



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 2024 年 09 月 27 日。

The Product Risk Rating of the below product has been adjusted and the effective date was 27th Sep 2024.

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
Premium Financing with fixed rate or prime rate (exclude Universal Life cases) 以固定利率或優惠利率為利率基準的保費融資 (不包括萬用壽險案例)	3	4
Premium Financing with floating rate or Universal Life related Premium Financing 以浮動利率為利率基準或萬用壽險相關的保費融資	3	5

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.