

## 重要資料概要



外幣聯繫保本投資存款  
歐式看好 / 看淡  
( 單一觀察日, 單一觸發匯率 )  
2024年4月22日

**此乃結構性投資產品，不受香港的存款保障計劃保障。**

本概要的內容未經香港任何監管機構審閱。閣下在投資本產品前應審慎行事。本概要為本產品銷售文件的一部分。閣下不應單憑本概要投資於本產品。閣下如有任何疑問，應徵詢獨立專業意見。

倘若中文並非閣下屬意的語言，閣下可向本行的銷售人員索取本概要的英文版本。If Chinese is not your preferred language, you may request for the English version of this statement from our sales staff.

此乃涉及衍生工具的結構性投資產品。投資決定是由閣下自行作出的，但閣下不應投資於本產品，除非中介人於銷售本產品時已向閣下解釋經考慮閣下的財政狀況、投資經驗及目標後，本產品是適合閣下的。

### 資料便覽

銀行：	大新銀行有限公司（「本行」）
產品類別：	外幣聯繫保本投資存款 – 歐式看好 / 看淡（單一觀察日，單一觸發匯率）
最低存款金額：	最低存款金額將於本產品的產品條款中列明
投資期：	投資期將於本產品的產品條款中列明
可供選擇的存款貨幣：	歐羅、澳元、紐元、美元、日圓、加元、英鎊、瑞士法郎、人民幣及港幣 ( 本行有權決定所提供的貨幣 )
可供選擇的參考貨幣組合：	澳元兌美元、英鎊兌美元、歐羅兌美元、美元兌日圓、美元兌加元、美元兌瑞士法郎、紐元兌美元、美元兌人民幣*或閣下與本行協定之其他貨幣組合 ( 本行有權決定所提供的貨幣組合 )
參考匯率：	即於觀察日指定時間參考貨幣組合之匯率；並將於本產品的產品條款中列明
利率：	利率以年利率報價計算，並將按照本產品的產品條款中的條件而釐定
利息付款日：	本產品到期時
到期時保本：	是
可由本行提早贖回：	不可
客戶提早終止權：	沒有
內含衍生工具：	有，此產品由定期存款及購入一個或多個參考貨幣組合的外匯期權及貨幣掉期 (如適用) 所組合而成
內含貨幣掉期：	有/沒有，並將於本產品的產品條款中列明
最高潛在收益：	最高潛在收益為本產品的產品條款中註明的利率所訂定的利息金額
最大潛在虧損：	有關詳情，請參閱以下「收益情況分析」部份

\* 人民幣匯率參照在岸或離岸市場的報價，該參照市場會列明於每筆交易的產品條款內。

### 本產品是甚麼產品及如何運作?

#### 甚麼是外幣聯繫保本投資存款?

外幣聯繫保本投資存款為結構性投資產品,由定期存款及購入一個或多個參考貨幣組合的外匯期權及貨幣掉期(如適用)所組合而成。本產品的回報與參考匯率的表現掛鈎,並在到期時保本。

#### 甚麼是外幣聯繫保本投資存款 – 歐式看好 / 看淡?

外幣聯繫保本投資存款 – 歐式看好 / 看淡為其中一種外幣聯繫保本投資存款。閣下可根據閣下對參考匯率走勢的預期,投資於看好或看淡之外幣聯繫保本投資存款。於觀察日之指定時間(即釐定參考匯率時),若參考匯率符合預先訂定的條件,閣下將可獲以本產品的產品條款中預先列明的利率所計算的利息金額。本產品提供本金保證,本金將於到期時以存款貨幣支付。

#### 甚麼是外幣聯繫保本投資存款 – 歐式看好 / 看淡 ( 單一觀察日, 單一觸發匯率 )?

外幣聯繫保本投資存款 – 歐式看好 / 看淡 ( 單一觀察日, 單一觸發匯率 ) 為其中一種歐式看好 / 看淡外幣聯繫保本投資存款,其應付利息視乎於觀察日參考匯率與觸發匯率之表現而定。

#### 於產品到期時之分派:

外幣聯繫保本投資存款 – 歐式看好 ( 單一觀察日, 單一觸發匯率 ): 若於觀察日之指定時間(即釐定參考匯率時),參考匯率等於或高於觸發匯率,本行將以存款貨幣向閣下支付本金和較高的利息金額,否則,閣下將只會收取以存款貨幣支付的本金和較低的利息金額(或甚至沒有利息派發)。

外幣聯繫保本投資存款 – 歐式看淡 ( 單一觀察日, 單一觸發匯率 ): 若於觀察日之指定時間(即釐定參考匯率時),參考匯率等於或低於觸發匯率,本行將以存款貨幣向閣下支付本金和較高的利息金額,否則,閣下將只會收取以存款貨幣支付的本金和較低的利息金額(或甚至沒有利息派發)。

有關詳細說明,請參閱以下「收益情況分析」部份。

### 本產品有哪些主要風險?

- **僅於到期時保本**–外幣聯繫保本投資存款只於持有至到期時的情況下才享有本金保證。
- **衍生工具風險**–外幣聯繫保本投資存款內含貨幣期權及貨幣掉期(如適用)。期權交易涉及風險。就購入期權,若市場走勢與閣下的預期並不相符,期權可能會完全失去價值。一般而言,掉期交易受市場風險、信貸風險、流動性風險、法律風險及結算風險影響。
- **非受保障存款**–外幣聯繫保本投資存款不同於一般定期存款,亦不應被視為一般定期存款之代替品。外幣聯繫保本投資存款並非受保障存款,不受香港的存款保障計劃保障。
- **外匯風險** – 外幣聯繫保本投資存款的回報跟參考匯率的表現掛鈎。外匯市場瞬息萬變,受複雜的政治及經濟因素影響,閣下要承受因匯價波動而引致虧損的風險。倘存款貨幣並非閣下的本土貨幣而閣下於到期後選擇將其兌換成閣下的本土貨幣,則閣下可能因匯率波動而獲得收益或招致虧損。
- **外匯管制** – 對於受相關政府外匯管制的貨幣,例如人民幣,其匯率或較容易因政府政策改變而被影響。這些貨幣可能在不同市場有不同的匯率報價。舉例而言,人民幣的匯率於在岸及離岸市場報價,在岸人民幣匯率被稱為“CNY”及離岸人民幣匯率(即在香港交易時)被稱為“CNH”。儘管 CNY 及 CNH 代表同一種貨幣,它們不一定具有相同的匯率,並且未必向同一方向移動。
- **潛在回報設有上限**–投資於外幣聯繫保本投資存款不等同直接投資於參考貨幣組合。即使參考匯率的市場走勢跟閣下預期相符,外幣聯繫保本投資存款的最高潛在回報上限僅為預先訂定的利息金額。
- **信貸風險**–外幣聯繫保本投資存款並無任何抵押或擔保作為保障。外幣聯繫保本投資存款是依賴本行的信譽。若在本行的外幣聯繫保本投資存款未到期的期間,本行出現無力償債或清盤情況,或違反本行在外幣聯繫保本投資存款下的責任,閣下對本行追討權的優先次序將與無抵押債權人相同。在最壞的情況下,不論外幣聯繫保本投資存款的條款如何,閣下均可能損失全部本金。
- **流通性風險**–外幣聯繫保本投資存款為持有至到期而設計。外幣聯繫保本投資存款沒有在任何交易所上市,並無二手市場,亦不能轉讓。任何於到期前終止、取消或提取將會由本行全權決定並必須事先獲得本行的同意。如閣下提前終止、取消或提取,閣下可能會蒙受重大的代價或虧損。

## 重要資料概要



### 外幣聯繫保本投資存款 歐式看好 / 看淡 ( 單一觀察日, 單一觸發匯率 ) 2024年4月22日

- **調整及提早終止**—本行有權(但無責任)在發生若干事件時調整外幣聯繫保本投資存款之條款或提早終止外幣聯繫保本投資存款。如本行調整外幣聯繫保本投資存款之條款或提早終止外幣聯繫保本投資存款,閣下可能會就本產品蒙受重大損失。請參閱下文「本行可否調整條款或提早終止本產品?」。
- **利益衝突**—本行、本行的附屬公司及/或其聯屬公司在外幣聯繫保本投資存款可能扮演著不同的角色,因而可能導致利益衝突產生。本行及/或其附屬公司及/或其聯屬公司可能訂立、修改或解除與相關貨幣有關的交易,不論是為其本身或其附屬公司或其聯屬公司自營賬戶或為管理下之賬戶或為代表閣下完成交易或其他原因。在履行上述角色時,本行以至其附屬公司及/或其聯屬公司的經濟利益均有機會與閣下在外幣聯繫保本投資存款的利益產生衝突。
- **不受投資者賠償基金保障**—外幣聯繫保本投資存款並無在任何證券交易所上市,亦不受香港的投資者賠償基金所保障。
- **結算風險**—閣下在投資外幣聯繫保本投資存款後,即承擔有關本行未能於結算日或結算日前後結算外幣聯繫保本投資存款的所有結算風險。
- **適用於交易結算款項為其他投資交易將會收到之結算款項**—如本行未能準時收到閣下於另一投資交易將會收到之結算款項及閣下無足夠款項支付交易結算款項,本行有權取消該交易。閣下將承擔由此而引致之一切費用、收費及損失。

#### 本產品有哪些主要特點?

- 外幣聯繫保本投資存款—歐式看好 / 看淡(單一觀察日,單一觸發匯率)為結構性產品,內含參考貨幣組合的外匯期權及貨幣掉期(如適用)。
- 本產品為持有至到期而設計,並不能提早終止。若閣下持有本產品至到期,將可獲 100% 本金保證。投資期將於本產品的產品條款中列明。
- 若參考匯率的走勢與閣下的預期(即看好或看淡)相符,閣下可獲較高的潛在回報。
- 在觀察日之指定時間(即釐定參考匯率時),本行會比較觸發匯率及參考匯率,以訂定本產品的利息金額。
- 本金及利息金額(如適用)將於到期時以存款貨幣支付。

#### 收益情況分析

以下例子描述外幣聯繫保本投資存款—歐式看好 / 看淡(單一觀察日,單一觸發匯率)獲利或虧損的不同情況。例子純屬假設,僅作舉例說明的用途,並非以任何實際過往表現為基礎。本行並非就任何有關貨幣的未來匯率走勢作出任何預測。

##### 例子一:

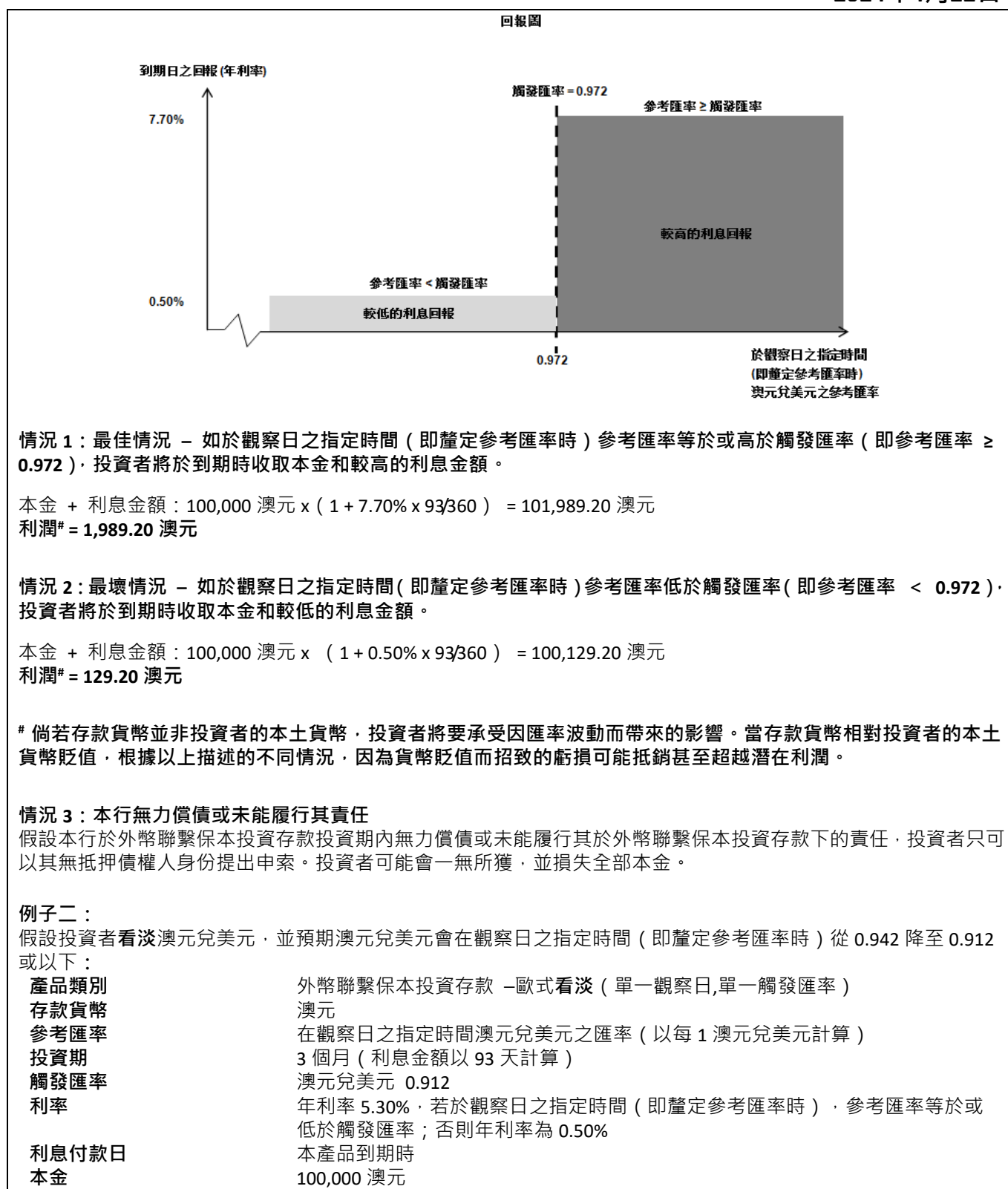
假設投資者看好澳元兌美元,並預期澳元兌美元會在觀察日之指定時間(即釐定參考匯率時)從 0.942 升至 0.972 或以上:

產品類別	外幣聯繫保本投資存款—歐式看好(單一觀察日,單一觸發匯率)
存款貨幣	澳元
參考匯率	在觀察日之指定時間澳元兌美元之匯率(以每 1 澳元兌美元計算)
投資期	3 個月(利息金額以 93 天計算)
觸發匯率	澳元兌美元 0.972
利率	年利率 7.70%。若於觀察日之指定時間(即釐定參考匯率時),參考匯率等於或高於觸發匯率;否則年利率為 0.50%
利息付款日	本產品到期時
本金	100,000 澳元

## 重要資料概要



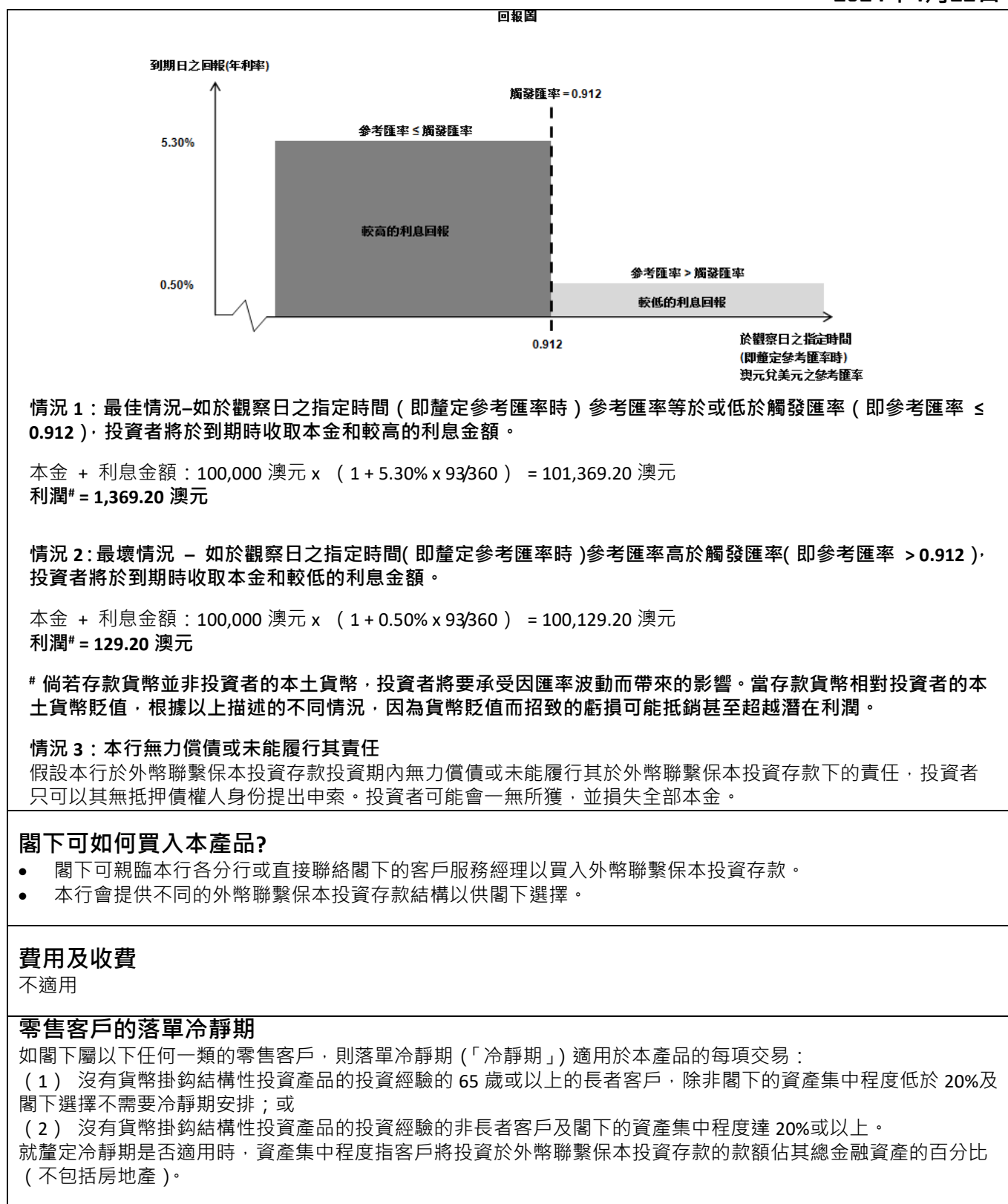
外幣聯繫保本投資存款  
歐式看好 / 看淡  
( 單一觀察日, 單一觸發匯率 )  
2024年4月22日



## 重要資料概要



外幣聯繫保本投資存款  
歐式看好 / 看淡  
( 單一觀察日, 單一觸發匯率 )  
2024年4月22日





## 重要資料概要



外幣聯繫保本投資存款  
歐式看好 / 看淡  
( 單一觀察日, 單一觸發匯率 )  
2024年4月22日

### 本行可否調整條款或提早終止本產品?

在發生任何下列之事項時, 本行可 ( 以真誠及商業上合理之方式 ) 對外幣聯繫保本投資存款任何條款作出調整:

- 存款貨幣或相關貨幣 ( 即參考貨幣組合中的貨幣 ) 的價值受到重估;
- 存款貨幣或相關貨幣 ( 即參考貨幣組合中的貨幣 ) 在有關地區區域已經由另一種貨幣取代成為合法貨幣。

倘若發生以下的違約事件, 本行有權終止閣下的存款:

- 閣下未有履行「綜合章則及條款」或「VIP 銀行服務綜合章則及條款」( 如適用 ) 內的一般條款及資產聯繫存款附加條款下的任何責任;
- 有關於閣下的破產或清盤的呈請或任何類似的程序或已通過作出有關程序的決議;
- 關於閣下的所有或大部份的資產, 委託了接管人、清盤官或信託人或其他類似人員;
- 關於閣下在上述附加條款下的權益及/或責任已作出轉讓或抵押或以任何方式交易( 除非該等交易是以本行為目標 );
- 在本行真誠合理地決定下, 閣下的環境、生意、財政狀況、法律地位或身份上有嚴重的負面改變。

有關調整或提早終止事件可能會對閣下於本產品的回報或虧損有負面影響。閣下可能會損失重大部份或全部本金。

### 本產品的銷售文件

以下文件 (「銷售文件」) 載有關於外幣聯繫保本投資存款的詳細資料。閣下在決定是否投資外幣聯繫保本投資存款前, 應閱讀及了解所有銷售文件, 包括其風險因素:

- 本重要資料概要, 及
- 外幣聯繫保本投資存款之產品條款

此外, 閣下須詳閱並明白本行有關閣下戶口的「綜合章則及條款」或「VIP 銀行服務綜合章則及條款」( 如適用 ) ( 包括其不時修訂的一般條款及所有適用的特定條款 ) 的管轄條款。

### 其他資料

1. 除非本文件觸發銀行為客戶提供適當建議的責任, 否則本重要資料概要並不構成對任何人士就申請或進行任何投資交易的邀約、邀請、招攬或建議且本文件所載的資料只供閣下參考。
2. 本行是以主事人身份進行有關外幣聯繫保本投資存款的交易。
3. 本行及 / 或其任何有聯繫者將會從這項產品的供應及分銷中取得收益。
4. 本行並非獨立的中介人及有就與閣下訂立外幣聯繫保本投資存款交易而收取費用、佣金或其他金錢收益。詳情請參閱本行按規定在訂立外幣聯繫保本投資存款交易前或在訂立外幣聯繫保本投資存款交易時須向閣下提供的金錢收益披露。
5. 本行或本行的代表並沒有亦不會就任何投資的結果向閣下作出任何暗示、陳述、保證或其他擔保。閣下對本重要資料概要的內容如有任何疑問, 應諮詢獨立專業顧問的意見。
6. 閣下應在決定投資於外幣聯繫保本投資存款前尋求獨立意見。閣下亦應根據閣下的投資目標、財務狀況及風險承受能力決定外幣聯繫保本投資存款是否適合閣下。

## Important Facts Statement



### Currency Linked Principal Guaranteed Deposit European Bullish/Bearish (One Observation Date, One Trigger Level) 22 April 2024

***This is a structured investment product which is NOT protected by the Deposit Protection Scheme in Hong Kong.***

The contents of this statement have not been reviewed by any regulatory authority in Hong Kong. You are advised to exercise caution before investing in this product. **This statement is a part of the Offering Documents for this product. You should not invest in this product based on this statement alone.** If you are in any doubt, you should obtain independent professional advice.

**If English is not your preferred language, you may request for the Chinese version of this statement from our sales staff. 倘若英文並非閣下屬意的語言，閣下可向本行的銷售人員索取本概要的中文版本。**

*This is a structured investment product involving derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.*

#### Quick facts

Bank:	Dah Sing Bank, Limited ("Bank")
Product Type:	<b>Currency Linked Principal Guaranteed Deposit – European Bullish/Bearish (One Observation Date, One Trigger Level)</b>
Minimum Deposit Amount:	The minimum deposit amount will be specified in the Term Sheet of the product
Tenor:	The tenor will be specified in the Term Sheet of the product
Available Deposit Currency:	EUR, AUD, NZD, USD, JPY, CAD, GBP, CHF, CNY and HKD (availability is at the Bank's discretion)
Available Reference Currency Pair:	AUD/USD, GBP/USD, EUR/USD, USD/JPY, USD/CAD, USD/CHF, NZD/USD, USD/CNY* or any other currency pairs as agreed between you and the Bank (availability is at the Bank's discretion)
Reference Exchange Rate:	The exchange rate of the reference currency pair at a pre-determined time on the Observation Date, which will be specified in the Term Sheet of the product
Interest Rate:	Interest rate will be quoted on a per annum basis and will be determined in accordance with the condition(s) as stated in the Term Sheet of the product
Interest Payment Date:	At maturity
Principal Guaranteed at Maturity:	Yes
Callable by the Bank:	No
Early Termination Right by the Customer:	No
Embedded Derivatives:	Yes, this product consists of a time deposit and buying one or multiple foreign exchange option(s) on the reference currency pair and a currency swap (if applicable)
Embedded Currency Swap:	Yes / No, which will be specified in the Term Sheet of the product
Maximum Potential Gain:	The maximum potential gain is limited to the interest amount as determined by the Interest Rate as stated in the Term Sheet of the product
Maximum Potential Loss:	For details, please refer to the "Payoff Scenario Analysis" below

\* Exchange rate of CNY refers to the rate quoted in either onshore or offshore market as specified in the Term Sheet of

# Important Facts Statement



## Currency Linked Principal Guaranteed Deposit European Bullish/Bearish (One Observation Date, One Trigger Level) 22 April 2024

each transaction.

### What is this product and how does it work?

#### *What is Currency Linked Principal Guaranteed Deposit ("CLPGD")?*

CLPGD is a structured investment product. It consists of a time deposit and buying one or multiple foreign exchange option(s) on the reference currency pair and a currency swap (if applicable). Its return is linked to the performance of the Reference Exchange Rate(s) and the product is principal protected at maturity.

#### *What is CLPGD - European Bullish/Bearish?*

CLPGD - European Bullish/Bearish is a type of CLPGD. You may enter into a Bullish or Bearish CLPGD according to your view on the movement of the Reference Exchange Rate(s). At the pre-determined time on the Observation Date(s) when the Reference Exchange Rate(s) are determined, if the Reference Exchange Rate(s) meet the pre-determined condition, then interest amount will be distributed to you at pre-determined interest rate as specified in the Term Sheet of the product. Principal will be repaid in the Deposit Currency at maturity as the product is principal guaranteed.

#### *What is CLPGD - European Bullish/Bearish (One Observation Date, One Trigger Level)?*

CLPGD - European Bullish/Bearish (One Observation Date, One Trigger Level) is an European Bullish/Bearish type CLPGD with the structure that the interest amount payable is determined by the performance of Reference Exchange Rate on an Observation Date against a Trigger Level.

#### **Maturity Payout:**

**CLPGD - European Bullish (One Observation Date, One Trigger Level):** The Bank will pay you the principal and a higher interest amount in the Deposit Currency if, at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined, the Reference Exchange Rate is trading at or above the Trigger Level; otherwise you will only receive the principal and a lower interest amount (or even no interest payment) in the Deposit Currency.

**CLPGD - European Bearish (One Observation Date, One Trigger Level):** The Bank will pay you the principal and a higher interest amount in the Deposit Currency if, at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined, the Reference Exchange Rate is trading at or below the Trigger Level; otherwise you will only receive the principal and a lower interest amount (or even no interest payment) in the Deposit Currency.

Please refer to the "Payoff Scenario Analysis" below for detailed illustrations.

### What are the key risks?

- **Principal Guaranteed at Maturity Only** - The principal guaranteed feature is only applicable if CLPGD is held to maturity.
- **Derivative Risk** - CLPGD is embedded with currency option(s) and a currency swap (if applicable). Option transactions involve risks. When you buy an option, the option value might become worthless if the market moves against your expectation. Generally, swap transaction is subject to market risk, credit risk, liquidity risk, legal risk and settlement risk.
- **Not a Protected Deposit** - CLPGD is not equivalent to time deposit and should not be regarded as a substitute for time deposit. CLPGD is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- **Foreign Exchange Risk** - The return of CLPGD is linked to the performance of the reference exchange rate(s). Movements in exchange rates can be sudden and drastic, and affected by complex political and economic factors. You will be exposed to a risk of loss arising from exchange rate fluctuations. If the Deposit Currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.
- **Exchange Control** - For currencies subject to exchange controls imposed by the relevant governments, such as renminbi (RMB), the exchange rates may be easily affected by change in government policies. Such currencies may have different exchange rates quoted in different markets. For example, exchange rates of RMB are quoted in onshore and offshore



## Important Facts Statement



### Currency Linked Principal Guaranteed Deposit European Bullish/Bearish (One Observation Date, One Trigger Level) 22 April 2024

markets; the onshore rate of RMB is being referred as "CNY" and the offshore rate (i.e. when traded in Hong Kong) is being referred as "CNH". Although CNY and CNH represent the same currency, they do not necessarily have the same exchange rate and may not move in the same direction.

- **Limited Potential Return** - Investing in CLPGD is not the same as investing in the reference currency pair directly. Even if your view of the market movement of the reference exchange rate(s) is correct, the maximum potential return is limited to the pre-determined interest amount for the CLPGD.
- **Credit Risk** - CLPGD is not supported by any collateral or guarantee. CLPGD is subject to the creditworthiness of the Bank. If the Bank becomes insolvent or goes into liquidation or defaults on its obligations under the CLPGD while it is still outstanding, you will rank as an unsecured creditor of the Bank and could, in the worst case, lose your entire principal irrespective of the terms of the CLPGD.
- **Liquidity Risk** - CLPGD is designed to be held until maturity. CLPGD is not listed on any exchange, has no secondary market and is not transferable. Any termination, cancellation or withdrawal prior to maturity is subject to the sole discretion and consent of the Bank. You may incur significant costs or losses as a result of early termination, cancellation or withdrawal.
- **Adjustment and Early Termination** - The Bank has the right (but not the obligation) to adjust the terms of or to early terminate the CLPGD upon occurrence of certain events. If the terms of CLPGD are adjusted or the CLPGD is terminated by the Bank early, you may suffer a substantial loss under this product. See "Can the Bank adjust the terms or early terminate this product?" below.
- **Conflicts of Interest** - Potential conflicts of interest may arise from the different roles played by the Bank, its subsidiaries and/or its affiliates in connection with the CLPGD. The Bank and/or its subsidiaries and/or its affiliates may enter into, adjust or unwind transactions relating to the relevant currencies, whether for its or its subsidiaries' or its affiliates' proprietary accounts or for account under management or to facilitate transactions on behalf of you or otherwise. In carrying out these roles, the Bank's economic interests and those of its subsidiaries and/or its affiliates are potentially adverse to your interest in the CLPGD.
- **Not covered by the Investor Compensation Fund** - The CLPGD is not listed on any stock exchange and is not covered by the Investor Compensation Fund in Hong Kong.
- **Settlement Risk** - Upon entering into the CLPGD, you shall assume all settlement risks relating to the Bank failing to settle the CLPGD on, before or after the maturity date.
- **For Settlement Fund of the Order Sourced from To-be-received Funds** - The Bank has the right to cancel an order if it fails to receive the funds to be received by you from another investment transaction on time and there is no sufficient fund placed by you for settlement. Any cost, charges and losses incurred as a result thereof shall be borne by you.

#### What are the key features?

- CLPGD - European Bullish/Bearish (One Observation Date, One Trigger Level) is a structured product embedded with foreign exchange option(s) on the reference currency pair and a currency swap (if applicable).
- This product is designed to be held to maturity, no early termination is allowed. It is 100% principal guaranteed if you hold this product till maturity. The Tenor will be specified in the Term Sheet of the product.
- You may enjoy a higher potential return if the movement of the Reference Exchange Rate is consistent with your view (i.e. bullish or bearish).
- At the pre-determined time on the Observation Date **when the Reference Exchange Rate is determined**, the Bank will compare the Trigger Level with the Reference Exchange Rate and determine the interest amount of the product.
- The principal and interest amount (if any) will be paid in the Deposit Currency at maturity.

# Important Facts Statement



## Currency Linked Principal Guaranteed Deposit European Bullish/Bearish (One Observation Date, One Trigger Level) 22 April 2024

### Payoff Scenario Analysis

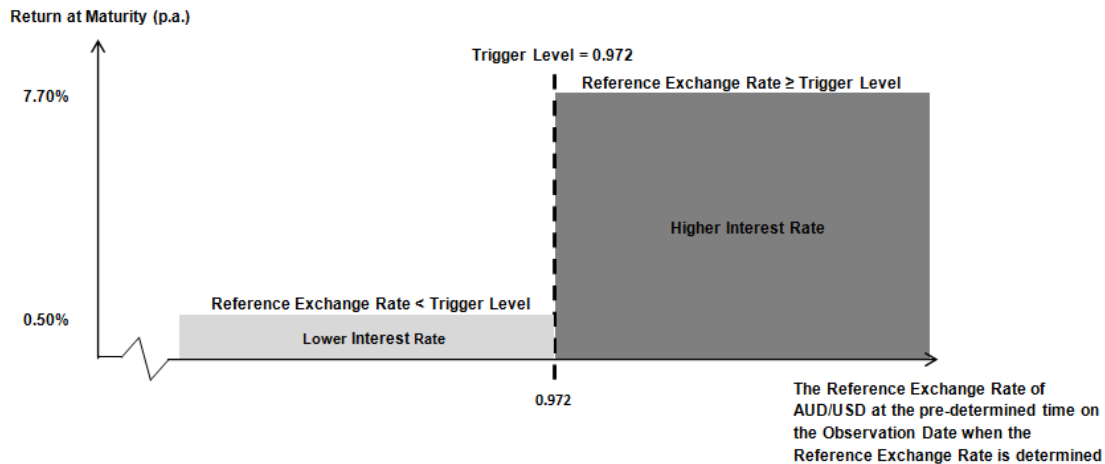
The following examples illustrate various scenarios that determine the return / loss of investment in CLPGD – European Bullish/Bearish (One Observation Date, One Trigger Level). These examples are hypothetical and provided for illustration purpose only, and are not based on any past performance. The Bank is not making any prediction of future movements of the exchange rates of the relevant currencies.

#### Example 1:

Assuming that an investor holds a **bullish view** on AUD/USD; and expects that AUD/USD will appreciate from 0.942 to 0.972 or above at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined:-

<b>Product Type</b>	Currency Linked Principal Guaranteed Deposit – European <b>Bullish</b> (One Observation Date, One Trigger Level)
<b>Deposit Currency</b>	AUD
<b>Reference Exchange Rate</b>	AUD/USD exchange rate (expressed as the number of USD per one unit of AUD) at the pre-determined time on the Observation Date
<b>Tenor</b>	3 months (93 days for interest amount calculation)
<b>Trigger Level</b>	AUD/USD 0.972
<b>Interest Rate</b>	7.70% p.a., if, at the pre-determined time on the Observation Date when the Reference Exchange Rate is trading at or above the Trigger Level; otherwise, 0.50% p.a.
<b>Interest Payment Date</b>	At maturity
<b>Principal</b>	AUD 100,000

Return Diagram



**Scenario 1: Best case scenario – If the Reference Exchange Rate is trading at or above the Trigger Level at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined (i.e. Reference Exchange Rate  $\geq$  0.972), the investor will receive the principal and a higher interest amount at maturity.**

Principal + Interest amount:  $AUD\ 100,000 \times (1 + 7.70\% \times 93/360) = AUD\ 101,989.20$

**Profit<sup>#</sup> = AUD 1,989.20**

## Important Facts Statement



### Currency Linked Principal Guaranteed Deposit European Bullish/Bearish (One Observation Date, One Trigger Level) 22 April 2024

**Scenario 2: Worst case scenario** – If the Reference Exchange Rate is trading below the Trigger Level at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined (i.e. Reference Exchange Rate < 0.972), the investor will receive the principal and a lower interest amount at maturity.

Principal + Interest amount:  $AUD\ 100,000 \times (1 + 0.50\% \times 93/360) = AUD\ 100,129.20$

**Profit# = AUD 129.20**

# If the Deposit Currency is not an investor’s home currency, the investor will be exposed to exchange rate fluctuation such that, when the Deposit Currency depreciates against the investor’s home currency, the loss from depreciation may offset or even exceed the potential profit as illustrated in the various scenarios above.

**Scenario 3: The Bank becomes insolvent or defaults on its obligations**

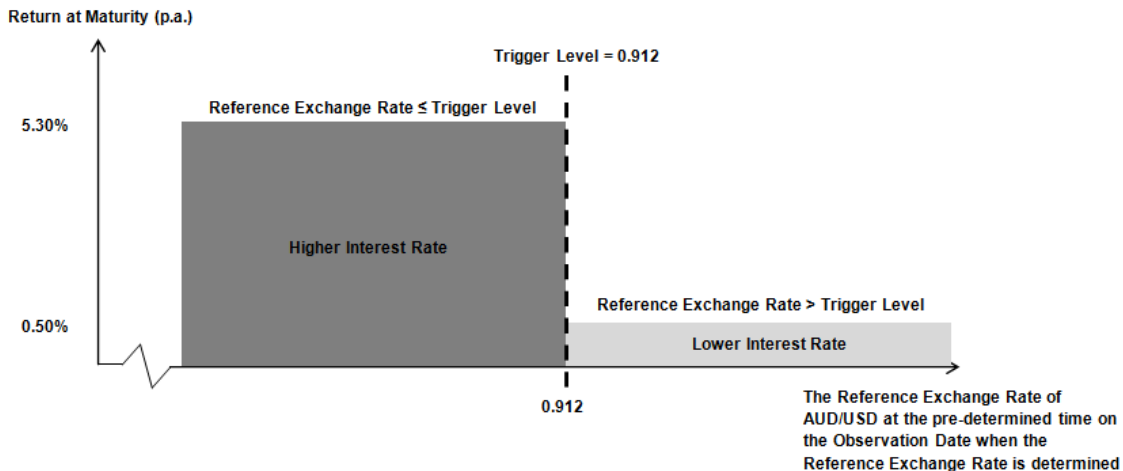
Assuming that the Bank becomes insolvent during the Tenor of the CLPGD or defaults on its obligations under the CLPGD, the investor can only claim as its unsecured creditor. The investor may get nothing back and suffer a total loss of his/her principal.

**Example 2:**

Assuming that an investor holds a **bearish view** on AUD/USD; and expects that AUD/USD will depreciate from 0.942 to 0.912 or below at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined:-

<b>Product Type</b>	Currency Linked Principal Guaranteed Deposit – European <b>Bearish</b> (One Observation Date, One Trigger Level)
<b>Deposit Currency</b>	AUD
<b>Reference Exchange Rate</b>	AUD/USD exchange rate (expressed as the number of USD per one unit of AUD) at the pre-determined time on the Observation Date
<b>Tenor</b>	3 months (93 days for interest amount calculation)
<b>Trigger Level</b>	AUD/USD 0.912
<b>Interest Rate</b>	5.30% p.a., if, at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined, the Reference Exchange Rate is trading at or below the Trigger Level; otherwise, 0.50% p.a.
<b>Interest Payment Date</b>	At maturity
<b>Principal</b>	AUD 100,000

Return Diagram



## Important Facts Statement



### Currency Linked Principal Guaranteed Deposit European Bullish/Bearish (One Observation Date, One Trigger Level) 22 April 2024

**Scenario 1: Best case scenario** – If the Reference Exchange Rate is trading at or below the Trigger Level at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined (i.e. Reference Exchange Rate  $\leq 0.912$ ), the investor will receive the principal and a higher interest amount at maturity.

Principal + Interest amount:  $AUD\ 100,000 \times (1 + 5.30\% \times 93/360) = AUD\ 101,369.20$

**Profit<sup>#</sup> = AUD 1,369.20**

**Scenario 2: Worst case scenario** – If the Reference Exchange Rate is trading above the Trigger Level at the pre-determined time on the Observation Date when the Reference Exchange Rate is determined (i.e. Reference Exchange Rate  $> 0.912$ ), the investor will receive the principal and a lower interest amount at maturity.

Principal + Interest amount:  $AUD\ 100,000 \times (1 + 0.50\% \times 93/360) = AUD\ 100,129.20$

**Profit<sup>#</sup> = AUD 129.20**

<sup>#</sup> If the Deposit Currency is not an investor's home currency, the investor will be exposed to exchange rate fluctuation such that, when the Deposit Currency depreciates against the investor's home currency, the loss from depreciation may offset or even exceed the potential profit as illustrated in the various scenarios above.

#### **Scenario 3: The Bank becomes insolvent or defaults on its obligations**

Assuming that the Bank becomes insolvent during the Tenor of the CLPGD or defaults on its obligations under the CLPGD, the investor can only claim as its unsecured creditor. The investor may get nothing back and suffer a total loss of his/her principal.

#### **How can you buy this product?**

- You can purchase CLPGD by visiting any of our branches or by contacting your relationship manager directly.
- The Bank will provide different structures of CLPGD for your selection.

#### **Fees and Charges**

Not Applicable

#### **Pre-Investment Cooling-off Period for retail customers**

Pre-Investment Cooling-off Period ("PICOP") is applicable to each particular dealing of this product if you belong to one of the following retail customer types:

(1) An elderly customer aged 65 or above with no investment experience in currency-linked structured investment products, unless your asset concentration is below 20% AND you opt out from the PICOP arrangement; or

(2) A non-elderly customer with no investment experience in currency-linked structured investment products AND your asset concentration is 20% or above.

For the purpose of determining whether PICOP is applicable, asset concentration refers to the percentage of total financial assets (excluding real estate properties) to be invested in CLPGD.

#### **Can the Bank adjust the terms or early terminate this product?**

The Bank may (in good faith and in a commercially reasonable manner) make adjustments to any terms of CLPGD upon the occurrence of one or more of the events listed below:

- there is a revaluation of the Deposit Currency or relevant currencies (i.e. the currencies in the reference currency pair);
- the Deposit Currency or the relevant currencies (i.e. the currencies in the reference currency pair) is replaced by another currency as the lawful currency of the relevant jurisdiction.

# Important Facts Statement



## Currency Linked Principal Guaranteed Deposit European Bullish/Bearish (One Observation Date, One Trigger Level) 22 April 2024

The Bank may terminate the deposit upon the occurrence of an event of default specified below:

- You fail to satisfy any obligation under the General Terms or Specific Terms for Asset-Linked Deposits of the Bank's Master Terms and Conditions / Master Terms and Conditions for VIP Banking (as applicable);
- A bankruptcy or winding-up petition or other similar process is presented, or a resolution is passed to effect the same, in relation to you;
- A receiver, liquidator or trustee or other analogous officer is appointed over all or a material part of your assets;
- An assignment or charge on or any dealing in respect of your right and/or obligations under the Specific Terms abovementioned has been effected (except in favour of the Bank);
- The Bank reasonably determines in good faith that there has been a material adverse change in your circumstance, business, financial conditions, legal status or capacity.

Such adjustments or early termination events may negatively affect your return or loss under this product. You may suffer a substantial or total loss of your entire principal.

### Offering documents for this product

The following documents ("Offering Documents") contain detailed information about CLPGD. You should read and understand all of the Offering Documents including the risk factors before deciding whether to invest in CLPGD:

- This Important Facts Statement, and
- Term Sheet of CLPGD

In addition, you must also read and understand the governing terms under the Bank's Master Terms and Conditions / Master Terms and Conditions for VIP Banking (as applicable) including its General Terms and all its applicable Specific Terms (each as amended from time to time) in respect of your account.

### Additional information

1. Unless this document triggers the Bank's suitability obligations, this Important Facts Statement does not constitute an offer, an invitation, a solicitation or a recommendation for an application or entering into any investment transaction by any person and the information contained in this document is provided for your reference only.
2. The Bank would act as principal in relation to a CLPGD transaction.
3. The Bank and/or any of its associates would benefit from the origination and distribution of this product.
4. The Bank is not an independent intermediary and receives fees, commissions, or other monetary benefits in entering into CLPGD transaction with you. For details, you should refer to the Bank's disclosure on monetary benefits which the Bank provided to you prior to or at the point of entering into transaction in CLPGD.
5. No indication, representation, guarantee or other assurance as to the outcome of any investment has been or will be given to you by or on behalf of the Bank. If you are in doubt of the contents of this Important Facts Statement, you should seek independent professional advice.
6. You should seek independent advice before making a commitment to enter into a CLPGD transaction. You should also carefully consider whether a CLPGD is suitable in the light of your own investment objectives, financial position and risk profile.