恒生银行(中国)有限公司("本行") 2020 年第 2 期 001 号单位大额存单产品说明书(暨发行条款)

产品信息							
产品名称	恒生银行 2020 年第2	产品编号	C20201012M02001				
币种	人民币	产品期限	12 个月				
利率类型	固定利率			年化利率	2.325%		
起息日	成功认购本存单当日起	起计息		到期日	成功认购之日起 12 个月届满之		
	日具体日期以本行出具的大额					行出具的大额存	
	到期一次性还本付息	付息频率	单回执为准 到期日一次性付息				
提前支取	允许			提前支取	0.525%		
				利率			
存单转让	不允许	存单质押		F在本行办	银行赎回	不允许	
			理质押	3			
发行时间	2020年10月29日	至 2020 年 11 月	13日	T	1		
认购起点金额	1000 万元			最小加购 金额	1 万元		
发行规模	人民币 5 亿元			发行对象	公司客户		
发行渠道	本行经营对公金融业务的营业网点或通过客户妥善授权的电子邮件地址向本行发送电子邮件申						
请。							
产品相关说明							
产品认购	1. 客户可以通过以下渠道办理认购: 在本行经营对公金融业务的营业网点填写并提交《单位大						
		·》,或通过客户妥					
	2. 客户通过上述渠道确认购买的,即表示其已全部知悉并充分理解、同意本产品说明书的全部 条款。						
产品计息方式							
说明	1. 本存单产品使用固定利率,采用票面年化收益率的形式计息。						
	3. 本存单产品不自动转存,于到期日一次还本付息。						
	4. 到期日为非营业日,则存款将于原到期日后紧接的第一个营业日付还,利息计算至实际付还						
	日的前一日止。						
产品提前支取	【允许】						
	1. 客户可以在到期日前全额提前支取,也可部分提前支取本存款产品。						
	2. 客户应于本行的营业时间内通过以下渠道以本行要求的格式向本行发出提前支取申请。对于						
	部分提前支取的,部分支取次数不限,但提前支取后的大额存单本金余额不得低于本行单位						
	大额存单认购起点金额,否则本行有权视客户要求全额提前支取。部分提前支取后的单位大						
	额存单金额变更为取款后的单位大额存单余额,其他条款保持不变。						

	3. 本行就提前支取部分的存款按照以下方式计息:提前支取存款的应付利息 = 提前支取存款				
	本金 × 实际存款期间经过的日历日天数 × 提前支取利率 ÷360 天。				
	4. 客户须赴本行经营对公金融业务的营业网点或通过[客户授权认可的电子邮件地址向本行发				
	送电子邮件申请]办理部分提前支取业务。				
相关费用	本行针对本存单产品暂不收取任何服务费用				
信息披露途径及方式					
1. 通过本行官方网站(https://www.hangseng.com.cn/)进行信息披露。					

 单位大额存单存续期间,若有任何影响本行履行债务的重大事件发生,本行会在事件发生后三个营业日内通 过本行官方网站和中国货币网或届时中国人民银行指定的信息披露平台上予以披露。

单位大额存单一般条款

《单位大额存单一般条款》适用于本期大额存单,本产品说明书未尽事宜以《单位大额存单一般条款》为准。《单位大额存单一般条款》中定义的术语在本产品说明书中具有相同含义。

Fact Sheet of Hang Seng Bank (China) Limited (the "Bank") Entity Large-denomination Certificate of Deposit Vol.2 No.001 of the Year of 2020 (Issuance Terms)

		Product Info	rmation			
Product Name	5 5	nk Entity Large- tificate of Deposit the Year of 2020	Serial No.	C20201012M02001		
Currency	RMB		Tenor	12 Months		
Interest Rate Type	Fixed Interest Rate	9	Annual Interest Rate	2.325%		
Value Date	The date of succe of this Certificate	essful subscription 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	Lump-sum repay	ment of principal	Frequency of	Lump-sum	payment of	
Payment	together with interest accumulated		Interest	interest	accumulated	
Method	thereof on Maturi	ty Date.	Payment	thereof on Maturity Date		
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.525%		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
Issuance Period	From 29 October 2020 till 13 November 2020					
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB500,000,000		Target Clients	Corporate Clients		
lssuance 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.					

Subscription 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]. 2. 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 1. The interest of this Certificate of Deposit is calculated from the date or successful subscription. Interest 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. Method 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. Product Early (Allowed) Withdrawal 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 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 si changed to the balance of the deposit according to the fall amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit 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 perioc of deposit ×		Product Description					
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 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 withdrawa shall not be less than the Minimum Deposit Amount of this Certificate or 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 withdrawr 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. 	Product Early	[Allowed]					
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Relevant Fees The Bank does not charge any service fees for this Certificate of Deposit temporarily		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.