

尊敬的客户，您好！

感谢您对汇丰银行（中国）有限公司（“我行”）一直以来的支持。

鉴于近期恒生前海基金管理有限公司将其旗下基金产品-恒生前海恒锦裕利混合型证券投资基金 A（基金代码：006535）的风险等级调整为4级，因此自2019年11月29日起，我也相应调整了该产品在我行销售的风险等级。

为了提请您注意此次产品风险水平的调整，我行特发函告知。以下所列为此调整所涉及的产品及调整前后的风险水平。

内地证券投资基金名称	基金代码	生效日期	调整前风险水平	调整后风险水平	调整方向
恒生前海恒锦裕利混合型证券投资基金 A	006535	2019年11月29日	3（中度风险）	4（高风险）	上调

我行提供以上信息并非也不应被视为关于投资、持有或赎回任何产品的建议。投资有风险，过往表现不代表也不预示将来表现。**如果您在产品持有期间发生风险承受程度变化，或者由于产品风险水平调整导致您持有的产品与您自身风险承受程度不匹配的，请根据您的个人情况（包括但不限于，您的风险偏好、投资经验、投资目标、财务状况、保障需求等），考虑和自行决定对产品的持有和/或处置安排（包括在产品文件允许的情况下进行赎回/提前赎回/转换）。在基金定期定额投资期限内，若基金的产品风险等级高于投资者的风险承受能力，银行将终止该基金定投，并向投资者提供基金定投终止确认通知书。**

若有任何疑问或者希望了解更详细的信息，您可随时垂询您的客户经理或拨打我行客户服务热线95366。同时您也可通过我行官网 [www.hsbc.com.cn] 查询不时调整的产品风险水平。

谢谢！

汇丰银行（中国）有限公司

2019年11月

Dear Client,

Thank you for your continuous support to HSBC Bank (China) Company Limited (the "Bank").

Hang Seng Qianhai Fund Management Company Limited ("HSQH") had adjusted the risk rating of fund named Hang Seng Qianhai Heng Jin Yu Li Fund (fund code: 006535) to R4, thus with effect from 29 Nov 2019, the Bank has adjusted the Bank's risk rating for the fund issued by HSQH.

Please be kindly informed of the following adjustment of risk rating for the fund.

Name of Local Unit Trust	Fund Code	Effective Date	Risk Rating before Adjustment	Risk Rating after Adjustment	Adjustment Direction
Hang Seng Qianhai Heng Jin Yu Li Fund	006535	29 Nov 2019	3 (Medium)	4 (High)	Increase

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 hold 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.). Please be noted that regular investment plan shall be terminated in case of any mismatching, and correspondingly termination advice of regular investment plan shall be delivered to the investors.**

If you have any further enquiries or need any further information, please contact your Relationship Manager or call our hot line 95366 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].

Thanks!

HSBC Bank (China) Company Limited
Nov 2019