Product Risk Level Change for Part of Funds Distributed by HSBC China

(Effective since 18 Nov 2026)

We have received a notification from HFT Management Co., Ltd., (hereinafter referred to as " HFT") that HFT plans to adjust the risk levels of some of their funds, therefore, the bank plans to adjust the risk levels of some funds distributed starting from November 18, 2026. Please be kindly informed of the following adjustment of risk levels.

Local Unit Trust (Distributed)

Product Name	Fund Code	Risk Level before Adjustment	Risk Level after Adjustment	Adjustment Direction
HFT Income Growth Fund	519003	3	4	Increase

Important Notes:

- **The product risk level adjustment will be carried out between 3:00 PM on November 17, 2026 (Tuesday) and 9:00 AM on November 18, 2026 (Wednesday), and system risk level settings at the point of order placement shall prevail.**

- For the latest product risk level, please refer to HSBC public website: https://www.hsbc.com.cn/investments/ or please contact your relationship manager or HSBC Hotline 95366.

- In case of risk mismatching resulted from change of your risk tolerance level or adjustment of product risk level during the product holding period, where redemption/early redemption/switching is provided according to the product documents, you may choose to redeem / early redeem / switch your investment based on your own circumstances. You will bear any loss and/or costs (if applicable) resulted from or in connection with redemption/ early redemption / switching in such scenario. Where redemption / early redemption / switching is not all owed under the product documents, you are unable to redeem / early redeem / switch your investment on the ground of risk mismatching. Therefore, please pay attention to redemption / early redemption / switching terms and carefully take into consideration of any limitations before you make an investment decision. If after careful

consideration you believe your own financial status has changed significantly, you may re-assess your risk tolerance level by visiting the Bank's local branch or via digital channels.

- If you are under Regular Investment Plan ("RIP") for any Local Unit Trust (distributed) products listed above, and the risk level of such product after adjustment exceeds your risk tolerance level as a result of the above adjustment, such RIP will be terminated in accordance with the Bank's most updated terms and conditions for RIP and you will not be able to continue new subscription of such product under such RIP. The Bank will issue you RIP termination confirmation advice in that condition and please pay attention accordingly.

- Please note that the Bank will review product risk levels from time to time. For any adjustments in risk level 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 level. 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 level via one or more of the following channels, i) Personal Internet Banking, ii) Mobile Banking, 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. In addition, HSBC public website [www.hsbc.com.cn] will timley disclose all selling or unterminated products lastest risk level, so you may visit this website to check at any time.

HSBC Bank (China) Company Limited

17 Nov 2026