

New Wealth Product Risk Rating Framework is rolled out in China on 25July2016

To provide better product solutions to meet customers' needs, the Bank's sales processes and guidelines are regularly reviewed and adjusted. With effect from 25July2016, an updated product risk rating methodology has been adopted. The risk rating of existing investment products (issued or distributed by the Bank) and insurance products (distributed by the Bank) have been reassessed and revised where applicable. For details of the risk rating changes, please refer to the wealth management page on < <http://www.hsbc.com.cn/1/2/personal-banking-cn/investment>>, < <http://www.hsbc.com.cn/1/2/personal-banking-cn/insurance2>> or for HSBC Premier customers, please contact your relationship manager or HSBC Premier Hotline <800-820-8828>, for HSBC Advance customers, please contact the HSBC Advance Hotline <800-820-8878>, for other customers, please contact Customer Service Hotline <400-820-3090>.