

Issue of Hang Seng Bank (China) Limited (the "Bank")

Entity Large-denomination Certificate of Deposit Vol.4 of the Year of 2020

No.	Product Name	Serial No.	Tenor	Annual Interest Rate	Total Issuance Amount	Issuance Period	Minimum Deposit Amount
1.	Entity Large-denomination Certificate of Deposit Vol. 4 No. 001 of the Year of 2020	C20201101M04001	1 Month	1.672%	RMB100,000,000		
2.	Entity Large-denomination Certificate of Deposit Vol. 4 No. 002 of the Year of 2020	C20201103M04002	3 Months	1.705%	RMB100,000,000		
3.	Entity Large-denomination Certificate of Deposit Vol. 4 No. 003 of the Year of 2020	C20201106M04003	6 Months	2.015%	RMB100,000,000	From 16	
4.	Entity Large-denomination Certificate of Deposit Vol. 4 No. 004 of the Year of 2020	C20201109M04004	9 Months	2.280%	RMB100,000,000	November 2020 till 31 December	RMB10,000,000
5.	Entity Large-denomination Certificate of Deposit Vol. 4 No. 005 of the Year of 2020	C20201112M04005	12 Months	2.325%	RMB100,000,000	2020	
6.	Entity Large-denomination Certificate of Deposit Vol. 4 No. 006 of the Year of 2020	C20201118M04006	18 Months	2.730%	RMB100,000,000		
7.	Entity Large-denomination Certificate of Deposit Vol. 4 No. 007 of the Year of 2020	C20201124M04007	24 Months	2.772%	RMB100,000,000		

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.

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

Updated by November 2020



Entity Large-denomination Certificate of Deposit Vol.4 No.001 of the Year of 2020

(Issuance Terms)

Product Information						
Product Name	denomination Cert	nk Entity Large- ificate of Deposit the Year of 2020	Serial No.	C20201101M04001		
Currency	RMB		Tenor	1 Month		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.672%		
Value Date	The date of succes this Certificate of De	ssful subscription of eposit.	Maturity Date	1 month after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.		
Interest Payment Method	Lump-sum repayr together with inte thereof on Maturity	erest accumulated	Frequency of Interest Payment	Lump-sum pay	ment of interest ereof on Maturity	
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	-	
Issuance Period	From 16 November	2020 till 31 Decemb	er 2020			
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts	
Issuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.					
		Product Desc	cription			
Product Subscription	 Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. 					



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Description of	1. The interest of this Certificate of Deposit is calculated from the date of successful						
Product	subscription.						
Interest	2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated						
Calculation	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.						
	4. If the Maturity Date is a non-business day, the deposit will be repaid on the first						
	business day immediately following the original Maturity Date, and the interest will						
	be calculated until the day before the actual repayment date.						
Product 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						
	to the Bank in the format requested by the Bank through the following channels. For						
	partial early withdrawals, the number of partial withdrawals is unlimited, but the						
	balance of the deposit after such withdrawal shall not be less than the Minimum						
	Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to						
	deem that the customer requests to withdraw the full amount in advance. After the						
	partial withdrawal, the amount of this Certificate of Deposit is changed to the balance						
	of the deposit after the withdrawal, and other terms remain unchanged.						
	3. The Bank will calculate the interest on the early withdrawal deposits according to the						
	following methods: interest payable in relation to the deposit to be withdrawn prior to						
	the maturity date = the principal amount to be withdrawn in advance × the number of						
	calendar days actually elapsed during the period of deposit × interest rate for early						
	withdrawal ÷360 days.						
	4. The customer must handle the early withdrawal business through the Bank's branch						
	network that operates corporate banking services or [by sending email to the Bank						
	regarding early withdrawal application from the email address authorized and						
	recognized by the customer].						
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.						
	Ways and Means of Information Disclosure						
1. Informati	ion shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).						
	he life of the entity large-denomination certificate of deposit, if there is any major event affecting						
	k'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						
	then designated by the People's Bank of China.						
ľ	General Terms of Entity Deposit Certificate						
General Terms o	f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the						
	red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate						
	s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have						
	a in this fact sheet						

the same meaning in this fact sheet.



Entity Large-denomination Certificate of Deposit Vol.4 No.002 of the Year of 2020 (Issuance Terms)

		Product Infor	mation		
Product Name		nk Entity Large- tificate of Deposit e Year of 2020	Serial No.	C20201103M040	002
Currency	RMB		Tenor	3 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.705%	
Value Date	The date of succes this Certificate of De	ssful subscription of eposit.	Maturity Date	3 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest	Lump-sum repayr		Frequency of		ment of interest
Payment Method	together with inte thereof on Maturity		Interest Payment	accumulated the	ereof on Maturity
Early	Allowed	Date.	Early	0.525%	
Withdrawal			Withdrawal Interest Rate		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
lssuance Period	From 16 November	2020 till 31 Decemb	er 2020		
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts
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.				
		Product Desc	cription		
Product Subscription	 Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. Not applicable to customers opened account with Ningbo branch. 				
Description of Product Interest Calculation Method	 Not applicable to customers opened account with Ningbo branch. The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. 				



	4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.						
 Product Early Withdrawal Allowed The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early with to the Bank in the format requested by the Bank through the following chann partial early withdrawals, the number of partial withdrawals is unlimited, balance of the deposit after such withdrawal shall not be less than the M Deposit Amount of this Certificate of Deposit, otherwise the Bank has the deem that the customer requests to withdraw the full amount in advance. A partial withdrawal, the amount of this Certificate of Deposit is changed to the I of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits accordin following methods: interest payable in relation to the deposit to be withdrawn the maturity date = the principal amount to be withdrawn in advance × the nu calendar days actually elapsed during the period of deposit × interest rate f withdrawal ÷360 days. The customer must handle the early withdrawal business through the Bank's network that operates corporate banking services or by sending email to th regarding early withdrawal application from the email address authoriz 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						
 Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China. General Terms of Entity 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 							
	ing in this fact sheet.						



Entity Large-denomination Certificate of Deposit Vol.4 No.003 of the Year of 2020 (Issuance Terms)

		Product Infor	mation			
Product Name		nk Entity Large- ificate of Deposit e Year of 2020	Serial No.	C20201106M040	003	
Currency	RMB		Tenor	6 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.015%		
Value Date	The date of succes this Certificate of De	ssful subscription of eposit.	Maturity Date	6 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.		
Interest	Lump-sum repayr		Frequency of		ment of interest	
Payment Method	together with inte thereof on Maturity		Interest Payment	accumulated the	ereof on Maturity	
Early	Allowed	Date.	Early	0.525%		
Withdrawal	, liowed		Withdrawal Interest Rate	0.02070	0.52376	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
lssuance Period	From 16 November	2020 till 31 Decemb	er 2020			
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts	
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.					
		Product Desc	cription			
Product Subscription	 Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. Not applicable to customers opened account with Ningbo branch. 					
Description of Product Interest Calculation Method	 Not applicable to customers opened account with Ningbo branch. The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. 					



	4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.				
Product Early Withdrawal	 Allowed The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷360 days. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer. 				
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.				
	Ways and Means of Information Disclosure				
 Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China. General Terms of Entity Deposit Certificate 					
matters not cover of Deposit. Terms	f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have ag in this fact sheet.				



Entity Large-denomination Certificate of Deposit Vol.4 No.004 of the Year of 2020 (Issuance Terms)

		Product Infor	mation				
Product Name		nk Entity Large- ificate of Deposit e Year of 2020	Serial No.	C20201109M040	004		
Currency	RMB		Tenor	9 Months			
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.28%			
Value Date	this Certificate of De		Maturity Date	9 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.			
Interest Payment Method	Lump-sum repayr together with inte thereof on Maturity	erest accumulated	Frequency of Interest Payment		ment of interest ereof on Maturity		
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 Not allowed Redemption			
Issuance Period	From 16 November	2020 till 31 Decemb	er 2020				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Client	ts		
Issuance Channels		network that operates ion application form f					
		Product Desc	cription				
Product Subscription	 Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. 						
Description of Product Interest Calculation Method							



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	be calculated until the day before the actual repayment date.				
Product Early	Allowed				
Withdrawal	 Allowed The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷360 days. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer. 				
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.				
	Ways and Means of Information Disclosure				
 Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China. General Terms of Entity Deposit Certificate 					
matters not cover of Deposit. Terms	f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have ng in this fact sheet.				



Entity Large-denomination Certificate of Deposit Vol.4 No.005 of the Year of 2020 (Issuance Terms)

	Product Information					
Product Name		nk Entity Large- ificate of Deposit e Year of 2020	Serial No.	C20201112M040	005	
Currency	RMB		Tenor	12 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.325%		
Value Date	The date of succes this Certificate of De	ssful subscription of eposit.	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 repayr		Frequency of		ment of interest	
Payment Method	together with inte thereof on Maturity		Interest Payment	accumulated the Date	ereof on Maturity	
Early	Allowed	Date.	Early	0.525%		
Withdrawal			Withdrawal Interest Rate			
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
lssuance Period	From 16 November	2020 till 31 Decemb	er 2020			
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	-)		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts	
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.					
		Product Desc	cription			
Product Subscription	 Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. Not applicable to customers opened account with Ningbo branch. 					
Description of Product Interest Calculation Method	 Not applicable to customers opened account with Ningbo branch. The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. 					



	4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will					
	be calculated until the day before the actual repayment date.					
Product Early Withdrawal						
	 Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. 3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to 					
	 the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷360 days. 4. The customer must handle the early withdrawal business through the Bank's branch 					
	network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.					
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.					
	Ways and Means of Information Disclosure					
2. During the Bank the Bank takespla						
	General Terms of Entity Deposit Certificate					
matters not cover of Deposit. Terms	f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have ng in this fact sheet.					



Entity Large-denomination Certificate of Deposit Vol.4 No.006 of the Year of 2020 (Issuance Terms)

		Product Infor	mation				
Product Name		nk Entity Large- ificate of Deposit e Year of 2020	Serial No.	C20201118M04006			
Currency	RMB		Tenor	18Months			
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.73%			
Value Date	this Certificate of De		Maturity Date				
Interest Payment Method	Lump-sum repayr together with inte thereof on Maturity	erest accumulated	Frequency of Interest Payment		ment of interest ereof on Maturity		
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 16 November	2020 till 31 Decemb	er 2020				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Client	ts		
Issuance Channels		network that operates ion application form f					
		Product Desc	cription				
Product Subscription	 Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. 						
Description of Product Interest Calculation Method							



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	be calculated until the day before the actual repayment date.				
Product Early	Allowed				
Withdrawal	 The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷360 days. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer. 				
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.				
	Ways and Means of Information Disclosure				
2. During tl the Banl takes pla	ion shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). he life of the entity large-denomination certificate of deposit, if there is any major event affecting k's performance of the obligation, the Bank will, within three business days after such event ace, disclose on the official website of the Bank and the China Money Website or any disclosure then designated by the People's Bank of China. General Terms of Entity Deposit Certificate				
matters not cover of Deposit. Terms	f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have ng in this fact sheet.				



Entity Large-denomination Certificate of Deposit Vol.4 No.007 of the Year of 2020 (Issuance Terms)

		Product Infor	mation			
Product Name	Hang Seng Bank Entity Large- denomination Certificate of Deposit Vol. 4 No. 007 of the Year of 2020		Serial No.	C20201124M04007		
Currency	RMB		Tenor	24 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.772%		
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	24 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.		
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date		
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.525%		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
lssuance Period	From 16 November	From 16 November 2020 till 31 December 2020				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clients		
Issuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.					
Product Description						
Product Subscription	 Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet. 					
Description of Product Interest Calculation Method	 The interest of this Certificate of Deposit is calculated from the date of successful subscription. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will 					



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	be calculated until the day before the actual repayment date.			
Product Early	Allowed			
Withdrawal	 The customer can withdraw fully or partially before the Maturity Date. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal +360 days. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer. 			
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.			
Ways and Means of Information Disclosure				
2. During the Bank the Bank takes pla	on shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). he life of the entity large-denomination certificate of deposit, if there is any major event affecting k's performance of the obligation, the Bank will, within three business days after such event ace, disclose on the official website of the Bank and the China Money Website or any disclosure then designated by the People's Bank of China. General Terms of Entity Deposit Certificate			
matters not cover of Deposit. Terms	f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have ng in this fact sheet.			