

## Issue of Hang Seng Bank (China) Limited (the "Bank") Entity Large-denomination Certificate of Deposit Vol.1 of the Year of 2021

No.	Product Name	Serial No.	Tenor	Annual Interest Rate	Total Issuance Amount	Issuance Period	Minimum Deposit Amount
1.	Entity Large-denomination Certificate of				7		Dependent
	Deposit Vol. 1 No. 001 of the Year of 2021	C20210101M01001	1 Month	1.672%	RMB300,000,000		
2.	Entity Large-denomination Certificate of	00001010000	<b></b>	1 70 50/			
	Deposit Vol. 1 No. 002 of the Year of 2021	C20210103M01002	3 Months	1.705%	RMB100,000,000		
3.	Entity Large-denomination Certificate of	C20210106M01002	6 Montho	2.015%	BMB100 000 000		
	Deposit Vol. 1 No. 003 of the Year of 2021	C20210106M01003	6 Months	2.015%	RMB100,000,000	From 1 Jonuary	
4.	Entity Large-denomination Certificate of	C20210109M01004	9 Months	2.280%	RMB100,000,000	From 1 January 2021 till 31 March	RMB10,000,000
	Deposit Vol. 1 No. 004 of the Year of 2021	0202101031001004	3 Months	2.20070	11100,000,000	2021 till 31 March	T(WID 10,000,000
5.	Entity Large-denomination Certificate of	C20210112M01005	12 Months	2.325%	RMB100,000,000	2021	
	Deposit Vol. 1 No. 005 of the Year of 2021	0202101121001003		2.52570	11100,000,000		
6.	Entity Large-denomination Certificate of	C20210118M01006	18 Months	2.730%	RMB100,000,000		
	Deposit Vol. 1 No. 006 of the Year of 2021	0202101101000	TO MONTINS	2.73070	11100,000,000		
7.	Entity Large-denomination Certificate of	C20210124M01007	24 Months	2.772%	RMB100,000,000		
	Deposit Vol. 1 No. 007 of the Year of 2021	020210124101007		2.17270	1100,000,000		

#### 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 January 2021



### Entity Large-denomination Certificate of Deposit Vol.1 No.001 of the Year of 2021

#### (Issuance Terms)

		Product Info	mation			
Product Name		nk Entity Large- tificate of Deposit e Year of 2021	Serial No.	C20210101M01001		
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 D	sful subscription of eposit.	subscription of Maturity Date 1 month after the date of			
Interest Payment Method		nent of principal erest accumulated Date	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 1 January 202	21 till 31 March 2021				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB300,000,000		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 Description					
Product Subscription	<ol> <li>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].</li> <li>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.</li> </ol>					



### 恒生銀行 HANG SENG BANK

	SENG BANK
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].
	The Denk does not choose one convice free for this Contificate of Denesit termonously
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
	Ways and Means of Information Disclosure
1. Informat	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
<u>O</u>	
	of 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
o Deposit. Ierm	s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have

the same meaning in this fact sheet.



# Entity Large-denomination Certificate of Deposit Vol.1 No.002 of the Year of 2021 (Issuance Terms)

		Product Info	rmation			
Product Name		nk Entity Large- tificate of Deposit e Year of 2021	Serial No.	C20210103M01002		
Currency	RMB		Tenor	3 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.705%		
Value Date	The date of successful subscription of this Certificate of Deposit.       Maturity Date       3 months after the successful subscription Certificate of Deposit specific date is subject receipt of the Certificate		scription of the Deposit and the s subject to the certificate of			
Interest Payment Method	together with inte thereof on Maturity		Frequency of Interest Payment	accumulated the Date	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 1 January 202	21 till 31 March 2021				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien		
Issuance Channels		network that operate ion application form f				
		Product Desc	cription			
Product Subscription	<ol> <li>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].</li> <li>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.</li> <li>Not applicable to customers opened account with Ningbo branch.</li> </ol>					
Description of Product Interest Calculation Method						



	<ol> <li>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.</li> </ol>
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 withd to the Bank in the format requested by the Bank through the following channel partial early withdrawals, the number of partial withdrawals is unlimited, bu balance of the deposit after such withdrawal shall not be less than the Min Deposit Amount of this Certificate of Deposit, otherwise the Bank has the rid deem that the customer requests to withdraw the full amount in advance. After partial withdrawal, the amount of this Certificate of Deposit is changed to the ba of the deposit after the withdrawal, and other terms remain unchanged.         3. The Bank will calculate the interest on the early withdrawal deposits according following methods: interest payable in relation to the deposit to be withdrawn p the maturity date = the principal amount to be withdrawn in advance × the num calendar days actually elapsed during the period of deposit × interest rate for withdrawal +360 days.         4. The customer must handle the early withdrawal business through the Bank's b network that operates corporate banking services or by sending email to the regarding early withdrawal application from the email address authorized 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 th the Ban 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 c'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. <b>General Terms of Entity Deposit Certificate</b>
matters not cove 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.1 No.003 of the Year of 2021 (Issuance Terms)

		Product Info	rmation			
Product Name		nk Entity Large- tificate of Deposit e Year of 2021	Serial No.	C20210106M01003		
Currency	RMB		Tenor	6 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.015%		
Value Date	The date of successful subscription of this Certificate of Deposit.       Maturity Date       6 months after the successful subscription Certificate of Deposit specific date is subject receipt of the Certificate by the B		scription of the Deposit and the s subject to the certificate of			
Interest Payment Method	Lump-sum repayr together with inte thereof on Maturity		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 1 January 202	21 till 31 March 2021				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien		
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	<ol> <li>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].</li> <li>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.</li> <li>Not applicable to customers opened account with Ningbo branch.</li> </ol>					
Description of Product Interest Calculation Method						



	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 with to the Bank in the format requested by the Bank through the following channe partial early withdrawals, the number of partial withdrawals is unlimited, be balance of the deposit after such withdrawal shall not be less than the Mit Deposit Amount of this Certificate of Deposit, otherwise the Bank has the redeem that the customer requests to withdraw the full amount in advance. Af partial withdrawal, the amount of this Certificate of Deposit is changed to the boot of the deposit after the withdrawal, and other terms remain unchanged.         3. The Bank will calculate the interest on the early withdrawal deposits according following methods: interest payable in relation to the deposit to be withdrawn pays the maturity date = the principal amount to be withdrawn in advance × the num calendar days actually elapsed during the period of deposit × interest rate for withdrawal ÷360 days.         4. The customer must handle the early withdrawal business through the Bank's the network that operates corporate banking services or by sending email to the regarding early withdrawal application from the email address authorize 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 th 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 cove of Deposit. Term	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.1 No.004 of the Year of 2021 (Issuance Terms)

		Product Infor	rmation		
Product Name		nk Entity Large- tificate of Deposit e Year of 2021	Serial No.	C20210109M01004	
Currency	RMB		Tenor	9 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.28%	
Value Date	The date of successful subscription of this Certificate of Deposit.		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		ment of principal erest accumulated	Frequency of Interest		ment of interest ereof on Maturity
Method	thereof on Maturity		Payment	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.	BankNot allowedRedemption	
lssuance Period	From 1 January 20	21 till 31 March 2021			
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts
Issuance Channels		network that operates ion application form f			
		Product Desc	cription		
Product Subscription	<ol> <li>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].</li> <li>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.</li> </ol>				
Description of Product Interest Calculation Method					
PUBLIC	business of	ay immediately follo	wing the original N	/laturity Date, and	the interest will



	be calculated until the day before the actual repayment date.				
Product Early	Allowed				
<ul> <li>Allowed</li> <li>Withdrawal</li> <li>1. The customer can withdraw fully or partially before the Maturity Date.</li> <li>2. The customer shall, within the Bank's business hours, apply for an early to the Bank in the format requested by the Bank through the following ch partial early withdrawals, the number of partial withdrawals is unlimited balance of the deposit after such withdrawal shall not be less than the Deposit Amount of this Certificate of Deposit, otherwise the Bank has deem that the customer requests to withdraw the full amount in advance partial withdrawal, the amount of this Certificate of Deposit is changed to the deposit after the withdrawal, and other terms remain unchanged.</li> <li>3. The Bank will calculate the interest on the early withdrawal deposits according methods: interest payable in relation to the deposit to be withdrawat the maturity date = the principal amount to be withdrawn in advance × the calendar days actually elapsed during the period of deposit × interest rawithdrawal ÷360 days.</li> <li>4. The customer must handle the early withdrawal business through the Ban network that operates corporate banking services or by sending email to regarding early withdrawal application from the email address auth</li> </ul>					
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.				
	Ways and Means of Information Disclosure				
<ol> <li>Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).</li> <li>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.</li> <li>General Terms of Entity Deposit Certificate</li> </ol>					
matters not cove 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.1 No.005 of the Year of 2021 (Issuance Terms)

		Product	Information			
Product Name		nk Entity Large- rtificate of Deposit the Year of 2021	Serial No.	C20210112M0	01005	
Currency	RMB		Tenor	12 Months		
Interest Rate Type	Fixed Interest Ra	te	Annual Interest Rate	2.325%		
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	12 months after the date of successfu 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	together with inte thereof on Maturi	ment of principal rest accumulated ty Date.	Frequency of Interest Payment	accumulated t	payment of interest hereof 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 1 January 20	021 till 31 March 20	21			
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000	)	Target Clients	Corporate Clie	ents	
Issuance Channels					s, or sending email to the orized and recognized by	
		Product	Description			
Product Subscription	<ol> <li>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].</li> <li>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.</li> <li>Not applicable to customers opened account with Ningbo branch</li> </ol>					
Description of Product Interest Calculation Method	<ol> <li>Not applicable to customers opened account with Ningbo branch.</li> <li>The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li> <li>This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> </ol>					



	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 WithdrawalAllowed1.The customer can withdraw fully or partially before the Maturity Date. 2.2.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.3.The Bank will calculate the interest on the early withdrawal deposits accordin following methods: interest payable in relation to the deposit × interest rate f withdrawal +360 days.4.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	
2. During t the Ban takes pla	tion 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. <b>General Terms of Entity Deposit Certificate</b>	
matters not cove of Deposit. Term	of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the ered 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.1 No.006 of the Year of 2021 (Issuance Terms)

		Product Info	rmation			
Product Name		nk Entity Large- tificate of Deposit e Year of 2021	Serial No.	C20210118M01006		
Currency	RMB		Tenor	18 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.73%		
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	18 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		ment of principal erest accumulated	Frequency of Interest		ment of interest ereof on Maturity	
Method	thereof on Maturity		Payment	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 RedemptionNot allowed		
Issuance Period	From 1 January 20	21 till 31 March 2021				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	al RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts	
Issuance Channels		network that operate ion application form f				
		Product Desc	cription			
Product Subscription	<ol> <li>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].</li> <li>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.</li> </ol>					
Description of Product Interest Calculation Method						
PUBLIC		day immediately follo				



	be calculated until the day before the actual repayment date.			
Product Early	Allowed			
Product Early Withdrawal	<ol> <li>Allowed         <ol> <li>The customer can withdraw fully or partially before the Maturity Date.</li> <li>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.</li> <li>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.</li> </ol> </li> <li>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.</li> </ol>			
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	ion shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). ne 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. <b>General Terms of Entity Deposit Certificate</b>			
matters not cove 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.1 No.007 of the Year of 2021 (Issuance Terms)

		Product Infor	rmation				
Product Name		nk Entity Large- tificate of Deposit e Year of 2021	Serial No.	C20210124M01007			
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	Lump-sum repayment of principal		Frequency of Interest	Lump-sum payment of interest accumulated thereof on Maturity			
Method	0	together with interest accumulated thereof on Maturity Date.		Date			
Early Withdrawal	Allowed		Payment 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 1 January 2021 till 31 March 2021						
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	<ol> <li>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].</li> <li>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.</li> </ol>						
Description of Product Interest Calculation Method	<ol> <li>The interest of this Certificate of Deposit is calculated from the date of successful subscription.</li> <li>This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> </ol>						
PUBLIC	<ol> <li>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</li> </ol>						



	be calculated until the day before the actual repayment date.				
Product Early	Allowed				
Withdrawal	<ol> <li>The customer can withdraw fully or partially before the Maturity Date.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol>				
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.				
Ways and Means of Information Disclosure					
<ol> <li>Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).</li> <li>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 even 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.</li> </ol>					
	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.				