



上調投資產品的產品風險級別通知 Notice on Upward Adjustment of Product Risk Rating for Investment Products

以下產品的產品風險級別已被調整，生效日期為 2020 年 3 月 23 日。

The Product Risk Rating of the below product has been adjusted and the effective date was 23 March 2020.

產品代號 Product Code	產品名稱 Product Name	原有的產品風險級別 Previous Product Risk Rating	調整後的產品風險級別 Adjusted Product Risk Rating
CLI-LM	外幣掛鈎投資* Currency Linked Investment*	2	3

* 倘若外幣掛鈎投資的存款貨幣或掛鈎貨幣為港元或美元，其產品風險級別已從第二級別調整至第三級別。

For Currency Linked Investment with Deposit Currency or Alternate Currency being HKD or USD, their Product Risking Ratings have been adjusted from Level 2 to Level 3.

調整日期 Adjustment Date: 23/03/2020

備註 Remarks:

1. 產品風險級別分為五個風險級別，由第一級別至第五級別（以第五級別為最高風險級別）。
Product Risk Rating is classified into 5 levels, ranging from Level 1 to Level 5 (with Level 5 as the highest risk level).
2. 產品風險級別是本行的內部評定級別，只供參考之用。產品風險級別將不時審視及改變。有關詳情，請向本行投資服務區之職員查詢。
Product Risk Rating is an internal rating assigned by us and for reference purpose. An assigned Product Risk Rating is subjected to review and change from time to time. For details, please contact our staff at the Investment Services Section.
3. 此列表並不應被視為及/或考慮及/或構成任何投資產品或服務的建議或要約或邀請。投資涉及風險。
This list should not be in any way treated and/or considered and/or construed as a recommendation, an offer, nor a solicitation for any investment products or services. Investment involves risk.