

## Product Risk Rating for Insurance Products will be updated on 27 Feb 2022

To provide better wealth solutions that meet customers' needs, the Bank has been reviewing and adjusting, where appropriate, on a regular basis, the risk ratings of existing insurance products distributed by the Bank. Per latest exercise of such review, with effect from 27 Feb 2022 product risk rating for some unit-linked insurance products will be adjusted. The details of risk rating adjustment of the investment accounts under unit-linked insurance products are listed below:

Product	Investment Account	Risk Rating before Adjustment	Change or Not	Risk Rating after Adjustment	Product Status
➤ Allianz An Ying You Xuan Annuity Insurance (Unit-linked) - AYYX	Cash Fund	2 (Low to Medium)	Change	1 (Low)	On Shelf
➤ Allianz An Ying Zhi Xuan Whole Life Insurance (Unit-linked) - AYZX	Cash Fund	2 (Low to Medium)	Change	1 (Low)	Off Shelf
➤ Allianz An Ying Feng Rui Unit-linked Insurance - AYFR					
➤ Allianz Hui Jin Shi Jia Unit-linked Insurance - HJSJ					
➤ HSBC Hui Cai Bao Annuity Insurance Type B (Unit linked) - SCB	Money Market Fund	2 (Low to Medium)	Change	1 (Low)	On Shelf
➤ MetLife Cai Fu Jing Xuan Unit-linked Insurance (Type C) - CFJX	Money Market Fund	2 (Low to Medium)	Change	1 (Low)	Off Shelf
➤ MetLife Cai Fu Jing Xuan Annuity Insurance 2017 (Unit-linked) - CFJX2					

### Important Notes:

- For the latest risk rating of insurance products distributed by the Bank, please refer to HSBC public website: <https://www.hsbc.com.cn/insurance/> or please contact your relationship manager or HSBC Hotline 95366.
- The provision of the information contained herein is not and should not be considered as a recommendation to buy any product, increase sum assured of the insurance products(if applicable), or make account transfer(s) for unit-linked insurance. Policy holders bear the risk of insurance products. You shall carefully consider and to the extent permitted by the applicable insurance contract terms, make your own decision(s) in respect of the relevant investment account(s) based on your personal circumstances (including without limitation your financial conditions, investment experience, investment objective, risk appetite and other factors that you may consider relevant).
- Please note that the Bank will review product risk rating from time to time. For any adjustments in risk rating of product(s) held by you, we will notify you by sending SMS message to your mobile phone number registered with us. In case you have not registered a valid number, a written notification will be sent to your registered mailing address. You shall make sure that the mobile phone number and mailing address registered with us are most updated and valid. Please note, if you fail to notify us in a timely manner any changes to your mobile phone number or mailing address, or to check such SMS message or notification, you may not be informed of the latest product risk rating. In such scenario, you shall undertake any and all losses and consequences resulted from your failure to abide by the above requirements including but not limited to all losses and consequences due to any limitation to redeem/early redeem/switch your investment at a preferred time. Meanwhile, we may send out notifications on adjustment of product risk rating via one or more of the following channels, i) Personal Internet Banking, ii) Mobile Banking or iii) Wechat Service Account. In order to receive the notification on time, you are recommended to apply for and use these channels whichever best meets your needs. Meanwhile, you are recommended to check the Bank's public website <https://www.hsbc.com.cn/insurance/>, where we disclose the latest risk ratings of all insurance products on or off shelf via the Bank's in a timely manner.

HSBC Bank (China) Company Limited  
Feb 2022