

Structured Investment Product 結構性投資產品

Please refer to below list of SIP with product risk rating.
請參考以下結構性投資產品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 30 Jun 2020) 於2020年06月30日之產品風險評級	Product Risk Rating (as at 31 Dec 2020) 於2020年12月31日之產品風險評級
N/A	RANGE COUPON CURRENCY LINKED STRUCTURED INVESTMENT PRODUCT (Equal to or less than 6 months)	P3	P3
N/A	RANGE COUPON CURRENCY LINKED STRUCTURED INVESTMENT PRODUCT (Greater than 6 months but up to 1 year)	P4	P4
N/A	CURRENCY LINKED STRUCTURED INVESTMENT PRODUCT - BULLISH / BEARISH INVESTMENT	P1	P1
N/A	CURRENCY LINKED STRUCTURED INVESTMENT PRODUCT - CNY (OFFSHORE) BULLISH / BEARISH INVESTMENT	P1	P1
N/A	CURRENCY LINKED STRUCTURED INVESTMENT PRODUCT - BULLISH / BEARISH PERFORMANCE WITH BARRIER	P1	P1
N/A	CURRENCY LINKED STRUCTURED INVESTMENT PRODUCT - TWO WAY PERFORMANCE WITH BARRIER	P1	P1
N/A	COMMODITY LINKED STRUCTURED INVESTMENT PRODUCT - BULLISH / BEARISH PERFORMANCE WITH BARRIER	P1	P1
N/A	FIXED RATE CNY (OFFSHORE) LINKED STRUCTURED INVESTMENT PRODUCT	P1	P1
N/A	FIXED RATE CURRENCY LINKED STRUCTURED INVESTMENT PRODUCT	P1	P1

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。