

Subscription related terms and risk disclosure

1. This subscription application is subject to the Term Sheet, the Agreement, and the General Conditions. Once submitted, unless otherwise agreed by the Bank, this request cannot be amended or withdrawn or revoked and is binding on the Customer(s). It is subject to acceptance by the Bank and to final execution.
2. The Bank may, in its sole discretion, decide not to accept all or any part of the Subscription Amount offered by the Customer(s) to invest in the QDII Product. Upon acceptance of the Subscription Amount by the Bank, both parties are deemed to have entered into the QDII Product transaction as of the Subscription Settlement Date and the Bank is not required to notify the Customer(s) on or before such acceptance; in such case, the relevant Principal Amount (being the Subscription Amount or part thereof) accepted by the Bank) and relevant Subscription Unit(s) will be set out in the Confirmation issued by the Bank.
3. The Bank is irrevocably authorized to deduct the Principal Amount (the relevant Subscription Fee will be deducted directly from the Principal Amount) from the above Designated Account on the Subscription Settlement Date and the Bank is not required to further confirm with the Customer(s) on or before such deduction. From the date when the Customer(s) submit(s) this application to the Subscription Settlement Date (both dates inclusive), the amount equal to the Subscription Amount in the Designated Account will be blocked for subscription of the QDII Product.
4. This QDII Product is a product with high investment risk and customer(s) may suffer a significant loss of the Principal Amount due to market fluctuations. Customer(s) shall fully understand the investment risks involved and be cautious in making any investment. Customer(s) have assessed, in particular, the risk described in the worst case scenario in the Term Sheet, and customer(s) have ascertained that he/she/they are able to assume, deal with and account for the losses and/or opportunity cost customer(s) may incur in such worst case scenario.
5. Customer(s) understand that the QDII Product carries all features and risks which exist under the Offshore Product for its investment in the Offshore Product. Customer(s) have read, understood and accepted the Offshore Product Information Sheet and the relevant Offshore Product Offering Documents, and fully understand the relevant terms and risks of the Offshore Product. And customer acknowledge that the Bank will not make any payment (including but not limited to any applicable redemption amount) to the customer in relation to this QDII Product unless and until it has received the full amount of the relevant payment from the Issuer or other obligors of the Offshore Product through the Onshore Custodian.
6. Customer(s) have fully understood the terms of the QDII Product and the risks associated with the QDII Product and based upon Customer's own judgment (and such advice from independent advisers as Customer's have deemed fit to obtain), Customer(s) have determined that the QDII Product is a suitable investment for the customer(s) which could meet customer's risk tolerance level, financial situation and investment objectives. Customer(s) have no questions on this QDII Product.
7. Customer(s) understand his/her/their right to redeem the QDII Product shall be subject to the requirements set out in the Term Sheet (including the requirements on Minimum

Redemption Unit(s)) and the Bank may refuse his/her/their redemption request if the Issuer postpones to execute or refuses to redeem any unit(s) for any reason whatsoever.

8. Customer(s) understand that if Customer(s) use RMB as Subscription Currency to invest in the QDII Product, Customer(s) shall bear in mind the risk of exchange rate fluctuations that may cause a substantial loss on the Principal Amount when such RMB is converted into the Investment Currency for investment in the Offshore Product and the payout in Investment Currency under the Offshore Product are converted back to RMB for payment to the Customer(s) under the QDII Product.
9. Customer(s) also confirm and agree that the Bank is not advising him/her/them and has not given Customer(s) any assurance or guarantee as to the expected outcome of the investment in the QDII Product. Customer(s) confirm that the funds used for this investment are his/her/their own funds.
10. Customer(s) acknowledge and understand that this QDII Product will not be sold to any United States ("US") person, US citizen or US resident, which may fall under the US securities, revenue or tax related laws or other applicable laws ("US Person"). Customer(s) hereby represent and confirm that Customer is not a US Person nor act for any US Person. Customer(s) undertake that he/she/they will inform the Bank immediately if Customer(s) become or is regarded as a US Person. If above representations and warranties from Customer(s) are untrue or cease to be true, or Customer(s) fail to comply with the above undertaking, or Customer(s) become or is regarded as a US Person, the Bank is entitled to, at any time at its sole discretion, unilaterally terminate any QDII Product customer(s) hold at that time without a need to give customer(s) a prior notice nor obtain Customer's consent. Customer(s) agree to assume any consequences occurred in relation to such early termination (including but not limited to any tax imposed, and/or principal and return loss) and agree that the Bank shall not take any liabilities in this regard.
11. Customer(s) hereby make the representations and warranties to the Bank as set out in Clause 10 of the QDII Product Agreement and undertake to fully indemnify the Bank according to the stipulations under Clause 11 of the Agreement if any of Customer's representations and warranties are untrue or cease to be true.
12. (Applicable to non-PRC citizens) Customer(s) hereby represent to the Bank that the customer(s) have worked/lived in PRC for equal to or more than 1 year and the source of the fund he/she/they will invest in this QDII Product is onshore income. Customer(s) shall undertake all relevant liabilities and fully indemnify the Bank if the above representation is untrue, incorrect or incomplete.
13. Terms used herein without definitions shall have the meaning given to them under the Agreement and QDII Product Term Sheet. This subscription application is subject to the QDII Product Term Sheet, the Agreement and the General Conditions.
14. In case of inconsistency between the Chinese and English versions of this Order Form, the terms of the Chinese version shall prevail and apply.