

Structured Investment Product - Interest Rate Related 結構性投資產品 - 息率掛鈎

Please refer to below list of SIP-IR Related with product risk rating.
請參考以下結構性投資產品-息率掛鈎之產品風險評級列表。

Product Code 產品編號	Product Name 產品名稱	Product Risk Rating (as at 1 Apr 2019) 於2019年4月1日之產品風險評級	Product Risk Rating (as at 28 May 2019) 於2019年05月28日之產品風險評級
SIPIDC190111TM00001	INTEREST RATE PERFORMANCE STRUCTURED INVESTMENT PRODUCT	P1	P1

Important Notes 重要事項：

- 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。
- 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。
- 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。
- 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。
- 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。