

Terms and Conditions for Hang Seng Million-Dollar Gold Coin Lucky Draw (Personal Banking Section) Promotion ("Promotion"):

Promotion Period and Eligibility

- a. This Promotion is held by Hang Seng Bank Limited ("Hang Seng" or "Bank") from 2 February to 31 March 2026 (both days inclusive) ("Promotion Period").
- b. The Promotion is applicable to any customer who meets all of the following requirements ("Eligible Customer"):
 - i. Being aged 18 or above on 2 February 2026; and
 - ii. Holds a valid Prestige Private, Prestige Banking, Preferred Banking, Integrated Account, Family+ Account, Savings / Current Account (each an "Eligible Account"); and
 - iii. Has "Marketing Push Notification" enabled in the Hang Seng Mobile App until the Promotion rewards are issued; and
 - iv. Maintains a valid mobile phone number, email address and correspondence address in Hang Seng's record.
- c. The Promotion is not applicable to:
 - i. Commercial customers; and
 - ii. Commercial Card, Business Card, Spending Card, USD Visa Gold Card, Renminbi Credit Card, Private Label Card and Supplementary Card.
- d. "Million-Dollar Gold Coin" refers to the total prize valued over HKD1M awarded by Hang Seng Personal Banking and Hang Seng Commercial Banking in the "Million-Dollar Gold Coin Lucky Draw" campaign. For details about the Million-Dollar Gold Coin Lucky Draw (Commercial Banking Section) Promotion, please refer to the relevant terms and conditions.

Details of Million-Dollar Gold Coin Lucky Draw (Personal Banking Section)

- a. Subject to these terms and conditions, Eligible Customers who complete any of the specified missions listed in the table below will receive a chance to enter the lucky draw:

	Specified missions	Number of lucky draw entries upon completion	Maximum number of lucky draw entries obtainable
1	Successfully register for Personal e-Banking via Hang Seng Mobile App or Hang Seng Personal e-Banking (Desktop version)	1	1
2	Make a transfer of HKD10 or above via JustPay / Send e-Laisee / FPS to third-party account	1	1
3	Set Hang Seng as FPS default receiving bank ⁱ	1	1
4	Successfully conduct a single FX transaction of HKD30 or above online ⁱⁱ	1	1
5	Every accumulated eligible net spending of HKD500 ^{iv-xi} on eligible credit cards ⁱⁱⁱ	1	3
6	Successfully applied for and received approval for designated Hang Seng credit cards ^{xii}	1	2
7	Successfully open /upgrade the account to Prestige Private / Prestige Banking and become a Prestige Private / Prestige Banking customer ^{xiii}	1	1
8	Open any designated Investment Accounts ^{xiv}	1	3
9	Complete FNA at any branch ^{xv}	1	1
10	Submit / Complete any documents or services required for an investment ^{xvi}	1	3
11	Successfully subscribed for any investment products / services or securities trading ^{xvii}	1	3

12	Successfully take up any designated insurance plan ^{xviii}	1	3
13	Has successfully signed the mortgage Letter of Offer and drawn down the loan ^{xix}	5	5

- i. Only upon satisfying all the following conditions will an Eligible Customer be deemed to have completed this mission:
 - a. Did not set Hang Seng as Faster Payment System (“FPS”) default receiving bank before Promotion Period (on or before 1 Feb 2026); and
 - b. Set Hang Seng as FPS default receiving bank during Promotion Period and ensure this status remains effective at the time when the prize notification is sent out.
- ii. Eligible Customer must conduct real-time currency exchange successfully under the customer’s Eligible Account via “Foreign Exchange Service” of Hang Seng Personal e-Banking or Hang Seng Mobile App during the Promotion Period. This mission is not applicable to foreign exchange transaction(s) involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Overseas Transfer Service, FX Order Watch Service, foreign exchange transaction(s) via Passbook Savings Account and foreign exchange transaction(s) made on pre-defined dates by way of forward dated instruction(s).
- iii. This mission is applicable to the Principal Card cardholders of Hang Seng Credit Card(s) only (“Eligible Customers”), including Affinity Card (“Eligible Credit Card(s)”), but excluding Commercial Card, Business Card, Spending Card, USD Visa Gold Card, Renminbi Credit Card, Private Label Card and Supplementary Card.
- iv. Eligible Net Spending only includes the spending amount through Eligible Transactions. Eligible Transaction means eligible local / overseas / online net retail transactions conducted with physical Eligible Credit Card or mobile payment during the Promotion Period, excluding any online bill payments via Hang Seng Personal e-Banking (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.) and tax payments, all Alipay and WeChat Pay transactions, phone/fax orders (including bill payments and purchases), transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong (“DCC Transaction”), cash coupon purchase, instalment payments, balance transfers, split transactions, “Octopus Automatic Add-Value Service” auto top-up amounts (including but not limited to reloading of Smart Octopus via e-wallets or other channels), purchase and/or reload of stored value cards or e-wallets or transactions via e-wallets, purchase of products/services at financial / non-financial institutions (including but not limited to foreign currency, money orders, travellers’ cheques, deposits and money transfers and Trading Platform spending in Plus500, IG.com etc.), casino chip purchases, autopays, cash advance transactions, handling fees of cash advance/annual fees/handling fees/finance charges, late charges of credit cards and any transactions under recurring payment instructions or Transactions of Tuition Fee Payment / Examination Fee Payment / Bookstores made with University / College Affinity Credit Card, please refer to related Hang Seng Bank website for relevant spending definition and details (“Eligible Transactions”). Any transactions that are found to be fraudulent, unposted, cancelled or refunded will be considered as ineligible transactions and are not applicable to this Lucky Draw Promotion and no lucky draw chance will be rewarded.
- v. Eligible Retail Transactions and eligible merchant codes shall be classified according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International or determined by the respective merchant’s acquiring bank, and at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the lucky draw chance before the Customers conduct the transactions. The decision on the Eligible Transaction definition of Hang Seng shall be final.

- vi. If there is more than one Eligible Credit Card under Eligible Customer, Eligible Transactions made by all Eligible Principal Credit Card(s) under the Customer's name will be included on a combined basis.
- vii. Unless otherwise specified, eligible local/overseas/online retail transactions include but not limited to:
 - Eligible Online Spending Transaction includes any online spending transactions in Hong Kong Dollars or foreign currencies with Eligible Credit Card. For foreign currencies transactions, the transaction amount will be based on the transaction currency transaction amount converted to Hong Kong Dollars and posted in the credit card statement;
 - Eligible Overseas Spending include overseas retail spending in foreign currencies made with Eligible Credit Card, excluding dynamic currency conversion transaction. For foreign currencies transactions, the transaction amount will be based on the transaction currency transaction amount converted to Hong Kong Dollars and posted in the credit card statement;
 - Eligible Mobile Payment Transaction includes any transactions made in Hong Kong Dollars settled by Mobile Payment Services with Eligible Credit Card which are registered to Apple Pay, Google Pay™, Samsung Pay and UnionPay App (collectively, "Mobile Payment Services") that are recognised by Hang Seng.
- viii. All Eligible Transactions must be completed by the end of the Promotion Period and posted to the relevant card account within 2 days after the Promotion Period.
- ix. Eligible Transactions are based on the net spending amount, which means the final amount charged to the Eligible Credit Card, and the use of any discount offers, +FUN Dollars, yuu Points or Merchant Dollars (if applicable) will not be taken into account.
- x. Hang Seng will determine the eligibility of the customers for all lucky draw chances based on the registration and transactions records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
- xi. The eligible transactions shall be determined at the sole and absolute discretion of Hang Seng.
- xii. Only applicable to the applicants applying any Principal Card of Hang Seng Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard, Hang Seng Prestige World Mastercard, Hang Seng Enjoy Visa Platinum Card, Hang Seng Visa Infinite Card, University / College Credit Cards and /or The Hong Kong Jockey Club Membership Card during the Promotion Period and whose applications are successfully approved on or before 30 April 2026. The status of credit card account has to be in valid/normal at the time the prize notification issued.
- xiii. Only applicable to customers who meet the account opening requirements and have newly opened or upgraded to Prestige Private/Prestige Banking at the Bank during the Promotion Period.
- xiv. Designated Investment Accounts include: Securities Account (Account suffix 085), Investment Funds Account (Account suffix 382), SimplyFund Account (Account suffix 384), Monthly Investment Plan for Stocks Account (Account suffix 385), Investment Financing Account (Account suffix 388). Each eligible customer will receive 1 entry into the lucky draw for every successful opening of an Investment Account and each eligible customer may receive up to a maximum of 3 lucky draw entries.
- xv. Only applicable to Prestige Private Banking/Prestige Banking/Preferred Banking customers who complete the Financial Needs Analysis ("FNA") (before proceeding to the product recommendation section) at any branches of the Bank during the Promotion Period.
- xvi. Documents or services required for an investment include the following items, each eligible customer will receive 1 entry into the lucky draw for each successful completion of an documents or services required for an investment and each eligible customer may receive up to a maximum of 3 lucky draw entries:

Documents or services required for an investment	Terms and Conditions applicable to the Items
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Complete/ update Risk Profiling Questionnaire	Successfully complete/ update the Risk Profiling Questionnaire via any channels during the Promotion Period.
Provide Hong Kong Investor Identification Regime Client Consent	Provide client consent and confirm personal data for Hong Kong Investor Identification Regime via any channels during the Promotion Period.
Submit W-8BEN Form	Submit Substitute Form W-8BEN via Hang Seng Invest Express mobile app and the form is successfully processed as valid by the Bank subsequently.
Submit Use of Customer's Deposit - Related Information Consent Form	Submit the Use of Customer's Deposit - Related Information Consent Form via any channels during the Promotion Period.
Sign up as a Professional Investor	Successfully registered as a Professional Investor at a branch during the Promotional Period
Use of "Wealth Master"	Login to "Wealth Master" via Hang Seng Mobile App or analyse and generate a report on the investment portfolio in "Wealth Master" at a branch during the Promotion Period
Complete the "Strategic Financial Planning Goal Setting and Goal Tagging"	Setting of financial goal(s) such as Retirement, Managing Wealth, etc., and linkage with a valid Personal Integrated Account or Family+ Account for goal tracking via the Strategic Financial Planning Tool with the Bank's Relationship Manager at branch during the Promotion Period

xvii. Investment products/services or securities trading include the following items, each eligible customer will receive 1 entry into the lucky draw for each successful subscription and each eligible customer may receive up to a maximum of 3 lucky draw entries:

Investment Products/ Services or securities trading	Terms and Conditions applicable to the Investment Products/ Services
Subscribe for funds via SimplyFund Account (Account suffix 384)	Subscribe for funds through SimplyFund Account via any channels during the Promotion Period.
Subscribe for funds via Investment Fund Account	Subscribe for any investment funds distributed by the Bank via Investment Funds Account (Account suffix 382) through general subscription, Advanced Switching Service#, General Fund Switching Service and/or Investment Financing Service (under the account number suffix of 388) via any channels during the Promotion Period, not applicable to fund subscription through Hang Seng Monthly Investment Plan for Funds, fund subscription with no subscription fees, money market funds and other funds/ fund transactions as specified by the Bank from time to time)
Subscribe for Structured Product	Subscribe for Structured Product via any channels during the Promotion Period. Including Structured Note and Equity-Linked Investment, but excluding Capital Protected Investment Deposit and MaxiInterest Investment Deposit
Subscribe for Bond	Subscribe for Bond via any channels during the Promotion Period. Applicable to Bonds purchased from Initial Public Offering and secondary market bond. For Initial Public Offering bond, Eligible Customers can be entitled to a lucky draw chance upon successful application and allotment of Initial Public Offering bond during the Promotion Period.

Subscribe for Certificate of Deposit	Subscribe for Certificate of Deposit via any channels during the Promotion Period.
Subscribe for Capital Protected Investment Deposit	Subscribe for Capital Protected Investment Deposit via any channels during the Promotion Period.
Subscribe for MaxInterest Investment Deposit	Subscribe for MaxInterest Investment Deposit via any channels during the Promotion Period.
Trade via FX And Precious Metal Margin Trading Services or FX2 - FX and Precious Metal Trading Services	<p>Trade via FX And Precious Metal Margin Trading Services or FX2 - FX and Precious Metal Trading Services transactions via any channels during the Promotion Period.</p> <p>Customers cannot open/ hold a Hang Seng FX and Precious Metal Margin Trading Services Account and a FX2 - FX and Precious Metal Trading Services Account at the same time.</p>
Buy / Sell stocks	<p>Buy or sell stocks via any channels during the Promotion Period.</p> <p>Stocks include “HK stocks”, “Stock Connect Securities” and “US stocks” (each as defined below), exclude locally traded overseas stocks, any listed securities settled by non-Hong Kong dollar or non-Renminbi (except US stocks), i-Shares, Exchange Fund Notes, Hong Kong Link retail bonds, Hong Kong International Airport retail bonds, Government of HKSAR retail bonds/ ibonds/Government Green bonds, buy/sell transactions of Hang Seng “Monthly Investment Plans for Stocks” and shares subscriptions of Initial Public Offering (IPO).</p> <ul style="list-style-type: none"> • “HK stocks” refer to Hong Kong dollar-denominated or Renminbi-denominated stocks listed on The Stock Exchange of Hong Kong Limited. • “Stock Connect Securities” refer to A-shares/ Exchange Traded Funds (ETFs) listed on the Shanghai Stock Exchange and/ or Shenzhen Stock Exchange and eligible for Shanghai-Hong Kong Stock Connect Northbound Trading/ Shenzhen-Hong Kong Stock Connect Northbound Trading. • “US stocks” refer to Common Stocks (excluding warrants), Exchange Traded Funds (ETFs) and American Depository Receipts (ADRs) traded on New York Stock Exchange (NYSE), Nasdaq Global Market (NASDAQ), NYSE Amex Equities Market (AMEX) and NYSE ARCA.

For details of the Advanced Switching Service, please refer to Hang Seng Bank website>Investments>Fund SuperMart or contact our staff.

xviii. Each eligible customer will receive 1 entry into the lucky draw for each successful take-up for one designated insurance plan, and each eligible customer may receive up to a maximum of 3 lucky draw entries. Designated insurance plans include the following items:

Type	Designated insurance plan

Life insurance plan	<ul style="list-style-type: none"> QuickReward Endowment Life Insurance Plan (1-Year) The Choice 5-Year Life Insurance Plan (HKD) / (USD) CouponPower Guaranteed Life Insurance Plan EasyRefund 100% Global Hospital Cash Plan (3-Year) DragonPower Life Insurance Plan PhoenixPower Life Insurance Plan IncomePower Life Insurance Plan LegendPower Life Insurance Plan 2 LegendPower Life Insurance Plan (Supreme) FamilyPower Multi-Currency Life Insurance Plan 2 CompanionLife Insurance Plan LifeBetter Critical Illness Life Insurance Plan Exquisite Universal Life Insurance Plan Exquisite Supreme Universal Life Insurance Plan PhoenixLife Insurance Plan EmbraceLife Insurance Plan
General insurance plan	<ul style="list-style-type: none"> Travelsure Protection Plan (Annual China Cover/Annual Global Cover) Home Care Plus Home Insurance Plan
Voluntary Health Insurance Scheme	<ul style="list-style-type: none"> HSBC Voluntary Health Insurance Standard Plan Vital Care Voluntary Health Insurance Flexi Plan

Designated insurance plans exclude Mortgage Life Protection Plan, FortuneLife Deferred Annuity Life Insurance Plan and eIncomePro Deferred Annuity Plan (100% Guaranteed). Not applicable to online applications via yuu channel. Relevant insurance plans must be applied successfully during 2 February 2026 to 31 March 2026 (both dates inclusive). Only eligible insurance customers with designated insurance plans 1) passing the cooling-off period and 2) remaining in force as of 30 April 2026 are eligible for the lucky draw chance in relation to the insurance plan bought. "Eligible insurance customer" refers to any Eligible Customer who successfully applies for any designated insurance plan as policyholder during the Promotion Period via branch or digital channel (except for online applications via yuu channel). Any transaction or application which is eventually unposted, cancelled, returned or found to be fraudulent is considered as an ineligible transaction which does not qualify for this promotion. Hang Seng reserves the right to verify the identity and eligibility of the lucky draw winners again after the publication of the lucky draw results.

xix. Only applicable to customer(s) who has/have signed the Letter of Offer during the Promotion Period and has/have successfully drawn down the private residential mortgage loan (must be HKD 3,000,000 or above) by the end of 2026. Each customer who has fulfilled such eligibility criteria is entitled to 5 lucky draw entries irrespective of the number of Letter of Offer signed and the number

of mortgage loan drawdown. If there is more than one applicant for the mortgage loan, only Applicant 1 will be entitled to the lucky draw entries. We reserve the right to request the Winner to return the prize if the Bank subsequently determines that such Winner does not fulfill any of the eligibility criteria.

- b. Each Eligible Customer can have a maximum of 28 lucky draw entries during the Promotion Period.
- c. 10 Grand Prize winners and 228 Second Prize winners (the "Winners") will be drawn on a random basis on or before 30 June 2026 by Hang Seng. The prize details are as follows:

	Prize	Quota
Grand Prize	A piece of God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1grams)*	10 customers
Second Prize	A piece of God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8grams)**	228 customers

*The God of Wealth & Gallant Horse 999.9 Pure Gold Medal (6.1gram) is 35mm in diameter, it was valued at approximately HK7,000 (the value excluded the manufacturing cost), according to the supplier's gold price on 28 October 2025. The photo is for reference only. The actual gold weight is subject to the actual product.

**The God of Wealth & Gallant Horse 999.9 Pure Gold Medal Ruyi Knot (1.8 gram) is 30mm in diameter, it was valued at approximately HKD2,000 (the value excluded the manufacturing cost), according to the supplier's gold price on 28 October 2025. The photo is for reference only. The actual gold weight is subject to the actual product.

- d. Each Eligible Customer could only win at most one Prize during the Promotion Period.

Prize Redemption Details of Million-Dollar Gold Coin Lucky Draw (Personal Banking Section)

- a. The prize notification will be sent to the Winners via MMS / post by Hang Seng on or before 31 July 2026. If the Winner uses non-Hong Kong Identity Card or non-Hong Kong residential address as account opening document, the prize notification will be sent to the Winner via MMS text message / email to the Winner's mobile phone number / email address on Hang Seng's record on or before 31 July 2026.
- b. The prize notification will contain the redemption instructions. The Winners must follow the instructions on the prize notification to redeem the prize.
- c. Hang Seng is not responsible for any liability relating to the use of the prize. Any dispute or complaint arising from the prize shall be resolved directly between the customer and the supplier. For details of how to use the prize, please refer to the message stated thereon.

General

- a. All prizes are non-exchangeable, non-refundable and non-transferable. It will not be reissued if deleted, lost, damaged or unused after expiry.
- b. In case of fraud or abuse, the Bank reserves the rights to disqualify the customer immediately, and to retrieve the reward from the customer after disqualification.
- c. Hang Seng reserves the right to replace the prize with other gifts at any time without prior notice and without reason. The value or nature of the substitute gift may differ from prize offered in this Promotion.
- d. The Bank is not the supplier of the reward and is not responsible for any liability relating to the reward. Any matters with regards to the quality relating to the reward are the sole obligations of the relevant supplier/merchant of the reward. Any dispute or complaint relating to the reward shall be resolved directly between the customer concerned and the relevant supplier/merchant.
- e. Any transaction found to be fraudulent will not be considered eligible for this Promotion, and the relevant customer will not be rewarded.
- f. The Bank reserves the right to suspend, vary or terminate the Promotion and the related offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of the Bank on all matters relating to the Promotion and the related offers is final and binding on all the parties

concerned. The relevant offers are subject to the terms and conditions of the relevant products/services. If there is any inconsistency between the terms and conditions of the relevant products/services and these terms and conditions, these terms and conditions prevail for matters in relation to the Promotion.

- g. No person other than the customer and the Bank (which includes its successors and assigns) has any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
- h. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong").
- i. These terms and conditions are subject to prevailing regulatory requirements.
- j. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version prevails.

RMB Currency Risk

Renminbi ("RMB") is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Foreign Currency Risk

Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or loss of principal in the event that the customer converts the deposits from Hong Kong Dollars or foreign currency to another currency, and/or in the event that the customer converts a foreign currency time deposit to another currency (including Hong Kong Dollar) upon maturity. Such fluctuations may also result in gains or losses in the event that the customer converts HKD to foreign currency or vice versa, and/or in the event that the customer converts a foreign currency policy benefit to HKD upon settlement.

About Risk Profile Questionnaire:

The Risk Profiling Questionnaire is provided by Hang Seng Bank Limited (the "Bank") and is intended to help the customer understand his / her risk profile and investment needs. The Bank makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. The suggestions are derived from information that the customer has provided to the Bank. The suggestions are designed to meet the needs discussed in this test and are in line with the customer's attitude towards risk. The suggestions are for the customer's consideration when making his / her own investment decisions. The suggestions are not an offer to sell or a solicitation to buy any financial products and the suggestions should not be considered as investment advice.

Life Insurance Plans:

Please refer to the promotion leaflets / flyers and contracts for the important information such as detailed coverage, exact terms and conditions and exclusions of the relevant life insurance plans. Please refer to the product brochures for the relevant product risks. The above life insurance plans are underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance"). Hang Seng Insurance is authorised and regulated by the Insurance Authority in the HKSAR. The Bank is an insurance agency authorised by Hang Seng Insurance for distribution of the above plans, and the above plans are products of Hang Seng Insurance but not the Bank. Upon application for these plans, insurance premium will be payable to Hang Seng Insurance, and Hang Seng Insurance will provide

the Bank with commission and performance bonus as remuneration for distribution of these plans. The existing staff remuneration policy on sales offered by the Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related insurance product transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and the customer directly.

The benefits and/or returns mentioned throughout this material are not guaranteed and for illustrative purpose only. The actual future amounts of benefits and/or returns may be lower than or higher than the currently quoted benefits and/or returns. The policyholder is subject to the credit risk of "Hang Seng Insurance".

If the policyholder discontinues and/or surrenders this policy in early policy years, the amount of benefits you will get back may be considerably less than the total premiums you have paid. All details regarding policy surrender should be referred to the relevant policy provisions.

General Insurance Plans:

The above general insurance plans ("Plans") are underwritten by Chubb Insurance Hong Kong Limited ("Chubb"), which is authorised and regulated in Hong Kong by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. The Bank is registered as an insurance agency by the Insurance Authority (Licence No.: FA3168) and authorised by Chubb for distribution of these Plans. These Plans are products of Chubb and not the Bank. Upon application for these Plans, insurance premium will be payable to Chubb, and Chubb will provide the Bank with commission and performance bonus as remuneration for distribution of these Plans. The existing staff remuneration policy on sales offered by the Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.

The above information is intended to be a general summary for reference only. Please refer to the policy wording for exact terms, conditions, details of the exclusions and relevant product risks.

Voluntary Health Insurance Scheme:

The Voluntary Health Insurance Scheme Series ("Series") are underwritten by HSBC Life (International) Limited ("HSBC Life"). HSBC Life is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong. The Series are products of HSBC Life and not the Bank. HSBC Life will be responsible for providing your insurance coverage and handle the network management under the policy. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency (Licence No.: FA3168) of HSBC Life for the distribution of the Series in Hong Kong. Upon application for the Series, insurance premium will be payable to HSBC Life, and HSBC Life will provide the Bank with commission and performance bonus as remuneration for distribution of the Series. The existing staff remuneration policy on sales offered by the Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference of the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and customers out of the selling

process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the above insurance product should be resolved between the Bank and the customer directly.

Customers are subject to HSBC Life's credit risk because all customer premiums paid become part of HSBC Life's assets. Customers do not have any rights or ownership over any of HSBC Life's assets. Customers can only claim against HSBC Life under all circumstances.

Risk Disclosure of Investment Fund:

- Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment.

The risks for funds which are index funds include but not limited to:

- Tracking error risk: There can be no assurance that the performance of the relevant fund will be identical to the performance of the relevant index. Factors such as the fees and expenses borne by the relevant fund, the time differences associated with portfolio re-balancing, the prices at which the constituent stocks of the relevant index are acquired or disposed by the relevant fund, the market condition at the relevant time of acquisition or disposal, the index-tracking strategies or financial derivative instruments used will affect the performance of such fund relative to the relevant index.
- Passive investment risk: Fund manager does not have any discretion to select stocks individually or to take defensive positions in declining markets or changes in the composition of the index. Hence, any fall in the relevant index will result in corresponding fall in the value of the relevant fund. The composition of the relevant index may change and stocks currently comprising the relevant index may subsequently be delisted. Other stocks may also be added subsequently to become constituent stocks of the relevant index.
- Concentration risk: The relevant fund may be concentrated in a single or particular sector(s) or single country / region. The performance of the relevant fund could depend substantially on the performance of the relevant single or particular sector(s) / market(s) and the relevant fund is likely to be more volatile than a broad-based fund as it is more susceptible to adverse conditions in the relevant single or particular sector(s) / market(s). In seeking to reflect the weightings of constituent stocks of the relevant index, investments of the relevant fund may be concentrated in a single constituent stock or several constituent stocks. The performance of the relevant index and the fund may be significantly affected by the price fluctuation of one or several of the constituent stocks of the relevant index.

The risks for funds which are bond funds, including but not limited to the credit / default risks of the issuers of the bonds in which the bond funds invest, interest rate risk and liquidity risk etc.

Risk Disclosure of Equity Linked Investments ("ELIs")

- Equity Linked Investments ("ELIs") involve derivatives. You should not only base on this material alone to make any investment decisions. The investment decision is yours and you should not invest in ELIs unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

- ELIs are considered as a complex product and you should exercise caution in relation to ELIs. The market value of the ELIs may fluctuate and you may sustain a total loss of their investment. You should therefore ensure that you read and understand the nature of the ELIs and the relevant offering documents of the ELIs (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- Liquidity risk - ELIs are designed to be held to its maturity. You may not be able to sell your investment in the ELIs before maturity. If you try to sell the ELIs before maturity, the amount you receive may be substantially less than the investment amount.
- Credit risk of the ELI issuer - ELIs constitute general unsecured and unsubordinated contractual obligations of the issuer. When you buy ELIs, you will be relying on the creditworthiness of the ELI issuer and of no other person. You have no rights under the terms and conditions of ELIs against any issuer of any linked stock. If the relevant ELI issuer becomes insolvent or default on its obligations under the ELIs, in the worst case scenario, you could lose substantial part or all of the capital invested. ELIs may be terminated early by the Issuer.
- Some ELIs are partially capital protected at maturity provided that you hold the ELIs until maturity and the ELIs are not otherwise early terminated.
- Investing in ELIs is not the same as investing in the linked reference asset(s) directly.
- Not covered by the Investor Compensation Fund - ELIs are not traded on any markets operated by Hong Kong Exchanges and Clearing Limited or any other stock exchanges. There may not be an active or liquid secondary market.
- The above is not an exhaustive list of risk factors. For details, please refer to the offering documents.

Risk Disclosure of Structured Notes

- Structured notes involve derivatives. You should not only base on this material alone to make any investment decisions. The investment decision is yours and you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives and you fully understand and are willing to assume the risks associated with it.
- Structured notes are considered as a complex product and you should exercise caution in relation to Structured note. The market value of the structured notes may fluctuate and investors may sustain a total loss of their investment. You should therefore ensure that you read and understand the nature of structured notes and the relevant offering documents of the structured notes (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- Credit risk of the Issuer - structured notes constitute general unsecured and unsubordinated contractual obligations of the Issuer. When you buy structured notes, you will be relying on the creditworthiness of the Issuer and of no other person. You have no rights under the terms and conditions of the structured notes against any issuer of any linked underlying(s). If the Issuer becomes insolvent or default on its obligations under the product, in the worst case scenario, you could lose substantial part or all of the capital invested. The structured notes may be terminated early by the issuer.
- Some structured notes are 100% capital protected at maturity provided that it is not otherwise early terminated by the Issuer
- Investing in structured notes are not the same as investing in the linked reference asset(s) directly.
- The structured notes are not normal time deposits, and they are not protected by the Deposit Protection Scheme in Hong Kong.
- Not covered by the Investor Compensation Fund – structured notes are not traded on any markets operated by Hong Kong Exchanges and Clearing Limited or any other stock exchanges. There may not be an active or liquid secondary market.
- The above is not an exhaustive list of risk factors. For details, please refer to the offering documents.

Important Risk Warning of Bond and Certificate of Deposit Product:

- Bonds and Certificates of Deposit (CDs) are investment products. The investment decision is yours but you should not invest in a bond / CD unless the intermediary who sells it to you has explained to you that the bond / CD is suitable to you having regard to your financial situation, investment experience and investment objectives. Your intermediary is under a duty to assure that you understand the nature and risks of this product, and that you have sufficient net worth to be able to assume the risks and bear the potential losses of trading in this product.
- Bonds are not deposits and should not be treated as substitute for conventional time deposits.
- Certificate of Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Investors who purchase bonds / CDs are exposed to the credit risk of the issuer and guarantor (if any) of the bonds / CDs. There is no assurance of protection against a default by the issuer / guarantor in respect of the repayment obligations. In the worst-case scenario, any failure by the issuer and the guarantor (if any) to perform their respective obligations under the bonds / CDs when due may result in a total loss of all of your investment.
- Renminbi (RMB) is not a freely convertible currency. As such, investors trading bonds and / or CDs denominated in RMB are subject to additional risks (such as currency risk).
- The above is not an exhaustive list of risk factors. Please refer to the section on “Risk Factors” in the relevant “Bond / Certificate of Deposit Trading Services” Factsheet to understand other risk factors applicable to bonds and CDs.
- The information displayed does not constitute nor is it intended to be construed as any professional advice, offer, solicitation or recommendation to deal in Bonds / CDs. Investors should be aware that all investments involve risks (including the possibility of loss of the capital invested). The prices of Bonds and CDs may go up as well as down and past performance is not indicative of future performance. Investors should not only base on this information alone to make investment decisions, and should carefully consider whether an investment is suitable for them in view of their own investment objectives, investment experience, investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should read the relevant product offering documents and terms and conditions (including the full text of the risk factors therein) in detail before making any investment decisions. Investors should obtain independent professional advice if they have concerns about their investment.
- No guarantee, representation, warranty or undertaking, express or implied, is made as to the fairness, accuracy, timeliness, completeness or correctness of any general financial and market information, news services and market analysis, projections and / or opinions (“Market Information”) provided above and the basis upon which any such Market Information have been made, and no liability or responsibility is accepted by the Bank in relation to the use of or reliance on any such Market Information whatsoever provided in the webinar.
- Investors must make their own assessment of the relevance, accuracy and adequacy of the information provided and make such independent research / investigations as they may consider necessary or appropriate for the purpose of such assessment. The Bank does not make any representation or recommendation or assessment as to whether or not any of the investment(s) mentioned are suitable or applicable to any persons and thus shall not be held responsible in this regard.

Risk Disclosure of “MaxInterest” Investment Deposit

- “MaxInterest” Investment Deposit (“MXI”) is a structured product involving derivatives. You should not only base on this material alone to make any investment decisions. The investment decision is yours and you should not invest in MXI unless the intermediary who sells it to you has explained to you that MXI is suitable for you having regard to your financial situation, investment experience and investment objectives and you fully understand and are willing to assume the risks associated with it. You should therefore ensure that you read and understand the nature of the MXI and the relevant offering documents of the MXI

(including the full text of the risk factors therein), where necessary, seek independent professional advice, before making any investment decisions

- MXI is embedded with FX options. Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and the loss could be substantial.
- You should note that MXI is not normal time deposit and thus should not be considered as normal time deposit or its alternative. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Earnings on MXI are limited to the nominal interest payable and it is only payable upon maturity. As the principal and the earning will be paid in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, investors will have to bear the potential losses due to currency depreciation, which may be substantial. If MXI is withdrawn before maturity, investors will also have to bear the costs involved. Such losses and costs may reduce the earnings and the principal amount of MXI.
- You will be relying on the Bank's (as the issuer) creditworthiness. MXI is not secured by any collateral. If the Bank becomes insolvent or default on its obligations under MXI, in the worst case scenario, you could suffer a total loss of your investment amount.
- MXI is not listed on any stock exchange and is not covered by the Investor Compensation Fund.
- Investing in MXI is not the same as buying the linked currency directly.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the MXI involving RMB are subject to the currency risk of RMB.
- Certain Terms and Conditions (including some of the key dates) of MXI can be adjusted by the Bank in certain circumstances. The MXI may be terminated early by the Bank. This might have a negative impact on the product's return.

Risk Disclosure of Currency-Linked Capital Protected Investment Deposit

- Currency-Linked Capital Protected Investment Deposit ("CPI") is a structured product involving derivatives. You should not only base on this material alone to make any investment decisions. The investment decision is yours and you should not invest in the CPI unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives and you fully understand and are willing to assume the risks associated with it. You should therefore ensure that you read and understand the nature of the CPI and the relevant offering documents of the CPI (including the full text of the risk factors therein) and, where necessary, seek independent professional advice, before making any investment decisions.
- CPI is embedded with FX options. Option transactions involve risks, even when buying an option. The option's value might become worthless if the market moves against your expectation.
- You should note that CPI is not a normal time deposit and thus should not be considered as normal time deposit or its alternative. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- You should understand that the Principal of the CPI is protected only when it is held to maturity and you will be relying on the Bank's (as the issuer) creditworthiness. CPI is not secured by any collateral. If the Bank becomes insolvent or default on its obligations under the CPI, in the worst case scenario, you could suffer a total loss of your investment amount.
- CPI is not listed on any stock exchange and is not covered by the Investor Compensation Fund.
- Investing in CPI is not the same as buying the Underlying Currency Pair directly.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the CPI involving RMB are subject to the currency risk of RMB.
- Certain Terms and Conditions (including some of the key dates) of CPI can be adjusted by the Bank. The CPI may be terminated early by the Bank. This might have a negative impact on the product's Return / Coupon (if any).

Risk Disclosure of FX2 - FX and Precious Metal Trading Services:

- The risk of loss in foreign exchange and precious metal trading can be substantial. You may sustain losses in excess of your initial collateral. Under certain market conditions, you may find it difficult or impossible to liquidate a position of outstanding FX2 Trading Contracts. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit your loss at the designated price. In extreme circumstances whereby the market moves significantly against your positions, you may be required to make additional deposits or interest payments within a short period of time to maintain your positions. If you fail to provide the required deposits or interest payments immediately, your positions under all outstanding FX2 Trading Contracts may be closed out without prior notice. You may be liable for any resulting deficit in your account. You should therefore carefully consider if foreign exchange and precious metal trading is suitable for you in light of your own financial position and investment objectives.
- Renminbi ("RMB") is subject to foreign exchange control by the PRC government. If your FX2 Trading Contract involves offshore RMB, you will be subject to foreign control and currency risks of RMB.
- Trading on an electronic trading system may differ from trading on other trading systems or platforms. You will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all.
- Investment involves risks. The above risk disclosure cannot disclose all the risks involved. You should read and understand all the relevant documents and risk disclosure (in particular, the Risk Disclosure Statement contained in the relevant application form) before making any investment decision.
- If you are uncertain of or do not understand the nature of and the risks involved in leveraged foreign exchange and precious metal trading, you should seek independent professional advice.

Risk Disclosure of FX and Precious Metal Margin Trading Services

- The risk of loss in leveraged foreign exchange and precious metal trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your Account. You should therefore carefully consider whether FX and precious metal margin trading is suitable for you in light of your own financial position and investment objectives.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government. If your Margin Trading Contract involves Offshore Renminbi, you will be subject to foreign control and currency risk of RMB.
- Trading on an electronic trading system may differ from trading on other trading systems or platforms. You will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all.
- Investment involves risks. The above risk disclosure cannot disclose all the risks involved. You should read and understand all the relevant documents and risk disclosure (in particular, the Risk Disclosure Statement contained in the relevant application form) before making any investment decision.
- If you are uncertain of or do not understand the nature of and the risks involved in leveraged foreign exchange and precious metal trading, you should seek independent professional advice.

Risk Disclosure Statement of Investment Financing Service

PLEASE READ THIS RISK DISCLOSURE STATEMENT CAREFULLY AND CONSULT YOUR OWN LEGAL ADVISER AND/OR OTHER PROFESSIONAL CONSULTANTS AS YOU CONSIDER APPROPRIATE BEFORE YOU DECIDE TO APPLY FOR INVESTMENT FINANCING SERVICE.

Below are the key risks associated with Investment Financing Service (the "Facility") which are not exhaustive. The Facility is provided by Hang Seng Bank Limited (the "Bank").

1. Risk of Trading in Investment Funds and other Investment Products

You should note that all investments involve risks (including the possibility of loss of the capital invested). Prices of units of investment funds or other investment products may go up as well as down and information on past performance is not indicative of future performance. It is aslikely that losses will be

incurred rather than profit made as a result of buying and selling investment products. You should read and understand the relevant product's offering documents (including the full text of the risk factors stated therein) in detail before making any investment decision.

2. Risk of Using Leverage

The prices of investment funds and other investment products fluctuate, sometimes dramatically. Financing transactions in investment products by collateral using leverage involves significant risk, and losses may exceed the value of your collateral and may affect your ability to repay the Facility. The higher your leverage is, the bigger your losses can be in adverse market conditions. Contingent orders such as "stop-loss" or "stop-limit" orders may not necessarily limit losses as market conditions may make it impossible to execute contingent orders. You may be required at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Force liquidation may result in losses and you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable for you in light of your own financial position and investment objectives.

3. Risk associated with Margin Requirements

The Facility is a financing arrangement with margin requirements. The Available Limit of the Facility is determined by the aggregate of the market value of the investment products charged by you in favour of Hang Seng as collateral from time to time ("Charged Securities") multiplied by the applicable Loan Ratio and capped at the Ceiling Limit. The Loan Ratio and the Ceiling Limit are set and may be varied by Hang Seng from time to time. If unauthorised overdraft occurs (i.e. when the Loan Amount exceeds the Available Limit) for any reasons, including but not limited to decrease in value of the Charged Securities, change of the Loan Ratio or termination of the Facility, interest on the unauthorised overdraft amount will be charged at the unauthorised overdraft interest rate(s) and you undertake to forthwith repay the unauthorised overdraft amount in cash or dispose of your investments and apply the proceeds towards repayment of the unauthorised overdraft amount.

If you do not act promptly upon receiving a margin call notice and do not take the required actions within a prescribed period, Hang Seng may exercise various rights, including the right to liquidate part or all of the Charged Securities, and the right to set-off any cash held in your account at Hang Seng towards any amount owing by you to Hang Seng under the Facility, in each case at any time and in any way Hang Seng considers appropriate without demand or notice to you (even if the market value of the Charged Securities drops drastically due to adverse market conditions). You will bear all losses and remain liable for any resulting deficit in your account and interest charged on your account. Commissions, fees and other charges applicable to the Facility may also increase your loss. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

4. Interest Rate Risk

The interest rate applicable to the Facility is based on Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng from time to time ("HKD Prime") plus or minus a pre-determined rate set by Hang Seng. The interest rate may be subject to change over time. When HKD Prime rate increases, the interest payment under the Facility will increase.

5. Currency Risk

If any of the Charged Securities is denominated in a currency different from the Facility (which is denominated in Hong Kong dollar), a conversion of one currency into another currency is required and such conversion shall be calculated at the rate determined by Hang Seng to be prevailing in the relevant foreign exchange market at the relevant time. The value of the Charged Securities and the Available Limit of the Facility may change due to fluctuations in foreign exchange rate.

6. Liquidity Risk

If Hang Seng exercises its right to liquidate the Charged Securities under adverse market conditions, it may be difficult to sell the Charged Securities and the selling price may also be affected when there is no or little liquidity for the Charged Securities in the market. You will be liable for the shortfall if the amount of sales proceeds of the Charged Securities is not sufficient to pay off the amount owing by you to Hang Seng.

under the Facility.

7. Risk of Providing an Authority to Hold Mail or to Direct Mail to Third Parties

If you provide Hang Seng with an authority to hold mail or to direct mail to third parties, it is important for you to promptly collect in person all contract notes and statements of your accounts and review them in detail to ensure that any anomalies or mistakes can be detected in a timely fashion.

8. Risk of Client Assets Received or Held Outside Hong Kong Special Administrative Region

Client assets received or held by Hang Seng outside the Hong Kong Special Administrative Region are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571, Laws of Hong Kong) and the rules made under it. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in the Hong Kong Special Administrative Region.

Risk Disclosure of Securities Investment:

Investors should note that investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Investors should note that investing in different Renminbi-denominated securities and products involves different risks (including but are not limited to currency risk, exchange rate risk, credit risk of issuer / counterparty, interest rate risk, liquidity risk (where appropriate)). The key risks of investing in securities via the Stock Connect Northbound Trading include:

- Once the respective quota is used up, trading will be affected or will be suspended.
- Stock Connect Northbound Trading will only operate on days when both markets are open for trading. Investors should take note of the days the Stock Connect Northbound Trading is open for business and decide according to their own risk tolerance whether or not to take on the risk of price fluctuations in securities during the time when Stock Connect Northbound Trading is not trading.
- When a security is recalled from the scope of eligible securities for trading via Stock Connect Northbound Trading, that security can only be sold but NOT bought.
- Investors will be exposed to currency risk if conversion of the local currency into RMB is required.

Foreign securities carry additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign securities may be more volatile and could be adversely affected by changes in many factors. Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Investors should note that ETF is different from a typical unit trust and many factors will affect its performance. In general, the market price per ETF unit may be significantly higher or lower than its net asset value per unit due to market demand and supply, liquidity, and scale of trading spread in the secondary market and will fluctuate during the trading day. ETF is different from stocks, investors should read the offering documents of the relevant ETF and understand the features and risks of ETF etc.

Investors should not only base on this material alone to make any investment decision, but should read in detail the relevant risk disclosure statements.

These promotion materials have not been reviewed by the Securities and Futures Commission in Hong Kong ("SFC"). The information contained herein is for general information and reference purposes only

and is not intended to provide professional investment or other advice. It is not intended to form the basis of any investment decision. You should not make any investment decision based solely on the information and services provided herein. Before making any investment decision, you should take into account your own circumstances including but not limited to your financial situation, investment experience and investment objectives, and should understand the nature, terms and risks of the relevant investment product. You should obtain appropriate professional advice where necessary.

These promotion materials are not intended to provide or regard as legal or taxation advice, or investment recommendations.

To borrow or not to borrow? Borrow only if you can repay!