

Product Risk Rating for Insurance Products will be updated on 23 Apr 2023

To provide better wealth solutions that meet customers' needs, the Bank has been reviewing and adjusting, where appropriate, on a regular basis, the risk ratings of existing insurance products distributed by the Bank. Per latest exercise of such review, with effect from 23 Apr 2023 product risk rating for some unit-linked insurance products will be adjusted. The details of risk rating adjustment of the investment accounts under unit-linked insurance products are listed below:

Product	Investment Account	Risk Rating before Adjustment	Change or Not	Risk Rating after Adjustment	Product Status
➤ HSBC Hui Cai Bao Annuity Insurance Type B (Unit-linked) - SCB	Future Smart Selected Fund (Green Economy Selected Fund before)	3 (Medium)	Change	2 (Low to Medium)	On Shelf
➤ HSBC Hui Cai Bao Annuity Insurance (Unit-linked)-SCA ➤ HSBC Hui Cai Bao Endowment Insurance Type C (Unit-linked) – SLC ➤ HSBC Hui Cai Bao Endowment Insurance Type T (Unit Linked)-SLT	Future Smart Selected Fund (Green Economy Selected Fund before)	3 (Medium)	Change	2 (Low to Medium)	Off Shelf
➤ HSBC Hui Cai Bao Annuity Insurance Type B (Unit-linked) - SCB	Balanced Fund	4 (High)	Change	3 (Medium)	On Shelf
➤ HSBC Hui Cai Bao Annuity Insurance (Unit-linked)-SCA ➤ HSBC Hui Cai Bao Endowment Insurance Type C (Unit-linked) – SLC ➤ HSBC Hui Cai Bao Endowment Insurance Type D (Unit Linked) - RLC ➤ HSBC Hui Cai Bao Endowment Insurance Type T (Unit Linked)-SLT	Balanced Fund	4 (High)	Change	3 (Medium)	Off Shelf
➤ HSBC Hui Cai Bao Annuity Insurance Type B (Unit-linked) - SCB	Growth Fund	5 (Very High)	Change	4 (High)	On Shelf
➤ HSBC Hui Cai Bao Annuity Insurance (Unit-linked)-SCA ➤ HSBC Hui Cai Bao Endowment Insurance Type C (Unit-linked) – SLC ➤ HSBC Hui Cai Bao Endowment Insurance	Growth Fund	5 (Very High)	Change	4 (High)	Off Shelf

<ul style="list-style-type: none"> ➤ Type D (Unit Linked) - RLC ➤ HSBC Hui Cai Bao Endowment Insurance Type T (Unit Linked)-SLT 					
<ul style="list-style-type: none"> ➤ HSBC Hui Cai Bao Annuity Insurance Type B (Unit-linked) - SCB 	Aggressive Fund	5 (Very High)	Change	4 (High)	On Shelf
<ul style="list-style-type: none"> ➤ HSBC Hui Cai Bao Annuity Insurance (Unit-linked)-SCA ➤ HSBC Hui Cai Bao Endowment Insurance Type C (Unit-linked) – SLC ➤ HSBC Hui Cai Bao Endowment Insurance Type D (Unit Linked) - RLC ➤ HSBC Hui Cai Bao Endowment Insurance Type T (Unit Linked)-SLT 	Aggressive Fund	5 (Very High)	Change	4 (High)	Off Shelf
<ul style="list-style-type: none"> ➤ Allianz An Ying You Xuan Annuity Insurance (Unit-linked) - AYYX 	Balanced Fund	4 (High)	Change	3 (Medium)	On Shelf
<ul style="list-style-type: none"> ➤ Allianz An Ying Feng Rui Unit-linked Insurance – AYFR ➤ Allianz Hui Jin Shi Jia Unit-linked Insurance – HJSJ ➤ Allianz An Ying Zhi Xuan Whole Life Insurance (Unit-linked) – AYZX 	Balanced Fund	4 (High)	Change	3 (Medium)	Off Shelf
<ul style="list-style-type: none"> ➤ Allianz An Ying You Xuan Annuity Insurance (Unit-linked) - AYYX 	Growth Fund	5 (Very High)	Change	4 (High)	On Shelf
<ul style="list-style-type: none"> ➤ Allianz An Ying Feng Rui Unit-linked Insurance – AYFR ➤ Allianz Hui Jin Shi Jia Unit-linked Insurance – HJSJ ➤ Allianz An Ying Zhi Xuan Whole Life Insurance (Unit-linked) – AYZX 	Growth Fund	5 (Very High)	Change	4 (High)	Off Shelf
<ul style="list-style-type: none"> ➤ Allianz An Ying You Xuan Annuity Insurance (Unit-linked) - AYYX 	Index Fund	5 (Very High)	Change	4 (High)	On Shelf
<ul style="list-style-type: none"> ➤ Allianz An Ying Zhi Xuan Whole Life Insurance (Unit-linked) – AYZX 	Index Fund	5 (Very High)	Change	4 (High)	Off Shelf

<ul style="list-style-type: none"> ➤ MetLife Cai Fu Jing Xuan Unit-linked Insurance (Type C) - CFJX ➤ MetLife Cai Fu Jing Xuan Annuity Insurance 2017 (Unit-linked) - CFJX2 	Bond-focus Balanced Fund	3 (Medium)	Change	2 (Low to Medium)	Off Shelf
<ul style="list-style-type: none"> ➤ MetLife Cai Fu Jing Xuan Unit-linked Insurance (Type C) - CFJX ➤ MetLife Cai Fu Jing Xuan Annuity Insurance 2017 (Unit-linked) - CFJX2 	Equity-focus Balanced Fund	5 (Very High)	Change	4 (High)	Off Shelf
<ul style="list-style-type: none"> ➤ MetLife Cai Fu Jing Xuan Unit-linked Insurance (Type C) - CFJX ➤ MetLife Cai Fu Jing Xuan Annuity Insurance 2017 (Unit-linked) - CFJX2 	Equity Fund	5 (Very High)	Change	4 (High)	Off Shelf

Important Notes:

- For the latest risk rating of insurance products distributed by the Bank, please refer to HSBC public website: <https://www.hsbc.com.cn/insurance/> or please contact your relationship manager or HSBC Hotline 95366.
- The provision of the information contained herein is not and should not be considered as a recommendation to buy any product, increase sum assured of the insurance products (if applicable), or make account transfer(s) for unit-linked insurance. Policy holders bear the risk of insurance products. You shall carefully consider and to the extent permitted by the applicable insurance contract terms, make your own decision(s) in respect of the relevant investment account(s) based on your personal circumstances (including without limitation your financial conditions, investment experience, investment objective, risk appetite and other factors that you may consider relevant).
- Please note that the Bank will review product risk rating from time to time. For any adjustments in risk rating of product(s) held by you, we will notify you by sending SMS message to your mobile phone number registered with us. In case you have not registered a valid number, a written notification will be sent to your registered mailing address. You shall make sure that the mobile phone number and mailing address registered with us are most updated and valid. Please note, if you fail to notify us in a timely manner any changes to your mobile phone number or mailing address, or to check such SMS message or notification, you may not be informed of the latest product risk rating. In such scenario, you shall undertake any and all losses and consequences resulted from your failure to abide by the above requirements including but not limited to all losses and consequences due to any limitation to redeem/early redeem/switch your investment at a preferred time. Meanwhile, we may send out notifications on adjustment of product risk rating via one or more of the following channels, i) Personal Internet Banking, ii) Mobile Banking or iii) Wechat Service Account. In order to receive the notification on time, you are recommended to apply for and use these channels whichever best meets your needs. Meanwhile, you are recommended to check the Bank's public website <https://www.hsbc.com.cn/insurance/>, where we disclose the latest risk ratings of all insurance products on or off shelf via the Bank's in a timely manner.

HSBC Bank (China) Company Limited
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