

Premium Deposits (PD) & Premium Deposit Knock-Out Structured Investment Deposit (PDKO)

外幣高息投資存款 及 到價觸發外幣高息結構性投資存款

Product Name 產品名稱	Product Risk Rating (as at 5 Jan 2012) 於2012年1月5日之產品風險評級	Product Risk Rating (as at 19 August 2011) 於2011年8月19日之產品風險評級
Premium Deposit 外幣高息投資存款	P2	P2
Premium Deposit Knock-Out Structured Investment Deposit 到價觸發外幣高息結構性投資存款	P2	P2

Important Notes 重要事項:

- 1) Customers can and are strongly encouraged to ascertain their Customer Risk Profiles by conducting a Financial Needs Analysis with us to help customers select our investment/insurance products with a Product Risk Rating suitable to the customers.
客戶可以而本行亦強烈鼓勵客戶到本行進行「財務需求分析」以確定其客戶風險承受能力程度，以助客戶根據產品風險評級選擇適合客戶之投資/保險產品。
- 2) Customers should NOT make any literal comparison or matching between the Investor Type obtained under any Investment Profiling Questionnaire conducted with us before and the Product Risk Rating of any of our investment/insurance products listed above.
客戶不應以其過往經本行所進行之「投資風險評估問卷」所得的投資者類型與上述投資/保險產品之產品風險評級作任何表面上的比較或配對。
- 3) The Product Risk Ratings of our investment/insurance products set out above are for our customers' reference only. They were made as at the date specified above and are subject to change from time to time.
上述投資/保險產品之產品風險評級只供本行客戶參考。資料以上述指定之日期為準，並會不時修改。
- 4) While we shall use reasonable care to update the Product Risk Ratings of our investment/insurance products above within reasonable time after change, we do not represent or warrant that the Product Risk Ratings of our investment/insurance products set out above are up-to-date. Customers are strongly encouraged to contact us for the most updated Product Risk Ratings of our investment/insurance products they are holding with us.
雖然本行會相當盡力地於合理的情況下更新上述投資/保險產品的最新產品風險評級，惟本行對於上述投資/保險產品之產品風險評級之及時性，不作任何陳述或保證。本行強烈鼓勵客戶向我們查詢客戶所持有之投資/保險產品的最新產品風險評級。
- 5) Product risk is classified into 5 different risk ratings, ranging from P1 to P5 with P5 being the highest risk rating.
產品風險評級分為5個級別，由P1至P5，P5為最高風險級別。