

產品風險評級通知

Notice on Product Risk Level

中信銀行(國際)有限公司(「銀行」)為投資產品根據內部產品風險評級評估分類成 5 個級別，1 為低風險；2 為低至中風險；3 為中風險；4 為中至高風險及 5 為高風險，以協助客戶瞭解及評估每種產品相關風險。產品風險評級將通過內部實施的定性和定量措施以及有規範的機制而釐定，所考慮的相關關鍵因素包括但不限於產品的資產類別、監管限制、產品的複雜性、產品特質、外匯風險、信貸風險、價格波動性、市場風險等，以評估投資產品的風險水準。產品風險評級僅供參考之用。審查機制可能會因應市場狀況和產品結構而發生變化。本行不僅會定期重檢產品風險評級，亦可能因應突發事件而不時更改產品的風險評級而不作事先通知。

China CITIC Bank International Limited ("the Bank") classifies product risk level of the investment funds into 5 different risk levels, 1 being Low Risk; 2 being Low-to-Medium Risk; 3 being Medium Risk; 4 being Medium-to-High Risk and 5 being High Risk based on the Bank's internal assessment, thereby assisting customers to understand and assess each product's appropriateness in relation to their risk appetite. The Product Risk Level will be determined by implementing internal qualitative and quantitative measures and rule based mechanism, taking into account relevant key factors including but not limited to product asset type, regulatory restriction, product complexity, product feature, currency risk, credit risk, price volatility risk, market risk, etc. to assess the risk level of investment products. Product Risk Level is for reference only. Review mechanism may change in response to market conditions and product structural changes. The Bank will review the Product Risk Level regularly and may revise the risk level assigned to a product in case of event triggering without any prior notice.

各產品風險評級的說明 Description of each Product Risk Level	
產品風險評級 Product Risk Level	說明 Descriptions
1	該產品價格波動小。投資價值可能低於原投資金額的可能性很低。 The price volatility of the product is low. The likelihood that the investment value may fall below the original investment amount is remote.
2	該產品的價格波動為中低。投資價值可能低於原投資金額的可能性為低。 The price volatility of the product is low-to-medium. The likelihood that the investment value may fall below the original investment amount is low.
3	該產品價格波動中等。投資價值可能大幅低於原投資金額的可能性為中等。 The price volatility of the product is medium. The likelihood that the investment value may fall in a great extent below the original investment amount is medium.
4	該產品的價格波動為中高。投資價值可能大幅低於原投資金額的可能性很高。 The price volatility of the product is medium-to-high. The likelihood that the investment value may fall substantially below the original investment amount is high.
5	該產品價格波動較大。投資價值極有可能大幅低於原投資金額。 The price volatility of the product is high. It is very likely that the investment value may fall substantially below the original investment amount.

Important Notes 重要事項:

1. 以上列表之資料只供內部評估及參考，並不應被視為對任何投資產品買賣之邀約或推介。

The information above should not be considered as a recommendation, an offer or a solicitation to buy or sell any investment products. It is solely prepared for internal assessment and reference only.

2. 投資涉及風險，回報可跌亦可升，各投資產品之過往業績表現並非其未來業績的指標。買賣投資產品均可能帶來虧損，而不一定可賺取利潤。有關個別投資產品的產品詳情及所涉及風險，客戶可參閱個別產品之銷售文件。

Investment involves risks. Investment return may go down as well as up. Past performance of each investment product is not indicative of its future performance. Losses may be incurred as well as profits made as a result of investing in the investment product. For details and associated risks of the investment product, please refer to the individual product offering documents.

3. 在作出任何投資決定前，客戶應根據個別財務狀況、投資目標及經驗、與其他個人狀況，小心考慮投資產品之相關風險因素，並於需要時諮詢獨立財務意見。

Before making any investment decision, customers should carefully consider the risk factors relating to investment in an investment product in light of their own financial circumstances, investment objective and experience and other personal circumstances, and should seek independent professional advice if necessary.

若有任何查詢，請致電客戶服務熱線 2287 6767。

For any enquires, please contact Customer Service Hotline at 2287 6767.