

Product Risk Rating for Investment Products Issued or Distributed will be updated on 23 Apr 2023:

To provide better wealth solutions to meet customers' needs, the Bank has been reviewing and adjusting, where appropriate, on a regular basis, the risk ratings of existing investment products issued or distributed by the Bank. Per latest exercise of such review, with effect from 23 Apr 2023 product risk rating for some investment products will be adjusted. Please refer to the following product list for details:

Product Name	Product Type	Fund code	Risk Rating before Adjustment	Risk Rating after Adjustment	Adjustment direction
China AMC Large Cap Selected Fund	distributed Mutual Fund	000011	5	4	Decrease
IGW CSI 300 Enhanced Index Fund	distributed Mutual Fund	000311	5	4	Decrease
CIFM Core Growth Fund	distributed Mutual Fund	000457	5	4	Decrease
IGW SME&GEM Board Selected Equity Fund	distributed Mutual Fund	000586	5	4	Decrease
Harvest Taihe Balanced Fund	distributed Mutual Fund	000595	5	4	Decrease
HSBC Jintrust Dual Core Mixed Asset Fund A	distributed Mutual Fund	000849	4	3	Decrease
HSBC Jintrust Dual Core Mixed Asset Fund C	distributed Mutual Fund	000850	4	3	Decrease
CIFM Technology Qian Yan Allocation Fund A	distributed Mutual Fund	001538	5	4	Decrease
CIFM Medical and Health Equity Fund A	distributed Mutual Fund	001766	5	4	Decrease
IGW Quantified New Dynamic Fund	distributed Mutual Fund	001974	5	4	Decrease
China AMC Return Fund	distributed Mutual Fund	002001	4	3	Decrease
HSBC Jintrust A Share Volatility Focused Fund	distributed Mutual Fund	002334	4	3	Decrease
Fullgoal Beautiful China Fund	distributed Mutual Fund	002593	5	4	Decrease
CIFM China Century Fund	distributed Mutual Fund	003243	5	4	Decrease
HSBC Jintrust China Multi-Asset Pearl River Delta Focused Fund	distributed Mutual Fund	004351	5	4	Decrease
Harvest Value Select Equity Fund	distributed Mutual Fund	005267	4	3	Decrease
HSBC Jintrust China-HK Stock Connect Equity Fund	distributed Mutual Fund	006781	5	4	Decrease
HSBC Jintrust Stable Core Strategy Mixed Fund	distributed Mutual Fund	009475	3	2	Decrease
HSBC Jintrust China Mid-small Cap Volatility Focused Equity Fund	distributed Mutual Fund	009658	5	3	Decrease
HSBC Jintrust Core Growth Mixed Fund	distributed Mutual Fund	011578	5	4	Decrease
HSBC Jintrust Health Care Industry Focused Mixed Fund	distributed Mutual Fund	012358	5	4	Decrease
HSBC Jintrust Research Select Mixed Fund	distributed Mutual Fund	014423	5	4	Decrease
HSBC Jintrust Times Vanguard Mixed Fund A	distributed Mutual Fund	014917	4	3	Decrease
HSBC Jintrust Classic Strategy Selected Mixed Fund A	distributed Mutual Fund	016174	4	3	Decrease
HSBC Jintrust Classic Strategy Selected Mixed Fund C	distributed Mutual Fund	016175	4	3	Decrease

HSBC Jintrust Leading Enterprises Mixed Fund A	distributed Mutual Fund	016285	4	3	Decrease
HSBC Jintrust Leading Enterprises Mixed Fund C	distributed Mutual Fund	016286	4	3	Decrease
Bosera Credit Market Bond	distributed Mutual Fund	050011	4	3	Decrease
Fullgoal CSI300 Enhanced Index Fund	distributed Mutual Fund	100038	5	4	Decrease
E Fund Stable Value Bond Fund A	distributed Mutual Fund	110027	3	2	Decrease
CIFM Balanced Portfolio No.1	distributed Private Fund	371225	4	3	Decrease
CIFM China Multi-Assets Fund	distributed Mutual Fund	373010	5	3	Decrease
Bocom Schroders Growth Balanced Fund	distributed Mutual Fund	519692	5	3	Decrease
HSBC Jintrust Dragon Growth Balanced Fund	distributed Mutual Fund	540002	5	4	Decrease
HSBC Jintrust Dynamic Strategy Balanced Fund	distributed Mutual Fund	540003	5	4	Decrease
HSBC Jintrust Large Cap Equity Fund	distributed Mutual Fund	540006	5	4	Decrease
HSBC Jintrust Small and Mid Cap Equity Fund	distributed Mutual Fund	540007	5	4	Decrease
HSBC Jintrust China Consumption Equity Fund	distributed Mutual Fund	540009	5	4	Decrease
HSBC Jintrust Hang Seng China A Industry Top Index Fund A	distributed Mutual Fund	540012	5	4	Decrease
JPMorgan Asia Growth Fund - CNY Hedged - Acc.	distributed Mutual Recognition Fund	968072	4	5	Increase
HSQH GBA Technology Innovation AMP	distributed Asset Management Plan	5B0013	4	3	Decrease
Jintrust Innovation Growth No.1	distributed Asset Management Plan	SNE904	4	3	Decrease
Jintrust Multifactor No.1	distributed Asset Management Plan	SNL379	4	3	Decrease
Jintrust High End Manufacture No.1	distributed Asset Management Plan	SQM187	4	3	Decrease
Jintrust Customized Core Innovation No.5 1-1 AMP	distributed Asset Management Plan	SQS906	4	3	Decrease
Jintrust Customized Core Innovation No.6 1-1 AMP	distributed Asset Management Plan	SSJ372	4	3	Decrease
Jintrust Customized Core Innovation No.7 1-1 AMP	distributed Asset Management Plan	SSR577	5	4	Decrease
Jintrust Customized Core Innovation No.9 1-1 AMP	distributed Asset Management Plan	STC214	5	4	Decrease
Jintrust Industry Selected No.1	distributed Asset Management Plan	STL608	4	3	Decrease
Jintrust Customized Core Innovation No.13 1-1 AMP	distributed Asset Management Plan	SVB522	5	4	Decrease
Jintrust Multifactor No.2	distributed Asset Management Plan	SVC753	4	3	Decrease

Jintrust Customized Core Strategy No.2 1-1 AMP	distributed Asset Management Plan	SVF561	4	3	Decrease
Jintrust High End Manufacture No.2	distributed Asset Management Plan	SVF796	4	3	Decrease
Schroder Euro Equity Fund - EUR - Acc.	Offshore Fund under Overseas Investment Plan	IPFD2009/I PFD3009	4	5	Increase
HSBC Climate Change Fund - USD	Offshore Fund under Overseas Investment Plan	IPFD2012/I PFD3012	4	5	Increase
Invesco Asia Asset Allocation Fund - USD - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2025/I PFD3025	3	4	Increase
Invesco Asia Asset Allocation Fund - HKD - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2026/I PFD3026	3	4	Increase
Parvest Equity USA Growth - USD - Acc.	Offshore Fund under Overseas Investment Plan	IPFD2030/I PFD3030	4	5	Increase
Baring ASEAN Frontiers Fund - USD	Offshore Fund under Overseas Investment Plan	IPFD2034/I PFD3034	5	4	Decrease
Allianz RCM Europe Equity Growth Fund - EUR - Acc.	Offshore Fund under Overseas Investment Plan	IPFD2044/I PFD3044	4	5	Increase
HSBC Global High Income Bond Fund - AUD - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2048/I PFD3048	4	5	Increase
Franklin U.S. Opportunities Fund - USD - Acc.	Offshore Fund under Overseas Investment Plan	IPFD2062/I PFD3062	4	5	Increase
Franklin U.S. Opportunities Fund - HKD - Acc.	Offshore Fund under Overseas Investment Plan	IPFD2063/I PFD3063	4	5	Increase
BlackRock European Fund - EUR - Acc.	Offshore Fund under Overseas Investment Plan	IPFD2064/I PFD3064	4	5	Increase
HSBC Global Equity Volatility Focused Fund - EUR(Hedged) - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2073/I PFD3073	4	5	Increase
FTGF Western Asset Asian Opportunities Fund - AUD(Hedged) - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2114/I PFD3114	4	3	Decrease
JPMorgan Global Bond Fund - CAD(Hedged) - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2121/I PFD3121	3	2	Decrease
JPMorgan Global Macro Opportunities Fund - USD(Hedged) - Acc.	Offshore Fund under Overseas Investment Plan	IPFD2139/I PFD3139	4	3	Decrease
HSBC Portfolios - World Selection 2 CNY(Hedged) - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2200	2	3	Increase
AB Low Volatility Equity Portfolio - CAD(Hedged) - Dist.	Offshore Fund under Overseas Investment Plan	IPFD2235/I PFD3235	4	5	Increase
AB American Growth Portfolio - EUR Hedged - Acc	Offshore Fund under Overseas Investment Plan	IPFD2241/I PFD3241	4	5	Increase
HSBC Evolving Asia Equity Fund- USD - Acc	Offshore Fund under Overseas Investment Plan	IPFD2257/I PFD3257	4	5	Increase
HSBC Evolving Asia Equity Fund- HKD - Acc	Offshore Fund under Overseas Investment Plan	IPFD2258/I PFD3258	4	5	Increase
BlackRock Sustainable Energy Fund - USD-Acc	Offshore Fund under Overseas Investment Plan	IPFD2270/I PFD3270	4	5	Increase

BlackRock Sustainable Energy Fund - CNY Hedged-Acc	Offshore Fund under Overseas Investment Plan	IPFD2272	4	5	Increase
Pictet Premium Brands Fund - EUR-Acc	Offshore Fund under Overseas Investment Plan	IPFD2284/I PFD3284	4	5	Increase
BNP Paribas Aqua Fund - EUR-Acc	Offshore Fund under Overseas Investment Plan	IPFD2298/I PFD3298	4	5	Increase
BlackRock Sustainable Energy Fund - USD-Acc	Offshore Fund under Overseas Investment Plan	IPFD8019/I PFD9019	4	5	Increase

Important Notes:

- For the latest product risk rating, please refer to HSBC public website: <https://www.hsbc.com.cn/private-banking/product-information/> 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 rating during the product holding period, where redemption/early redemption/switching (if applicable) is provided according to the product documents, you may choose to redeem / early redeem / switch (if applicable) 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 (if applicable) 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.
- 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. In order to receive the notification on time, you are recommended to apply for and use these channels whichever best meets your needs.

HSBC Bank (China) Company Limited
Apr 2023