

## **Risk Warnings – Sale of products**

- Customers are reminded to enquire and purchase the Bank's products through official branch networks (sales room of branches, recorded phone lines, work emails).
- Please take note that the Bank's letterhead should appear on all sales-related documents (regardless of whether the products are bank-owned or where the Bank acts as a distributor).
- When purchasing products where the Bank acts as a distributor, customers are strongly reminded to read the Bank's online distribution product catalogue.
- Funds from the sale of products will be transferred to third-parties through the respective wealth management or distribution platforms. Transfer of funds directly to third-parties from customers' accounts are strictly prohibited.
- Sale of the Bank's products to customers that have not completed the Financial Needs Analysis (FNA) assessment is strictly prohibited.

## Qualified Investors Requirements (Customer's and Product risk rating mapping list)

### Customer's and Product risk rating mapping list (Cross-level sales are not allowed)

Product risk level	Customer's risk class
P1	C1-C5
P2	C2-C5
P3	C3-C5
P4	C4-C5
P5	C5

Note: For reference only. Product investment suitability may be adjusted according to the specific risk assessment of customers and investment products. Please refer to the relevant risk assessment and product documents for more information.

### Investment and Insurance Qualified Investors:

These products are made available for retail banking customers. Customers' whose risk level matches the product risk level, will only be able to subscribe to that risk related product, and or below. Customer's risk level is not the only criteria in assessing customer suitability for the product. Bank will also take into account multiple factors in considering customer's suitability (including but not limited to customer's age, financial situation, investment experience, investment objective, investment returns expectation, risk preferences, liquidity requirements, risk awareness and risk loss tolerance, etc.)