恒生銀行
HANG SENG BANK

「外匯掛鈎保本投資存款」— 區間投資(澳元/美元)

“Currency-Linked Capital Protected Investment Deposit”— Range Investment (AUD/USD)

條款表 Term Sheet

此條款表摘要有關此產品系列之主要商業條款。此產品系列將受限於現時「外匯掛鈎保本投資存款」章則之條文及此條款表須與該等章則一同閱讀。

This term sheet summarizes the key commercial terms relating to this series of the Product. This series of the Product will be subject to, and this term sheet should be read in conjunction with, the provisions set forth in the prevailing "Currency-Linked Capital Protected Investment Deposit Terms and Conditions".

認購期 Offer Period	:	2025年11月10日早上9時正至10時正 備註: 在延長認購時段內提交的指示會被視為待處理指示，並在以上認購期內處理。本金金額將在銀行處理指示時扣除。 9:00 a.m. to 10:00 a.m. on 10 Nov 2025 Remarks: Instructions submitted during extended-hours subscription session will be regarded as pending instruction and to be processed in the Offer Period stated above. The principal amount will be debited when the Bank process the instruction.
投資編號 Investment Code	:	AUVH11
產品風險程度 Product Risk Level	:	低風險 (1) Low Risk (1)
最低投資金額 Minimum Investment Amount	:	經分行認購: 港元100,000 (其後金額須為港元5,000之倍數) Subscription through branches: HKD100,000 (additions must be in multiples of HKD5,000) 經網上銀行認購: 港元5,000 (其後金額須為港元5,000之倍數) Subscription through e-banking: HKD5,000 (additions must be in multiples of HKD5,000)
投資種類 Type of Investment	:	區間投資 : (澳元/美元) ("掛鈎貨幣1"=澳元，"掛鈎貨幣2"=美元) Range Investment: (AUD/USD) (Linked Currency 1 = AUD, Linked Currency 2 = USD)
存款投資期 Deposit Period	:	約 2 個月 around 2 months
存款首日 Start Date	:	2025年11月12日 12 Nov 2025
到期日 Maturity Date	:	2026年1月14日 14 Jan 2026
觀察期 Observation Period	:	2025年11月10日東京時間上午10時正至2026年1月12日東京時間下午3時正 10 Nov 2025 Tokyo Time 10:00 a.m. to 12 Jan 2026 Tokyo Time 3:00 p.m.
存款貨幣 Deposit Currency	:	港元 HKD
本金保證比率 Principal Guarantee %	:	100% (須持至到期日) 100% (At maturity)
潛在回報率（如有） Potential Return Rate(if any)	:	0.4600% (年回報率約等於2.76%) 0.4600% (Approximately equal to 2.76% p.a.)
最低回報率 Minimum Return Rate	:	0.4100% (年回報率約等於2.46%) 0.4100% (Approximately equal to 2.46% p.a.)

交易區間 Trading Range	:	0.6310(「下限」) 至 0.6650(「上限」) (不包括「下限」及「上限」) 0.6310("Lower Barrier") - 0.6650("Upper Barrier") (both "Lower Barrier" and "Upper Barrier" exclusive)
觸發條件及回報公式(美式) Trigger Event & Return Formulae (American Style)	:	於整個觀察期，匯率一直維持在交易區間以內，到期時總回報 = 保證本金 x (1 + 潛在回報率)；否則，即觀察期內任何時間，匯率曾相等於/低於「匯率下限」或曾相等於/高於「匯率上限」，到期時總回報 = 保證本金 x (1 + 最低回報率) During the whole Observation Period, if the Exchange Rate stays within the Trading Range, Total Return at Maturity = Guaranteed Principal x (1 + Potential Return Rate); otherwise, at any time during the Observation Period, if the Exchange Rate is at/below the "Lower Barrier" or at/above the "Upper Barrier", Total Return at Maturity = Guaranteed Principal x (1 + Minimum Return Rate)
費用及收費 Charges and Fees	:	無 NIL
提早贖回 Pre-mature uplift	:	無 NIL

風險披露聲明

本存款並非亦不應被視為一般定期存款或其代替品。本存款之收益只限於其回報。如市況與投資者之觀點不同，投資者須承受在存款到期日只可取回保證本金及最低回報之風險。未經本行事先同意，投資者不得於到期日前提取此存款。如投資者於到期前提取存款，投資者將失去本金及回報之保證。投資者亦須承受由敘做本存款所產生的任何稅項(如有)。本存款之重要資料概覽載有有關本存款之更詳盡風險披露聲明，但準投資者應注意所披露之風險未必已為全部，因此準投資者在作出任何決定前應先考慮本身之情況。準投資者應就其本身需要於存敘做存款前諮詢專業意見。

外匯價格可能波動。投資者須明瞭外匯之價格及其投資之價值可跌可升。投資者須注意，人民幣受限於中華人民共和國政府的外匯管制。如本存款涉及人民幣，投資者投資於本存款亦將要承受人民幣的貨幣風險。

Risk Disclosure Statement

This CPI Deposit is not and shall not be considered as normal time deposit or its substitute. Earnings on this CPI Deposit are limited to the Return payable. There is an inherent risk that only the Guaranteed Principal and Minimum Return shall be payable to investors on the Maturity Date of the CPI Deposit if market conditions operate against investors. This CPI Deposit cannot be withdrawn by investors prior to the Maturity Date without the Bank's prior consent. Investors will lose the guarantee on Principal and Return if the CPI Product is early withdrawn by the investors. Investors will also be liable for any taxes (if any) that may be incurred from investing in the CPI Deposit. The Important Facts Statement of this CPI Deposit contains fuller risk disclosure statements relating to this CPI Deposit. However, potential investors should note that the risks disclosed may not be exhaustive and thus they should consider their own circumstances before making any decision. Potential investors should seek professional advice before placing the CPI Deposit if necessary.

The prices of currencies may be volatile. Investors should recognize that the prices of currencies as well as the value of their investment may go down as well as up. Investors should note that Renminbi is subject to foreign exchange control by the PRC government. If this CPI Deposit involves Renminbi, investors will also have to bear the currency risk of Renminbi when investing in this CPI Deposit.

本行享有批核申請之全部權利，無論有關申請是否獲接納，本行會於認購期後通知客戶。倘若由於市況突變或本行未能成功確立對沖或其他原因，本行酌情決定不接納有關申請，本行將在存款首日後或其他實際可行情況下盡快退還任何已收取的認購金額。

The Bank reserves the absolute right to approve the application. Whether the application is accepted or not, a notification will be sent by the Bank after the Offer Period. If due to sudden changes in market conditions or the inability of the Bank to establish any hedge or other reasons, the Bank at its discretion decides not to accept the application, any subscription funds received will be returned to the customers after the Start Date or as soon as practicable.

產品詳情及風險因素，請參閱相關之申請表、重要資料概要及章則。

For product details and risk factors, please refer to the relevant Application Form, Important Facts Statement and Terms and Conditions.