 2 的投资连结保险产品^[1]。</p> <p>备注 1: 该级别投资连结保险包含保险保障功能, 其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益(失)变动, 该投资连结保险的投资账户净损益有低至中等幅度的波动。</p> <p>Type 2:</p> <p>Low to Medium Risk Products (the risk rating is 2): Products with this level of risk do not guarantee principal repayment if the product is held to maturity, but have low to medium risk of capital loss. The returns of these products depend on the investment performance and</p>

<p>low to medium (although this is not guaranteed) and may fall below the original investment, and the investor is comfortable with this level of fluctuation.</p> <p>Appropriate for Product Type 1-2.</p>	<p>have low to medium level of fluctuations.</p> <p>Low to Medium Risk Products also include Unit-linked Insurance Products with risk level 2^[1].</p> <p>Remark 1: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be low to medium.</p>
<p>类别 3:</p> <p>投资风险接受程度是：中度风险 - 投资者愿意承受中等程度的资本风险来换取中等程度的资本增长机会。适合该类投资者的产品之资本价值可能波动并跌至低于原本的投资额。在通常的市场状况下，波动为中等（尽管不能保证），而该类投资者可接受此程度的波动。</p> <p>该类客户适合产品类别 1 至 3 的产品。</p> <p>Type 3:</p> <p>The risk level determined is: Medium – for investor who is generally comfortable with achieving a moderate level of return potential on the investment coupled with a moderate level of risk.</p> <p>Capital values of products that are suitable for the investor have fluctuation which are expected to be moderate (although this is not guaranteed) and may fall below the original investment, and the investor are comfortable with this level of fluctuation.</p> <p>Appropriate for Product Type 1-3.</p>	<p>类别 3:</p> <p>中度风险产品(风险等级为 3 级): 该级别产品在投资者持有产品到期时不保证本金的全额偿付, 有一定的本金损失风险。产品损益随投资表现变动, 且有中等幅度的波动。</p> <p>该级别保险产品包括风险等级为 3 的投资连结保险产品^[2]。</p> <p>备注 2: 该级别投资连结保险包含保险保障功能, 其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益(失)变动, 该投资连结保险的投资账户净损益有中等幅度的波动。</p> <p>Type 3:</p> <p>Medium Risk Products (the risk rating is 3): Products with this level of risk do not guarantee principal repayment if the product is held to maturity, and have moderate risk of capital loss. The returns of these products depend on the investment performance and have moderate level of fluctuations.</p> <p>Medium Risk Products also include Unit-linked Insurance Products with risk level 3^[2].</p> <p>Remark 2: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be moderate.</p>
<p>类别 4:</p> <p>投资风险接受程度是：中至高度风险 - 投资者愿意承受中至高程度的资本风险来换取中至高程度的资本增长机会。适合该类投资者的产品之资本价值可能大幅度波动并跌至颇低于原本的投资额。该类投资者明白高风险高收益的道理, 而可接受此程度的波动。</p> <p>该类客户适合产品类别1至4的产品。</p> <p>Type 4:</p> <p>The risk level determined is: Medium to High – for investor who is generally comfortable with achieving a medium to high level of return</p>	<p>类别 4:</p> <p>中至高度风险产品(风险等级为4级): 该级别产品在投资者持有产品到期时不保证本金的全额偿付, 本金损失风险较大。产品损益随投资表现变动, 且有中至高等幅度的波动。</p> <p>该级别保险产品包括风险等级为4的投资连结保险产品^[3]。</p> <p>备注 3: 该级别投资连结保险包含保险保障功能, 其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益(失)变动, 该投资连结保险的投资账户净损益有中至高等幅度的波动。</p> <p>Type 4:</p> <p>Medium to High Risk Products (the risk rating is 4): Products with this level of risk do not guarantee principal repayment if the product is held to maturity, and have</p>

<p>potential on the investment coupled with medium to high level of risk.</p> <p>Capital values of products that are suitable for the investor have fluctuation which are expected to be medium to high (although this is not guaranteed) and may fall below the original investment. The investor understand the risk/reward tradeoff, and are comfortable with this level of fluctuation.</p> <p>Appropriate for Product Type 1-4.</p>	<p>medium to high risk of capital loss. The returns of these products depend on the investment performance and have medium to high level of fluctuations.</p> <p>Medium to High Risk Products also include Unit-linked Insurance Products with risk level 4^[3].</p> <p>Remark 3: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be medium to high.</p>
<p>类别 5:</p> <p>投资风险接受程度是：高度风险 - 投资者承受最高程度的资本风险来换取最高程度的资本增长机会。适合该类投资者的产品之资本价值可能剧烈波动并跌至远低于原本的投资额。该类投资者明白高风险高收益的道理，而可接受此程度的波动。</p> <p>该类客户适合产品类别1至5的产品。</p> <p>Type 5:</p> <p>The risk level determined is: High – for investor who is generally comfortable with maximizing the return potential on investment coupled with maximized risk.</p> <p>Capital values of products that are suitable for the investor have fluctuation which are expected to be high (although this is not guaranteed) and may fall below the original investment. The investor understand the risk/reward tradeoff, and are comfortable with this level of fluctuation.</p> <p>Appropriate for Product Type 1-5.</p>	<p>类别 5:</p> <p>高度风险产品(风险等级为5级): 该级别产品在投资者持有产品到期时不保证本金的全额偿付, 本金损失风险极大。产品损益随投资变动, 且有高等幅度的波动。</p> <p>该级别保险产品包括风险等级为5的投资连结保险产品^[4]。</p> <p>备注 4: 该级别投资连结保险包含保险保障功能, 其保单价值随投资者所选择的投资账户中资产或资产组合的投资净损益(失)变动, 该投资连结保险的投资账户净损益有高等幅度的波动。</p> <p>Type 5:</p> <p>High Risk Products (the risk rating is 5): Products with this level of risk do not guarantee principal repayment if the product is held to maturity, and have significantly high risk of capital loss. The returns of these products depend on the investment performance and have high level of fluctuations.</p> <p>High Risk Products also include Unit-linked Insurance Products with risk level 5^[4].</p> <p>Remark 4: Unit-linked insurance products with this level of risk includes protection function of insurance. Its policy value varies with the net profit or loss of the assets or portfolio in the investment account chosen by the investor, with level of fluctuations expected to be high.</p>

2. 我行办理结构性存款的流程以及信息披露的方式、渠道和频率

How to subscribe for our structured deposit and the methods, channels and frequency of information disclosure

2.1 您须亲临我行完成首次《个人客户风险评估问卷》(具体可参考第 1.1 条), 今后可通过电子银行或我行指定的其他渠道进行更新。之后, 根据我行的相关产品具体操作规则及政策, 您可以通过亲临行所、电话理财服务、电子银行(如适用)或我行届时允许的其他方式认购产品。

Please come to our outlet in person and complete the first time Individual Customer Risk Profiling Questionnaire before subscription (see Clause 1.1 for details). And you could update the evaluation through e-Banking or other channel we designated from then on. Afterwards, you can subscribe for our product by visiting our outlet, or via phone banking or e-Banking (if available) or any other approach to subscribe our products which is then permitted by us.

2.2 我行将依据您完成的《个人客户风险评估问卷》, 以及您的需求和风险承受能力, 向您详细解释产品的重要特性和与产品有关的重要事实, 包括但不限于(视情况而定)产品运行机制、收益计算

方法、投资期限、产品风险、挂钩标的、手续费用，以及产品最不利的投资情形和投资结果等产品相关信息。

Based on the Individual Customer Risk Profiling Questionnaire completed by you, your demands and your risk tolerance, we will explain the important characteristics and facts related to the product to you in detail, including but not limited to (subject to availability) products operating mechanism, return calculation method, Investment Period, product risks, Underlying, transaction costs, the worst investment situation and result of the product and other related product information.

若您已明白并确认和接受有关的结构性存款风险，客户经理将安排您签订产品申请表及其他销售文件，为您办理相关产品认购手续。办理完毕后，客户经理交给您由您签署的销售文件副本包括：产品申请表、条款及细则以及其他销售文件(具体交付的销售文件副本根据结构性存款的种类而定，以相关产品申请表中客户确认收到的范围为准)。

If you understand, confirm and accept the relevant structured deposit risks, our Relationship Manger will arrange for you to sign the Application Form and related sales documents to process your subscription for the product. After completion of the process, Relationship Manager will provide a copy of the following sales documents signed by you: Investment Product Application Form, Terms and Conditions or other sales documents (the sales documents copy would be varied due to different kinds of structured deposit, and should subject to the scope defined in the customer confirmation of the Application Form).

- 2.3 若您已开通电话理财服务的我行优越理财客户，可以根据我行的相关产品具体操作规则及政策拨打电话认购指定的产品，为保障您的利益，通话过程会全程录音。

If you are a Prestige Banking Customer who has applied for phone banking services, you can subscribe for the designated products via the phone according to the specific operation rules and policies of the Bank. To safeguard your rights and benefits, we will record the entire phone conversation.

我行在对您进行身份核实后，会详细解释产品的重要特性和与产品有关的重要事实，以及相关风险(包括但不限于最不利的投资情况和结果)，并需要获得您的确认。

After verifying your identity, we will explain to you the important characteristics and facts related to the products and relevant risks (including but not limited to the worst investment circumstances and results) and then we need to obtain your confirmation.

为保障投资者权益，我行不接受长者客户通过电话理财服务进行任何产品的认购。“长者客户”是指年满 70 周岁或以上的个人客户。

To safeguard the rights and benefits of investors, we do not accept any subscription for any product by phone wealth management service by senior customers. “Senior customer” means any personal client who is aged 70 or older.

我行在接受您通过电话理财服务认购任何结构性存款之前，银行保留权利要求您进一步签署其他文件，以明确相关风险和您须承担的责任。

Before accepting your subscription for any structured deposit by phone wealth management service, we reserve the right to ask you to sign other documents to define the relevant risks and your obligations.

- 2.4 在产品销售后，为确保您对所购买的产品的运行机制、产品特性以及产品风险均有清楚的认识，您可能会被我行选择为回访对象。

After product sales, to ensure that you clearly understood the operating mechanisms, product features and risk of the product purchased by you, you may receive a callback by us.

- 2.5 为确保您及时获得结构性存款信息(包括但不限于产品销售文件、发行报告、产品账单、到期报告、重大事项报告、临时性信息披露等产品信息)，我行将按照法律法规的要求以及申请表中的约定向您提供产品信息相关通知或在我行官网予以公告。我行会按照与您约定的方式和时间发送月结单，如果于通常收到结单之日您未能收到结单，您应主动联系银行进行查询，您亦可选择

在个人电子银行或届时银行提供的其他渠道查询电子月结单。

To ensure your timely access to structured deposit information (including but not limited to the sales documents, issuance reports, product bills, maturity reports, significant event reports, provisional information disclosure, etc.), the Bank will provide you with the notice of the product information or announce it on our official website in accordance with the requirements of laws and regulations and the provisions listed in the Application Form. We will provide you with the monthly account statement in the manner and such time as agreed by us. If you did not receive the statement at the usual time, please contact us for inquiry. And you can also choose to access your e-statement via e-banking or other channels the Bank provided.

3. 我行对意见反馈的收集方式和程序

Our Methods and Procedures for Collection of Feedbacks

- 3.1 为了给您提供更加优质的产品与服务，我们希望获得您对我们的工作提出意见和建议，您可以通过以下多种渠道提供意见反馈。

To provide you with better products and services, we hope to hear your thoughts and suggestion to our work. You may communicate your ideas and feedbacks via the following channels.

3.1.1 **亲临本行各网点**，于网点内获取并填写《客户意见书》，并投递至放置于各网点的“客户意见箱”；或**致电网点**。

You may visit our branches, fill in the Customer's Feedback Form and deposit it in the Customer's Feedback Box placed at each branch. Or, **you can call our branches**.

3.1.2 **通过本行网站 www.hangseng.com.cn 内“联系我们”项下的“以电邮联系我们”页面上填写联络表格并递交反馈。**

You may also submit your feedback by filling the contact form on the webpage by accessing our website **www.hangseng.com.cn** through the linkage **“Contact US”—“Contact us by emails”**.

3.1.3 **使用固定电话拨打 24 小时免费客户服务热线 8008-30-8008**（若您使用移动电话或身处港澳台及其他海外地区时，您可以拨打 4008-30-8008）进行意见反馈。

In Mainland China, **you can call 24 hours toll free customer service hotline 8008-30-8008 on landline** (or if you are calling on a mobile phone or from Hong Kong, Macau, Taiwan or overseas, you may dial 4008-30-8008) to provide your feedback.

- 3.2 为确保所有的意见能够得到及时、公平、公正的处理，我行会在收到意见后以口头或书面方式与您确认，并会尽快给您满意的答复。

To ensure all ideas can be handled timely, fairly and equally, we will acknowledge receipt of your ideas in oral or in writing and will strive to give you a satisfactory response as soon as possible.

4. 费用（如适用）

Charges (if applicable)

银行有权依照与您签订的与产品相关的协议中约定的价格/费率，通过您在我行的账户就您进行的交易收取相关费用，包括但不限于银行与其交易对手方收取的费用、收费或佣金（如适用）。不同类型的产品收取的相关费用的具体名称和收取标准可能不同。申请表对于费用的收取有详细完整的说明，若您对该等费用有任何疑问，请致电您的客户经理。

Bank reserves the right to charge relevant fees applied to your transactions through your account with the Bank in accordance with the price / rates set forth in the relevant agreements with respect of the product which has been signed by you, including but not limited to the Bank and its counterparties charges, fees or commissions (if applicable). Specific fee names and charge standards of different types of products may varied. And all relevant terms and conditions (including charges and fees) for specific product will be fully disclosed in the Application Form. If you have any question about such charges, please contact your relationship manager.

5. 重要提示

Reminds and Suggestions

本申请表中提及的任何定义及解释与条款及细则中所出现的定义及解释相同。为了保护您的自身权益，我行特此向您作出如下提示和建议：

Terms used herein shall have the same meanings and interpretations defined in the Terms and Conditions. To protect your rights and benefits, please read below Reminders and Suggestions carefully.

- 5.1 您在购买任何结构性存款之前应当主动询问银行并务必仔细阅读完整阅读相关产品销售文件，确保已清楚全面地了解：
- You should carefully read the sales documents before subscription for any structured deposit, and ensure you fully understand below information, such as:
- 结构性存款为我行的自有产品，因此产品发行方为我行；
since the structured deposit is issued by the Bank, the Bank is the issuer of the Product;
 - 产品资金投向(挂钩标的)、产品性质、产品结构、存续期限、风险、估值方法、假设情景分析以及压力测试下收益波动情形等。
asset allocation (Underlying), product feature, product structure, duration, product risk, valuation method, scenario analysis, and the volatility of earnings under stress test etc.
- 5.2 请您切勿购买非我行发行或代销的产品，您可通过登录我行的官网（<https://www.hangseng.com.cn>）了解我行发行和代销产品；未在我行官网列明的任何产品均为非我行发行和代销产品。
Please ensure the products you subscribe are issued or distributed by the Bank, which will be fully listed on the Bank's Website (<https://www.hangseng.com.cn>).
- 5.3 我行发行和代销的产品均通过正规渠道销售（如我行网点的理财室、我行电子银行和电话理财服务），您不应要求或接受我行员工通过任何非正规渠道向您推荐或销售产品。
The products issued or distributed by the Bank should be subscribed via our official sales channels such as Branch, e-Banking and Phone Banking. You should not accept the products through the unofficial channels.
- 5.4 我行发行的产品均由我行从您指定账户扣划相关投资资金后进行后续投资运作或清算，您无需也不应向任何第三方实体或个人划转任何投资款。
Upon successful subscription, all funding settlement should be operated by the Bank from your designated account, you should not make any transfer to any third party or person.
- 5.5 请您务必妥善收存和保管所有产品购买文件和凭证。
Please carefully keep your sales documents and subscribing certificate.
- 5.6 如发现我行任何员工以任何方式向您推介或销售非我行发售或代销产品，或者通过任何非正规渠道向您进行任何产品销售，或者为您就任何产品购买而安排或建议任何对外转账，请立即拨打我行客服热线进行举报反映：4008-30-8008。
If you find any violations with above clause 5.2 & 5.3 & 5.4 by our staff, such as suggesting you to subscribe products which are not issued or distributed by the Bank, selling products via unofficial channels, or arranging, including suggesting, to transfer subscription amount to any third party/person, please contact our customer service hotline 4008-30-8008.

6. 我行的联络方式

Our Contacts

除了上述“3. 我对意见反馈的收集方式和程序”中提及的方式外，您也可以通过我行的职员与我行联系。

In addition to the methods mentioned in “3. Our Methods and Procedures for Collection of Feedbacks”, **you can also contact us through our staff.**

7. 收集及使用客户信息

Collection and usage of the customer information

- 7.1 我行将按照法律法规要求及《账户条款及细则》第 30 条的约定，收集、处理、披露及保护客户信息，包括但不限于为履行相关合规责任，将您的身份信息和持有结构性存款的信息报送至相关监管机构及/或监管机构指定的第三方。

《账户条款及细则》可通过本行网站 www.hangseng.com.cn 内“下载中心”获取，请确保您在填写本申请表之前已完全知悉《账户条款及细则》的内容。

We will collect, process, disclose and protect customer information in accordance with the laws and regulations and Clause 30 of Account Rules, including but not limited to submitting the information of your identity and the holding of the structured deposit to relevant regulatory agency and/or third party designated by regulatory authority in order to fulfill compliance obligations.

Account Rules can be downloaded from www.hangseng.com.cn, and please ensure that you are fully aware of the Account Rules before filling in this Application Form.

风险揭示书
Risk Disclosure Page

结构性存款不同于一般性存款，具有投资风险，您应当充分认识投资风险，投资须谨慎。
STRUCTURED DEPOSIT IS NOT EQUIVALENT TO THE GENERAL BANK DEPOSITS AND INVOLVES INVESTMENT RISKS. PLEASE MAKE YOURSELF FULLY AWARE OF THE INVESTMENT RISKS AND MAKE YOUR INVESTMENT DECISION CAREFULLY.

尊敬的客户：

Dear Customers,

由于结构性存款资金管理运用过程中，可能会面临多种风险因素，因此，根据监管机构的要求，在您选择购买本产品前，请仔细阅读以下风险揭示：

During the management process of structured deposit funds, you may face various risk factors. Therefore, according to relevant regulatory requirements, please read the risk disclosure carefully listed below before you choose to purchase this product.

1. 请仔细阅读本产品销售文件，了解本产品具体情况，若本产品销售文件之间存在任何不一致，应以本申请表为准。任何结构性存款的过往表现均不能作为本产品将来表现的指引，亦不能作为类似或任何其他新发结构性存款表现的保证。

Please read the sales documents of the product carefully, to understand the details of the product. In the event of any inconsistency among the sales documents of the Product, this Application Form shall prevail. Please be aware the past performance of any structured deposits should not be taken as an implication of the product or guarantee of newly issued structured deposits.

2. 按照规定，如您超过一年未进行风险承受能力评估或影响您风险承受能力的因素发生变化，再次购买产品前，请重新完成风险承受能力评估。

According to regulatory requirement, if you have not performed risk tolerance evaluation for over one year or any factor which affects your risk tolerance changes, you should complete the risk tolerance evaluation again when you re-purchase this product.

3. 本产品不保证本金和收益，本产品最不利的投资情况和投资结果为，客户可能因支付货币贬值而发生损失，此等损失可能会抵销「更特息」结构性存款所赚取的利息和期权金，甚至导致本金的亏损。在汇率波动极端不利的情况下，甚至可能会导致全额亏损本金。客户亦需注意，未经银行事先书面同意，客户不得于到期日前终止本产品，如果银行酌情决定批准客户提前终止本产品，银行有权就该批准附加银行认为恰当的条款和条件，在此情况下，客户将不会获得任何回报，并且客户须承担提前终止行为所涉及的一切费用及银行因此而蒙受的损失，因此客户可取回的金额将少于客户最初投资于本产品的金额。客户也须承担由于投资本产品而产生的任何税项(如有)。

No principal or income are guaranteed to be paid for this product. The worst investment scenario and result of this product is that the Customers may incur losses as a result of the devaluation of the Customer's currency. Such losses may offset the interest and premium earned on the "MaxiInterest" Structured Deposit and may even result in a loss of principal. In the case of extremely adverse exchange rate fluctuations, it may even lead to full loss of principal. The Customers should also note that, the product cannot be terminated prior to the Maturity Date without the Bank's prior written consent. If the Bank in its sole discretion decides to allow Customers to early terminate the product, the Bank shall be entitled to attach such terms and conditions as the Bank may deem appropriate for its approval of such

early termination request. In this case, the Customers will not gain any return and have to bear all costs involved and losses suffered by the Bank. Therefore, the amount payable to the Customers will be less than the amount initially invested by Customers for the product. Customers will also be liable for any taxes (if any) that may arise from investing in the product.

4. 客户在做出投资决定之前，应仔细阅读协议文件(含风险揭示书)，充分了解并清楚知晓所认购产品的风险，并愿意承担相关风险。客户在做出任何决定前应先考虑其本身的情况，并应根据其本身需要在投资本产品前咨询专业意见。

Before making any investment decision, Customers should read the Agreement (including Risk Disclosure Page) carefully and be fully aware of and understand the risks involved in the product to subscribe and be willing to bear such risks. Customers should consider their own circumstances before making any decision and seek professional advice before investing in the product if necessary.

5. 本产品情景分析：
Scenario Analysis of the product:

以下的举例仅为解释和说明产品运作为目的，并不代表产品运作的历史，现实和未来的必然表现。测算收益不等于实际收益。

The examples below are only used to illustrate how this product operates, and does not represent the history, reality and the inevitable future performance of the operation of the product. Calculated return is not actual return.

参考示例 1：存款币种：美元，挂钩澳元

Example 1: Deposit Currency: USD, Linked Currency: AUD

假设您将 5 万美元投资于更特息结构性存款，投资期限为 30 天。您选择澳元作为挂钩货币，具体如下：

Suppose you invest USD 50,000 in the "MaxiInterest" Structured Deposit and the Investment Period is 30 days. You choose AUD as the Linked Currency. The specific situation is as follows:

存款币种	美元
Deposit Currency	USD
挂钩货币	澳元
Linked Currency	AUD
投资期限	30 天
Investment Period	30 days
初始汇率	0.7600
Initial Exchange Rate	
存款利率+期权金回报率	10%
Deposit Interest Rate + Option Premium Rate	

情景分析	投资本金 Investment Amount	50,000美元 USD 50,000
	情景一：最好情形 到期时的结算汇率高于 初始汇率， 假设为0.7800 Scenario 1: Best Scenario The Final Exchange Rate upon maturity is higher than the Initial Exchange Rate, Suppose it is 0.7800	<p>客户于到期日获得以美元支付的本金和收益。</p> <p>本金：50,000 美元 收益：50,000 美元 x 10.00% x (30/360) = 416.67 美元 本金+收益总计：50,416.67 美元</p> <p>The Customer will receive Principle and Return in USD on the Maturity Date.</p> <p>Principal: USD 50,000 Return: USD 50,000 x 10.00% x (30/360) = USD 416.67 Principal + Return: USD 50,416.67</p>
	情形二：较好情形 到期时的结算汇率低于 初始汇率， 假设为0.7550 Scenario The Final Exchange Rate upon maturity is lower than the Initial Exchange Rate, Suppose it is 0.7550	<p>客户于到期日获得以澳元支付的本金和收益。</p> <p>本金：50,000 美元 以存款币种美元结算的收益： 50,000 美元 x 10.00% x (30/360) = 416.67 美元 到期支付给您的本金与收益总计将被转换为挂钩货币澳元： 50416.67 美元/0.7600=66,337.72 澳元</p> <p>The Customer will receive Principle and Return in AUD on the Maturity Date.</p> <p>Principal: USD 50,000 Return in the Deposit Currency USD: USD 50,000 x 10.00% x (30/360) = USD 416.67</p> <p>The aggregate of Principal and Return upon maturity will be converted into the Linked Currency AUD to you: USD 50,416.67 / 0.7600 = AUD 66,337.72</p> <p>若您决定立刻在当时以市场汇率将澳元折算回美元，即使澳元折回美元的汇率（0.7550）低于初始汇率(0.7600),您的本金+收益总计为： 本金+收益总计：66,337.72 澳元 x 0.7550 = 50,084.98 美元</p> <p>If you decided to reconvert AUD into USD immediately at the Exchange Rate then, even if the Exchange Rate (0.7550) between AUD and USD is lower than the Initial Exchange Rate (0.7600), the aggregate of Principal and Return is: Principal + Return = AUD 66,337.72 x 0.7550 = USD 50,084.98</p>

	<p>客户于到期日获得以澳元支付的本金和收益。</p> <p>本金：50,000 美元</p> <p>以存款币种美元结算的收益：</p> <p>$50,000 \text{ 美元} \times 10.00\% \times (30/360) = 416.67 \text{ 美元}$</p> <p>到期支付给您的本金与收益总计将被转换为挂钩货币澳元：</p> <p>$50416.67 \text{ 美元} / 0.7600 = 66,337.72 \text{ 澳元}$</p> <p>The Customer will receive Principle and Return in AUD on the Maturity Date.</p> <p>Principal: USD 50,000</p> <p>Return in the Deposit Currency USD:</p> <p>$USD 50,000 \times 10.00\% \times (30/360) = USD 416.67$</p> <p>The aggregate of Principal and Return upon maturity will be converted into the Linked Currency AUD to you:</p> <p>$USD 50,416.67 / 0.7600 = AUD 66,337.72$</p> <p>若您决定立刻在当时以市场汇率将澳元折算回美元，您将会受到本金的损失：</p> <p>$66,337.72 \text{ 澳元} \times 0.7200 = 47,763.16 \text{ 美元}$</p> <p>本金损失=50,000 – 47,763.16= 2,236.84 美元</p> <p>若您决定持有澳元并且澳元兑美元进一步贬值，您将面临更多损失。</p> <p>If you decided to reconvert AUD into USD immediately at the Exchange Rate then, you will suffer loss of Principal:</p> <p>$AUD 66,337.72 \times 0.7200 = USD 47,763.16$</p> <p>Loss of Principal = 50,000 – 47,763.16= USD 2,236.84</p> <p>If you decide to hold AUD and AUD depreciates further against USD, you will face more losses.</p>
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场景三（最不利情形）
到期时的结算汇率低于
初始汇率，
假设为0.7200
Scenario 3: Worst
Scenario
The Final Exchange
Rate upon maturity is
lower than the Initial
Exchange Rate.
Suppose it is 0.7200

参考示例 2：存款币种：澳元，挂钩美元

Example 1: Deposit Currency: AUD, Linked Currency: USD

假设您将 5 万澳元投资于更特息结构性存款，投资期限为 30 天。您选择美元作为挂钩货币，具体如下：

Suppose you invest AUD 50,000 in the "MaxiInterest" Structured Deposit and the Investment Period is 30 days. You choose USD as the Linked Currency. The specific situation is as follows:

存款币种	澳元
Deposit Currency	AUD
挂钩货币	美元
Linked Currency	USD
投资期限	30 天
Investment Period	30 days
初始汇率	0.7600
Initial Exchange Rate	
存款利率+期权金回报率	10%
Deposit Interest Rate + Option Premium Rate	

情景分析	投资本金	50,000 澳元
	Investment Amount	AUD 50,000
	情景一：最好情形 到期时的结算汇率低于 初始汇率， 假设为0.7400	<p>客户于到期日获得以澳元支付的本金和收益。</p> <p>本金：50,000 澳元</p> <p>收益：50,000 澳元 x 10.00% x (30/360) = 416.67 澳元</p> <p>本金+收益总计：50,416.67 澳元</p> <p>The Customer will receive Principle and Return in AUD on the Maturity Date.</p> <p>Principal: AUD 50,000</p> <p>Return: AUD 50,000 x 10.00% x (30/360) = AUD 416.67</p> <p>Principal + Return: AUD 50,416.67</p>
情形二：较好情形 到期时的结算汇率高于 初始汇率， 假设为0.7650	<p>客户于到期日获得以美元支付的本金和收益。</p> <p>本金：50,000 澳元</p> <p>以存款币种澳元结算的收益：</p> <p>50,000 澳元 x 10.00% x (30/360) = 416.67 澳元</p> <p>到期支付给您的本金与收益总计将被转换为挂钩货币美元：</p> <p>50416.67 澳元 x 0.7600 = 38,316.67 美元</p>	
Scenario 1: Best Scenario		
Scenario 2: Better Scenario		

	<p><u>The Final Exchange Rate upon maturity is higher than the Initial Exchange Rate, Suppose it is 0.7650</u></p>	<p>The Customer will receive Principle and Return in USD on the Maturity Date.</p> <p>Principal: AUD 50,000</p> <p>Return in the Deposit Currency AUD: $AUD\ 50,000 \times 10.00\% \times (30/360) = AUD\ 416.67$</p> <p>The aggregate of Principal and Return upon maturity will be converted into the Linked Currency USD to you: $AUD\ 50,416.67 \times 0.7600 = USD\ 38,316.67$</p> <p>若您决定立刻在当时以市场汇率将美元折算回澳元，即使美元折回澳元的汇率（0.7650）高于初始汇率(0.7600),您的本金+收益总计为： 本金+收益总计：38,316.67 美元 / 0.7650 = 50,087.15 澳元</p> <p>If you decided to reconvert USD into AUD immediately at the Exchange Rate then, even if the Exchange Rate (0.7650) between USD and AUD is higher than the Initial Exchange Rate (0.7600), the aggregate of Principal and Return is: Principal + Return = USD 38,316.67 / 0.7650 = AUD 50,087.15</p>
	<p>场景三（最不利情形） <u>到期时的结算汇率高于初始汇率，</u> <u>假设为0.8000</u></p> <p><u>Scenario 3: Worst Scenario</u></p> <p><u>The Final Exchange Rate upon maturity is higher than the Initial Exchange Rate, Suppose it is 0.8000</u></p>	<p>客户于到期日获得以美元支付的本金和收益。</p> <p>本金：50,000 澳元</p> <p>以存款币种澳元结算的收益： $50,000\ 澳元 \times 10.00\% \times (30/360) = 416.67\ 澳元$</p> <p>到期支付给您的本金与收益总计将被转换为挂钩货币美元： $50416.67\ 澳元 \times 0.7600 = 38,316.67\ 美元$</p> <p>The Customer will receive Principle and Return in USD on the Maturity Date.</p> <p>Principal: AUD 50,000</p> <p>Return in the Deposit Currency AUD: $AUD\ 50,000 \times 10.00\% \times (30/360) = AUD\ 416.67$</p> <p>The aggregate of Principal and Return upon maturity will be converted into the Linked Currency USD to you: $AUD\ 50,416.67 \times 0.7600 = USD\ 38,316.67$</p> <p>若您决定立刻在当时以市场汇率将美元折算回澳元，您将会受到本金的损失： $38,316.67\ 美元 / 0.8000 = 47,895.84\ 澳元$</p> <p>本金损失=50,000 – 47,895.84= 2,104.16 澳元</p> <p>若您决定持有美元并且美元兑澳元进一步贬值，您将面临更多损失。</p> <p>If you decided to reconvert USD into AUD immediately at the Exchange Rate then, you will suffer loss of Principal:</p>

	<p>USD 38,316.67 / 0.8000 = AUD 47,895.84</p> <p>Loss of Principal = 50,000 – 47,895.84= AUD 2,104.16</p> <p>If you decide to hold USD and USD depreciates further against AUD, you will face more losses.</p>
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6. 压力测试：
Stress Test:

客户投资本产品时，将面临投资风险。为充分揭示该风险，银行对该产品模拟进行下列压力测试。综合考虑本产品所涉及的投资期、产品结构、挂钩标的，该压力测试选取相关性较强的过去一年(2019/7-2020/6)的汇率数据，下列以存款货币美元，挂钩货币澳元为例：

The Customer will face investment risks when subscribe the Structure Deposit. To fully disclose the risks, the Bank conducted the following stress test on the product simulation. Taking into account the Investment Period, structure and Underlying involved in the transaction, the stress test selects data of closely correlated Exchange Rate in the past year (2019/7-2020/6). Take, for example, USD as the Deposit Currency and AUD as the Linked Currency:

挂钩标的 Underlying	最高 Highest	最低 Lowest
AUD/USD	0.7075	0.5743

(数据来源: [Bloomberg])

(data source: [Bloomberg])

假设客户购买了本产品，投资本金为美元 100 万，挂钩货币为澳元，期限为 30 天，存款利率和期权金回报率为 0，就该挂钩标的而言，初始汇率为该期间的最高点 0.7075，结算汇率为该期间的最低点 0.5743，根据产品文件约定，于到期日客户获得到期金额为本金、利息与期权金按照初始汇率折算为以挂钩货币，表示的金额：美元 1,000,000 / 0.7075 = 澳元 1,413,427.56，若客户决定以结算汇率将澳元折算回美元，将会受到损失：

澳元 1,413,427.56 * 0.5743 = 美元 811,731.45

损失 = 美元 1,000,000 - 美元 811,731.45 = 美元 188,268.55

Suppose the Customer subscribes the product of with the Investment Amount of [USD] [1] million, and the term is [30] days. The Deposit Interest Rate and the Option Premium Rate are 0, and the Initial Exchange Rate is the highest [0.7075] during this period and the Final Exchange Rate is the lowest [0.5743] during this period. In accordance with the product documents, the Maturity Amount obtained by the Customer on the Maturity Date shall be the Principal, Interest and Option Premium converted into the Linked Currency at the Initial Exchange Rate: USD 1,000,000 / 0.7075 = AUD 1,413,427.56, and if the Customer decides to covert AUD into USD at the Final

Exchange Rate, it will suffer loss:

AUD 1,413,427.56 * 0.5743 = USD 811,731.45

Loss = USD 1,000,000 - USD 811,731.45 = USD 188,268.55

该产品在上述压力条件下的最不利情形为客户到期时由于外汇市场波动造成汇率损失。

The worst scenario of the product under the above stress conditions is the Exchange Rate loss caused by fluctuations in the foreign exchange markets upon maturity.

请注意：本压力测试基于一定的假设和历史数据，过去的市场表现并不对将来的结果有任何指示性作用。

Please note: this stress test is based on assumptions and historical data. Past market performance is not indicative of future results.

7. 风险因素：

Risk Factors:

客户应注意，本结构性存款有别于普通定期存款，故不应被视为一般定期存款或其替代品。本投资产品的收益只限于本结构性存款利息及期权金面值，但是，到期时投资本金和收益将以存款货币与挂钩货币两者中相对贬值者支付，客户须承担由此贬值而导致的损失。此等损失可能会十分重大，甚至可能会抵销本结构性存款的收益，和导致本金发生重大损失。

Customers should note that “MaxiInterest” Structured Deposit (“Structured Deposit”) is different from usual time deposit and thus should not be treated as a normal time deposit or a substitute. Earnings on this Structured Deposit are limited to the nominal interests accrued on the Structured Deposit and the Option Premium. However, as the Investment Amount and the earnings thereon will be paid to the Customer in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, upon the maturity, the Customer will have to bear the losses due to depreciation which may be substantial and possibly set-off the earnings of the Structured Deposit, or even lead to significant losses in the principal.

流动性风险

由于本产品均有其预设的投资期，在预设的投资期内客户不得提前终止本产品，所以客户应考虑其在投资期内(特别是针对投资期较长的产品)对于流动资金的需求，并在已考虑自身情况及财务状况后，认为本产品适合其投资的情况下，再作出投资决定。

Liquidity Risks

As this Structured Deposit has its pre-determined investment period, and in such pre-determined investment period the Customers shall not early terminate the Structured Deposit. Hence the Customers should consider their need to maintain sufficient liquid assets during the relevant investment period (especially for Structured Deposits with relatively long Investment Periods) and satisfy themselves that the Investment Deposit is suitable for them in view of their own circumstances and financial position before making any investment decision.

集中投资的风险

客户应避免过度集中地投资于任何一类结构性存款或某一地域或行业，以避免投资组合受到某一种投资风险的过度影响。

Concentration Risks

Customers should avoid concentrating their investments in any particular type of investment(s) or geographical or industry focus, so as to avoid the investment portfolio being over-exposed to any

particular investment risk.

投资本金损失的风险

客户应明确本产品为非保本的产品，因此不保证客户在到期时可以取回初始投资于本产品的本金。若到期时的汇率走势与客户所预期的不同，客户会损失投资本金。

Risks Associated with Loss of Principal

Customers should be aware this Structured Deposit is not principal protected, thus Customers will not obtain any guarantee that he can receive the principal initially placed for the Structured Deposit upon maturity. If the movement of the exchange rate is different from the view taken by the Customers, Customers may suffer a loss in the principal.

潜在回报的风险

除非本申请表中另有规定，银行不承诺或保证本产品在到期时有任何收益或回报。本产品的回报(若有)须持有本产品至到期并满足其他预设条件后，方有机会获取。

Risks Associated with Potential Returns

Unless this Application Form stipulates otherwise, the Bank shall not commit or guarantee any profits or returns at the maturity of the product. The returns (if any) of the product are only available when it is held to maturity and other pre-set conditions are fulfilled.

税务风险

若因中国和/或任何适用的具有管辖权的其他国家税务法律和/或监管规定，导致本次投资产生任何税务负担(若有)，该等税务负担概由客户承担。

Tax Risk

Customers will also be liable for taxes (if any) that may arise from this investment according to tax laws and regulations in China and/or any other applicable jurisdiction.

影响到期金额的市场风险

任何潜在回报概无保证。而有关回报只适用于到期时仍持有的投资。本产品持有到期时，客户可以收取投资本金、利息和期权金面值(合称“到期金额”)，但条件是，到期时银行会将当时的汇率与当初协议约定的初始汇率作比较，以决定支付到期金额的货币，如果到期时挂钩货币相对存款货币贬值，到期金额将按照初始汇率兑换成挂钩货币，再支付给客户。因此客户须承担由挂钩货币贬值导致的潜在损失，此等损失可能十分重大，可能会抵销投资本产品所赚取的利息和期权金收益，甚至导致投资本金的损失。客户应当充分认识到汇率波动的风险。影响外汇市场表现的因素有许多，包括但不限于全球及本地市场的投资环境、利率政策、资金流动、政治环境、经济环境、商业及社会状况的转变等。如市场情形的走势与客户的看法不一致，客户的到期总回报可能会少于在相同投资期内通过定期存款所获得的回报，甚至可能发生重大损失。

Market Risks Associated with Maturity Amount

There is no guarantee of any potential return. Return is payable only if the investment is held to maturity. Upon maturity Customers will receive the principal, nominal Interest and Option Premium of the Structured Deposit (together, “Maturity Amount”) on the condition that upon maturity, the Bank will compare the prevailing exchange rate with the Initial Exchange Rate agreed in the Agreement then to determine the currency in which the Maturity Amount will be paid to investors. If the Linked Currency has depreciated against the Deposit Currency upon maturity, the Maturity Amount will be converted into the Linked Currency at the Initial Exchange Rate and paid to Customers in the Linked Currency. Therefore, Customers should bear the potential loss due to depreciation. Such loss may be substantial and may offset the Interest and Option Premium earned on the Structured Deposit and may even result in losses in the principal amount of the Deposit. Customers should be fully aware of the risks relating to fluctuations in the linked exchange rates. Factors affecting the performance of foreign exchange markets are numerous, including but are not

limited to changes in global and local investment sentiments, interest rate policies, fund flows, political environment, economic environment, business and social conditions in the local marketplace. If the market moves against the views taken by Customer, there is an inherent risk that the total returns payable to Customers at maturity will be less than that would have been payable on a time deposit for the same tenor or even that the Customers may suffer big losses.

汇率风险

如果用作投资的存款货币并不是客户的常用货币而需要发生兑换行为，客户应当注意其会因汇率波动而承担损失。例如，当本产品以客户非常用货币作为存款货币进行投资和计算收益时，如果客户将自己的常用货币兑换成其他货币进行投资，或者同意由银行代为兑换，当本产品到期时，客户又需要将以其他货币计算和支付的到期金额转换成自己的常用货币，或者同意由银行代为转换，这样，本产品就暴露于汇率风险之中，客户的投资本金和回报(如有)都可能因为汇率波动而遭受损失。

Foreign Exchange Risks

If the Deposit Currency used for investment is not the currency customarily used by Customers and thus currency conversion is required, Customers should note that they may suffer a loss due to exchange rate fluctuations. For example, in respect of any investment product denominated in other currency not customarily used by the Customers, which means the investment amount and any returns of the product will be made in such non-customarily-used currency, if the Customers choose to convert its commonly used currency into such other currency or agree to the bank to do so on its behalf, upon maturity the Customers have to convert the Maturity Amount denominated and calculated in other currency again back into its customarily used currency or agree to the bank to make such conversion, causing this investment product exposed to foreign exchange risks and the Customers' investment amount and returns (if any) may suffer a loss due to the exchange rate fluctuations.

初期价格波动的风险

本产品的某些条件可能将在起始日开始以后以银行认为恰当的方式通知客户，例如初始汇率和/或根据申请表属于类似情况的其他条件，但是客户认购本产品的决定须在截止时间前作出。

Risks Associated with Initial Price Fluctuations

Some of the terms of the product may be advised by the means the bank deems proper to the Customers after the Start Date such as the Initial Exchange Rate and/or other conditions of the similar nature according to the Application Form. However, the Customers have to commit to invest in the product prior to the Cut-off Time.

调整/修订/提前终止的风险

最终汇率的决定日和/或本产品的到期日可能被银行调整或修订。该调整/修订/提前终止有可能对本产品的回报及/或支付有不利的影 响。客户必须阅读条款及细则(特别是第 4 条和第 6 条)以确保其理解及接受条款及细则。客户不可提前终止本产品，客户的资金在整个投资期内将用于投资本产品。银行拥有绝对的权利拒绝客户任何提前终止的要求。如果银行决定以书面形式批准客户于到期日前终止本产品，则银行有权从投资本金和/或其它因本产品而支付给客户的款项(如有)中，扣除任何支出、损失和赔偿数额。赔偿数额包括因客户提前终止本产品而导致银行所产生或遭受的成本、费用、责任或损失。因此，客户在提前终止时将不被保证能够收回投资本金，而且客户在提前终止时所收回的金额可能低于客户最初投资的投资本金，甚至有可能损失全部投资本金。另外，根据协议在出现市场情形恶化、不合法或银行的对冲交易受到干扰等事件时银行拥有唯一的、绝对的权利决定提前终止本产品，在此情况下，客户的利益可能会受到不利的影响。

Risks Associated with Adjustment/Amendment/Early Termination

Final Exchange Rate Determination Date and the Maturity Date of this product may be subject to adjustment or amendment by the Bank. Such adjustment/amendment/early termination may

adversely affect the returns and/or payment of the product. Customers must read the Terms and Conditions (especially Clauses 4 and 6) to ensure they understand and accept the Terms and Conditions. Customers cannot early terminate the product and the principal of the Customers will be invested in the product for the entire investment period. The Bank may at its absolute discretion refuse to give consent to any early termination request. If the Bank in its sole discretion decides to allow Customers to early terminate the product with written consent, the Bank shall be entitled to deduct from the Investment Amount of the product and/or any other amount (if any), which may have accrued to Customers any expenses, costs or damages incurred by the Bank. Damages may include any costs, expenses, liability or losses to the Bank as a result of the early termination of the product by the Customers. Therefore, there is no guarantee that Customers will be able to receive the Investment Amount at early termination and the amount payable to the Customers at early termination may be less than the Investment Amount initially invested or the Customers may lose all of the Investment Amount. Furthermore, the Bank may early terminate the product in its sole and absolute discretion in case of abnormal market conditions or illegality event or any disruption in the hedging transactions of the Bank according to the Agreement, in which case the Customers' interest may be adversely affected.

未能成功认购本产品的风险

银行享有审批申请的全部权利，并可在本产品的起始日前拒绝接受全部或部分本产品的申请。如果银行不接受有关申请，银行将在本产品的起始日后或其它实际可行的情况下以银行认为适当的方式尽快通知客户，退还任何已收取的认购投资本金。

Risks Associated with Unsuccessful Subscription of Structured Deposit

The Bank reserves the absolute right to approve any application and to decline any application received (whether in whole or any part thereof) before the Start Date of the Structured Deposit. In the event of non-acceptance, a notification will be sent by the Bank and any subscription funds received will be returned to the relevant Customers after the CPI Start Date or as soon as possible under other practicable circumstances.

与客户自身状况相关的风险

客户需要在投资于本产品之前对其自身的状况进行评估，包括其财务状况、投资经验、专业知识、教育程度、风险偏好、风险承受能力，等等，客户自身状况的不同可能会导致其投资于本产品所面临的风险增大或者有其他不同，客户需要充分认识并考虑这一风险。

Risks Associated with Customers' Own Circumstances

Customers should evaluate their own circumstances, including their financial status, investment experience, professional knowledge, education level, risk appetite, risk-taking ability, etc. before investing in the Structured Deposit. Due to the different circumstances of each Customer, its risk of investing in the Structured Deposit may increase substantially or be different from other Customers. Customers should fully understand and consider this type of risk.

信用风险

投资期内，客户的保障有赖于银行、银行的往来银行和其他相关金融服务机构的信誉。如该等机构发生破产或违约，客户可能无法获得预期收益，甚至损失投资本金。

Credit Risk

During the Investment Period, the Customers will be relying on the creditworthiness of the Bank, the Bank's counterparty bank and other relevant financial service organizations. If these organizations become insolvent or default on their obligations, the Customers may not obtain anticipated proceeds or even suffer loss of Investment Amount.

利益冲突

客户应了解并能接受，银行在本产品项下可能身兼多重身份，包括同时作为产品发行方和计算机构等。在行使相关职能时，银行的经济利益可能会与客户的利益相冲突。银行可能与挂钩标的的发行方或承销商保持业务往来，也可能不时参与挂钩标的的有关交易。该等交易可能影响挂钩标的的价格甚至本产品项下收益，从而导致银行的经济利益与客户的利益相冲突

Conflict of Interest

Customers should be aware and able to accept that, the Bank may act multiple roles under the product, including acting as the Product Issuer and Calculation Agent. The Bank's financial interest may conflict with the Customers' when carrying out its duties. The Bank may have business relations with Issuer or Underwriter, or the Bank may be involved in the trading of the Underlying. Such involvement may affect the price of the Underlying or the return of the Product, this could lead to conflict of interest between the Bank and the Customers.

客户确认
Customer Confirmation

本人确认以下与本次认购相关的重要事项:

I hereby acknowledge below important information related to this subscription application:

- 尽管贵行可能就本产品或其条款及细则以及申请表(包括客户权益须知、风险揭示书)等相关文件向本人提供信息和解释,但本人并未依赖贵行(或其关联机构或其雇员)的任何信息(不论书面或口头信息)作为投资意见或投资于本产品的建议或投资收益的任何保证。本人已就该项投资所包含的风险考虑本人是否适合此项投资。本人独立作出此投资决定,银行或银行的任何关联机构或任何雇员并没有就此项投资担任本人的受托人或顾问。

Notwithstanding any information and explanation that may be given in respect of this product, the Terms and Conditions and the Application Form (including Customers Rights' Information and Risk Disclosure Page) governing the same, I am not relying on any communication (written or oral) of the Bank (or its affiliates or its employees) as investment advice, or as recommendation to invest in this product or otherwise as any assurance of the earnings on this product. I have considered the suitability of my investment in this investment product in light of the risks involved. Neither the Bank nor any affiliate or any employee of the Bank is acting as a fiduciary for or an advisor to me in respect of this investment product.

- 本人已收悉本产品的相关文件,并在投资本产品前已充分阅读、理解并同意接受本申请表(包括客户权益须知和风险揭示书)、条款及细则的内容并受其约束。本人知悉申请表或其他形式的认购申请、条款及细则、对前述文件的任何修改及补充、和根据协议发出的其他有效的通知、确认书等共同构成本人投资本产品的整体协议(“协议”),但由银行就本产品提供的资料概述及其他上述未提及的文件并非为协议的组成部分。同时,本人进一步同意遵守其后贵行对「更特息」结构性存款条款及细则作出的任何修订。

I have received copies of the relevant documents governing this product and before investing in this investment product, I have fully read, understood and agreed to be bound by this Application Form (including Customers' Rights Information and Risk Disclosure Page) and the Terms and Conditions. I acknowledge that this Application Form or otherwise subscription application, Terms and Conditions, any amendments or supplements to the aforesaid documents and other effective notices, confirmations etc. which are issued in accordance with the agreement constitute as one complete agreement between the Customer and the Bank (the "Agreement"), but the Factsheet (if any) and any other documents provided by the Bank in relation to this "MaxiInterest" Structured Deposit do not form part of the Agreement. Meanwhile, I hereby agree to comply with relevant Terms and Conditions and its following amendments.

- 本人确认已收到并阅读贵行最新颁布的《账户条款及细则》,并同意遵守此等《账户条款及细则》及其后作出的任何修订。

I confirm that I have received and read the bank's latest Account Rules and hereby agree to comply with the Account Rules and its following amendments.

- 本申请表记载的所有资料均正确无误。本人承诺本人将就本申请表记载事项的任何改动通知银行。The information stated in this Application Form is correct in all respects. I undertake to notify the Bank of any change to the information stated in this Application Form.
- 本人用于认购本产品的资金为本人自有的、合法的、可自由支配的资金,确系来源于中国境内的合法收入。

I confirm that: the subscription fund of this product is my self-owned, legitimate and disposable fund, which is truly my legitimate income originated from within China.

- 本人已清楚知晓本产品最不利的投资情况和投资结果为:持有产品到期,客户可能因支付货币贬值而发生损失,此等损失可能会抵销本产品所赚取的利息和期权金,甚至导致本金的亏损,在汇率波

动极端不利的情况下，甚至可能会导致全额亏损本金。

I have fully understood that the worst case scenario for this product is that Customer will have to bear the potential losses due to currency depreciation, which may offset the deposit interest and option premium and may even result in substantial principal loss. Under circumstance of extreme exchange rate fluctuation, the loss may even cover the whole principal.

- 本人确认本人并非：

美国人士或韩国人士。

本人承诺，如本人日后成为或被视为上述人士，将立即通知银行。如前述声明和确认存在错误或不实之处或本人未遵守前述承诺或本人日后成为或被视为上述人士的，则银行有完全的酌情决定权宣布提前终止本人对本产品的投资，银行的该等决定构成条款及细则所述的提前终止，且银行有权按照条款及细则的规定行使一切抵销和追偿的权利，由此产生的一切后果由本人独自承担。

美国人士：通常情况下，美国人士指任何美国公民(包括但不限于所有在美国出生且未正式宣布放弃其美国公民身份的人)，和/或美国居民(包括但不限于美国绿卡的持有者)，和/或美国纳税人，和/或居住地址/通讯地址为美国或美国驻外之使领馆，和/或从美国的证券或税务法律法规或其他方面而言被定义为美国人士的人。

韩国人士：通常情况下，韩国人士是指任何国籍`和/或居住地址/通讯地址为韩国的人。

I confirm that I'm not a U.S. Person or South Korea Person. I undertake that I shall notify the Bank immediately if I become/am treated as a U.S. Person or South Korea Person in the future. If the above statement/confirmation is found to be untrue, or I fail to comply with aforementioned commitment, or I become/am treated as a U.S. Person or South Korea Person in the future, the Bank shall have full discretion to early terminate my investment in this product. Such decision by the Bank shall constitute an event of early termination mentioned in the Terms and Conditions, where the Bank is entitled to exercise any right to set-off and seek recourse against me in accordance with the Terms and Conditions and I shall be solely responsible for any consequences caused by the same.

U.S. Person: Normally, US Person is a U.S. Citizen (including but not limited to all persons born in the U.S.) who has not formally renounced his/her citizenship, and/or U.S. resident (including but not limited to U.S. Green Card Holder), and/or U.S. Taxpayer, and/or a person who has a U.S./U.S. Consulate residential address/ mailing address, and/or who is defined as a U.S. Person by U.S. securities or tax laws or any other aspect.

South Korea Person: Normally, South Korea Person is a person who is a South Korea Citizen, and/or a person who has a South Korea residential address/ mailing address.

- 本人确认已完全理解本产品不设提前赎回机制。如本人要求提前终止本产品而银行按其绝对酌情权给予同意，本人须承担因提前终止本产品所产生的一切费用及赔偿贵行因此而蒙受的损失，因此本人可取回的金额可能少于本人最初投资于本产品的金额，在极端情况下甚至可能损失全部投资本金。

I hereby confirm that I am fully aware that this product cannot be early redeemed by the Customers. If I request to early terminate this product, which is consented to by the bank per the bank's absolute discretion, I have to bear all costs involved and losses suffered by the Bank due to the early termination of this product. Therefore, the amount payable to me may be less than the amount initially invested by me for this product, and in extreme case, I may lose all the Investment Amount.

- 本人确认已完全理解如果本产品的基准货币不是本人的常用货币且本人将常用货币兑换成该基准货币认购此产品，本人的实际回报可能会因汇率波动的影响而增加或减少，而此种实际回报的增加或减少可能是巨大的。

I hereby confirm I am fully aware that if the Base Currency of this product is not my commonly used currency and I have converted my commonly used currency into such Base Currency to invest in this product, my actual returns could be affected positively or negatively due to exchange

rate fluctuations, and such positive or negative impact to my actual returns may be huge.

- 本人确认本人支付给银行的认购资金为本人自有的、合法的、可自由支配的资金，且一经银行要求，本人应立即向银行提供相关证明材料。本人充分知晓一旦银行有合理理由认为本人的认购资金不符合上述要求，银行有权不经过本人同意提前终止本结构性存款。

I confirm that the funds I place with the Bank for subscription purpose are owned by me and lawful and can be made use of freely.

- 本人确认已完全理解本产品之集中投资的风险，并留意该风险是否存在于本人之投资组合。

I hereby confirmed that I have fully understood the investment concentration risk and be aware of whether my investment portfolio is being exposed to the risk.

本人此次投资金额不超过本人之总流动资产(包括现金、存款以及有价证券等)的百分之五十。

The subscription amount of this product does not exceed 50% of my total liquid assets (including cash, deposit and securities etc.)

或

Or

本人确认，本人现在向贵行要求认购的本产品金额超过本人总流动资产百分之五十，且本人确认贵行的销售人员已经向本人明确解释了本产品的特点、投资回报计算方法、风险因素及其它相关信息，且贵行已清楚指出：根据投资集中度计算，若购买该产品，本人将面临投资集中风险，但是本人仍主动要求了解和购买本产品及决定投资金额。本人并没有将贵行(或其关联机构、职员)的任何信息(不论书面或口头)作为对投资收益的保证或评估投资集中风险的基础。本人已根据投资所涉及的风险(包括但不限于投资集中风险)独立判断本人是否适合投资本产品及投资金额。

I confirm the requested subscription amount of this product exceeds 50% of my total liquid assets, and I further confirm that the Bank' sales staff has clearly advise me the features, return formula, risk factors and other information relating to the product and that the Bank has clearly reminded me that according to the calculation of Investment Concentration Level, I am exposed to the investment concentration risk if I purchase the product, but I have insisted familiarizing and purchasing this product and deciding the Investment Amount. I have not taken any information (whether in writing or orally) provided by the Bank (or its affiliates or staffs) as investment advice, guarantee of returns or basis of assessing the risk of investment concentration. I have independently considered my suitability of investing in this product and the Investment Amount in light of the risks (including but not limited to the investment concentration risk) involved.

- 本人保证本人的以上声明和确认如在任何方面有任何不实，将被视为本人在协议项下的违约；此时，银行有完全的酌情决定权宣布提前终止本人对本产品的投资，银行的该等决定构成条款及细则第 4.3 条所述的一项提前终止，且银行有权按照条款及细则第 4.3 条规定行使一切抵销和追偿的权利，由此产生的一切后果由本人独自承担。

I undertake that if my above statement and confirmation is found be untrue in any respect whatsoever, it shall be deemed as a default to the Agreement by me. In such event, the Bank shall have full discretion to early terminate my investment in this product. Such decision by the Bank shall constitute an event of early termination under Clause 4.3 of the Terms and Conditions; and the Bank is entitled to exercise any right to set-off and seek recourse against me in accordance with Clause 4.3 of the Terms and Conditions; and I shall be solely responsible for any consequences caused by the same.

敬请注意

Please Note

根据您的风险承受能力评估结果，请您填写并确认您的投资类别为(可选1-5)：

According to the result of your risk tolerance evaluation, please fill in and confirm your Investment Type (as from 1 to 5): _____

根据监管机构的要求，阁下需抄录下列语句表示已仔细阅读并充分理解和接受上述风险揭示书中的所有内容：

According to the regulatory authorities' requirements, please copy the following sentence in handwriting to confirm that you have carefully read, fully understood and accepted all the contents in the above Risk Disclosure Page.

“本人已经阅读风险揭示，愿意承担投资风险。”

“I have read the risk disclosure and am willing to accept the investment risks.”

<input type="checkbox"/> 柜台交易适用 applicable for counter transaction	<input type="checkbox"/> 电话理财服务适用 applicable for phone deal
客户签名 Customer signature <div style="text-align: center;">  </div> 日期 Date	销售人员签名 Sales staff signature <div style="text-align: center;">  </div> 电话交易日期及时间 Phone Deal Date & Time

请用留存在本行的印鉴式样签署 Please use signature(s)/chop(s) filed with Bank