

HSBC Bank (China) Company Limited (the “Bank”)
Fact Sheet of Large-denomination Certificate of Deposit for Corporate Clients

| Product Information | | | |
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| Product Name | HSBC Large-denomination Certificate of Deposit for Corporate Clients (Issuance No. 2019-02-003) | Serial No. | 2019002C003 |
| Currency | RMB | Tenor | 6 Months |
| Issuance Period | From 1 Feb 2019 till 28 Feb 2019 | | |
| Total Issuance | RMB 1,000,000,000 | Target Clients | Corporate Clients |
| Availability | Mainland China | Delivery Channel | The Bank’s branches and sub-branches |
| Minimum Deposit Amount | RMB 10,000,000 | Minimum Incremental Amount | RMB 10,000 |
| Value Date | Date of successful subscription | Due Date | Date falling 6 month after successful subscription, which will be set out in the Transaction Confirmation issued by the Bank. |
| Interest Rate Type | Fixed Interest Rate | Interest Rate | 2.0150% per annum |
| Interest Payment Mode | Interest will be paid on the Due Date together with the principal. | Interest Payment Date(s) | One-off payment on the Due Date |
| Early Withdrawal | In whole: Permitted after actual deposit period reaches 60 days In part: Not permitted | Redemption by the Bank | Not permitted |
| Interest Rate of Early Withdrawn Deposit | 1. (in case that the actual deposit period equals to or is more than 60 days but is less than 90 days) 1%; 2. (in case that the actual deposit period equals to or is more than 90 days but is less than 120 days) 1.1%; and 3. (in case that the actual deposit period equals to or is more than 120 days) 1.2%. | | |
| Transferability | Not transferable | | |
| Notes | | | |
| Subscription | 1. This Certificate of Deposit is issued in an electronic manner through the Bank’s branches and sub-branches. 2. For subscription purpose, a client shall fill in and submit the Application of Large-Denomination Certificate of Deposit for Corporate Clients. | | |
| Interest Calculation Methodology | 1. Interest = Face value of Certificate of Deposit * Interest Calculation Period * Interest Rate / 365 (or 366 in case of a leap year) 2. Interest Calculation Period means the period commencing on (and including) the Value Date and ending on (and including) the calendar day immediately preceding the Due Date. If the Due Date falls on a public holiday or a weekend day, the Due Date will be postponed to the immediately following Business Day. | | |
| Early Withdrawal | 1. A client of this Certificate of Deposit may request early withdrawal of this Certificate of Deposit in whole by submitting an early withdrawal instruction in the form required by the Bank in accordance with the timing requirement (if any) set out in this fact sheet. The early withdrawal date shall be a Business Day. The Bank reserves the right to reject any early withdrawal instruction which is not submitted in accordance with the requirements hereunder. 2. Interest on early withdrawn deposit = Amount of this Certificate of Deposit* Actual deposit period * Applicable interest rate of early withdrawal deposit / 365 (or 366 in case of a leap year). 3. The actual deposit period of this Certificate of Deposit means the period commencing on (and including) the Value Date and ending on (and including) the calendar day immediately preceding the early withdrawal day. 4. No partial early withdrawal is permitted under any circumstance. | | |
| Fees | | | |
| Fees & Charges | No fees and charges | | |
| Information Disclosure | | | |
| 1. Information of this Certificate of Deposit can be found at the Bank’s website (http://www.hsbc.com.cn) and the Bank’s branches and sub-branches issuing this Certificate of Deposit. 2. If any major event occurs that affects the Bank’s ability to pay under this Certificate of Deposit during the tenor of this Certificate of Deposit, the Bank shall disclose the occurrence of such event via the Bank’s website (http://www.hsbc.com.cn) and the official website of the China Foreign Exchange Trade System and National Interbank Funding Center within three Business Days after the occurrence of such event. | | | |
| General Terms and Conditions of Large-denomination Certificate of Deposit for Corporate Clients | | | |
| General Terms and Conditions of Large-denomination Certificate of Deposit for Corporate Clients apply to this Certificate of Deposit. Please refer to the General Terms and Conditions of Large-denomination Certificate of Deposit for Corporate Clients for terms and conditions applicable to this Certificate of Deposit which is not expressly set out herein. Terms defined in the General Terms and Conditions of Large-denomination Certificate of Deposit for Corporate Clients have the same meaning when used herein. | | | |

Issued by HSBC Bank (China) Company Limited