

Issue of Hang Seng Bank (China) Limited (the “Bank”)
Entity Large-denomination Certificate of Deposit Vol.17 of the Year of 2022

No.	Product Name	Serial No.	Tenor	Annual Interest Rate	Total Issuance Amount	Issuance Period	Minimum Deposit Amount
1.	Entity Large-denomination Certificate of Deposit Vol. 17 No. 001 of the Year of 2022	C20221001M17001	1 Month	1.850%	RMB100,000,000	From 1 October 2022 till 31 December 2022	RMB10,000,000
2.	Entity Large-denomination Certificate of Deposit Vol. 17 No. 002 of the Year of 2022	C20221003M17002	3 Months	1.900%	RMB100,000,000		
3.	Entity Large-denomination Certificate of Deposit Vol. 17 No. 003 of the Year of 2022	C20221006M17003	6 Months	2.100%	RMB100,000,000		
4.	Entity Large-denomination Certificate of Deposit Vol. 17 No. 004 of the Year of 2022	C20221009M17004	9 Months	2.250%	RMB100,000,000		
5.	Entity Large-denomination Certificate of Deposit Vol. 17 No. 005 of the Year of 2022	C20221012M17005	12 Months	2.300%	RMB100,000,000		
6.	Entity Large-denomination Certificate of Deposit Vol. 17 No. 006 of the Year of 2022	C20221018M17006	18 Months	2.850%	RMB100,000,000		
7.	Entity Large-denomination Certificate of Deposit Vol. 17 No. 007 of the Year of 2022	C20221024M17007	24 Months	2.900%	RMB100,000,000		

Ways and Means of Information Disclosure

- Information shall be disclosed through the Bank's official website (<https://www.hangseng.com.cn/>).
- During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.

General Terms of Entity Deposit Certificate

General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.

English version hereof is for reference only. Should there is any discrepancy between the two languages, the Chinese version shall prevail.

Updated by October 2022



Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol. 17 No.001 of the Year of 2022

(Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 17 No. 001 of the Year of 2022		Serial No.	C20221001M17001	
Currency	RMB		Tenor	1 Month	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.850%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	1 month after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 October 2022 till 31 December 2022				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
Issuance Channels	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					
Product Subscription	<ol style="list-style-type: none"> Customers can apply for subscription through the following channels: filling in and submitting the “Application for Purchase of Entity Large-denomination Certificate of Deposit” at the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. 				



Description of Product Interest Calculation Method	<ol style="list-style-type: none"> The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
Product Transfer	<p>Not Allowed</p> <ol style="list-style-type: none"> The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor; The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit; Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period; The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
Product Early Withdrawal	<p>Allowed</p> <ol style="list-style-type: none"> The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or [by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer].
Relevant Fees	<p>The Bank does not charge any service fees for this Certificate of Deposit temporarily.</p>
Ways and Means of Information Disclosure	
<ol style="list-style-type: none"> Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China. 	



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General Terms of Entity Deposit Certificate

General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.

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Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol. 17 No.002 of the Year of 2022 (Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 17 No. 002 of the Year of 2022		Serial No.	C20221003M17002	
Currency	RMB		Tenor	3 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.900%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	3 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 October 2022 till 31 December 2022				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
Issuance Channels	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					
Product Subscription	<ol style="list-style-type: none"> Customers can apply for subscription through the following channels: filling in and submitting the “Application for Purchase of Entity Large-denomination Certificate of Deposit” at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. 				



Description of Product Interest Calculation Method	<ol style="list-style-type: none"> The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
Product Transfer	<p>Not Allowed</p> <ol style="list-style-type: none"> The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor; The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit; Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period; The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
Product Early Withdrawal	<p>Allowed</p> <ol style="list-style-type: none"> The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.
Relevant Fees	<p>The Bank does not charge any service fees for this Certificate of Deposit temporarily.</p>
Ways and Means of Information Disclosure	
<ol style="list-style-type: none"> Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, 	



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disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.

General Terms of Entity Deposit Certificate

General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.

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Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol. 17 No.003 of the Year of 2022 (Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 17 No. 003 of the Year of 2022		Serial No.	C20221006M17003	
Currency	RMB		Tenor	6 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.100%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	6 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 October 2022 till 31 December 2022				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
Issuance Channels	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					
Product Subscription	<ol style="list-style-type: none"> Customers can apply for subscription through the following channels: filling in and submitting the “Application for Purchase of Entity Large-denomination Certificate of Deposit” at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. 				



Description of Product Interest Calculation Method	<ol style="list-style-type: none"> The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
Product Transfer	<p>Not Allowed</p> <ol style="list-style-type: none"> The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor; The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit; Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period; The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
Product Early Withdrawal	<p>Allowed</p> <ol style="list-style-type: none"> The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.
Relevant Fees	<p>The Bank does not charge any service fees for this Certificate of Deposit temporarily.</p>
Ways and Means of Information Disclosure	
<ol style="list-style-type: none"> Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China. 	



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General Terms of Entity Deposit Certificate

General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.

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Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol. 17 No.004 of the Year of 2022(Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 17 No. 004 of the Year of 2022		Serial No.	C20221009M17004	
Currency	RMB		Tenor	9 Months	
Calculation Type of Interest Rate	Fixed Interest Rate		Annual Interest Rate	2.250%	
Interest Commencement Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	9 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%	
Transferability	Allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 October 2022 till 31 December 2022				
Freeze Period	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Scheduled Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
Issuance Channels	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					



<p>Product Subscription</p>	<ol style="list-style-type: none"> 1. Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer. 2. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.
<p>Description of Product Interest Calculation Method</p>	<ol style="list-style-type: none"> 1. The interest of this Certificate of Deposit is calculated from the date of successful subscription. 2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. 3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. 4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
<p>Product Transfer</p>	<p>Allowed</p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"> 1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor; 2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit; 3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period; 4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank. 5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
<p>Product Early Withdrawal</p>	<p>Allowed</p> <ol style="list-style-type: none"> 1. The customer can withdraw fully or partially before the Maturity Date. 2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. 3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed



	during the period of deposit \times interest rate for early withdrawal \div 360 days. 4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
Ways and Means of Information Disclosure	
1. Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). 2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.	
General Terms of Entity Deposit Certificate	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

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Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol. 17 No.005 of the Year of 2022 (Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 17 No. 005 of the Year of 2022		Serial No.	C20221012M17005	
Currency	RMB		Tenor	12 Months	
Calculation Type of Interest Rate	Fixed Interest Rate		Annual Interest Rate	2.300%	
Interest Commencement Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	12 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%	
Transferability	Allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 October 2022 till 31 December 2022				
Freeze Period	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Scheduled Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
Issuance Channels	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				



Product Description	
Product Subscription	<ol style="list-style-type: none"> 1. Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer. 2. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.
Description of Product Interest Calculation Method	<ol style="list-style-type: none"> 1. The interest of this Certificate of Deposit is calculated from the date of successful subscription. 2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. 3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. 4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
Product Transfer	<p>Allowed</p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"> 1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor; 2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit; 3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period; 4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank. 5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
Product Early Withdrawal	<p>Allowed</p> <ol style="list-style-type: none"> 1. The customer can withdraw fully or partially before the Maturity Date. 2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged.



	<ol style="list-style-type: none">3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days.4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
Ways and Means of Information Disclosure	
<ol style="list-style-type: none">1. Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.	
General Terms of Entity Deposit Certificate	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

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Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol. 17 No.006 of the Year of 2022 (Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 17 No. 006 of the Year of 2022		Serial No.	C20221018M17006	
Currency	RMB		Tenor	18 Months	
Calculation Type of Interest Rate	Fixed Interest Rate		Annual Interest Rate	2.850%	
Interest Commencement Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	18 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%	
Transferability	Allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 October 2022 till 31 December 2022				
Freeze Period	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Scheduled Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
Issuance Channels	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				



Product Description	
Product Subscription	<ol style="list-style-type: none"> 1. Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer. 2. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.
Description of Product Interest Calculation Method	<ol style="list-style-type: none"> 1. The interest of this Certificate of Deposit is calculated from the date of successful subscription. 2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. 3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. 4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
Product Transfer	<p>Allowed</p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"> 1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor; 2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit; 3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period; 4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank. 5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
Product Early Withdrawal	<p>Allowed</p> <ol style="list-style-type: none"> 1. The customer can withdraw fully or partially before the Maturity Date. 2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. 3. The Bank will calculate the interest on the early withdrawal deposits according to the following



	<p>methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days.</p> <p>4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.</p>
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
Ways and Means of Information Disclosure	
<p>1. Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).</p> <p>2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.</p>	
General Terms of Entity Deposit Certificate	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

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Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)

Entity Large-denomination Certificate of Deposit Vol. 17 No.007 of the Year of 2022 (Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 17 No. 007 of the Year of 2022		Serial No.	C20221024M17007	
Currency	RMB		Tenor	24 Months	
Calculation Type of Interest Rate	Fixed Interest Rate		Annual Interest Rate	2.900%	
Interest Commencement Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	24 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%	
Transferability	Allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 October 2022 till 31 December 2022				
Freeze Period	Within 1 calendar month since the date of successful subscription of the Certificate of Deposit				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Scheduled Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples’ Bank of China	
Issuance Channels	The Bank’s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				



Product Description	
Product Subscription	<ol style="list-style-type: none"> Customers can apply for subscription through the following channels: filling in and submitting the properly executed “Application for Purchase of Entity Large-denomination Certificate of Deposit” to the branch network which operates corporate banking services or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer. If the customer confirms the purchase through the above channels, it means that the customer has fully understood and agreed to all the terms of this fact sheet.
Description of Product Interest Calculation Method	<ol style="list-style-type: none"> The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
Product Transfer	<p>Allowed</p> <p>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</p> <ol style="list-style-type: none"> The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor; The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit; Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period; The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
Product Early Withdrawal	<p>Allowed</p> <ol style="list-style-type: none"> The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following



	<p>methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days.</p> <p>4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.</p>
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
Ways and Means of Information Disclosure	
<p>1. Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).</p> <p>2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.</p>	
General Terms of Entity Deposit Certificate	
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.	

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