

## 2019 HSBC Personal Large-denomination Certificates of Deposit (214th Session) Fact Sheet (Issuing Terms)

| Product Feature                  |  |                                       |  |
|----------------------------------|--|---------------------------------------|--|
| <b>Product Name</b>              | 2019 HSBC Personal Large-denomination Certificates of Deposit (214th Session)  | <b>Serial No</b>                      | R201909020240002   |
| <b>Currency</b>                  | RMB  | <b>Tenor</b>                          | 24M  |
| <b>Rate Type</b>                 | Fixed Interest Rate  | <b>Contract Rate</b>                  | 3.15%  |
| <b>Value Date</b>                | Interest accrued as of the date of successful subscription   | <b>Due Date</b>                       | Date falling 24 month after successful subscription, which will be set out in the Transaction Confirmation issued by the Bank. |
| <b>Interest Payment Pattern</b>  | Interest and principal paid at the maturity date   | <b>Interest Payment Frequency</b>     | Maturity   |
| <b>Customer Early Withdrawal</b> | Allowed  | <b>Early Withdrawal Interest Rate</b> | Rate of savings account  |
| <b>Issuance Period</b>           | 02/Sep/2019 – 30/Sep/2019  |                                       |  |
| <b>Minimum Deposit Amount</b>    | CNY 300K   | <b>Minimum Incremental Amount</b>     | CNY 0.01   |
| <b>Bank Redemption</b>           | Not Allowed  | <b>Transferability</b>                | Not transferable   |
| <b>Total Issue Size</b>          | CNY 300M   | <b>Issue Target</b>                   | Individual   |
| <b>Issue Range</b>               | HSBC Bank (China) Company Limited All Branches   |                                       |  |
| Note                             |  |                                       |  |
| <b>Product Subscription</b>      | <ol style="list-style-type: none"> <li>1. Personal Large-denomination certificates of deposit are issued in electronic manner.</li> <li>2. Customers can subscribe the product at our Branches/ Sub-Branches, Wechat Service Account “HSBC China Customer Service” and Mobile Banking.</li> </ol>  |                                       |  |
| <b>Interest Accrual</b>          | <ol style="list-style-type: none"> <li>1. Interest of personal large-denomination certificate of deposit shall accrue as of the date of successful subscription. Subscription application submitted on a public holiday or weekend will be processed on the first working day immediately after the end of such holiday or weekend.</li> <li>2. The interest rate is fixed and calculated according to the annualized rate of return</li> <li>3. Personal large-denomination certificates of deposit pay full principal and all accrued interest at maturity. Personal large-denomination certificates of deposit which fall due on a public holiday or a weekend shall become payable on the first working day immediately after the end of the holiday or weekend, except when such extension exceeds the maximum period for personal large-denomination certificates of deposit acceptable to the Bank or as regulated from time to time in which case the deposits will become payable on the working day immediately preceding the holiday or weekend.</li> </ol>   |                                       |  |
| <b>Early Withdrawal</b>          | <ol style="list-style-type: none"> <li>1. Customers can wholly or partially withdraw personal large-denomination certificates of deposit before maturity. For partial early withdrawal, the remaining balance of the personal large-denomination certificate of deposit shall be equal to or higher than the minimum deposit amount required by the Bank. Under such circumstance, the deposit amount of such personal large-denomination certificate of deposit shall be changed to the remaining balance after early withdrawal and the interest accrual period shall remain unchanged.</li> <li>2. The Bank will pay interest on the deposit withdrawn before the due date for the actual deposit period at the rate (if any) determined by the Bank as applicable to a deposit (other than a time or call deposit) on the date of such early withdrawal, and, unless otherwise provided by laws, regulations and rules, the Bank furthermore reserves the right to recover a handling charge and the additional cost (if any) of obtaining funds in the market for the remaining period of the deposit.</li> <li>3. Customers shall visit our Branches/Sub-Branches for partial withdrawal before maturity.</li> </ol> |                                       |  |
| Relevant Fees                    |  |                                       |  |

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| <b>Fees &amp; Charges</b>  | No fees and charges |
| <b>Information Disclosure</b>  |                     |
| <ol style="list-style-type: none"> <li data-bbox="124 215 1474 327">1. Relevant information will be disclosed at the official website of HSBC Bank (China) Company Limited (<a href="http://www.hsbc.com.cn">www.hsbc.com.cn</a>), Wechat Service Account “HSBC China Customer Service”, Mobile Banking and our Branches/Sub-Branche s issuing large-denomination certificates of deposit.</li> <li data-bbox="124 338 1474 528">2. Where any major event occurs that affects the Bank’s repayment of debts during the duration of personal large-denomination certificates of deposit, the Bank shall disclose it at its official website and the official website of China Foreign Exchange Trade System within three working days after the event occurs. Where any major event occurs that affects the Bank’s repayment of debts during the duration of personal large-denomination certificates of deposit, the Bank shall disclose it at its official website and the official website of China Foreign Exchange Trade System within three working days after the event occurs.</li> </ol> |                     |
| <b>General Terms and Conditions of Personal Large-Denomination Certificate of Deposit</b>  |                     |
| <p>General Terms and Conditions of Personal Large-Denomination Certificate of Deposit apply to this Certificate of Deposit. Please refer to the General Terms and Conditions of Personal Large-Denomination Certificate of Deposit for terms and conditions applicable to this Certificate of Deposit which is not expressly set out herein. Terms defined in the General Terms and Conditions of Personal Large-Denomination Certificate of Deposit have the same meaning when used herein.</p>   |                     |