

## Issue of Hang Seng Bank (China) Limited (the "Bank") Entity Large-denomination Certificate of Deposit Vol.3 of the Year of 2021

No.	Product Name	Serial No.	Tenor	Annual	Total Issuance	Issuance Period	Minimum
NO.	In Serial No. 19101		Interest Rate	Amount	issuance Penou	Deposit Amount	
1.	Entity Large-denomination Certificate of	C20210401M03001	1 Month	1.672%	RMB100,000,000		
	Deposit Vol. 3 No. 001 of the Year of 2021	C202104011003001	тмонит	1.07270			
2.	Entity Large-denomination Certificate of	C20210402M02002	2 Months	1.705%	RMB100,000,000		
	Deposit Vol. 3 No. 002 of the Year of 2021	C20210403M03002 3 Months					
3.	Entity Large-denomination Certificate of	C20210406M02002	6 Months	2.0159/	RMB100,000,000	From 1 April 2021	DMB10 000 000
	Deposit Vol. 3 No. 003 of the Year of 2021	C20210406M03003	6 Months	2.015%	RIVID 100,000,000	till 30 June 2021	RMB10,000,000
4.	Entity Large-denomination Certificate of	C20210400M02004	9 Months	2.280%	DMP100 000 000		
	Deposit Vol. 3 No. 004 of the Year of 2021	C20210409M03004	9 Months	2.200%	RMB100,000,000		
5.	Entity Large-denomination Certificate of	C20210412M02005	10 Months	2 2250/	BMB100 000 000		
	Deposit Vol. 3 No. 005 of the Year of 2021	C20210412M03005	12 Months	2.325%	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 2021



### Entity Large-denomination Certificate of Deposit Vol.3 No.001 of the Year of 2021

### (Issuance Terms)

		Product Infor	mation		
Product Name	Hang Seng Bank Entity Large- denomination Certificate of Deposit Vol. 3 No. 001 of the Year of 2021		Serial No.	C20210401M03001	
Currency	RMB		Tenor	1 Month	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.672%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	1 month after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	thereof on Maturity Date. Allowed		Early Withdrawal Interest Rate	0.525%	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 April 2021 ti	ill 30 June 2021			
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts
Issuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
Product Description					
Product Subscription	<ol> <li>Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer].</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> </ol>				



## 恒生銀行 HANG SENG BANK

	SENG BANK				
Description of	1. The interest of this Certificate of Deposit is calculated from the date of successful				
Product	subscription.				
Interest	2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated				
Calculation	at the annual return rate based on the face value.				
Method	3. This Certificate of Deposit will not be automatically re-deposited when due, and the				
	principal and interest will be repaid on the Maturity Date.				
	4. If the Maturity Date is a non-business day, the deposit will be repaid on the first				
	business day immediately following the original Maturity Date, and the interest will				
	be calculated until the day before the actual repayment date.				
Product Early	Allowed				
Withdrawal	1. The customer can withdraw fully or partially before the Maturity Date.				
	2. The customer shall, within the Bank's business hours, apply for an early withdrawal				
	to the Bank in the format requested by the Bank through the following channels. For				
	partial early withdrawals, the number of partial withdrawals is unlimited, but the				
	balance of the deposit after such withdrawal shall not be less than the Minimum				
	Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to				
	deem that the customer requests to withdraw the full amount in advance. After the				
	partial withdrawal, the amount of this Certificate of Deposit is changed to the balance				
	of the deposit after the withdrawal, and other terms remain unchanged.				
	3. The Bank will calculate the interest on the early withdrawal deposits according to the				
	following methods: interest payable in relation to the deposit to be withdrawn prior to				
	the maturity date = the principal amount to be withdrawn in advance × the number of				
	calendar days actually elapsed during the period of deposit × interest rate for early				
	withdrawal ÷360 days.				
	4. The customer must handle the early withdrawal business through the Bank's branch				
	network that operates corporate banking services or [by sending email to the Bank				
	regarding early withdrawal application from the email address authorized and				
	recognized by the customer].				
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.				
	Ways and Means of Information Disclosure				
1. Informat	tion shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).				
	he life of the entity large-denomination certificate of deposit, if there is any major event affecting				
the Bank's performance of the obligation, the Bank will, within three business days after such ev					
takes place, disclose on the official website of the Bank and the China Money Website or any disclosur					
•	then designated by the People's Bank of China.				
plation	General Terms of Entity Deposit Certificate				
	of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the				
	red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate				
	is defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have				
the same meaning in this fast sheet					

the same meaning in this fact sheet.



# Entity Large-denomination Certificate of Deposit Vol.3 No.002 of the Year of 2021 (Issuance Terms)

		Product Infor	mation		
Product Name	Product NameHangSengBankEntityLarge- denominationVol. 3 No. 002 of the Year of 2021		Serial No.		3002
Currency	RMB		Tenor	3 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.705%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	3 months after the 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		nent of principal	Frequency of		ment of interest
Payment Method	together with inte thereof on Maturity		Interest	accumulated the	ereof on Maturity
Early	Allowed	Dale.	Payment Early	0.525%	
Withdrawal					
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 April 2021 till 30 June 2021				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	
Issuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
		Product Desc	cription		
Product Subscription	<ol> <li>Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer].</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> <li>Not applicable to customers opened account with Ningbo branch.</li> </ol>				
Description of Product Interest Calculation					
Method	<ol><li>This Certif</li></ol>	icate of Deposit will r nd interest will be rep	not be automatical	ly re-deposited wl	hen due, and the



	<ol> <li>If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.</li> </ol>
Product Early	
Product Early WithdrawalAllowed1.The customer can withdraw fully or partially before the Maturity Date 2.2.The customer shall, within the Bank's business hours, apply for an e to the Bank in the format requested by the Bank through the followin partial early withdrawals, the number of partial withdrawals is un balance of the deposit after such withdrawal shall not be less tha Deposit Amount of this Certificate of Deposit, otherwise the Bank 	
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.
	Ways and Means of Information Disclosure
2. During the Bank takes pla platform General Terms of matters not cove of Deposit. Terms	ion shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/). he life of the entity large-denomination certificate of deposit, if there is any major event affecting k's performance of the obligation, the Bank will, within three business days after such event ace, disclose on the official website of the Bank and the China Money Website or any disclosure then designated by the People's Bank of China. <b>General Terms of Entity Deposit Certificate</b> f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have have in this fact sheet.



# Entity Large-denomination Certificate of Deposit Vol.3 No.003 of the Year of 2021 (Issuance Terms)

		Product Info	rmation		
Product Name	HangSengBankEntityLarge-NamedenominationCertificateofDepositVol. 3 No. 003 of the Year of 2021		Serial No.	C20210406M03003	
Currency	RMB		Tenor	6 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.015%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	6 months after the date o successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate o Deposit issued by the Bank.	
Interest		ment of principal	Frequency of		ment of interest
Payment Motheral	0	erest accumulated	Interest		ereof on Maturity
Method	thereof on Maturity Allowed	Date.	Payment	Date 0.525%	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.525%	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 April 2021 till 30 June 2021				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clien	ts
lssuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
		Product Desc	cription		
Product Subscription	<ol> <li>Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer].</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> <li>Not applicable to customers opened account with Ningbo branch.</li> </ol>				
Description of Product	1. The intere subscriptic	st of this Certificate	of Deposit is calcu	lated from the da	
Interest Calculation Method	<ol> <li>This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value.</li> <li>This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date.</li> </ol>				



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



# Entity Large-denomination Certificate of Deposit Vol.3 No.004 of the Year of 2021 (Issuance Terms)

		Product Infor	rmation		
Product Name	duct NameHangSengBankEntityLarge-denominationCertificateofDepositVol. 3 No. 004 of the Year of 2021		Serial No.	No.	
Currency	RMB		Tenor	9 Months	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	2.28%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	9 months after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest		nent of principal	Frequency of		ment of interest
Payment Method	0	erest accumulated	Interest Payment	Date	ereof on Maturity
Early Withdrawal	thereof on Maturity Date. Allowed		Early Withdrawal Interest Rate	0.525%	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 1 April 2021 t	ill 30 June 2021			
Minimum Deposit Amount	RMB10,000,000 Minimum RMB10,000 Incremental Amount				
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clients	
Issuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				
		Product Desc	cription		
Product Subscription	<ol> <li>Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer].</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> </ol>				
Description of Product Interest Calculation Method	<ul> <li>subscription.</li> <li>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.</li> <li>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.</li> <li>4. If the Maturity Date is a non-business day, the deposit will be repaid on the first</li> </ul>				
	business o	lay immediately follo	wing the original N	laturity Date, and	the interest will



	be calculated until the day before the actual repayment date.				
Product Early	Allowed				
Withdrawal	1. The customer can withdraw fully or partially before the Maturity Date.				
<ol> <li>The customer can withdraw fully of partially before the Maturity Date.</li> <li>The customer shall, within the Bank's business hours, apply for an early withd to the Bank in the format requested by the Bank through the following channels partial early withdrawals, the number of partial withdrawals is unlimited, bubalance of the deposit after such withdrawal shall not be less than the Mini Deposit Amount of this Certificate of Deposit, otherwise the Bank has the rig deem that the customer requests to withdraw the full amount in advance. After partial withdrawal, the amount of this Certificate of Deposit is changed to the ba of the deposit after the withdrawal, and other terms remain unchanged.</li> <li>The Bank will calculate the interest on the early withdrawal deposits according to following methods: interest payable in relation to the deposit to be withdrawn prothematurity date = the principal amount to be withdrawn in advance × the number calendar days actually elapsed during the period of deposit × interest rate for</li> </ol>					
	<ul> <li>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 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.				
	Ways and Means of Information Disclosure				
<ol> <li>Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).</li> <li>During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.</li> </ol>					
	General Terms of Entity Deposit Certificate				
matters not cover of Deposit. Terms	f Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the red in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate s defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have ng in this fact sheet.				



# Entity Large-denomination Certificate of Deposit Vol.3 No.005 of the Year of 2021 (Issuance Terms)

		Product	Information			
Product Name	Hang Seng Bank Entity Large- denomination Certificate of Deposit Vol. 3 No. 005 of the Year of 2021		Serial No.	C20210412M03005		
Currency	RMB		Tenor	12 Months		
Interest Rate Type	Fixed Interest Ra	te	Annual Interest Rate	2.325%		
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	12 months after the date of 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	together with inte thereof on Maturi	ment of principal rest accumulated ty Date.	Frequency of Interest Payment	accumulated t	payment of interest hereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.525%		
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed	
Issuance Period	From 1 April 202	I till 30 June 2021				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000		
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clie	ents	
Issuance Channels	The Bank's branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.					
		Product	Description			
Product Subscription	<ol> <li>Customers can apply for subscription through the following channels: filling in and submitting the "Application for Purchase of Entity Large-denomination Certificate of Deposit" at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer].</li> <li>If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.</li> <li>Not applicable to customers opened account with Ningbo branch.</li> </ol>					
Description of Product Interest Calculation				n the date of successful		
Method	3. This Ce		will not be auton	natically re-depo	osited when due, and the	



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