

Wealth Management Services

Insurance Services

- Dedicated Referral Broker Partners.
- Suite of insurance plans available with our partners:
 - **Term Life:** Provides a guaranteed death benefit for a chosen policy duration.
 - **Whole Life:** Provides guaranteed whole life coverage for the insured's life together with cash accumulation elements.
 - **Endowment:** A type of policy that combines wealth accumulation and life protection elements for a specific period of time.
 - **Critical Illness:** Provide a lump sum benefit if insured is diagnosed with any of the pre-defined critical illness.
 - **Medical:** Cover hospital and surgical costs via reimbursing the insured medical expenses.
 - **Annuities:** Provide a regular stream of monthly income during the income period as chosen by the policy owner.
 - **Universal Life:** Provide saving and protection benefits throughout an individual's life as long as premium paid or accumulated cash value in policy exceeds the maintenance cost of the policy.
 - **Private Placement Life Insurance:** A customized form of life insurance utilized for specialized wealth structuring.

Investment Services

Investment Funds

Our team of professionals is ready to discuss your investment needs and assist you to select appropriate funds for your portfolio.

Important Note

Investment Fund is an investment product and some Investment Funds may involve derivatives. The investment decision is yours but 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. Investing in this product is not the same as a bank deposit. Investment involves risk and past performance is not indicative of future performance. You should carefully read the relevant offering documents and are strongly advised to obtain independent professional advice before making any investment decision.

What are Investment Funds

Funds are professionally-managed form of collective investments which pool money from many investors and invest in a wide range of financial instruments such as stocks, bonds and currencies according to investors' choices and specific funds' objective.

Why invest in Investment Funds?

- **Access to Global Markets** - Go beyond local investments to participate in global markets.
- **Growth Potential** - Capture more opportunities in global investment markets, from bonds to equities and foreign currencies etc.
- **Diversification** – Spread your risk across a portfolio of funds in different markets and assets.
- **Professional Management** - Tap into the expertise and resources of international fund management groups.
- **Cost-Effectiveness** - Pooled funds from investors to make a large portfolio allowing access to a wide choice of investments in a cost effective manner.
- **Flexibility** - Easily adjust your portfolio to suit any specific investment needs and time horizons.

What type of funds China CITIC Bank International offer?

Open-end Funds

- Wide fund range including fixed income funds, balanced funds and equity funds.
- Provide multiple-currency classes and different distribution classes.

Minimum Investment Amount

- SGD 200,000 (subject to exceptional cases).

Subscription Fee

- Subscription Fee – Up to 3.27% (inclusive of GST) of the investment amount of the transaction.

Terms and Conditions apply.

Refer to Fee Schedule or speak to our Relationship Managers for more details.

Risk Disclosure Statements

<p>General Risks for Investment Funds</p>	<p>The general risks associated with investment in Investment Fund are set out below. However, given the diverse range of investment funds offered in the market, the risk factors set out below are generic in nature. You should read the other risk factors set out in the offering document(s) for the relevant fund in conjunction with these generic risks to understand all risks relating to your specific fund investment.</p> <p>Market and Investment Risk Fund investment involves market and investment risks, such as political, tax, economic, company specific risk, foreign exchange, liquidity, regulatory, economic cycles and market volatility risks, especially with investment in emerging markets or during economic downturns. The value of your investment may fall due to adverse impact that local, regional and global political, social and economic developments may have on ratings and markets. Such impact may disrupt markets for extended periods of time and may cause abnormal fluctuations in different aspects including currency exchange rates, bond values and yields, interest rates and asset values. Investment Funds may invest in different types of assets, and subject to other risks inherent in the underlying investment including the counterparty default risk of the underlying instrument issued by investment vehicles. The value of Investment Funds can be extremely volatile and may go down substantially within a short period of time. There is no guarantee of repayment of principal. In the worst-case scenario investors may sustain entire loss of the investment.</p> <p>Currency Risk Investment Fund and its underlying investments may be denominated in various currencies and the Fund value might be adversely affected by movements in exchange rates. If the base currency of the investors is different from that of the investment Fund currency and underlying investments, investors may be exposed to currency risks. For Investment Fund or underlying investments denominated in the RMB (or the currency subject to exchange control). The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.</p> <p>Liquidity Risk Investment Fund may invest in assets which may have lower liquidity. If there is no active secondary market for such bonds/securities, Fund manager may find it harder to buy or sell such bonds/securities at an optimal time with an acceptable price level. Investing in these bonds/securities may be more susceptible to liquidity risk and may result in an adverse impact to the value of the Investment Fund. If there is a sizeable redemption request, the Investment Fund may need to be liquidated at a significant discount and the Investment Fund may suffer losses as a result.</p> <p>Concentration Risk Investment Funds invest in concentrated geographical locations (for example in a specific region or country) or maintain a portfolio with limited holdings might be more volatile than funds invest globally or with broadly diversified portfolio.</p> <p>Management Risk The performance of the Investment Fund may be highly dependent on the success of the investment strategy of the fund. There is no assurance that the strategy employed by the fund will be successful and therefore the investment objective of the fund may not be achieved.</p> <p>Risk of Suspension or Early Closure Investment Fund may be subject to temporary suspensions, or early termination / closure upon the occurrence of certain events as specified in the relevant offering documents. Upon liquidation, the assets of the relevant Investment Fund will be liquidated with the net proceeds distributed to its investors. Yet, the distribution amount may be less than the initial investment amount, and</p>
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	<p>investors may suffer substantial loss.</p> <p>Derivatives Usage Risk Investment Fund may seek to use derivatives for the purpose of hedging, efficient portfolio management, leveraging, or investment purpose. Derivatives are subject to credit risks of the counterparty, and any deterioration in the creditworthiness could adversely affect the derivative instrument. Besides, a relatively small price movement in a derivative contract may result in substantial loss as a result of leverage. In adverse situation, use of financial derivatives instruments may become inefficient and the Investment Fund may suffer significant losses. Other risks include market volatility risk, liquidity risk, valuation risk, leverage risk as well as the default risk of the derivatives' issuers.</p> <p>Valuation Risk Valuation of the Investment Fund's underlying investment may involve uncertainties and judgmental determinations. If such valuation turns out to be incorrect, this may affect the net asset value calculation of the Investment Fund.</p> <p>Risk associated with Payment of Dividend Out of Capital Dividend yield is not an indicator of Investment Fund return. There is no guarantee of a dividend payout or dividend rate. Dividend payment from the Investment Fund's gross income and/or its capital is under the sole discretion of the fund manager. Investment Fund may have dividend paid out of or fees deducted from the capital. Any distribution involving payment of dividends out of the capital may result in an immediate reduction of the net asset value of the Investment Fund. As a result, the total amount of available capital of the Investment Fund for future investment may be reduced.</p> <p>Risk associated with Currency Hedged Classes Currency hedged classes typically seek to hedge the currency exposures of the Investment Fund to the relevant share class currency, with an aim to provide a return which correlates with the return of the base currency of the Investment Fund. There is no guarantee that the hedging strategy will achieve its desired result. In addition, counterparties of the instrument used for hedging purpose might default; investors are still subject to the same level of currency exchange risk on an unheeded basis.</p> <p>Risk associated with investment in region under specific control For Investment Fund invest in markets under government control or intervention, it generally involves specific risk of the market. Investing in China is subject to the risks of investment in emerging markets as well as the risks specific to the China market. For Investment Fund using QFII/RQFII/Stock Connect/China A shares Access Products (CAAPs) to access China market there are risks, such as, change of regime, exchange control, quota limitations, suspension in trading, restrictions on selling and buying, operational risk associated to information technology systems, clearing and settlement risk, stock may be recalled from the scope of eligible stocks for trading via Stock Connect etc. As a result, Investment Fund's ability to access the China market might be adversely affected and hinder the Investment Fund from pursuing its investment strategy.</p> <p>Risk associated with Trading of Structured Securities For Investment Fund investing in structured securities, such as credits linked securities and asset-backed securities (including Mortgage-backed securities), the net asset value may be affected by creditability or performance of the underlying and/or any reference securities. In worst-case scenario, Investment Fund value may become zero. For Investment Fund investing in Credit Default Swaps ("CDS"), it may be significantly more volatile than Investment Fund without investing in CDS especially in adverse market condition.</p>
General Risks for Fixed Income fund and Balanced fund	<p>Interest Rate Risk Investment Fund primarily investing in fixed income securities are more sensitive to fluctuations in interest rates and generally prices of bonds will fall when interest rates rise. Investment Funds that invest in securities with long tenor are generally more sensitive to interest rate movements than those investing in those with short tenor.</p>

	Credit Risk Investment Fund investing in debt or other fixed income securities or instruments (including financial derivatives instruments) is subject to the credit risk of the issuers or the issuing country. Valuation of the Investment Fund's portfolio may become more difficult and investors may suffer substantial loss in the event of default or downgrading of the issuers' credit rating of underlying assets.
	Reliability of credit ratings The credit ratings assigned by credit rating agencies are heavily weighted by past performances and do not guarantee the creditworthiness of the issuers / fixed income securities / issuing country. Credit rating may change from time to time.
General Risks for funds invest in non-investment grade or unrated assets	Risk associated with investment in non-investment grade or unrated assets Investment Fund invest in non-investment grade or unrated assets are more vulnerable to economic change and the value of these Investment Funds may typically fall more than those invested in investment grade or rated assets. In addition, Investment Fund investing in non-investment grade or unrated assets may be subject to a higher issuer default risk and liquidity risk than those investing in investment in investment grade assets.

A comprehensive set of offer documents (including product features and risk disclosures) may be obtained from the Relationship Manager.

 This webpage does not itself constitute an offer of, or an invitation by or on behalf of China CITIC Bank International Limited Singapore Branch (the "Bank") to any person to purchase or acquire or invest in any investment products. The Bank is regulated by the Monetary Authority of Singapore.
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Bonds

Our IPO Bonds and secondary market bonds allow you to balance your investment portfolio. You may also enjoy stable income and even potential capital gains by trading the bonds in the secondary market.

Important Note

The product is not deposit. It is not a protected deposit and NOT protected under the Deposit Insurance Scheme in Singapore.

Past performance of the product is not an indicative of future performance. The offering documents may not have been reviewed by the Monetary Authority of Singapore. You should exercise caution in relation to the product.

The investment decision is yours and you should not invest in the product unless you have assessed that the product is suitable for you having regard to your risk appetite, financial situation and circumstances, particular needs, investment experience, investment objectives and investment horizon. If you are in any doubt, seek independent professional advice from a financial adviser.

What is a Bond?

A bond is a debt instrument which is normally issued by governments, corporations or other entities for raising funds. When you purchase a bond, you become a creditor, and the issuer agrees to pay you its face value, plus interest, at regular intervals until the bond matures at a later date. Bond trading is conducted through Initial Public Offers (IPO) or the secondary market.

Features

- Flexibility - Available in different denomination currencies.
- Allows you to enjoy a regular or fixed return.
- Longer term investment with different maturity to suit your needs.
- Extensive choices of global government and corporate bonds.

Minimum Investment Amount

- Subject to individual bond.

Fees

- As Principal – Up to 2% of the Nominal Value.
- As Agent – Up to 2.18% of the Nominal Value (inclusive of GST).

Terms and Conditions apply.

Refer to Fee Schedule or speak to our Relationship Managers for more details.

Risk Disclosure Statements

Default and Credit risk	It is the obligation of issuer or Guarantor to meet their payment obligations on the interest and principal. If the issuer and/or the Guarantor become insolvent or default on their obligation, you may not receive any repayment of your principal amount or any other payments due to you under the terms of the product.
Credit rating related risk	The credit ratings assigned by credit rating agencies are heavily weighted by past performances and do not Guarantee the creditworthiness of the product, the Issuer and/or the Guarantor. Downgrades in credit rating may adversely affect Issuer's ability for refinancing and the market price of the product.
Interest rate risk	The credit ratings assigned by credit rating agencies are heavily weighted by past performances and do not Guarantee the creditworthiness of the product, the Issuer and/or the Guarantor. Downgrades in credit rating may adversely affect Issuer's ability for refinancing and the market price of the product.
Exchange rate risk	The product may be subject to exchange rate risk. There may be a loss when convert payments made on the product into your local currency.
Liquidity risk	The liquidity of the product in the secondary market could be low and you may not be able to sell before maturity. Even if you can sell, the price will be based on the prevailing market and may result in substantial loss to the investment.
Market risk	Depending on the respective nature of business, the Issuer and/or Guarantor are subject to business, operational, legal, regulatory and political risks to varying extent. These risks may have adverse impact on the Issuer's and/or Guarantor's result of operations, financial condition and viability, and thus affect the Issuer's and/or Guarantor's ability to fulfill its obligations under this product. The value of your investment may fall and you even may lose your entire investment due to the adverse impact that local, regional and global political, social and economic developments may have on ratings and markets, including ratings and markets that directly concern your investment. Such developments may disrupt markets for long periods and may cause abnormal or volatile fluctuations in different economic measures including currency exchange rates, bond / certificate of deposits values and yields, interest rates, equity values and commodity values.
Event risk	A corporate event such as a merger or takeover may lower the credit rating of the product or issuer. In case the corporate restructurings are financed by the issuance of a large amount of new debt-burden, the company's ability to pay off existing bonds / certificate of deposits will be weakened.
Tax risk	You should carefully consider the tax consequences of investing in the product and consult your own independent professional advisor.
Products with callable feature	The product may be allowed to early redeem by issuer before maturity. You may not be able to enjoy the same rates of return when investing in other products with similar risk parameters. At the worst case, you may suffer a loss for your investment transaction.
Additional Risk Factors for Fixed Income Instruments with Addition Features (where applicable)	
Renminbi related risk	The product is denominated in Renminbi. Renminbi is not freely convertible and conversion through banks in Singapore and subject to certain restrictions. The actual conversion arrangement will depend on the prevailing restrictions at the relevant time and the liquidity of the product may be adversely affected. The exchange rate can go up and down. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.
Risk related to high-yield or unrated products	The product is high-yield or unrated. You are exposed to higher default risk, credit risk or liquidity risk. It is more vulnerable to economic cycles. During economic downturns, it typically falls more in value than investment grade bond as (i) investors become more risk averse and (ii) default risk rises. This may be resulted in higher liquidity risk which may be more difficult to obtain market quotations or to resell the bond / certificate of deposit with limited liquidity.
Additional Risk Factors for Fixed Income Instruments with Special Features (where applicable)	
Risk of investing in complex products	This product is a Complex Product. It may be considered by general members as complex by nature and/or difficult to value and is subject to higher risk as compared with other simple and standardized investment products. Past performance of this product is not indicative of future performance. You may not be able to sell this product before

	maturity since the liquidity of the relevant secondary market could be low. You may not receive the principal that you invested. The offering documents may not have been reviewed by the Monetary Authority of Singapore. You should exercise caution in relation to the product.
Risk associated with variable or deferrable interest or cancellable interest feature	The product has variable and/or deferral of interest payment terms and investors would face uncertainty over the amount and time of the interest payments to be received. Moreover, some products may allow the issuer to cancel the interest payment at their discretion or mandatorily.
Risk associated with extendable feature	The product has extendable maturity date. You would not have a definite schedule of principal repayment.
Risk associated with convertible or exchangeable feature	The product is convertible or exchangeable in nature. You are subject to both equity risks associated with stock and bond investment risks. A fall in the stock price will usually cause the bond price to fall.
Risk associated with contingent write down or loss absorption feature	<p>The product may be written-off fully or partially or converted to common stock on the occurrence of a trigger event. Investors may sustain a partial or entire loss of investment amount. It may be required to bear loss which are difficult to predict and ex ante assessment will also be highly uncertain. The risk profile may change over the tenor and they are high risk products. It may also be exposed to both equity risk associated with the stock and bond investment risks. A fall in the stock price will usually cause the bond price to fall.</p> <p>The value of the product is based on various factors, including but not limited to, market risks, issuer's risks, interest rate risks, exchange rate risks. The products are volatile instruments and may be subjected to considerable fluctuation in value and other inherent risks associated with the financial markets relevant to the issuer. You will need to evaluate various factors and information in order to determine the likelihood of the occurrence of a trigger event, which some of them may not be transparent or readily available to you. The payment you received in relation to the security are dependent on the financial viability of the issuer during the investment period. Also, the product is generally subject to higher credit and liquidity risks, and credit downgrades.</p> <p>The above factors are not exhaustive. It is targeting at Accredited Investors only and are generally not suitable for retail investors. If you do not understand how the feature works and/or if you are not prepared to accept any of the risks highlighted in this document and/or the relevant issuer's prospectus, you must not invest in the product.</p>
Risk associated with perpetual bonds	The product has no maturity date. Interest payout depends on the viability of the issuer in very long term. It is more sensitive to interest rate movement.
Risk associated with subordinated bonds	The product has subordinated ranking and in case of liquidation of the Issuer, you can only get back the principal after other senior creditors are paid.
Risk associated with multiple credit support providers or complex structure	The product has multiple credit support providers with no material operations and/or involve complex structures which subordinate to your rights to those of the multiple credit support providers and may not possess meaningful protection against potential credit event. The bond could constitute senior obligation of the Issuer but constitute subordinated obligations of the Guarantors.

A comprehensive set of offer documents (including product features and risk disclosures) may be obtained from the Relationship Manager.

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Structured Notes

Comprising of different underlying asset classes, structures and tenors, you may tailor a wide spectrum of structured notes that combine different risks and returns to meet your financial needs.

Important Notes:

Structured Notes are complex products embedded with derivatives. Structured Notes provide no guarantee of return or yield on investment. They are NOT principal protected and investors could lose all of the investment. Please refer to the risk disclosure statements and offering documents for further details.

Before making any investment decision, you should read and understand the relevant offering documents for further details and the risks involved and carefully consider your financial situation, investment experience and investment objectives. You may speak to your Relationship Manager regarding the suitability of product based on your investment objectives, financial situation or needs. If you choose not to do so, you should consider if the investment product is suitable for you, and conduct your own assessments and due diligence on the investment product. You should seek independent professional advice if needed.

What are Structured Notes?

Structured Notes (SN) are unlisted structured investment products which involves derivatives and the investment returns are linked to the performance of the underlying stock. Some issuers include one or more additional special features in their SNs. These features may affect the potential gain or loss of the SNs in different ways.

Depending on your financial goals, you can develop your own personalized investment portfolio and earn higher potential investment returns by selecting number of underlying stocks, appropriate investment tenor, strike price etc.

Eg. of SNs include Fixed Coupon Notes, Snowball Notes, Participation Notes, Sharkfin Notes etc.

Features

- Higher potential investment return - In certain circumstances, you may earn higher potential investment returns than conventional time deposits from SN, depending on changes in the values of the underlying assets.
- Flexible tenor - Can be up to 20 years, subject to acceptance of the SN issuer.
- Wide selection of stocks underlyings from US and HK stock market – SNs can be linked to a single stock or a basket of stocks from both the US and HK stock markets covering multiple sectors to achieve diversification.
- Callable feature – SNs with callable feature will be early called/early terminated if certain conditions were met, you may receive the full redemption of the invested amount and potential cash dividend amount, if any, up to the call date, which is earlier than the scheduled expiry date.
- Some SNs are Minimum Redemption of Principal at maturity - While most of the SNs are not minimum redemption of principal at maturity, some SNs provide fully or partially minimum redemption at expiry regardless of the reference stock's performance. Minimum redemption at maturity can be adjusted to earn higher potential return to match your investment objective.

Minimum Investment Amount

- Subject to minimum size set by SN issuer.

Fees

- Up to 4% of the Nominal Value.

Terms and Conditions apply.

Refer to Fee Schedule or speak to our Relationship Managers for more details.

Risk Disclosure Statements

Risk on the potential payout	The potential payout will only be paid if the reference underlying (for single underlying) / the worst or best performing reference underlying (for basket underlying) met certain conditions. It is possible that you may not receive any potential payout for the entire scheduled tenor.
No Collateral	The Product is not secured on any of Issuer's assets or any collateral.
Limited Market Making Arrangements	The Product is designed to be held till the maturity. Issuers may only provide limited market making arrangement. If you try to terminate the Product before maturity, you may receive an amount which is substantially less than your original investment amount.
Maximum Loss upon Issuer's Default or Insolvency	The Product constitutes general unsecured and unsubordinated contractual obligations of the Issuer. You are relying on the Issuer's or/and Guarantor's creditworthiness. If Issuer becomes insolvent or defaults on its obligations, you could lose all of your investment. A credit rating is not a recommendation or assurance as to the Issuer's and / or (where applicable) the Guarantor's creditworthiness or the risks, returns or suitability of the structured product.
Conflicts of Interest	Potential and actual conflicts of interest may arise from the different roles played by the Issuer and its subsidiaries and affiliates in connection with the Product, which may be adverse to your interest in the Product.
Early terminate or adjust the terms and conditions of the Product	Following the satisfaction of early redemption condition(s) (where applicable) or occurrence of certain unforeseeable events outside control with additional risks or costs, (including, but not limited to, corporate actions on the Reference Assets, mergers, nationalization, events which have a dilutive or concentrative effect on the theoretical value of the Reference Assets, market disruption, trading suspension, expropriation, regulation in the relevant

	<p>industries, insolvency, changes in taxation law and other economic, political or social conditions), the Issuer or the Calculation Agent (as applicable) may exercise its discretion which may transfer the risks and costs of certain events to you. They may adjust the terms of the product to account for that event. If no adjustment is able to preserve the economic equivalence of the Product, it may be early terminated by paying investors a fair market value in their discretion. Such early termination amount may be substantially less than your original investment amount. It is possible that any such discretionary determination could have a material adverse impact on the value of and return on the Product.</p> <p>If the Product is early terminated or redeemed, no further potential payout will be payable following such early termination. You may not be able to enjoy the same rate of return if you re-invest in other investments with similar risk parameters.</p>
Exposure to risk from trade date	<p>You will be exposed to the market risk and the price movement of the reference underlying from the trade date which may affect the market value of the Product. The value of your investment may fall and you may even lose your entire investment due to adverse impacts that local, regional and global political, social and economic developments may have on ratings and markets, including ratings and markets that directly concern your investment. Such developments may disrupt markets for long periods and may cause abnormal or volatile fluctuations in different economic measures including currency exchange rates, bond values and yields, interest rates, equity values and commodity values.</p> <p>Investing in the Product linked with reference underlying in/of an emerging market usually result in higher risks such as event risk, political risk, economic risk, credit risk, currency rate risk, market risk, regulatory/legal risk and trade settlement, processing and clearing risks. You should be aware that investments in emerging markets are subject to greater risks than well-developed markets.</p>
Reliance on the Bank	<p>You will have to rely on the Bank to distribute notices, make payment or deliveries to you under the Product. Accordingly, you will also be exposed to the credit risks and other default risks of the Bank. If the Issuer defaults in payment or delivery, or becomes insolvent, you may have to rely on the Bank to enforce any rights under the Product.</p>
Enforcement of Judgment	<p>You or the Bank may have to enforce the Hong Kong judgment against the Issuer's business, assets and operations which may be located outside Hong Kong, and may experience difficulties and delay in doing so or may not be able to enforce it at all.</p>
Risk related to RMB (For RMB denominated notes)	<p>RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. For RMB denominated notes, you may not receive RMB upon redemption / sale of the Product if the Issuer is unable to obtain sufficient RMB due to exchange control and restriction on RMB. You are also subject to the risk of RMB depreciation if you intend to convert any RMB-denominated redemption / sale proceeds into another currency.</p>
Settlement Disruption	<p>If certain settlement disruption event under the applicable terms occurs, it may result in delay/adjustment in settlement and/or affect the value of the Product.</p>
Taxation Risk	<p>You should take note of the taxation information set out in the offering documents of the Product. Tax risks include, without limitation, a change in any applicable law, treaty, rule or regulation or the interpretation thereof by any relevant authority which may adversely affect payments in respect of the Product. The level and basis of taxation on the Product and its holders depend on your individual circumstances and could change at any time. This could have adverse consequences for you. You should, prior to your investment in this Product, consult your own tax advisor regarding the application of related legislation arising from your investment.</p>
Risks relating to difference in trading days and hours and the implications	<p>You should be aware of the trading hour and time zone difference (including summer time and winter time) between different regions in assessing the reference prices or level of the reference underlying, and the extended time lag between the placement of a limit sell back order during Hong Kong and/or Singapore business hours and the execution of such order during the trading hours of the relevant exchange.</p>
Principal at risk	<p>The principal you have invested is at risk, and in worst case scenario, you could lose all of your investment.</p>

Limited maximum potential payout	The Product's maximum potential payout is limited to the aggregate potential payable under the Product, subject to a cap if applicable.
Not the same as investing in the reference underlying	Investing in the Product is not the same as investing in the reference underlying(s). During the investment period, you have no rights in the reference underlying(s). Changes in the market price(s) of such reference underlying(s) may not lead to a corresponding change in the market value and / or potential payoff of the Product.
Exposure to Price Movements and Market Risk of the reference underlying	You may, at settlement, receive physical delivery of the reference underlying, or the worst or the best performing reference underlying in a basket. Issuer will only deliver such underlying to you on the settlement date. You will be exposed to any price movement of such underlying from the fixing date, and the market risk of holding such asset if you choose not to sell it on the settlement date.
Risks associated with reference underlying	Risks associated with reference underlying may adversely affect the value of the Product including but not limited to: <ul style="list-style-type: none"> • Factors affecting the performance (including but not limited to the value, volatility, and liquidity of the reference underlying). • Occurrence of Potential Adjustment Events, Extraordinary Events and Additional Disruption Event. • Actions by the Share Issuer, Index Administrator, Fund Manager or Regulators. • Suspension, cessation, and cancellation of the registration/approval by any regulatory authority.
Language limitation	You should note that certain information and offering documents may only be available in English. If you do not understand the contents of either this document or any other offering documents, you should not invest in this Product.

The risks described above do not purport to be exhaustive and you should take note of the specific risks associated with each type of underlying set out in the offering documents and evaluate the merits and risks of the investment.

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Structured Deposits

Comprising of various tenors, investors may tailor a deposit that combine underlying financial instruments to meet your financial needs.

Important Notes:

Structured Deposits are structured products which involve derivatives. The investment decision is yours but 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, particular needs, investment experience and investment objectives. You should make your own assessment and are strongly advised to obtain independent professional advice from a financial adviser in case of doubt or where necessary. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether this product is suitable for you.

Investing in this product is not the same as a bank deposit. This product is a structured deposit and is not protected under the Deposit Insurance Scheme in Singapore.

What is a Structured Deposit?

Structured Deposit (SD) is a deposit combined with an investment product where the return is reliant on the performance of the underlying financial instruments. Typical financial instruments include foreign exchange, interest rates etc.

Features

- Various currency options – HKD, CNH, USD, AUD, NZD, JPY, GBP, EUR, CAD, CHF, SGD or other currency as agreed by the Bank.
- Yield enhancement – Suitable for investors looking for potential higher interest than time deposits.
- Principal repaid at maturity - You are entitled to receive the deposit amount in full ONLY IF this product is held to maturity. If this product is early terminated, you may suffer from a substantial loss due to the devaluation of the embedded derivative(s).

Minimum Investment Amount

- Agreed by the Bank with Clients or Product Term Sheet of each tranche if applicable.

Terms and Conditions apply.
 Speak to our Relationship Managers for more details.

Risk Disclosure Statements

Credit risk of issuer	Investors will be exposed to the credit risk of the issuer. Investors will not receive any interest payments and may even lose the entire principal amount, if the issuer defaults in performing its obligations or becomes insolvent.
Liquidity Risk	This product is designed to be held till maturity. You do not have a right to request early termination of this product before maturity.
Potential Return / Underperformance Risk	Return of the product is linked to a foreign exchange rate. Return in relation to the product will depend on market conditions and the underlying foreign exchange rate prevailing at the relevant fixing time(s) during or in respect of the relevant deposit period. The level of the underlying foreign exchange rate may go up or down during such period and this will affect the return. The return may be less than would have been payable on a normal time deposit for the same period.
Currency Risk	If Deposit Currency is not in investors' home currency, and investors choose to convert it back to investors' home currency upon maturity, investors may make a gain or loss due to exchange rate fluctuations.
Derivatives Risk	This product is embedded with one or more currency options. The interest amount you are entitled to would depend on the performance of the exchange rate of the underlying currency pair. The interest amount is therefore unknown in advance. The interest amount, if any, will be paid in the Deposit Currency which may not be relevant to the exchange rate of the underlying currency pair.
Limited Potential Gain	The maximum potential gain is limited to the interest payment to be determined by reference to the highest Interest Rate subject to satisfactory of pre-determinate condition(s).
Principal repaid at maturity only	You are entitled to receive the deposit amount in full only if this product is held to maturity. If the Deposit is terminated prior to maturity, investors may receive an amount which is substantially less than the deposit amount.
Not the same as buying the reference currency	Investing in this product is not the same as investing in the reference currency directly. Changes in the market price of the reference currency may not lead to corresponding changes to the market value and/or the performance of this product.
Worst Case Scenario	Investors receive nothing and suffer a total loss of the deposit amount if the Issuer becomes insolvent during the tenor of this product or defaults on its obligations under this product.
Risks relating to RMB	If the product is denominated in RMB, the value of your investment will decrease if the Renminbi depreciates against the Deposit Currency. Conversion between Renminbi and other currencies is subject to policy restrictions relating to Renminbi and consequently the relevant regulatory requirements. Such requirements may be amended subject to changes in the policy restrictions relating to Renminbi. RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.
Market Risk	The value of your investment may fall and you even may lose your entire investment due to the adverse impact that local, regional and global political, social and economic developments may have on ratings and markets, including ratings and markets that directly concern your investment. Such developments may disrupt markets for long periods and may cause abnormal or volatile fluctuations in different economic measures including currency exchange rates, bond values and yields, interest rates, equity values and commodity values. These risks are real and present and you are encouraged to carefully review the relevant offering documents and to consult your professional advisers for information on these risks in order to help you make your own assessment of the risks involved in this investment product.
No Secondary Market	This product is not a listed security. There is no secondary market for you to sell this product prior to its maturity.

The risks described above do not purport to be exhaustive and you should take note of the specific risks associated with each type of underlying set out in the offering documents and evaluate the merits and risks of the investment.

A comprehensive set of offer documents (including product features and risk disclosures) may be obtained from the Relationship Manager.

This webpage does not itself constitute an offer of, or an invitation by or on behalf of China CITIC Bank International Limited Singapore Branch (the "Bank") to any person to purchase or acquire or invest in any investment products. The Bank is regulated by the Monetary Authority of Singapore.

This webpage is issued by the Bank. Its contents have not been reviewed by the Monetary Authority of Singapore.

Dual Currency Investment

Dual Currency Investment gives investors the opportunity to earn potentially higher returns on investment in the currency markets.

Important Notes:

Dual Currency Investment (DCI) are structured products which involve derivatives. The investment decision is yours but 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, particular needs, investment experience and investment objectives. You should make your own assessment and are strongly advised to obtain independent professional advice from a financial adviser in case of doubt or where necessary. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether this product is suitable for you.

Investing in this product is not the same as a bank deposit. This product is not protected under the Deposit Insurance Scheme in Singapore.

The value of your investment may fall and you even may lose your entire investment due to the adverse impact that local, regional and global political, social and economic developments may have on markets, including markets that directly concern your investment. Such developments may disrupt markets for long periods and may cause abnormal or volatile fluctuations in different economic measures including currency exchange rates and interest rates. These risks are real and present and you are encouraged to carefully review the relevant offering documents and to consult your professional advisers for information on these risks in order to help you make your own assessment of the risks involved in this investment product.

What is a Dual Currency Investment?

Dual Currency Investment (DCI) is comprises of a time deposit and a currency option. When you set up a DCI, you are setting up a time deposit and at the same time selling a currency option. The option premium from the sale of the currency option helps to deliver a yield that is potentially higher than that of time deposit with same tenor.

Features

- Flexible tenor – 1-week, 2-weeks, 1-month, 2-months or other period of as agreed by the Bank.
- Various currency options – HKD, USD, AUD, NZD, JPY, GBP, EUR, CAD, CHF, SGD or other currency as agreed by the Bank.
- Yield enhancement - Suitable for investors looking for potential higher interest than time deposits.
- Suitable for investors with the need for one or a variety of alternative currencies.

Minimum Investment Amount

- HKD 100,000 or equivalent.

Terms and Conditions apply.

Speak to our Relationship Managers for more details.

Risk Disclosure Statements

Not a deposit	This product is NOT equivalent to, nor should it be treated as a substitute for, a deposit.
Derivative Risk	This product is embedded with FX put option. Option transactions involve risks, especially when selling an option. Although the premium received is fixed, your loss may be more than the premium amount and substantial. You should make your own decision whether to invest in the product. Unless you fully understand and are willing to bear the related risks, and are satisfied that the product is suitable for you, please do not invest in the product.
Limited Potential Gain	The maximum potential gain is limited to the interest payment.
Maximum Potential Loss	You could lose all of your principal amount.
Not the same as buying the linked currency	Investing in the product is not the same as buying the Linked Currency directly. During the Investment Period, you have no rights in the Linked Currency, and movements in the exchange rate of the Linked Currency may not lead to any corresponding change in your return on the product.
Liquidity Risk	You cannot early terminate the product and should be prepared to hold the product until maturity. There is no secondary market for the product.
Credit Risk of the Bank	This product is not secured by any collateral. You will be exposed to the credit risk of the Bank and will not receive any interest payment or may even lose the entire principal amount if the Bank becomes insolvent or defaults in performing its obligations.

Market Risk	The return of the product is linked to the exchange rates of the Investment Currency against the Linked Currency at the fixing time on the fixing date. Exchange rate movement can be unpredictable, sudden and drastic, and affected by complex political and economic factors. If such exchange rate is unavailable, the Bank will, acting on good faith and in a commercially reasonable manner, determine the exchange rate. The decision of the Bank shall be binding and conclusive.
Currency Risk	You are subject to risk of exchange rate fluctuations. If the Linked Currency depreciates, you will receive the principal and interest in the Linked Currency at strike Rate at maturity. If you convert such amount back to the Investment Currency, the loss arising from linked currency devaluation may offset the interest earned on the product, and may even result in significant or entire losses in the principal amount. There is a risk that loss may be incurred. If the Investment Currency and/or Linked Currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. Foreign exchange control restrictions may also be applicable to the currencies the DCI is linked to.
Risks of early termination by the bank	The Bank has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is terminated by the Bank early, you may suffer a substantial loss under this product.
Apart from the above risk, there are specific relating to Renminbi:	
Risks relating to RMB	If the Investment Currency or the Linked Currency of the product is RMB, you should note that the value of RMB against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between RMB and foreign currencies), which may adversely affect your return under this product when you convert RMB into your home currency. RMB is not freely convertible at present. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

The risks described above do not purport to be exhaustive and you should take note of the specific risks associated with each type of underlying set out in the offering documents and evaluate the merits and risks of the investment.

A comprehensive set of offer documents (including product features and risk disclosures) may be obtained from the Relationship Manager.

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财富管理服務

保險服務

- 精選保險經紀公司。
- 通過保險經紀伙伴提供全方位保險計劃：
 - **定期壽險**：在選定的保單年期內提供保證性身故賠償。
 - **終身壽險**：為受保人提供終身身故保障。終身壽險保單還具有現金價值積累功能。
 - **儲蓄計劃**：是一種在特定期限內結合財富積累和身故保障元素的保單。保單到期後，將一次性支付一筆款項。
 - **重疾保險**：如果受保人被診斷出保險合同範圍內的重大疾病，可獲得一次性支付賠償。
 - **醫療保險**：報銷受保人醫療費用如支付住院費和手術費用等。
 - **年金險**：在保單持有人選擇的日期內每月提供收入來源。
 - **萬能壽險**：只要已繳保費或保單累積現金價值超過保單成本，即可提供終身的儲蓄和身故保障。
 - **私募人壽保險**：可根據需求專業定制的人壽保險。

免责声明：中英文如有差异，以英文为准。

投资服务

投资基金

专业投资顾问为您细心分析投资需要，助您选择合适的基金组合。

重要事项：

基金乃投资产品而部分涉及金融衍生工具。投资决定是由投资者自行作出的，但投资者不应投资在该产品，除非中介人於销售该产品時已向投资者解释经考虑投资者的财务情况、投资经验及目标后，该产品是适合投资者的。

投资于此产品并非等同于银行存款。投资涉及风险，过往之表现并不等同于将来之表现。作出任何投资决定前，投资者应仔细阅读有关之销售文件及强烈建议寻求独立的专业意见。

什么是投资基金？

基金是把投资者的资金汇聚，由专业的基金经理负责管理，并根据投资者的选择及个别基金的投资目标，投资于股票、债券等不同种类的金融工具。

投资基金有何优点？

- **环球投资市场** - 跨越地域界限，进军环球投资市场。
- **增长潜力** - 捕捉全球不同投资市场的优势，包括股票、债券或外币投资等。
- **分散投资** - 分散投资组合于不同市场及资产上，减低投资风险。
- **专业基金管理** - 分享国际著名基金管理公司所掌握的专业知识及丰富资源。
- **更具成本效益** - 将众多投资者的资金集腋成裘，庞大的资金使投资的选择增加，而且成本也大大降低。
- **灵活简易** - 随时更改您的投资组合，切合您的投资需要。

有什么投资基金可供选择？

开放式基金

- 基金种类涵盖定息基金、均衡基金及股票基金。
- 提供多种货币及不同派息类别的基金类别。

最低投资金额

- 新币 200,000 元或等值 (有特殊情况除外)。

认购费

- 认购费 - 最高为认购金额的 3.27% (包括消费税)。

受条款及细则约束。

请参阅费用表或联系我们的客户经理了解更多详情。

风险披露声明

投资基金之一般相关风险	<p>以下为投资于基金之一般风险。由于市面上提供多款基金，所以以下之风险因素为投资基金之一般风险。阁下应阅读销售文件内所列出的其他风险因素及一般风险以明白阁下之基金投资的所有风险。</p> <p>市场及投资风险</p> <p>投资基金涉及市场及投资风险，如政治、税务、经济、公司特定风险、外汇、流通性、监管、经济周期及市场波幅之风险、尤其是投资于新兴市场或于经济下滑的情</p>
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况。由于当地、区域性及全球性政治、社会及经济发展可能对评级及市场产生不良影响，因此您投资的价值或会下跌。该影响可能长期干扰市场及令不同方面产生异常波动，包括汇率、债券价值及孳息率、利率及资产价值。

基金可能投资于不同资产类别，并受到相关投资的内在风险影响，包括发行相关投资之机构的交易对手违约风险。

基金的价值可以非常波动，并可能在短时间内大幅下挫。基金在偿还本金方面并无保证。在最差的情况下，投资者可能会损失投资在基金的全部资金。

汇兑风险

基金以及相关投资可能以不同货币作为计价货币，所以基金的价值或会因汇率变动而受到不利的影响。倘投资者的基本货币与基金及相关投资之基本货币不同，投资者需承受汇兑风险。

就基金及相关投资之基本货币为人民币(或其他受外汇管制的货币)，实际兑换安排将视乎于相关时间当时的限制而定。

流通性风险

基金可投资于具有较低流通性的资产。倘若该等债券 / 证券缺乏活跃的二手市场，基金经理可能会较困难于最佳的时间内，以可以接受的价格水平买入或卖出该等债券 / 证券。投资于此等债券 / 证券可能更容易受到流通性风险影响，并可能令基金的价值受到负面影响。

倘若基金收到大量赎回申请，基金可能需以大幅折让价格套现，以应付赎回要求，这将可能导致基金蒙受损失。

投资集中度风险

基金的投资涉及集中地理区(如特定地区或国家)，或其组合集中投资于为数有限的投资项目。相比环球投资或组合分散的基金，此类基金可能更为波动。

管理风险

基金的表现系于基金投资策略是否奏效。基金所采取的投资策略并不保证会奏效，因此基金未必可达致其投资目标。

暂停买卖或提早终止风险

基金或须因应相关销售文件中所列明发生的某些事件而要暂停交易，或提早结束 / 终止。经清盘后，相关的基金可能需将所持有资产套现，以其净额分派予投资者。然而，分派金额可能比初期投资金额较低而令投资者蒙受损失。

使用衍生工具风险

基金或会寻求运用衍生工具达到对冲、有效基金管理、杠杆的目的或投资用途。衍生工具须承受交易对手的信用风险，并且任何信誉下调皆会对衍生工具构成不利影响。

由于杠杆的效应，衍生工具合约的细小价格波动亦可能导致基金的重大损失。在不利的情况下，使用金融衍生工具可能变得低效和基金可能会蒙受显著损失。

其他风险包括市场波动风险、流通性风险、估值风险、杠杆风险及衍生工具发行机构的违责风险。

估值风险

对于基金的相关投资进行的估值，可能涉及不明朗因素及判断性的决定。如该估值结果属不正确，这可能影响基金资产净值的计算。

以资本作股息分派之风险

股息率并非相关基金回报的指标。会否派息或其派息率并没有保证。基金经理有绝对酌情权决定从基金的总收入及 / 或资本作股息派发之用。基金可能会以资本来支付股息或费用。该等做法涉及从投资者当初投资于基金的款项中，或从投资者原本的投资应占的任何资本收益中，付还或提取一部分金额，任何分派包括以资本作股息派发可能导致基金的资产净值立刻减少，继而令基金可供日后投资的资金总额减少。

货币对冲类别有关之风险

货币对冲类别一般会将基金之货币对冲回相关类别货币，旨在提供与基金的基本货币表现相关之回报。惟所实施的货币对冲策略并不保证达到预期效果。倘若用作对冲目的之工具之交易对象违约，在该等情况下，货币对冲类别的投资者可能仍须承受未对冲的货币风险。

投资于受特定管制的地区之相关风险

对于基金投资于受相关政府特定管制或干预的市场，一般须承受相关市场特有的风险。投资于中国的基金涉及新兴市场及中国市场风险，基金若通过QFII/RQFII/股票市场交易互联互通机制/中国A股连接产品(CAAPs)投资中国市场，须承受相关风险，如政策及规定的更改、外汇管制、额度限制、暂停交易风险、买卖限制风险、资讯科技系统的操作风险、交收及结算风险、合资格股票可能被调出互联互通机制范围等风险。因此，基金进入中国市场的能力可能受到不利影响，从而影响到执行其投资策略的能力。

买卖结构性证券之风险

对于基金投资于结构性证券，例如信贷挂钩证券及具资产保证证券(包括按揭抵押证券)，其资产净值可能受到相关资产及 / 或任何参考证券的信用或表现影响。在最差的情况下，基金的价值可变为零。

尤其于市场下跌的情况下，投资于信用违约掉期的基金可能比没有投资于信用违约掉期的波动更为显著。

可联系我们的客户经理获取一套全面的要约文件（包括产品功能和风险披露）。

本网页本身并不构成中信银行（国际）有限公司新加坡分行（「本行」）亲自或经由代表向任何人发出的购买、出售或获得或投资任何投资产品的要约或邀请。

本行亦受新加坡金融管理局监管。

本网页由银行刊发，内容并未经新加坡金融管理局审阅。

免责声明：中英文如有差异，以英文为准。

债券

我们的首次发售及二级市场债券能够平衡您的投资组合，让您享有稳定的回报，您更可在二级市场买卖债券，以获享潜在的资本增长。

重要事项：

此产品并非存款。此并非受保障存款，不受新加坡存款保险计划保障。

产品过往之表现并不等同于将来之表现。本产品的销售文件可能未经新加坡金融管理局审核。您应就本产品审慎行事。

投资决定是由投资者自行作出的，但投资者不应投资在该产品，除非投资者已经评估投资者的风险偏好、财务情况和条件、特定需求、投资经验、投资目标及投资年期后，该产品是适合投资者的。如有任何疑问，投资者应寻求财务顾问独立的专业意见。

何谓债券？

债券是政府、企业或其他机构发出的举债凭证，用作筹集资金。当您购入债券，您便是债权人，而债券发行人承诺会于债券到期日前按指定利率向您定期支付利息，并在到期日按债券面值赎回债券。债券买卖可透过首次公开发行或二级市场进行。

- 不同面值的货币选择，投资灵活。
- 让您享受惯常或固定的回报。
- 可选择不同到期日的债券，满足不同需要，带来长远回报。
- 备有不同政府、企业的债券以供选择。

最低投资金

- 视个别债券类型而定。

认购费

- 作为委托 – 最高为名义价值的 2%。
- 作为代理 – 最高为名义价值的 2.18% (包括消费税)。

受条款及细则约束。

请参阅费用表或联系我们的客户经理了解更多详情。

风险披露声明

失责或信贷风险	发行机构及/或担保人有责任缴付利息或本金。如发行机构及/或担保人无力偿还或违约，您可能无法收到本金偿还或根据产品条款的其它款项。
信贷评级相关风险	信贷评级机构主要根据往届而给予的信贷评级，并且不能保证产品、发行机构和担保人的信誉。信贷评级下调可能会对发行机构的再融资能力及产品的市场价格产生不利影响。
利率风险	此产品受利率的波动所影响。当利率上升时，此产品价格通常会下跌。此外，长年期债券 / 存款证一般对利率变化更为敏感。
汇率风险	此产品受汇率波动的风险。当转换回本地货币时可能会有所损失。
流通量风险	此产品的二级市场流通量可能欠佳，您可能未能于到期日前出售。即使您能出售，沽出价格将根据当时的市场情况，并可能导致您的投资蒙受重大损失。
市场风险	根据业务的性质，发行机构和担保人在业务、营运、法律、法规和政治方面承受不同程度的风险。这些风险可能会对发行机构和担保人的营运、财务状况和持续营运能力产生不利影响，从而影响发行机构和/或担保人履行本产品义务的能力。 您投资的价值或会下跌。由于当地、区域性及全球性政治、社会及经济发展可能对评级及市场产生不良影响，包括与您的投资有直接关系的评级及市场，因此您更可能损失全部投资。该等发展可能长期干扰市场。 及令不同经济措施产生异常或异变的波动，包括汇率、债券 / 存款证价值及孳息率、利率、证券价值及商品价值。
事件风险	每当发行机构进行合并或收购等企业活动，其信贷评级可能会下调。此外，若发行机构须发行大量新债以集资进行企业重组活动，该公司赎回现有债券 / 存款证的能力亦会减弱。
税务风险	您应审慎考虑投资此产品的税务影响并咨询自己的独立专业顾问。
可被提早赎回产品	本产品可被发行人于到期前提早赎回。当您再投资到具有类似风险参数的其他产品时，您可能无法享有相同的收益率。在最坏情况下，您可能会蒙受损失。
适用于具有额外特点的定息产品的风险因素 (如适用)	

人民币有关的风险	此产品的面值为人民币。人民币不可自由兑换及透过新加坡银行兑换，并受若干限制。实际兑换安排将视乎当时的限制而定，产品的流动性可能受到不利影响。有关当局实施的外汇管制也可能对汇率产生不利影响。
与高收益或未获评级产品有关的风险	此产品为高收益或未获评级。您将面临更高的违约风险、信用风险或流动性风险。此也更容易受到经济周期的影响。在经济不景气期间，此通常会比投资级别债券/存款证的价值下跌更多因为 (i) 投资者更着重避风险及 (ii) 违约风险上升。这可能导致较高的流动性风险从而可能更难获得市场报价或因有限流动性而更难卖出。
适用于具有特别特点的定息产品的额外风险因素 (如适用)	
投资于复杂产品的风险	复杂产品的产品条款及特点被一般人士视为复杂及/或难以估值，投资于复杂产品亦较投资于其他简单及标准化的投资产品承受较高风险。产品过往之表现并不等同于将来之表现。由于您可能会因为相关二手市场的流通量可能欠佳，您或未能于产品到期前沽出此产品套现。您可能无法取得您投资的本金。本产品的销售文件可能未经新加坡金融管理局审核。您应就本产品审慎行事。
与具有浮息或延迟派付利息或可取消派付利息特点相关的风险	此产品具有浮息或延迟派付利息条款，投资者可得面临派付利息金额及时间的不确定性。此外，部份产品允许发行机构自行决定或被强制取消利息的派付。
与可延迟到期日特点相关的风险	此产品可延迟到期日，您可能无法确定本金还款的确实时间表。
与可换股或可交换性质特点相关的风险	此产品具有可换股或可交换性质特点，您会承受与股票相关的风险和债券投资风险。有关股票价格下跌亦通常会令债券价格下调。
与不可持续营运时作弥补亏损特点相关的风险	<p>此产品可能会在发生触发事件时作部份或全数撤帐全数撤帐，或转换为普通股。投资者可能损失全部或部份投资金额。这些债券可能需要承担损失的情况难以预测，评估亦非常难以确定。附有吸收亏损特点的债券之风险特征可能会随着持有期限而变化，并且它们是高风险产品。此可能同时承受与股票相关的风险和债券投资风险。有关股票价格下跌亦通常会令债券价格下调。</p> <p>附有吸收亏损特点的债券的价值取决于各种因素，包括（但不限于）市场风险、发行人风险、利率风险、汇率风险。此类债券是不稳定的投资工具，可能会受到与发行人相关的金融市场和其他固有风险的影响，而引起较大波动。您需要评估各种因素及资讯以确定触发事件发生的可能性，当中可能包括一些非公开而您可能无法轻易获得的资讯。您收到的与债券相关的付款取决于发行人的财务状况。此外，此类产品通常具有较高的信贷、信用评级和流动性风险。</p> <p>上述因素并非详尽无遗。附有吸收亏损特点的债券是以认可投资者投资者为目标的复杂金融工具，不适合零售投资者。若您不了解附有吸收亏损特点的债券如何运作和/或如果您不准备接受本文件和/或相关发行人的招股说明书中强调的任何风险，您不应投资附有吸收亏损特点的相关债券。</p>
与永续债券相关的风险	此产品没有到期日。利息派付取决于发行机构在非常长远的时间内存续能力。此产品亦对利率变动更为敏感。
与次级债券相关的风险	此产品属次级，发行机构一旦清盘，投资者只可在其他优先债权人获还款后才可取回本金。
与具备非单一信贷支持提供者及复杂结构相关的风险	此产品非单一信贷支持提供者并无重大营运，或涉及将债券持有人的权利置于非单一信贷支持提供者的权利之下的复杂结构，可能无法针对潜在信贷事件为投资者提供实质的保障。债券可能属发行机构的优先债务，但属担保人的次级义务。

可联系我们的客户经理获取一套全面的要约文件（包括产品功能和风险披露）。

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结构性票据

透过结合不同的资产类别、结构及投资年期，您可以组合成具有不同风险和回报的结构性产品，达成您的投资目标。

重要风险警告

结构性票据乃涉及金融衍生工具的复杂投资产品。它们并不保本，投资者可能损失全部投资款项。详情请参阅有关风险披露声明及销售档。您在作出任何投资决定前，应阅读及瞭解有关销售文件以瞭解产品详情及所涉风险。

在作出任何投资决定前，您应阅读有关销售文件，了解产品详情及所涉风险，以及应谨慎考虑自己的财务状况、投资经验及目标。您应向您的客户经理咨询以了解该产品是否适合您的财务状况、投资经验及目标。如果您选择不咨询客户经理，您应该自行对投资产品进行尽职调查，并评估该投资产品是否适合您。有需要时，您应咨询独立专业顾问意见。

什么是结构性票据？

结构性票据(SN)是涉及金融衍生工具的非上市结构性投资产品，其投资回报取决于投资挂钩股票的表现。有些发行商会在其 SN 产品加上额外特点，有机会影响 SN 的潜在收益或潜在亏损。

客户可根据个人理财需要，自由选择挂钩单一或一篮子的股票，并可选择合适的投资期等、建立个人化投资组合，以赚取更高潜在回报。

SN 的示例包括固定优惠券、雪球券、参与券、鲨鱼鳍券等。

产品特色

- 较高潜在回报 - 特定情况下，SN 的回报取决于挂钩资产的价值变化，与传统的定期存款相比，投资者可能会获取更高的潜在收益。
- 灵活投资期 - 最长可达 20 年，须经 SN 发行人接受。
- 多种挂钩股票选择 - 投资者可选择与单一股票或一篮子股票挂钩，涵盖香港、美国两大股票市场，达至多元化组别的股票投资选择。
- 设有可赎回机制 - 可赎回股票挂钩投资设有自动赎回条件，符合自动赎回条件时，相关股票挂钩投资将会被提早赎回，投资者或会早于原定届满日期收取全数投资金额，以及任何累计潜在现金红利金额。
- 部分股票挂钩投资提供到期时可以赎回本金-大多数股票挂钩投资并非保本。但部分股票挂钩投资无论挂钩股票表现如何，可于在到期时全赎回本金或部分赎回本金，投资者可以调节赎回本金程度以获取更高潜在回报，切合个人投资目标。

最低投资金

- 受 SN 发行人设定的最低投资额限制。

认购费

- 最高为名义价值的 4%。

受条款及细则约束。

请参阅费用表或联系我们的客户经理了解更多详情。

有关结构性票据之风险披露声明

潜在回报的风险	参考指标(单一指标) / 表现最差或最好的参考指标(篮子指标)需符合特定条件方会支付潜在回报。您于整段投资期内可能不会获得任何潜在回报。
并无抵押品	本产品并无以发行人的任何资产或任何抵押品作为抵押。

有限度的庄家活动	本产品乃持有至到期日而设计。发行人可能只提供有限度的庄家活动。您未必能在到期日前出售对本产品之投资。假如您尝试在到期日前终止本产品，您收取的款项可能远低于您最初投资的款项。
在发行人违约或无力偿债下的最高损失	本产品构成一般无抵押及非后偿合约责任。您乃倚赖发行人的信誉。倘若发行人失去偿债能力或违反其责任，您可能损失全部投资款项。 信贷评级不等如对该发行人及/或担保人（如适用）的信用程度，风险或该结构性产品的回报作出推介或保证，亦不代表该结构性产品适合您。
利益冲突	本产品之发行人及其附属公司及关联公司就有关于本产品所担当的不同角色可能会产生潜在及实际利益冲突，这可能有损您于本产品的权益。
提前终止或调整产品条款及细则	于符合提前赎回条件后（如适用）或发生若干会衍生额外风险及成本而不能控制或预见的事件（包括但不限于，参考资产的公司行动、合并、国有化、对参考资产的理论价值具摊薄或集中作用的事件、市场中断、暂停交易、没收资产、相关行业的监管、无力偿债、税制变动及经济、政治或社会因素），发行人或计算代理（如适用）可行使酌情权或有机会将有关风险及成本转介予您。他们或因应有关事件而调整产品条款。若没有相应能维持产品经济价值的调整可行，他们或以全权酌情决定提早终止有关票据并以公平市值支付予投资者。该提早终止的款项可能远低于您原有的投资金额。任何此类的酌情权都可能对产品的价值和回报产生重大不利影响。 如果产品提前终止或赎回，则在终止后将不再支付任何潜在分派款项。如果您再投资于具有类似风险因素的其他投资，您可能无法获取相同的回报率。
自交易日期起承担风险	您将自交易日期起须承受参考指标自交易日期起的市场风险及价格变动，而有关变动可能会影响本产品的市值。由于当地、区域性及全球性政治、社会及经济发展可能对评级及市场，包括直接涉及投资者的投资的评级及市场产生不良影响，因此您投资的价值或会下跌甚至可能会损失全部资金。该发展可能长期干扰市场及令不同经济指标包括汇率、债券价值及孳息率、利率、证券价值及商品价值产生异常或不稳定的波动。 投资于挂钩新兴市场参考指标的产品通常会导致较高的风险，例如突发事件风险、政治风险、经济风险、信用风险、汇率风险、市场风险、监管/法律风险以及交易结算、处理及清算风险。您应该注意，投资新兴市场比投资已发展市场面临更大的风险。
须依赖本行	您将须依赖本行根据本产品发出通知、支付款项或交付股票。因此，您亦将承担本行的信贷风险及其他违约风险。如发行人未能支付款项、交付股票或无力偿债，您将须依赖本行执行本产品下的任何权利。
执行判决	您或本行可能需要对发行人在位处香港以外的业务、资产及营运执行香港的判决，而执行中可能会遇到困难、延误甚至可能无法执行。
有关人民币的风险 (适用于以人民币计价之票据)	人民币现时不可自由兑换。实际兑换安排将视乎于相关时间当时的限制而定。对于以人民币计价的票据，倘若发行人因为人民币的外汇管制和兑换限制而未能取得充足的人民币金额，您可能在赎回或出售产品时未必能收取人民币。倘若您打算将赎回或出售任何人民币计价的产品所得的人民币转换成其他货币，您须承受人民币贬值的风险。
结算中断	若于适用条款下发生若干结算中断事件，或令产品的结算需延迟或作出调整，及/或影响其价值。
税务风险	您应留意产品销售文件中所载的税务资讯。税务风险包括但不限于任何适用法律、条约、规则或法规或任何相关机构对有关诠释的变更，可能会对产品需要支付的款项产生不利影响。产品及其持有人的征税水平和基础取决于您的个人情况，并可能不时发生变化，及可能给您带来不利后果。于投资本产品前，应对您的投资所适用的有关法例征询您本身的税务顾问。
有关交易日及时段的差异以及其对影响的风险	您于评估参考指标的价格及水平时，应注意不同地区在交易时段及时区上的差异（包括夏令时间及冬令时间），以及于香港及/或新加坡办公时间内提交限价售回指示与于有关交易所交易时段内执行该指示之间的延长滞后时间。

本金面临风险	您所投资的本金面临风险，而在最坏情况下，您会损失全部投资金额。
最高潜在回报限制	本产品的最高潜在回报以发行人厘定之应付的潜在分派款项总额为上限。
与投资参考资产不同	投资此产品有别于投资参考资产，在投资期间，您不享有参与资产的任何权利。参考资产的市场价值变动可能不会对此产品的市场价值及 / 或潜在回报构成任何相关影响。
面临参考资产的价格变动及市场风险	您可能在到期时以实物收取篮子内表现最差或最好的参考资产。发行人只会在结算日向您进行交付相关资产。您面临从定价日开始相关参考资产的任何价格变动，若结算日当天没有卖出相关资产，您亦面临持有相关资产的市场风险。
参考指标的相关风险	与参考指标相关的风险可能会对产品的价值产生不利影响，包括但不限于： <ul style="list-style-type: none"> ● 影响表现的因素（包括但不限于参考指标的价值、波动性和流动性）。 ● 潜在调整事件、异常事件和额外干扰事件的发生。 ● 股票发行人、指数管理人、基金经理或监管机构的行动。 ● 任何监管机构暂停、停止和取消注册 / 批准。
语言限制	您应注意，某些资讯和销售文件可能仅提供英文版本。如果您不能理解本文件或任何其他销售文件的内容，您不应投资本产品。

上述风险并非详尽无遗，您应注意销售文件中列出的与每种参考指标相关的特定风险，并评估投资的利弊。

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结构性存款

由不同期限组成，投资者可以结合基础金融工具定制存款，以满足您的财务需求。

重要风险警告

结构性存款是涉及衍生品的结构性产品。投资决定权在于您，但您不应投资该产品，除非向您出售该产品的中介人已考虑您的财务状况、特定需要、投资经验及投资目标，向您解释该产品适合您。您应该自行评估，并强烈建议您在有疑问或必要时向财务顾问寻求独立的专业建议。如果您选择不寻求财务顾问的建议，您应该仔细考虑该产品是否适合您。

投资本产品与银行存款不同。该产品是结构性存款，不受新加坡存款保险计划的保护。

什么是结构性存款？

结构性存款（SD）是一种存款与投资产品的结合，其回报取决于基础金融工具的表现。典型的金融工具包括外汇、利率等。

产品特色

- 多种货币选择 – 港元、离岸人民币、美元、澳元、新西兰元、日元、英镑、欧元、加元、瑞士法郎、新币或本行同意的其他货币。
- 收益提升 – 适合寻求比定期存款更高利息的投资者。
- 到期偿还本金- 仅当本产品持有至到期时，您才有权收到全额存款金额。如果本产品提前终止，您可能会因嵌入衍生工具的贬值而蒙受重大损失。

最低投资金

- 银行与客户或每批次的产品条款表（如果适用）达成一致。

受条款及细则约束。

请参阅费用表或联系我们的客户经理了解更多详情。

有关结构性票据之风险披露声明

发行人信贷风险	投资者将承担发行人的信贷风险。若发行人无力偿债或未能履行其就此产品之责任，投资者将不获付任何利息付款，甚至损失全部本金。
流通性风险	本产品乃为持有至到期而设。阁下无权在到期前要求提早终止本产品。
潜在回报 / 绩效逊色风险	此存款的回报与汇率挂钩。存款的实际回报需视乎市场情况及与本存款挂钩的汇率于厘定日及或相关定价日的定价。所挂钩之汇率在存款期内可升可跌，因而会影响最终回报。回报可能低于相同存款期的一般定期存款。
汇兑风险	倘若存款货币并非投资者的本土货币，而投资者于到期后选择将其兑换成阁下的本土货币，则投资者可能因汇率波动而获得收益或招致亏损。
衍生工具风险	本产品内含一个或多个货币期权。投资者可收取的利息将取决于相关双货币组合的汇率的表现。因此，利息金额是无法预知的。利息金额(如有)将以存款货币支付，且可能与相关双货币组合的汇率无关。
潜在收益有限	最高潜在收益只限于在符合若干预定的条件下参照最高的利率而所厘定的利息金额。
到期本金保障	本金保障特点只适用于持有本产品至到期日。倘若于到期前终止本产品，投资者将无法享有本金保障特点，而且投资者收取的金额可能大幅低于存款金额。
有别于买入参考货币	投资于本产品有别于直接投资于参考货币。参考货币的市场价格出现任何变动时，可能不会带来本产品的市场价值及/或表现相应的变动。
最坏情况	倘若发行人于本产品存款期内无力偿债或未能履行其于本产品下的责任，投资者或会一无所获，并损失全部存款金额。
有关人民币的风险	假如产品的面值为人民币，需要注意假如人民币兑港元的价格贬值，则以港元计算的投资价值将会下降。而且人民币与其他货币（包括港元）的兑换受到与人民币有关的政策限制，并因此需要符合香港在有关方面的监管规定。而这些规定有可能因应与人民币有关的政策限制的变动而有所修改。此外，人民币现时不可自由兑换。实际兑换安排将视乎于相关时间当时的限制而定。
市场风险	你投资的价值或会下跌。由于当地、区域性及全球性政治、社会及经济发展可能对评级及市场产生不良影响，包括与你的投资有直接关系的评级及市场，因此你更可能损失全部投资。该等发展可能长期干扰市场及令不同经济措施产生异常或异变的波动，包括汇率、债券价值及孳息率、利率、证券价值及商品价值。这些风险是确实及现有的，你应小心审阅有关销售文件，并就这些风险的资料咨询你的专业顾问，以助你对此投资产品所涉及的风险自行作出评估。
无二级市场	本产品并非上市证券。并无二级市场可供阁下在本产品到期前出售本产品。

上述风险并非详尽无遗，您应注意销售文件中列出的与每种参考指标相关的特定风险，并评估投资的利弊。

可联系我们的客户经理获取一套全面的要约文件（包括产品功能和风险披露）。

本网页并不构成中信银行（国际）有限公司新加坡分行（「本行」）亲自或经由代表向任何人发出的购买、出售或获得或投资任何投资产品的要约或邀请。

本行亦受新加坡金融管理局监管。

本网页由本行刊发，内容并未经新加坡金融管理局审阅。

免责声明：中英文如有差异，以英文为准。

双币投资

双货币投资使投资者有机会在货币市场上获得潜在的更高投资回报。

重要风险警告

双币投资 (DCI) 是涉及衍生品的结构性产品。投资决定权在于您，但您不应投资该产品，除非向您出售该产品的中介人已考虑您的财务状况、特定需要、投资经验及投资目标，向您解释该产品适合您。您应该自行评估，并强烈建议您在有疑问或必要时向财务顾问寻求独立的专业建议。如果您选择不寻求财务顾问的建议，您应该仔细考虑该产品是否适合您。

投资本产品与银行存款不同。该产品是结构性存款，不受新加坡存款保险计划的保护。

由于当地、区域和全球政治、社会 and 经济发展可能对市场（包括与您的投资直接相关的市场）产生不利影响，您的投资价值可能会下降，甚至可能损失全部投资。此类事态发展可能会长期扰乱市场，并可能导致包括货币汇率和利率在内的不同经济指标出现异常或波动。这些风险是真实存在的，我们鼓励您仔细阅读相关销售文件，并向您的专业顾问咨询有关这些风险的信息，以帮助您自行评估本投资产品所涉及的风险。

什么是双币投资？

双币投资 (DCI) 由定期存款和货币期权组成。当您设立 DCI 时，您就是在设立定期存款，同时出售货币期权。出售货币期权所产生的期权溢价有助于提供比相同期限的定期存款潜在更高的收益率。

产品特点

- 期限灵活 - 1 周、2 周、1 个月、2 个月或银行同意的其他期限。
- 多种货币选择 - 港元、美元、澳元、新西兰元、日元、英镑、欧元、加元、瑞士法郎、新币或本行同意的其他货币。
- 收益提升 - 适合寻求比定期存款更高利息的投资者。
- 适合需要一种或多种替代货币的投资者。

最低投资金

- 港元 100,000 或等值

受条款及细则约束。

请参阅费用表或联系我们的客户经理了解更多详情。

有关结构性票据之风险披露声明

并非定期存款	此产品并不等同，亦不应视为定期存款的代替品。
衍生工具	本产品含外汇认沽期权。期权交易涉及风险，特别在出售期权时。虽然收取的期权金属固定，你的损失可能超过该期权金，甚至蒙受重大损失。你应自行决定是否投资此产品。除非你完全明白及愿意承担有关风险亦认为本产品是适合自己，否则你不应投资此产品。
潜在收益有上限	最高潜在收益仅限其利息部份。
最高潜在亏损	你或会损失全部存款金额。

有别于买入联系货币	投资于本产品有别于直接买入联系货币。于存款期内，你并不享有联系货币的权利。联系货币于存款期内的汇率变动未必会导致你在本产品的回报出现任何相应的变化。
流通性风险	你不可以提早终止本产品，及应准备持有本产品直到到期日。本产品并没有第二市场。
银行的信贷风险	本产品并没有以任何抵押品作抵押。你将承担银行的信贷风险。若银行无力偿债或未能履行其就本产品之责任，你将不获付任何利息，甚至损失全部存款金额
市场风险	产品的回报与存款货币兑联系货币于定价日定价时间的汇率挂钩。汇率的变动可能出乎预料、突然且幅度庞大，并受复杂的政治及经济因素影响。若有关汇率未能提供，银行将以真诚及商业上合理的方式厘定该汇率，而银行之决定应为具决定性及唯一的。
货币风险	你须承受汇率波动的风险。倘若联系货币贬值，你将在到期日以联系货币按行使汇率获取本金及利息。假如你将该金额兑换回存款货币，因联系货币贬值而引致之损失可能抵销此产品之利息，令你蒙受重大损失甚至损失全部本金。订立此产品有投资亏损的风险。倘存款货币及 / 或联系货币并非你的本土货币，而你于到期后选择将其兑换成阁下的本土货币，则阁下可能因汇率波动而获得收益或招致亏损。
银行提早终止的风险	银行有权(但无责任)在发生若干事件时终止本产品。如果银行提早终止本产品，你可能会就本产品蒙受重大损失。
除上述所提及之风险因素外，人民币的高息货币联系存款亦可能须承担以下风险：	
有关人民币的风险	假如产品的存款货币或联系货币为人民币，你须注意，人民币兑其他外币的价值会有波动，并将受（其中包括）中华人民共和国政府的管制（例如，中华人民共和国政府规管人民币与外币之间的兑换）所影响，而有关管制可能会在你将人民币兑换为你的本土货币时对你于本产品的回报有不利影响。人民币现时不可自由兑换。实际兑换安排将视乎于相关时间当时的限制而定。

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