

China CITIC Bank International Limited

Currency-Linked Deposit
20 October 2025

Currency-Linked Deposit is a structured investment product which is NOT protected by the Deposit Protection Scheme in Hong Kong.
Currency-Linked Deposit is NOT principal protected.

The contents of this statement have not been reviewed by any regulatory authority in Hong Kong. You are advised to exercise caution before investing in this product. **This statement is a part of the offering documents for this product. You should not invest in this product based on this statement alone.** If you are in any doubt, you should obtain independent professional advice.

If English is not your preferred language, you may request for the Chinese version of this statement from our sales staff.
倘若英文並非閣下屬意的語言，閣下可向本行的銷售人員索取本概要的中文版本。

This is a structured investment product involving derivatives. The investment decision is yours but you should not invest in this 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.

1) Quick facts

Bank:	China CITIC Bank International Limited (the "Bank")
Product type:	Currency-Linked Deposits ("CLD")
Minimum deposit amount:	HKD100,000 (or its equivalent)*
Tenor:	1 week to 6 months (2-month or longer tenors are only applicable to CLD with transaction amount more than USD60,000 or its equivalent).
Available Deposit Currency:	Hong Kong Dollar ("HKD"), U.S. Dollar ("USD"), Australian Dollar ("AUD"), New Zealand Dollar ("NZD"), Japanese Yen ("JPY"), Pound Sterling ("GBP"), Euro ("EUR"), Canadian Dollar ("CAD"), Swiss Franc ("CHF"), Singaporean Dollar ("SGD") and Renminbi ("RMB")#.
Available Linked Currency:	HKD, USD, AUD, NZD, JPY, GBP, EUR, CAD, CHF, SGD and RMB#, provided that the Linked Currency should be different from the Deposit Currency under the CLD.
Strike Rate:	The exchange rate between the Deposit Currency and the Linked Currency that is selected by customer upon order placement, subject to agreement by the Bank, and will be used to compare with the Fixing Rate to determine if a customer will receive the maturity payout amount in the Deposit Currency or the Linked Currency. Such rate will also be specified in the confirmation.
Fixing Rate:	The exchange rate between the Deposit Currency and the Linked Currency at the fixing time on the fixing date quoted by the Bank, which shall be in the same basis of quotation as the Strike Rate.
Contracted Deposit Rate:	Interest rate of each CLD is quoted at an annualized rate and is determined by the Strike Rate, tenor and currency pairs selected by customer (the "Interest Rate").
Interest payment date:	At maturity
Principal protection at maturity:	No
Callable by the Bank:	CLD cannot be early called by the Bank except upon occurrence of an event of default.
Early termination right by the customer:	No
Embedded derivatives:	Yes. Customer is selling a put option on the Linked Currency.
Maximum potential gain:	The maximum potential gain is limited to the interest amount.
Maximum potential loss:	CLD is subject to credit risk of the Bank and currency risk. You may lose your entire deposit amount if the Bank defaults in performing its obligation or there is a tremendous devaluation of the Linked Currency that you have received at maturity.

* (Applicable to SGD related CLD only) The minimum deposit amount requirement for SGD related CLD is USD200,000 or its equivalent.

If the Deposit Currency or Linked Currency of CLD is RMB, the relevant offshore RMB ("CNH") exchange rate will be applied. Please note that onshore RMB ("CNY") and CNH are currently trading at different exchange rates and their movements may not be in the same direction or scale. CNH may be trading at a premium or discount to CNY and there may be significant bid and offer spreads for each of CNH and CNY, respectively.

2) What is this product and how does it work?

CLD comprises of a time deposit and a currency option. When you set up a CLD, you are setting up a time deposit and at the same time selling a put option on the Linked Currency. By selling the currency option, you will receive an option premium that brings extra returns than those of a traditional time deposit. On the other hand, the fixing of the currency option would determine whether you will receive the deposit amount and the interest earned in the Deposit Currency or receive the amount converted to the Linked Currency at the Strike Rate at maturity.

Deposit amount and interest at maturity will be paid in either the Deposit Currency or Linked Currency, depending on the Fixing Rate at the fixing time on the fixing date as compared to the Strike Rate:

- (1) If the Linked Currency has strengthened or remains unchanged against the Deposit Currency, you will receive deposit amount and interest in the Deposit Currency.
- (2) If the Linked Currency has depreciated against the Deposit Currency, your deposit amount and interest will be converted to the Linked Currency at the Strike Rate.

3) What are the key risks?

- **Not a time deposit** – CLD is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- **Derivatives risk** – CLD is embedded with FX put option. Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial.
- **Limited potential gain** – The maximum potential gain is limited to the interest payment.
- **Maximum potential loss** – CLD is not principal protected: you could lose all of your deposit amount.
- **Not the same as buying the Linked Currency** – Investing in CLD is not the same as buying the Linked Currency directly. During the Deposit 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 CLD.
- **Market risk** – The return of CLD is linked to the Fixing Rate prevailing at the fixing time on the fixing date. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. Any such exchange rate movement may adversely affect your financial return or result in a loss under the CLD. If the Fixing Rate is not quoted or is unavailable, the Bank will, acting in good faith and in a commercially reasonable manner, determine the Fixing Rate. In any event the decision of the Bank shall be binding and conclusive.
- **Liquidity risk** – You cannot early terminate the CLD and should be prepared to hold this product until maturity. There is no secondary market for CLD.
- **Credit risk of the Bank** – CLD 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 deposit amount if the Bank becomes insolvent or defaults in performing its obligations.
- **Currency risk** – You are subject to risk of fluctuations in foreign exchange. If the Linked Currency depreciates, you will receive the deposit amount and interest in the Linked Currency at the Strike Rate at maturity. If you convert the amount received in the Linked Currency back to the Deposit Currency, the loss arising from devaluation of the Linked Currency may offset the interest earned on the product, and may even result in significant or even entire losses in the deposit amount of the product. There is a risk that loss may be incurred as a result of investing in the product. If the Deposit 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.
- **Risks relating to 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.
- **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.

4) What are the key features?

- **Tenor:** 1 week to 6 months (2-month or longer tenors are only applicable to CLD with transaction amount more than USD60,000 or its equivalent).
- **Choice of currency combination:** HKD or USD between AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD, RMB; or cross currency pairs.
- **Trading Hours:** You may place CLD from 9:00a.m. to 6:00p.m. (Monday to Friday on Hong Kong business day).
- **Strike Rate:** You could customize the Strike Rate to align with your view on the foreign exchange market.
- **Interest Rate:** Interest rate is determined based on the Strike Rate, tenor and currency pairs selected by you.
- **Embedded Option:** When you are setting up a CLD, you are selling a put option on the Linked Currency at the Strike Rate.
- **Maturity payout:** Deposit amount and interest at maturity will be paid in either the Deposit or Linked Currency, depending on the Fixing Rate at the fixing time on the fixing date compared to the Strike Rate:
 - (1) If the Linked Currency has strengthened or remains unchanged against the Deposit Currency, you will enjoy deposit amount and interest in the Deposit Currency.
 - (2) If the Linked Currency has depreciated against the Deposit Currency, your deposit amount and interest will be converted to the Linked Currency at the Strike Rate.
- **Early termination:** Early termination of CLD by customer is not allowed.

5) Scenario analysis

The following illustrative examples are hypothetical and provided for illustration purpose only. Scenarios below are not based on past performance of exchange rate of AUD/HKD. The Bank is not making any representation or prediction of future movements of the exchange rates for AUD/HKD or be deemed as projections of future movements in providing the illustrative examples. They do not represent all possible outcomes or describe all possible factors that may affect the payout under CLD. You should not rely on these examples when making an investment decision.

This scenario analysis for our CLD is based on the following terms:

Deposit Currency:	HKD
Linked Currency:	AUD
Deposit Date:	5-May-20XX
Fixing Date and Time:	12-May-20XX (3:00pm Tokyo Time)
Deposit Maturity Date:	12-May-20XX
Tenor:	7 days
Strike Rate:	8.3001 (AUD vs. HKD)
Interest Rate (p.a.)	29.47%
Deposit Amount:	HKD100,000
Basis for calculating interest:	365 days

	Scenario 1 (Best case scenario) AUD strengthens against HKD	Scenario 2 (Gain scenario) AUD remains constant against HKD	Scenario 3 (Loss scenario) (Note) AUD weakens against HKD	Scenario 4 (Worst case scenario) (Note) AUD becomes valueless
Fixing Rate (AUD vs. HKD)	8.5001	8.3001	8.2000	0
Deposit Amount and Interest at maturity	HKD100,565.18	HKD100,565.18	AUD12,116.14 (equivalent to HKD99,352.35 [#])	AUD12,116.14 (equivalent to HKD0 [#])
Gain / Loss	A gain of HKD565.18	A gain of HKD565.18	A loss of HKD647.65	A loss of HKD100,000

[#] Assuming that the customer converts the deposit amount and interest received in AUD to HKD at the Fixing Rate.

Note: Under this scenario, assuming you convert the deposit amount and interest received in the Linked Currency at maturity to the Deposit Currency at the Fixing Rate, customer is then exposed to the currency devaluation risk of the Linked Currency. The loss due to currency devaluation may offset the interest earned on the CLD and may even result in significant losses in the deposit amount of CLD. In the worst case, you may lose your entire deposit amount.

Scenario 5: The Bank becomes insolvent or defaults on its obligations

Assuming that the Bank becomes insolvent during the tenor of this product or defaults on its obligations under this product, you can only claim as its unsecured creditor. In the worst case, you may get nothing back and suffer a total loss of your deposit amount.

6) How can you place a CLD?

You may place CLD via branches, phone or inMotion[^].

When you set up a CLD, you have to choose the Deposit Currency, Linked Currency, Tenor and Strike Rate. The Bank will quote the Interest Rate accordingly, which is fixed when you place the CLD order.

[^] SGD and 6-month CLD is not available via inMotion.

7) Fees and charges

There are no service fees or charges for placing a CLD.

8) Can you request for early termination before maturity?

Early termination of CLD by customer is not allowed.

9) Pre-Investment Cooling-off Period for retail customers

Pre-Investment Cooling-off Period (**PICOP**) is applicable to each particular dealing of this product if you belong to one of the following retail customer types:

- (1) For an elderly customer aged 65 or above who does not have investment experience* for currency linked structured investment products, PICOP is mandatory if the asset concentration** is 20% or above. Customer can opt out PICOP if the asset concentration is below 20%; or
- (2) For non-elderly customer who does not have investment experience for currency linked structured investment products and the asset concentration is 20% or above, PICOP is mandatory.

* Refers to customer who does not have investment transactions for currency linked structured investment products with the Bank or other financial institutions within past 3 years.

** Asset concentration refers to the percentage of customer's financial assets (excluding real estate properties) to be invested in this product.

10) Can the Bank adjust the terms or early terminate the CLD?

Upon occurrence of a market disruption event, the Bank may postpone the fixing date and maturity date accordingly or determine the Fixing Rate in accordance with the conventional market practice pursuant to the applicable terms and conditions of the CLD. No interest shall accrue during period of postponement. A market disruption event includes but not limited to (a) impossibility to convert the relevant currencies through customary legal channels; (b) impossibility to deliver the currency from an overseas account to an account in Hong Kong; (c) failure to obtain a quotation of the Fixing Rate, and (d) occurrence of an event which makes it impossible for the Bank to perform its obligation.

Upon occurrence of an event of default under the applicable terms and conditions, the Bank may terminate any or all CLDs. An event of default includes but not limited to the customer's failure to satisfy any of his obligations, insolvency or similar proceedings made against the customer, and a material adverse change in the customer's circumstances as reasonably determined by the Bank in good faith (details please refer to clause 7 under Part 4: Specific Terms and Conditions for Currency-Linked Deposits of the Bank's Terms and Conditions for One Account). The Bank shall calculate the monetary value of all obligations owed by the Bank and customer to each other as at the day the Event of Default occurred or such later date as the Bank considers appropriate, whereupon such amount will become payable by the Bank and/or customer to the other (as the case may be).

11) Offering documents for the CLD

The following documents for this product ("Offering Document") contain terms of this product. You should read and understand all of the Offering Documents before deciding whether to invest in CLD.

- (1) Terms and Conditions for One Account / Private Banking Terms and Conditions for Banking and Investment Services (in respect of Private Banking Customers);
- (2) This Important Facts;
- (3) Terms of the transactions as set out in the Confirmation Advice.

Note: Detailed information of the Bank is available at the Bank's website (www.cncbinternational.com)

12) Notes

This statement aims to provide information that enables customers to comprehend the key features and risks of this product, and is for general reference and information purposes only.

The Bank is the issuer of this product and is acting as the principal regarding the transaction of this product. The Bank and / or its associates will benefit from the origination and distribution of this product.

Before making any investment decision, you should read carefully the applicable terms and conditions, offering documents and any other relevant documentation in relation to the product and transaction contemplated. You should not invest in CLD unless you understand the nature of the product, its risks and the extent of the exposure to risks. Consideration should also be given to your own investment experience, objectives, financial position, risk tolerance level, particular circumstances and needs amongst the others. Your investment decision may also be affected by other factors whether in relation to the product, the transaction, product suitability, matters relating to legal, tax, financial, accounting or otherwise. You should make your own independent decision and are strongly advised to obtain independent professional advice in case of doubt or where necessary.

Neither does or shall this document in any event constitute or be deemed as an investment advice or recommendation. The Bank and its affiliates shall not be responsible for any loss caused by the investment in any products mentioned herein.

In the event of inconsistency between the English and the Chinese version of this statement, the English version shall prevail.

高息貨幣聯繫存款乃結構性投資產品，不受香港的存款保障計劃所保障。 高息貨幣聯繫存款並不保本。

本概要的內容未經香港任何監管機構審閱。閣下在投資本產品前應審慎行事。本概要為本產品銷售文件的部分。閣下不應單憑本概要投資於本產品。閣下如有任何疑問，應徵詢獨立專業意見。

倘若中文並非閣下屬意的語言，閣下可向本行的銷售人員索取本概要的英文版本。

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此乃涉及衍生工具的結構性投資產品。投資決定是由閣下自行作出的，但閣下不應投資於本產品，除非中介人於銷售本產品時已向閣下解釋經考慮閣下的財政狀況、投資經驗及目標後，本產品是適合閣下的。

一. 資料便覽

銀行：	中信銀行(國際)有限公司(「銀行」)
產品類別：	高息貨幣聯繫存款
最低存款金額：	100,000 港元(或其等值)*
存款期：	1 星期至 6 個月(2 個月或以上存款期只適用於存款金額高於 60,000 美元(或其等值)之高息貨幣聯繫存款)。
可供選擇的存款貨幣：	港元、美元、澳洲元、紐西蘭元、日圓、英鎊、歐羅、加拿大元、瑞士法郎、新加坡元及人民幣#。
可供選擇的聯繫貨幣：	港元、美元、澳洲元、紐西蘭元、日圓、英鎊、歐羅、加拿大元、瑞士法郎、新加坡元及人民幣#，每宗高息貨幣聯繫存款內之聯繫貨幣需不同於存款貨幣。
行使匯率：	客戶在設定高息貨幣聯繫存款時所選擇存款貨幣與聯繫貨幣之間的匯率。該匯率需經銀行同意並將與定價匯率作比較以決定客戶需以存款貨幣或聯繫貨幣收取到期金額；而該行使匯率亦會列印在確認書內。
定價匯率：	存款貨幣與聯繫貨幣之間在定價日定價時間之匯率，該匯率將以與其有關高息貨幣聯繫存款之行使匯率相同的基準報價。
約定存款利率：	每宗高息貨幣聯繫存款之存款利率均以年利率報價，並由客戶所選擇的行使匯率、存款期及貨幣組合而釐定(「存款利率」)。
利息付款日：	於到期日支付。
到期時本金保障：	否
可由銀行提早贖回：	除非發生違約事件，銀行不可提早贖回本產品。
客戶提早終止權利：	不可
內含衍生工具：	有，客戶賣出聯繫貨幣的認沽期權。
最高潛在收益：	最高潛在收益只限於利息款項。
最大潛在虧損：	客戶需承擔銀行信貸風險及貨幣風險。倘銀行未能履行其就此產品下之責任或聯繫貨幣出現極大的貶值，客戶有可能損失全部存款金額。

* (只適用於新加坡元相關之高息貨幣聯繫存款)每項新加坡元相關之高息貨幣聯繫存款的最低存款金額要求為 200,000 美元或其等值。

請注意倘若本產品的存款貨幣或聯繫貨幣為人民幣，本行將採用相關離岸人民幣匯率。請注意，在岸人民幣與離岸人民幣目前按不同匯率買賣，而且未必會出現相同方向或程度的變動。買賣離岸人民幣的匯率可能會較買賣在岸人民幣的匯率出現溢價或折讓，而且在岸人民幣及離岸人民幣或會出現重大買賣差價。

二. 本產品是甚麼產品及如何運作？

高息貨幣聯繫存款結合定期存款及外匯期權合約交易。在設立高息貨幣聯繫存款時，客戶即訂立一個定期存款並同時賣出聯繫貨幣的認沽期權。透過售出外匯期權所產生的期權金讓客戶獲享比一般定期存款更優厚的利息回報。另外，透過這張外匯期權合約將決定客戶於到期日收取的存款金額及利息，是以存款貨幣來支付，或以行使匯率兌換成聯繫貨幣來支付。

客戶在到期日時將需以存款貨幣或聯繫貨幣收取存款金額及利息，視乎在定價日定價時間的存款貨幣及聯繫貨幣之間的定價匯率與行使匯率作比較後而決定：

- (1) 若聯繫貨幣兌存款貨幣升值或維持不變，存款金額及利息將以存款貨幣支付，
- (2) 若聯繫貨幣兌存款貨幣貶值，存款金額及利息將按行使匯率兌換成聯繫貨幣支付。

三. 本產品有哪些主要風險？

- **並非定期存款** – 高息貨幣聯繫存款並**不同**，亦不應視為定期存款的代替品。本產品並非受保障存款，不受香港的存款保障計劃所保障。
- **衍生工具風險** – 高息貨幣聯繫存款含外匯期權。期權交易涉及風險，特別在出售期權時。雖然出售期權收取的期權金屬固定，客戶仍然可能蒙受超過該期權金的損失，甚至蒙受重大損失。
- **潛在收益有上限** – 最高潛在收益僅限其利息部份。
- **最高潛在虧損** – 高息貨幣聯繫存款並非保本產品：客戶或會損失全部存款金額。
- **有別於買入聯繫貨幣** – 投資於高息貨幣聯繫存款有別於直接買入聯繫貨幣。於存款期內，客戶並不享有聯繫貨幣的權利。聯繫貨幣於存款期內的匯率變動未必會導致客戶在高息貨幣聯繫存款的回報出現任何相應的變化。
- **市場風險** – 高息貨幣聯繫存款的回報與定價日定價時間的定價匯率掛。匯率的變動可能出乎預料、突如其來而且幅度龐大，並受複雜的政治及經濟因素影響。該匯率之變動可能對客戶的財務回報產生不利影響甚至引致損失。若有關定價匯率未能呈報或提供，銀行將以真誠及商業上合理的方式釐定定價匯率，不論任何情況下，銀行之決定應為最終具決定性及唯一的。
- **流通性風險** – 客戶不可以提早終止高息貨幣聯繫存款，及應準備持有本產品直到到期日。高息貨幣聯繫存款並沒有第二市場。
- **銀行的信貸風險** – 高息貨幣聯繫存款並沒有以任何抵押品作抵押。客戶將承擔銀行的信貸風險。若銀行無力償債或未能履行其就此產品之責任，客戶將不獲付任何利息，甚至損失全部存款金額。
- **貨幣風險** – 客戶須承受外匯波動風險。倘若聯繫貨幣貶值，客戶將在到期日以聯繫貨幣按行使匯率獲取原訂之存款金額及利息。假如客戶將所收取的聯繫貨幣金額兌換回存款貨幣，因聯繫貨幣貶值而引致之損失可能抵銷此產品之利息，並有可能引致重大損失甚至損失全部存款金額。訂立此產品有投資虧損的風險。
倘存款貨幣及/或聯繫貨幣並非客戶的本土貨幣，而客戶於到期後選擇將其兌換成客戶的本土貨幣，則客戶可能因匯率波動而獲得收益或招致虧損。
- **有關人民幣的風險** – 客戶須注意，人民幣兌其他外幣的價值會有波動，並將受（其中包括）中華人民共和國政府的管制（例如，中華人民共和國政府規管人民幣與外幣之間的兌換）所影響，而有關管制可能會在客戶將人民幣兌換為客戶的本土貨幣時對客戶於本產品的回報有不利影響。人民幣現時不可自由兌換。實際兌換安排將視乎於相關時間當時的限制而定。
- **銀行提早終止的風險** – 銀行有權(但無責任)在發生若干事件時終止本產品。如銀行提早終止本產品，客戶可能會就本產品蒙受重大損失。

四. 本產品有哪些主要特點？

- **存款期**：1 星期至 6 個月(2 個月或以上存款期只適用於高於 60,000 美元(或其等值)的存款金額)。
- **貨幣組合選擇**：包括港元或美元與澳洲元、加拿大元、瑞士法郎、歐羅、英鎊、日圓、紐西蘭元、新加坡元或人民幣貨幣組合，以及不同交叉盤組合。
- **交易時段**：客戶可於星期一至星期五(香港之營業日)上午9時至下午6時訂立高息貨幣聯繫存款。
- **行使匯率**：客戶可配合客戶自己對外匯市場的看法自訂適合的行使匯率。
- **存款利率**：根據客戶所選擇的行使匯率、存款期及貨幣組合而釐定。
- **內含期權**：當客戶訂立高息貨幣聯繫存款時，即同時以行使匯率沽出聯繫貨幣的認沽期權。
- **到期日情況**：客戶在到期日時將需以存款貨幣或聯繫貨幣收取存款金額及利息，視乎在定價日定價時間存款貨幣及聯繫貨幣之間的定價匯率作比較後而決定：
 - (1) 若聯繫貨幣兌存款貨幣升值或維持不變，存款金額及利息將以存款貨幣支付，
 - (2) 若聯繫貨幣兌存款貨幣貶值，存款金額及利息將按行使匯率兌換的聯繫貨幣支付。
- **提早終止**：客戶不可提早終止高息貨幣聯繫存款。

五. 情況分析

以下說明例子純屬假設，僅作說明用途。以下情況並非以澳元兌港元匯率的過往表現為基礎。銀行在此並非以說明例子就澳元兌港元匯率的未來動向作出陳述或預測，亦不應被視為對其未來動向的推測。以下說明例子並不代表所有可能出現的結果，也無列盡可能影響銀行高息貨幣聯繫存款支付金額的所有可能因素。客戶並不應該依賴此說明例子作投資決定。

本說明例子根據以下交易條款：

存款貨幣：	港元
聯繫貨幣：	澳元
存款日：	20XX 年5月5日
定價日及時間：	20XX 年5月12日(東京時間下午3時)
存款到期日：	20XX 年5月12日
存款期：	7日
行使匯率：	8.3001(澳元兌港元)
存款利率(年利率)：	29.47%
存款金額：	100,000 港元
利息計算基準：	365日

	情況 1 (最佳情況) 澳元兌港元升值	情況 2 (獲利情況) 澳元兌港元維持不變	情況 3 (虧損情況)(註) 澳元兌港元貶值	情況 4 (最壞情況)(註) 澳元兌港元變得毫無價值
定價匯率(澳元兌港元)	8.5001	8.3001	8.2000	0
到期收取存款金額及利息	100,565.18 港元	100,565.18 港元	12,116.14 澳元 (相等於 99,352.35 港元#)	12,116.14 澳元 (相等於 0 港元#)
收益/虧損	賺取 565.18 港元	賺取 565.18 港元	虧損 647.65 港元	虧損 100,000 港元

假設客戶按定價匯率以澳元收取的存款金額及利息兌換回港元。

註：根據本情況，倘客戶於到期日按定價匯率將以聯繫貨幣收取的存款金額及利息兌換回存款貨幣，客戶將承擔聯繫貨幣之外匯貶值風險。因貨幣貶值而引致之損失可能抵銷本存款所賺取之利息，並可能對存款金額帶來重大損失，最嚴重甚或損失全部存款金額。

情況 5：銀行無力償債或未能履行其責任

假設銀行於本產品存款期內無力償債或未能履行其於本產品下的責任，客戶只可以其無抵押債權人身份提出申索。在最壞情況下，客戶或會一無所獲，並損失全部存款金額。

六. 閣下可如何訂立高息貨幣聯繫存款？

客戶可以透過銀行分行、電話或inMotion動感銀行[^]訂立高息貨幣聯繫存款。

客戶在設立高息貨幣聯繫存款時需選擇存款貨幣、聯繫貨幣、存款期及行使匯率。銀行會就存款利率作出報價，並於客戶訂立高息貨幣聯繫存款時確定該存款利率。

[^] inMotion動感銀行不提供新加坡元及6個月之高息貨幣聯繫存款。

七. 費用及收費

設立高息貨幣聯繫存款，並不設任何費用及收費。

八. 閣下可否於到期前要求提早終止？

客戶不可以在到期前提早終止高息貨幣聯繫存款。

九. 零售客戶的落單冷靜期

如閣下屬以下任何一類的零售客戶，則落單冷靜期（「**冷靜期**」）適用於本產品的各項特定交易：

- (1) 過去未曾投資貨幣掛鉤結構性投資產品*的65歲或以上的長者客戶，如資產集中程度**達20%或以上，需實施落單冷靜期安排；如資產集中程度低於20%，客戶可選擇不需要落單冷靜期；或
- (2) 過去未曾投資貨幣掛鉤結構性投資產品的非長者客戶，如資產集中程度達20%或以上，需實施落單冷靜期安排。

* 指客戶在過去3年未曾透過銀行或其他金融機構投資任何貨幣掛鉤結構性投資產品。

** 資產集中程度指將投資於本產品的款額佔其金融資產(不包括物業資產)的百分比。

十. 銀行可否調整條款或提早終止高息貨幣聯繫存款？

當發生市場擾亂事件，銀行可根據高息貨幣聯繫存款適用的條款及條件相應順延有關交易之定價日或到期日，或按照市場慣例決定有關交易的定價匯率。順延期間將不累算利息。市場擾亂事件包括但不限於 (a) 不能透過慣常合法途徑轉換有關的貨幣；(b) 不能從海外之賬戶交付貨幣至在香港之賬戶；(c) 不能取得定價匯率報價；及(d) 發生令銀行不能履行其責任之事項。

當發生根據適用的條款及條件之違約情況，銀行可決定終止任何或所有高息貨幣聯繫存款。違約情況包括但不限於客戶未能履行其責任、發生破產或其他類似之法律程序及銀行以真誠合理地決定客戶之狀況出現嚴重變壞(有關詳情，請參閱銀行之1戶通條款第四部份：高息貨幣聯繫存款的特別條款第7段)。銀行會計算銀行及客戶自於發生違約情況或銀行認為合適之較後日子起欠負對方之所有責任之金額，而所欠負之款項將由銀行及/或客戶向對方支付(視乎所屬情況而定)。

十一. 高息貨幣聯繫存款的銷售文件

以下有關高息貨幣聯繫存款的文件（「銷售文件」）載有本產品條款的詳細資料。閣下在決定是否投資本產品前，應閱讀及了解所有銷售文件：

- (1) 1戶通條款 / 私人銀行銀行及投資服務條款(就私人銀行客戶)；
- (2) 此重要資料；
- (3) 在確認通知書中訂明之有關交易條款。

註：你可於銀行網址 (www.cncbinternational.com) 取得有關銀行的詳細資料。

十二. 注意：

本概要旨在向客戶提供資料以使客戶理解產品的主要特點及風險，並只供一般參考及資訊。

銀行為本產品之發行人，並就本產品之交易之身份為主事人。銀行及/或與其有聯繫的公司將會就本產品之供應及分銷取得利益。

在作出任何投資決定前，閣下應該仔細閱讀適用的條款和條件、銷售文件和任何涉及產品和交易的其他相關文件。除非閣下已了解產品的性質和風險暴露的程度，閣下不應進行任何高息貨幣聯繫存款的交易。閣下亦須考慮，在各項因素中，閣下個人的投資經驗、目的、財務狀況、風險、風險承受能力、其他特別情況和需要。閣下的投資決定也可能受其他因素影響，無論是否關於有關產品、交易、產品適合性、其他有關法律、稅務、財務、會計或其他的事宜。閣下應自行作出獨立決定，如有任何疑問或需要，銀行強烈建議閣下應尋求獨立的專業意見。

本文件在任何情況下亦不構成或被視為投資意見或建議。銀行及其附屬機構概不會就因投資於本文件提及的任何產品而產生的任何損失負上責任。

如本概要的中、英文版本有任何不一致之處，概以英文版本為準。