

<b>Product Name and Code</b>	3-Month RMB Structured Investment Product (EZYG)
<b>Selling Window</b>	In Branch: 19 April 2018 – 26 April 2018 (3:30 p.m. Beijing time) Online Banking: 21 April 2018 – 26 April 2018 (3:30 p.m. Beijing time)
<b>Tenor of SIP</b>	Approximately 3 Months
<b>Settlement Currency</b>	RMB
<b>Minimum Offer Amount</b>	In integral multiples of RMB 5,000, subject to a minimum of RMB 50,000.
<b>The Worst Case Scenario at Maturity</b>	1.35% p.a.
<b>Underlier</b>	CSI 500 Index (Exchange Ticker: 000905 )
<b>Return</b>	<ul style="list-style-type: none"> <li>If a Barrier Event does not occur, the Customer will on the Maturity Date: <ul style="list-style-type: none"> <li>(a) only receive a Return Amount which is 0.3375% of the Principal Amount, if the Final Closing Level is equal to or lower than the Initial Closing Level;</li> <li>(b) receive a positive Return Amount calculated based on the relevant formula set out in SIP term sheet if the Final Closing Level is lower than the Barrier Level but greater than the Initial Closing Level.</li> </ul> </li> <li>If a Barrier Event occurs, the Customer will on the Maturity Date receive a Return Amount, which shall be 0.3375% of the Principal Amount.</li> </ul>
<b>Important Reminder</b>	<ul style="list-style-type: none"> <li><b>WEALTH MANAGEMENT PRODUCTS ARE NOT DEPOSITS AND HAVE INVESTMENT RISKS, AND CUSTOMERS SHOULD BE CAUTIOUS IN MAKING ANY INVESTMENT.</b></li> <li><b>THIS 3-MONTH RMB STRUCTURED INVESTMENT PRODUCT (“SIP”) HAS INVESTMENT RISKS. YOU WILL ONLY RECEIVE A RETURN DETERMINED IN THE MANNER SET OUT IN THE SIP TERM SHEET. YOU SHOULD FULLY UNDERSTAND THE INVESTMENT RISKS INVOLVED AND BE CAUTIOUS IN MAKING ANY INVESTMENT.</b></li> <li><b>This SIP is risk rated <b>P1</b> and is suitable for the investor whose risk profile is <b>C1 or above</b>. This SIP can be provided to the investor with no investment experience,</b></li> </ul>

	<p>subject to satisfaction of the relevant stipulations as set out in the "Product Exclusion Rule" in the Financial Needs Analysis-Core of the investor. Please refer to the Financial Needs Analysis and the Customer Rights Instruction for description of the risk profile.</p> <ul style="list-style-type: none"> <li>• If any factor changes which may impact on your risk profile, please update your Financial Needs Analysis to ensure the records are up-to-date.</li> <li>• Please pay attention to the investment risks, and before making investment in this SIP, you are advised to review all of the SIP Documents (including but not limited to all the documents referred to under the section headed "Documentation" in the SIP Term Sheet), this Risk Disclosure Statement and Customer Rights Instruction and understand all the terms and conditions of this SIP. You may require the Bank to explain or clarify any terms in the above documents.</li> </ul>
<b>System Registration Code</b>	C1062318000019
<b>ChinaWealth Website</b>	<a href="http://www.chinawealth.com.cn">www.chinawealth.com.cn</a>