

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

Entity Large-denomination Certificate of Deposit Vol.4 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. 4 No. 001 of the Year of 2022	C20220401M04001	1 Month	1.850%	RMB100,000,000			
2.	Entity Large-denomination Certificate of Deposit Vol.4 No. 002 of the Year of 2022	C20220403M04002	3 Months	1.900%	RMB100,000,000			
3.	Entity Large-denomination Certificate of Deposit Vol.4 No. 003 of the Year of 2022	C20220406M04003	6 Months	2.100%	RMB100,000,000			
4.	Entity Large-denomination Certificate of Deposit Vol.4 No. 004 of the Year of 2022	C20220409M04004	9 Months	2.250%	RMB100,000,000	From 1 April 2022 till 30 June 2022	-	RMB10,000,000
5.	Entity Large-denomination Certificate of Deposit Vol.4 No. 005 of the Year of 2022	C20220412M04005	12 Months	2.300%	RMB100,000,000			
6.	Entity Large-denomination Certificate of Deposit Vol.4 No. 006 of the Year of 2022	C20220418M04006	18 Months	2.850%	RMB100,000,000			
7.	Entity Large-denomination Certificate of Deposit Vol.4 No. 007 of the Year of 2022	C20220424M04007	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 April 2022



Fact Sheet of Hang Seng Bank (China) Limited (the "Bank") Entity Large-denomination Certificate of Deposit Vol.4 No.001 of the Year of 2022 (Issuance Terms)

		Product Infor	mation			
Product Name	Hang Seng Ban denomination Certific No. 001 of the Year o	cate of Deposit Vol.4	Serial No.	C20220401M0400	C20220401M04001	
Currency	RMB Tenor 1 Month					
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.850%		
Value Date	The date of successful Certificate of Deposit	ul subscription of this	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		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	ndrawal		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
Issuance Period	From 1 April 2022 till 30 June 2022				1	
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000 Target Clients Non-financial enterprises official organs, and other e recognized by the Peoples' Both China			and other entities		
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	1. The interest of this Certificate of Deposit is calculated from the date of successful
Product Interest	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.
Product	Not Allowed
	1. The customer shall, within the Bank's business hours, apply for transfer of the large-
Transfer	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.
	withdraw in advance to the extent allowed by the terms herein.
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
	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 × 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.
Keievant rees	The Dank does not charge any service rees 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/). 1.
- 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.4 No.002 of the Year of 2022 (Issuance Terms)

		Product Infor	mation		
Product Name	Hang Seng Bar denomination Certific No. 002 of the Year of	cate of Deposit Vol.4	Serial No.	C20220403M0400	2
Currency	RMB		Tenor	3 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.900%	
Value Date	The date of successful subscription of this Certificate of Deposit.		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		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 1 April 2022 till	30 June 2022		I	
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	official organs, a recognized by the China	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 with subscription application form from the email address authorized and recognized by the customer.				
	•	Product Desc	ription		
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	 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
Method	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	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 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; 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	 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

- 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.4 No.003 of the Year of 2022 (Issuance Terms)

		Product Infor	rmation		
Product Name	Hang Seng Bar denomination Certifi No. 003 of the Year of	cate of Deposit Vol.4	Serial No.	No. C20220406M04003	
Currency	y RMB		Tenor	6 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.100%	
Value Date	The date of successful subscription of this Certificate of Deposit. Maturity Date 6 months after the date of subscription of the Certificate of Deposit and the specific subject to the receificate of Deposit is Bank.		the Certificate of e specific date is receipt of the		
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date. Frequency of Interest accumulated thereof Date Lump-sum payment accumulated thereof 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					
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	ance The Bank's branch network that operates corporate banking services, or sending email to the Bank				
		Product Desc	ription		
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	1. The interest of this Certificate of Deposit is calculated from the date of successful
Product Interest	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.
D 1 4	
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	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 × 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.
	soes not change any services for any certained 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.4 No.004 of the Year of 2022(Issuance Terms)

Product Information					
Product Name		nk Entity Large- tificate of Deposit e Year of 2022	Serial No.	C20220409M04004	
Currency	RMB		Tenor	9 Months	
Calculation	Fixed Interest Rate		Annual	2.250%	
Type of Interest			Interest Rate		
Rate					
Interest		sful subscription of	Maturity Date		the date of successful
Commencement	this Certificate of I	Deposit.		_	the Certificate of Deposit
Date				_	c date is subject to the
				by the Bank.	ertificate of Deposit issued
Interest	Lump sum rapavi	ment of principal	Frequency of	•	anyment of interest
Payment Payment		terest accumulated	Interest		
Method	thereof on Maturity		Payment	accumulated thereof on Maturity Date	
112041304	•		- 1 wy		
Early	Allowed		Early	0.500%	
Withdrawal					
			Interest Rate		
Transferability	Allowed	Pledge of Deposit	Only allowed	Bank	Not allowed
		Certificate	to be pledged to the Bank.	Redemption	
			the Bank.		
Issuance Period	From 1 April 2022 t	ill 30 June 2022			
Freeze Period	Within 1 calendar r	month 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	Scheduled RMB100,000,000		Target Clients	Non-financial enterprises and official	
Issuance			•	er entities recognized by	
Amount				the Peoples' Bank of China	
Issuance	The Bank's branch network that operates corporate banking services, or sending email to the Bank				
Channels	with subscription a	pplication form from	the email address	authorized and re	cognized by the customer.
Product Description					



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Product	t	
Subscri	ption	

- 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.
- 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.

Description of Product Interest Calculation Method

- 1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.
- 2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.
- 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;
- 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 largedenomination 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.

Product Early Withdrawal

Allowed

- 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



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.
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.4 No.005 of the Year of 2022 (Issuance Terms)

Product Information						
Product Name		nk Entity Large- tificate of Deposit e Year of 2022	Serial No.	C20220412M04005		
Currency	RMB		Tenor	12 Months		
Calculation Type of Interest Rate	pe of Interest			2.300%		
Interest Commencement Date	The date of succes this Certificate of D	sful subscription of Deposit.	Maturity Date	12 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.		
Interest 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 Redemption	Not allowed	
Issuance Period	From 1 April 2022 t	ill 30 June 2022				
Freeze Period	Within 1 calendar r	nonth since the date	of successful subsc	ription of the Cer	rtificate of Deposit	
Minimum Deposit Amount	RMB10,000,000 Minimum RMB10,000 Incremental Amount					
Scheduled Issuance Amount	ssuance		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						



HANG S	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.
Description of	1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.
Product Interest	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.
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 =



Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.	
	from the email address authorized and recognized by the customer.	
	satisfactory to the Bank, or by sending email to the Bank regarding early withdrawal application	
	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 \times interest rate for early withdrawal $\div 360$ days.	
	the principal amount to be withdrawn in advance \times 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.4 No.006 of the Year of 2022 (Issuance Terms)

	Product Information				
Product Name		nk Entity Large- tificate of Deposit e Year of 2022	Serial No.	C20220418M04006	
Currency	RMB		Tenor	18 Months	
Calculation	Fixed Interest Rate		Annual	2.850%	
Type of Interest			Interest Rate		
Rate	TD1 1 C		N	10 1 6	4 1 6 61
Interest		sful subscription of	Maturity Date	18 months after the date of successful subscription of the Certificate of Deposit	
Commencement Date	this Certificate of I	Deposit.		_	c date is subject to the
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 1 April 2022 t	ill 30 June 2022			
Freeze Period	Within 1 calendar r	month since the date	of successful subsc	eription of the Cen	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' Ba	
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					
r roduct 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.		
	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.		
Description of	1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.		
Product Interest	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.		
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 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.
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.4 No.007 of the Year of 2022 (Issuance Terms)

Product Information					
Product Name	Hang Seng Bank Entity Large- denomination Certificate of Deposit Vol.4 No. 007 of the Year of 2022		Serial No.	C20220424M04007	
Currency	RMB		Tenor	24 Months	
Calculation Type of Interest Rate	Fixed Interest Rate		Annual Interest Rate	2.900%	
Interest Commencement 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	0.500%	
Transferability	Allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 April 2022 t	From 1 April 2022 till 30 June 2022			
Freeze Period	Within 1 calendar r	nonth since the date	of successful subsc	ription of the Cer	rtificate of Deposit
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Scheduled 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 Description					



侧 但 生 HANG S	E 銀行 SENG BANK
Product Subscription	 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. 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.
Description of	1. The interest of this Certificate of Deposit is calculated from the date of successful subscription.
Product Interest	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.

Product Early Withdrawal

Allowed

1. The customer can withdraw fully or partially before the Maturity Date.

advance to the extent allowed by the terms herein.

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.

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

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 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.
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
	<u> </u>

- 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.