

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

Product Information			
Product Name	HSBC Large-denomination Certificate of Deposit for Corporate Clients (Issuance No. 2020-10-004)	Serial No.	2020010C004
Currency	RMB	Tenor	9 Months
Issuance Period	From 9 October 2020 till 30 October 2020		
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 9 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	2.2500% 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 90 days In part: Not permitted	Redemption by the Bank	Not permitted
Interest Rate of Early Withdrawn Deposit	0.525%		
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 Interest on early withdrawn deposit = Amount of this Certificate of Deposit* Actual deposit period * Applicable interest rate of early withdrawal deposit / 365 (or 366 in case of a leap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