

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

#### **Entity Large-denomination Certificate of Deposit Vol.1 of the Year of 2022**

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. 1 No. 001 of the Year of 2022	C20220101M01001	1 Month	1.850%	RMB300,000,000		
2.	Entity Large-denomination Certificate of  Deposit Vol.1 No. 002 of the Year of 2022	C20220103M01002	3 Months	1.900%	RMB100,000,000		
3.	Entity Large-denomination Certificate of Deposit Vol. 1 No. 003 of the Year of 2022	C20220106M01003	6 Months	2.100%	RMB100,000,000		
4.	Entity Large-denomination Certificate of Deposit Vol. 1 No. 004 of the Year of 2022	C20220109M01004	9 Months	2.250%	RMB100,000,000	From 4 January 2022 till 31 March 2022	RMB10,000,000
5.	Entity Large-denomination Certificate of  Deposit Vol. 1 No. 005 of the Year of 2022	C20220112M01005	12 Months	2.300%	RMB100,000,000		
6.	Entity Large-denomination Certificate of  Deposit Vol. 1 No. 006 of the Year of 2022	C20220118M01006	18 Months	2.850%	RMB100,000,000		
7.	Entity Large-denomination Certificate of Deposit Vol. 1 No. 007 of the Year of 2022	C20220124M01007	24 Months	2.900%	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 January 2022



# Fact Sheet of Hang Seng Bank (China) Limited (the "Bank") Entity Large-denomination Certificate of Deposit Vol.1 No.001 of the Year of 2022

(Issuance Terms)

		Product Infor	rmation			
Product Name	Hang Seng Bank Entity Large- denomination Certificate of Deposit Vol. 1 No. 001 of the Year of 2022		Serial No.	C20220101M01001		
Currency	RMB		Tenor	1 Month		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.850%		
Value Date	The date of successful subscription of this Certificate of Deposit.  Maturity Date  1 month after the date of subscription of the Ce Deposit and the specific subject to the receipt Certificate of Deposit is Bank.			the Certificate of specific date is receipt of the		
Interest Payment Method	with interest accumulated thereof on Interest a				ment of interest reof on Maturity	
Early Withdrawal	Allowed Early Withdrawal Interest Rate			0.500%		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
Issuance Period	From 4 January 2022 till 31 March 2022					
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount						
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	ription			
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>					



<b>Description</b> of	1.	The interest of this Certificate of Deposit is calculated from the date of successful
<b>Product Interest</b>		subscription.
Calculation	2.	This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the
Method	2	annual return rate based on the face value.
	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	Not Allo	owed
Transfer	1.	The customer shall, within the Bank's business hours, apply for transfer of the large-
		denomination certificate of deposit in the format requested by the Bank through the following
		channels.
	2.	The customer shall submit written application in format and content satisfactory to the Bank,
		to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;
	3.	The amount to be transferred of the large-denomination certificate of deposit shall not be
	3.	lower than the starting amount acceptable to the Bank regarding the subscription of the large-
		denomination certificate of deposit;
	4.	Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the
		customer shall not transfer the product during the Freeze Period;
	5.	The transfer of the large-denomination certificate of deposit shall meet both the requirements
		of relevant laws and regulations and regulatory bodies regarding the transfer of large-
	6.	denomination certificate of deposit, and such internal requirements of the Bank. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s).
	0.	In such case, the customer shall continue to hold the certificate of deposit or choose to
		withdraw in advance to the extent allowed by the terms herein.
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<b>Product Early</b>	Allowe	
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 $\times$ the number of calendar days actually elapsed during the period of deposit $\times$ interest rate for early withdrawal $\div 360$
		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 Ban	ak 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/).
- During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the 2. 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.



## Entity Large-denomination Certificate of Deposit Vol.1 No.002 of the Year of 2022 (Issuance Terms)

	Product Information					
Product Name	Hang Seng Ban denomination Certific No. 002 of the Year o	cate of Deposit Vol. 1	Serial No.	C20220103M0100	2	
Currency	RMB		Tenor	3 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.900%		
Value Date	The date of successful Certificate of Deposit	al subscription of this	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 Payment Method		t of principal together mulated thereof on	Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date		
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
Issuance Period	From 4 January 2022	till 31 March 2022				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples' Bank of China		
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	ription			
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	<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</li> </ol>
Method	annual return rate based on the face value.  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	Not Allowed
Transfer	The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.  The purpose shall submit suriton application in format and content satisfactors to the Bank.
	2. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;
	3. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;
	4. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;
	5. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-
	<ul><li>denomination certificate of deposit, and such internal requirements of the Bank.</li><li>6. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s).</li></ul>
	In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.
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

- 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.



## Entity Large-denomination Certificate of Deposit Vol.1 No.003 of the Year of 2022 (Issuance Terms)

		Product Infor	mation			
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol.1 No. 003 of the Year of 2022		)3			
Currency	RMB		Tenor	6 Months		
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.100%		
Value Date	The date of successful Certificate of Deposit	al subscription of this	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 Payment Method		t of principal together mulated thereof on	Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date		
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
Issuance Period	From 4 January 2022	till 31 March 2022				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	official organs,	enterprises and and other entities e Peoples' Bank of	
Issuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank					
		Product Desc	ription			
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>					



<b>Description</b> of	1. The interest of this Certificate of Deposit is calculated from the date of successful
<b>Product Interest</b>	subscription.
Calculation	2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the
Method	annual return rate based on the face value.
	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.
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Product	Not Allowed
Transfer	1. The customer shall, within the Bank's business hours, apply for transfer of the large-
	denomination certificate of deposit in the format requested by the Bank through the following channels.
	2. The customer shall submit written application in format and content satisfactory to the Bank,
	to apply for the transfer of the large-denomination certificate of deposit, the details of the
	transfer shall be determined by the transferor;
	3. The amount to be transferred of the large-denomination certificate of deposit shall not be
	lower than the starting amount acceptable to the Bank regarding the subscription of the large-
	denomination certificate of deposit;
	4. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the
	customer shall not transfer the product during the Freeze Period;  5. The transfer of the large-denomination certificate of deposit shall meet both the requirements
	of relevant laws and regulations and regulatory bodies regarding the transfer of large-
	denomination certificate of deposit, and such internal requirements of the Bank.
	6. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s).
	In such case, the customer shall continue to hold the certificate of deposit or choose to
	withdraw in advance to the extent allowed by the terms herein.
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</li> </ol>
	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 $\times$ the number of calendar days actually elapsed during the period of deposit $\times$ interest rate for early withdrawal $\div 360$
	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
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- 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.



## Entity Large-denomination Certificate of Deposit Vol.1 No.004 of the Year of 2022(Issuance Terms)

	Product Information					
Product Name	denomination Cer	ng Seng Bank Entity Large- nomination Certificate of Deposit 1.1 No. 004 of the Year of 2022  C20220109M01004  Serial No.			004	
Currency	RMB		Tenor	9 Months		
Calculation Type of Interest Rate	Fixed Interest Rate	Annual Interest Rate	2.250%			
Interest Commencement 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 issues by the Bank.			the Certificate of Deposit c date is subject to the		
Interest Payment Method		ment of principal terest accumulated Date.	Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date		
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%		
Transferability	Allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Not allowed Redemption		
<b>Issuance Period</b>	From 4 January 202	22 till 31 March 2022				
Freeze Period	Within 1 calendar r	nonth since the date	of successful subsc	ription of the Cer	rtificate of Deposit	
Minimum Deposit Amount				RMB10,000		
Scheduled Issuance Amount	ance		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples' Bank of China		
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.				ŭ	
Product Description						



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Product	1. Customers can apply for subscription through the following channels: filling in and submitting
Subscription	the properly executed "Application for Purchase of Entity Large-denomination Certificate of
	Deposit" to 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 the customer
	has fully understood and agreed to all the terms of this fact sheet.
<b>Description</b> of	1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.
<b>Product Interest</b>	2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the
Calculation	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	Allowed
Transfer	The customer shall, within the Bank's business hours, apply for transfer of the large-denomination
	certificate of deposit in the format requested by the Bank through the following channels.
	1. The customer shall submit written application in format and content satisfactory to the Bank, to
	apply for the transfer of the large-denomination certificate of deposit, the details of the transfer
	shall be determined by the transferor;
	2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower
	than the starting amount acceptable to the Bank regarding the subscription of the large-
	denomination certificate of deposit;
	3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the
	customer shall not transfer the product during the Freeze Period;
	4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of
	relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination
	certificate of deposit, and such internal requirements of the Bank.
	5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In
	such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in
Product Early	advance to the extent allowed by the terms herein.  Allowed
Withdrawal	1. The customer can withdraw fully or partially before the Maturity Date.
willia awai	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
1	withdrawais, the number of partial withdrawais is unlimited, but the balance of the deposit after

- 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



	<ul> <li>during the period of deposit × interest rate for early withdrawal ÷360 days.</li> <li>4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.</li> </ul>
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.

- 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.



## Entity Large-denomination Certificate of Deposit Vol.1 No.005 of the Year of 2022 (Issuance Terms)

Product Information						
Product Name	denomination Cer	ng Bank Entity Large- on Certificate of Deposit 005 of the Year of 2022  C20220112M01005  Serial No.			005	
Currency	RMB		Tenor	12 Months		
Calculation Type of Interest Rate	Fixed Interest Rate	Annual Interest Rate	2.300%			
Interest Commencement Date	The date of successful subscription of this Certificate of Deposit.  Maturity Date  12 months after the date of success subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issues by the Bank.			the Certificate of Deposit c date is subject to the		
Interest Payment Method		ment of principal terest accumulated Date.	Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date		
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.500%		
Transferability	Allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Not allowed Redemption		
<b>Issuance Period</b>	From 4 January 202	22 till 31 March 2022				
Freeze Period	Within 1 calendar r	nonth since the date of	of successful subsc	ription of the Cer	rtificate of Deposit	
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Scheduled Issuance Amount	ance		Target Clients	Non-financial enterprises and official organs, and other entities recognized by the Peoples' Bank of China		
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.				ŭ	
Product Description						



	SENG BANK
Product	1. Customers can apply for subscription through the following channels: filling in and submitting
Subscription	the properly executed "Application for Purchase of Entity Large-denomination Certificate of
	Deposit" to 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 the customer
	has fully understood and agreed to all the terms of this fact sheet.
<b>Description</b> of	1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.
<b>Product Interest</b>	2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the
Calculation	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	Allowed
Transfer	The customer shall, within the Bank's business hours, apply for transfer of the large-denomination
	certificate of deposit in the format requested by the Bank through the following channels.
	1. The customer shall submit written application in format and content satisfactory to the Bank, to
	apply for the transfer of the large-denomination certificate of deposit, the details of the transfer
	shall be determined by the transferor;
	2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower
	than the starting amount acceptable to the Bank regarding the subscription of the large- denomination certificate of deposit;
	3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the
	customer shall not transfer the product during the Freeze Period;
	4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of
	relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination
	certificate of deposit, and such internal requirements of the Bank.
	5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In
	such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in
	advance to the extent allowed by the terms herein.
<b>Product Early</b>	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 =



Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.		
	satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.		
	that operates corporate banking services by submitting written application in format and content		
	4. The customer must handle the early withdrawal business through the Bank's branch network		
	during the period of deposit × interest rate for early withdrawal ÷360 days.		
	the principal amount to be withdrawn in advance × the number of calendar days actually elapsed		

- 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.



# Entity Large-denomination Certificate of Deposit Vol.1 No.006 of the Year of 2022 (Issuance Terms)

Product Information						
Product Name		nk Entity Large- tificate of Deposit ne Year of 2022	Serial No.	C20220118M01006		
Currency	RMB Tenor 18 Months					
Calculation	Fixed Interest Rate		Annual	2.850%		
Type of Interest			Interest Rate			
Rate	TTI 1 . C		35 ( ) 5	10 1 6	1 1 6 61	
Interest		sful subscription of	Maturity Date	18 months after the date of successful		
Commencement	this Certificate of Deposit.  subscription of the Certificate of Deposit.			-		
Date					c date is subject to the	
				receipt of the Certificate of Deposit issued by the Bank.		
Interest	Lump-sum repayi	nent of principal	Frequency of	Lump-sum payment of interest		
Payment		terest accumulated	Interest	accumulated thereof on Maturity Date		
Method	thereof on Maturity		Payment	accumulated dicreor on maturity Date		
Early	Allowed		Early	0.500%		
Withdrawal			Withdrawal			
			Interest Rate			
Transferability	Allowed	Pledge of Deposit	Only allowed	Bank	Not allowed	
		Certificate	to be pledged to	Redemption		
			the Bank.			
Issuance Period	From 4 January 202	22 till 31 March 2022	2			
Freeze Period	Within 1 calendar r	month since the date	of successful subsc	eription of the Cer	rtificate of Deposit	
Minimum	RMB10,000,000		Minimum	RMB10,000		
Deposit Amount			Incremental			
			Amount			
Scheduled	RMB100,000,000		Target Clients	Non-financial enterprises and official		
Issuance				organs, and oth	er entities recognized by	
Amount				the Peoples' Ba	nk of China	
Issuance	The Bank's branch network that operates corporate banking services, or sending email to the Bank					
Channels	with subscription application form from the email address authorized and recognized by the customer.					
Product Description						



L DATE OF THE PERSON OF THE PE	ミ 多尺 イ丁 SENG BANK			
Product Subscription	<ol> <li>Customers can apply for subscription through the following channels: filling in and submitting the properly executed "Application for Purchase of Entity Large-denomination Certificate of Deposit" to 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 the customer 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> <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 Transfer	<ul> <li>Allowed</li> <li>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</li> <li>1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li> <li>2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li> <li>3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li> <li>4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li> <li>5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li> </ul>			
Product Early Withdrawal	<ol> <li>Allowed</li> <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</li> </ol>			

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  $\times$  the number of calendar days actually elapsed



Relevant Fees	satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer.  The Bank does not charge any service fees for this Certificate of Deposit temporarily.
	<ul> <li>during the period of deposit × interest rate for early withdrawal ÷360 days.</li> <li>4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services by submitting written application in format and content</li> </ul>

- 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.



# Entity Large-denomination Certificate of Deposit Vol.1 No.007 of the Year of 2022 (Issuance Terms)

Product Information						
Product Name		nk Entity Large- tificate of Deposit ne Year of 2022	Serial No.	C20220124M01007		
Currency	RMB	MB Tenor 24 Months				
Calculation	Fixed Interest Rate		Annual	2.900%		
Type of Interest			Interest Rate			
Rate				4 1 6 61		
Interest		sful subscription of	Maturity Date	24 months after the date of successful		
Commencement Date	this Certificate of Deposit.  subscription of the Certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and the specific date is subject to the certificate of Deposit and Deposit an			-		
Date				_	·	
				receipt of the Certificate of Deposit issued by the Bank.		
Interest	Lump-sum repayı	ment of principal	Frequency of	Lump-sum payment of interest		
Payment	together with int	terest accumulated	Interest	accumulated thereof on Maturity Date		
Method	thereof on Maturity	Date.	Payment			
Early	Allowed		Early	0.500%		
Withdrawal			Withdrawal			
			Interest Rate			
Transferability	Allowed	Pledge of Deposit	Only allowed	Bank	Not allowed	
		Certificate	to be pledged to	Redemption		
			the Bank.			
Issuance Period	From 4 January 202	From 4 January 2022 till 31 March 2022				
Freeze Period	Within 1 calendar r	nonth since the date	of successful subsc	ription of the Cer	rtificate of Deposit	
Minimum	RMB10,000,000		Minimum	RMB10,000		
Deposit Amount			Incremental			
			Amount			
Scheduled	RMB100,000,000		Target Clients	Non-financial enterprises and official		
Issuance				•	er entities recognized by	
Amount				the Peoples' Bar		
Issuance	The Bank's branch network that operates corporate banking services, or sending email to the Bank					
Channels	with subscription application form from the email address authorized and recognized by the customer.					
Product Description						
Product Description						



L XAL	ミ 多尺 イ丁 SENG BANK			
Product Subscription	<ol> <li>Customers can apply for subscription through the following channels: filling in and submitting the properly executed "Application for Purchase of Entity Large-denomination Certificate of Deposit" to 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 the customer 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> <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 Transfer	<ul> <li>Allowed</li> <li>The customer shall, within the Bank's business hours, apply for transfer of the large-denomination certificate of deposit in the format requested by the Bank through the following channels.</li> <li>1. The customer shall submit written application in format and content satisfactory to the Bank, to apply for the transfer of the large-denomination certificate of deposit, the details of the transfer shall be determined by the transferor;</li> <li>2. The amount to be transferred of the large-denomination certificate of deposit shall not be lower than the starting amount acceptable to the Bank regarding the subscription of the large-denomination certificate of deposit;</li> <li>3. Notwithstanding the above agreement, if the Freeze Period is arranged in this product, the customer shall not transfer the product during the Freeze Period;</li> <li>4. The transfer of the large-denomination certificate of deposit shall meet both the requirements of relevant laws and regulations and regulatory bodies regarding the transfer of large-denomination certificate of deposit, and such internal requirements of the Bank.</li> <li>5. There is a risk that the transfer may fail due to reasons including lack of eligible transferee(s). In such case, the customer shall continue to hold the certificate of deposit or choose to withdraw in advance to the extent allowed by the terms herein.</li> </ul>			
Product Early Withdrawal	<ol> <li>Allowed</li> <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</li> </ol>			

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  $\times$  the number of calendar days actually elapsed