

恒生银行（中国）有限公司（“本行”）
2020年第6期001号单位大额存单产品说明书（暨发行条款）

产品信息					
产品名称	恒生银行 2020 年第 6 期 001 号单位大额存单		产品编号	C20201201M06001	
币种	人民币		产品期限	1 个月	
利率类型	固定利率		年化利率	1.672%	
起息日	成功认购本存单当日起计息		到期日	成功认购之日起 1 个月届满之日 具体日期以本行出具的大额存单回执为准	
付息方式	到期一次性还本付息		付息频率	到期日一次性付息	
提前支取	允许		提前支取利率	0.525%	
存单转让	不允许	存单质押	仅允许在本行办理质押	银行赎回	不允许
发行时间	2020 年 12 月 24 日 至 2020 年 12 月 31 日				
认购起点金额	1000 万元		最小加购金额	1 万元	
发行规模	人民币 1 亿元		发行对象	公司客户	
发行渠道	本行经营对公金融业务的营业网点或通过客户妥善授权的电子邮件地址向本行发送电子邮件申请。				
产品相关说明					
产品认购	<ol style="list-style-type: none"> 客户可以通过以下渠道办理认购：在本行经营对公金融业务的营业网点填写并提交《单位大额存单购买申请书》，或通过客户妥善授权的电子邮件地址向本行发送电子邮件申请。 客户通过上述渠道确认购买的，即表示其已全部知悉并充分理解、同意本产品说明书的全部条款。 				
产品计息方式说明	<ol style="list-style-type: none"> 本存单产品自成功认购当日起息。 本存单产品使用固定利率，采用票面年化收益率的形式计息。 本存单产品不自动转存，于到期日一次还本付息。 到期日为非营业日，则存款将于原到期日后紧接的第一个营业日付还，利息计算至实际付还日的前一日止。 				
产品提前支取	<p>【允许】</p> <ol style="list-style-type: none"> 客户可以在到期日前全额提前支取，也可部分提前支取本存款产品。 客户应于本行的营业时间内通过以下渠道以本行要求的格式向本行发出提前支取申请。对于部分提前支取的，部分支取次数不限，但提前支取后的大额存单本金余额不得低于本行单位大额存单认购起点金额，否则本行有权视客户要求全额提前支取。部分提前支取后的单位大额存单金额变更为取款后的单位大额存单余额，其他条款保持不变。 				

	<p>3. 本行就提前支取部分的存款按照以下方式计息: 提前支取存款的应付利息 = 提前支取存款本金 × 实际存款期间经过的日历日天数 × 提前支取利率 ÷ 360 天。</p> <p>4. 客户须赴本行经营对公金融业务的营业网点或通过[客户授权认可的电子邮件地址向本行发送电子邮件申请]办理部分提前支取业务。</p>
相关费用	本行针对本存单产品暂不收取任何服务费用
信息披露途径及方式	
<p>1. 通过本行官方网站(https://www.hangseng.com.cn/) 进行信息披露。</p> <p>2. 单位大额存单存续期间, 若有任何影响本行履行债务的重大事件发生, 本行会在事件发生后三个营业日内通过本行官方网站和中国货币网或届时中国人民银行指定的信息披露平台上予以披露。</p>	
单位大额存单一般条款	
《单位大额存单一般条款》适用于本期大额存单, 本产品说明书未尽事宜以《单位大额存单一般条款》为准。《单位大额存单一般条款》中定义的术语在本产品说明书中具有相同含义。	

**Fact Sheet of Hang Seng Bank (China) Limited (the “Bank”)
Entity Large-denomination Certificate of Deposit Vol.6 No.001 of the Year of 2020
(Issuance Terms)**

Product Information					
Product Name	Hang Seng Bank Entity Large-denomination Certificate of Deposit Vol. 6 No. 001 of the Year of 2020		Serial No.	C20201201M06001	
Currency	RMB		Tenor	1 Month	
Interest Rate Type	Fixed Interest Rate		Annual Interest Rate	1.672%	
Value Date	The date of successful subscription of this Certificate of Deposit.		Maturity Date	1 month after the date of successful subscription of the Certificate of Deposit and the specific date is subject to the receipt of the Certificate of Deposit issued by the Bank.	
Interest Payment Method	Lump-sum repayment of principal together with interest accumulated thereof on Maturity Date.		Frequency of Interest Payment	Lump-sum payment of interest accumulated thereof on Maturity Date	
Early Withdrawal	Allowed		Early Withdrawal Interest Rate	0.525%	
Transferability	Not allowed	Pledge of Deposit Certificate	Only allowed to be pledged to the Bank.	Bank Redemption	Not allowed
Issuance Period	From 24 December 2020 till 31 December 2020				
Minimum Deposit Amount	RMB10,000,000		Minimum Incremental Amount	RMB10,000	
Total Issuance Amount	RMB100,000,000		Target Clients	Corporate Clients	
Issuance Channels	The Bank’ s branch network that operates corporate banking services, or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer.				

Product Description	
Product Subscription	<ol style="list-style-type: none"> 1. Customers can apply for subscription through the following channels: filling in and submitting the “Application for Purchase of Entity Large-denomination Certificate of Deposit” at the branch network which operates corporate banking services [or sending email to the Bank with subscription application form from the email address authorized and recognized by the customer]. 2. If the customer confirms the purchase through the above channels, it means that he/she has fully understood and agreed to all the terms of this fact sheet.
Description of Product Interest Calculation Method	<ol style="list-style-type: none"> 1. The interest of this Certificate of Deposit is calculated from the date of successful subscription. 2. This Certificate of Deposit applies to fixed interest rate and the interest is calculated at the annual return rate based on the face value. 3. This Certificate of Deposit will not be automatically re-deposited when due, and the principal and interest will be repaid on the Maturity Date. 4. If the Maturity Date is a non-business day, the deposit will be repaid on the first business day immediately following the original Maturity Date, and the interest will be calculated until the day before the actual repayment date.
Product Early Withdrawal	<p>[Allowed]</p> <ol style="list-style-type: none"> 1. The customer can withdraw fully or partially before the Maturity Date. 2. The customer shall, within the Bank's business hours, apply for an early withdrawal to the Bank in the format requested by the Bank through the following channels. For partial early withdrawals, the number of partial withdrawals is unlimited, but the balance of the deposit after such withdrawal shall not be less than the Minimum Deposit Amount of this Certificate of Deposit, otherwise the Bank has the right to deem that the customer requests to withdraw the full amount in advance. After the partial withdrawal, the amount of this Certificate of Deposit is changed to the balance of the deposit after the withdrawal, and other terms remain unchanged. 3. The Bank will calculate the interest on the early withdrawal deposits according to the following methods: interest payable in relation to the deposit to be withdrawn prior to the maturity date = the principal amount to be withdrawn in advance × the number of calendar days actually elapsed during the period of deposit × interest rate for early withdrawal ÷ 360 days. 4. The customer must handle the early withdrawal business through the Bank's branch network that operates corporate banking services or [by sending email to the Bank regarding early withdrawal application from the email address authorized and recognized by the customer].
Relevant Fees	The Bank does not charge any service fees for this Certificate of Deposit temporarily.

Ways and Means of Information Disclosure
<ol style="list-style-type: none">1. Information shall be disclosed through the Bank's official website (https://www.hangseng.com.cn/).2. During the life of the entity large-denomination certificate of deposit, if there is any major event affecting the Bank's performance of the obligation, the Bank will, within three business days after such event takes place, disclose on the official website of the Bank and the China Money Website or any disclosure platform then designated by the People's Bank of China.
General Terms of Entity Deposit Certificate
General Terms of Entity Large-denomination Certificate of Deposit apply to this Certificate of Deposit, and the matters not covered in this fact sheet are subject to the General Terms of Entity Large-denomination Certificate of Deposit. Terms defined in the General Terms of Entity Large-denomination Certificate of Deposit shall have the same meaning in this fact sheet.