

## Product Risk Rating for Investment Products will be updated on 2 July 2018

To provide better product solutions to meet customers' needs, the product risk rating for investment products and insurance products are reviewed and updated on regular basis. With effect from 2 July 2018, product risk rating for some investment products (including products owned and products distributed by us) will be updated. Risk rating of insurance products distributed by us remains unchanged this time. The product risk rating of the following products will be changed:

Name of the Offshore Fund under Overseas Investment Plan	Product code	Risk Rating before Adjustment	Risk Rating after Adjustment	Adjustment direction
Schroder International Selection Fund - Euro Equity Fund A ACC Class	IPFD2009/ IPFD3009	5 (Very High)	4 (High)	Decrease
Invesco Asia Balanced Fund A Inc Class - USD	IPFD2025/ IPFD3025	4 (High)	3 (Medium)	Decrease
Invesco Asia Balanced Fund A Inc Class - HKD	IPFD2026/ IPFD3026	4 (High)	3 (Medium)	Decrease
HSBC GIF Global Equity Volatility Focused EURH	IPFD2073/ IPFD3073	4 (High)	3 (Medium)	Decrease
Schroder International Selection Fund - Euro Equity Fund CNYH	IPFD2078	5 (Highest)	4 (High)	Decrease
HSBC Euro Multi-Asset Income Fund - EUR - Dist	IPFD2124/ IPFD3124	4 (High)	3 (Medium)	Decrease
HSBC Euro Multi-Asset Income Fund – CAD (Hedged) – Dist.	IPFD2127/ IPFD3127	4 (High)	3 (Medium)	Decrease

Name of the Mutual Recognition Fund distributed by the Bank	Fund code	Risk Rating before Adjustment	Risk Rating after Adjustment	Adjustment direction
MRF – JPMorgan Asian Total Return Bond – PRC RMB Hedged - Acc	968000	3 (Medium)	2 (Low to Medium)	Decrease
MRF – JPMorgan Asian Total Return Bond – PRC RMB Hedged – Mth Dist	968001	3 (Medium)	2 (Low to Medium)	Decrease
MRF – JPMorgan Asian Total Return Bond – PRC USD - Acc	968003	3 (Medium)	2 (Low to Medium)	Decrease
MRF – JPMorgan Asian Total Return Bond – PRC USD – Mth Dist	968004	3 (Medium)	2 (Low to Medium)	Decrease

This notice is not, and shall not be interpreted as, investment advice or recommendation in respect of the buying, holding or redemption of any product. Investment involves risk, and past performance is not indicative of future performance. In case of risk mismatching resulted from change of your risk tolerance level or adjustment of product risk rating during the product holding period, please consider and decide by yourself to continue holding and/or dispose the relevant product(s) as appropriate(including the option of redemption/early redemption/switching if permitted under the relevant product documents) based on your personal situation (including but not limited to your risk preference, investment experience, investment objective, financial status, protection needs and etc.) If you have any further enquiries or need any further information, please contact your Relationship Manager or call our hot line +86 400-820-8828 (Premier) or +86 400-820-8878 (Advance) at any time. Meanwhile you could check the product risk rating (as adjusted from time to time) via the Bank's public website [[www.hsbc.com.cn](http://www.hsbc.com.cn)].

HSBC Bank (China) Company Limited  
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