

Date\*:

**Wheelock Finance Limited**  
**Issue of HKD300,000,000 3.3 per cent.**  
**Fixed Rate Notes due September 2017**  
**guaranteed by Wheelock and Company Limited**

**Important Risk Warning:**

- This is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- The Notes are NOT equivalent to a time deposit.
- Issuer's/Guarantor's risk - The Notes are subject to both the actual and perceived measures of credit worthiness of Wheelock Finance Limited and Wheelock and Company Limited (as the guarantor). There is no assurance of protection against a default by the issuer and the guarantor in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and any coupon if the issuer and the guarantor default on the Notes.
- Additional risks are disclosed in the section of "Risk Factors" below and in the relevant offering documentation of the Notes (which is available upon request). Please refer to it for details.

**WARNING**

The contents of this document have not been reviewed by any regulatory authority in Hong Kong. You are advised to exercise caution in relation to the offer. If you are in any doubt about any of the contents of this document, you should obtain independent professional advice.

**IMPORTANT**

If you are in doubt as to any aspect of this offer, you should consult a licensed securities dealer, bank manager, solicitor, certified public accountant or other professional adviser.

No offer or sale will be made in Hong Kong, by means of any document, of any Notes in respect of which the minimum principal amount to be subscribed or purchased is less than HK\$500,000 or its equivalent in another currency. Further, no person shall issue or have in its possession for the purposes of issue, whether in Hong Kong or elsewhere, any advertisement, invitation or document relating to the Notes, which is directed at, or the contents of which are likely to be accessed or read by, the public of Hong Kong (except if permitted to do so under the securities laws of Hong Kong).

\* If you receive this termsheet via email, the date of the termsheet is the date as stated on the email to which it is attached. If you receive this termsheet via fax, the date of the termsheet is the date as stated on the document header or on the cover letter which accompanies the termsheet. If you are viewing this termsheet over the internet, the date of the termsheet is the date as stated on the webpage to which it is shown.

## Termsheet

<b>Issuer:</b>	Wheelock Finance Limited	
<b>Guarantor:</b>	Wheelock and Company Limited	Series No: N/A
		Tranche No: N/A
		CMU Code: DBANFN12030
<b>Rating:</b> (A rating is not a recommendation to buy, sell or hold securities and may be subject to suspension, change or withdrawal at any time by the assigning rating agency.)	Issuer's rating: N/A Guarantor's rating: N/A The Notes' rating: N/A	
<b>Status of the Notes and the Guarantee:</b>	The Notes and the Guarantee will constitute unsubordinated and unsecured obligations of the Issuer and the Guarantor, which is described in "Terms and Conditions of the Notes — Status" in the Offering Circular dated 27 October 2011 (the "Offering Circular")	
<b>Offering Documentation:</b>	The Offering Circular and the Pricing Supplement dated 7 September 2012 (the "Pricing Supplement") with respect to the Notes. Unless otherwise specified in this termsheet, any capitalized terms used but not defined in this termsheet shall have their meanings as set out in the Offering Documentation of the Notes.	
<b>Type:</b>	Fixed Rate Notes	
<b>Structure:</b>	Plain Vanilla	
<b>Currency &amp; Amount of the issue:</b>	HKD300,000,000	
<b>Issue Date &amp; Interest Commencement Date</b>	14/09/2012 (DD/MM/YYYY)	
<b>Maturity Date:</b>	14/09/2017 (DD/MM/YYYY)	
<b>Coupon:</b>	3.3 per cent. per annum	
<b>Denomination:</b>	HKD1,000,000	
<b>Minimum Investment Amount:</b>	Per investor: HKD1,000,000	
<b>Redemption at maturity:</b>	At par (100%)	
<b>Coupon frequency:</b>	Quarterly	
<b>Interest Payment Dates(s):</b>	Roll on 14th Mar Jun Sep and Dec of each year	
<b>Business Day Convention:</b>	If any date that is specified to be subject to adjustment in accordance with a Business Day Convention would otherwise fall on a day that is not a Business Day, then, such date shall be postponed to the next day that is a Business Day unless it would thereby fall into the next calendar month, in which event such date shall be brought forward to the immediately preceding Business Day	
<b>Dates to which Business Day Convention is applicable:</b>	Interest Payment Date and Maturity Date	

<b>Day Count Fraction:</b>	Actual number of days/365
<b>Business Days:</b>	Hong Kong
<b>Listing</b>	Not Listed
<b>Use of Proceeds:</b>	The net proceeds of the Notes issued shall be used by the Guarantor and its subsidiaries and associates for general corporate purposes.
<b>Lodging, Calculation &amp; Paying Agent</b>	Deutsche Bank AG, Hong Kong Branch
<b>Clearing:</b>	CMU with links to Euroclear and Clearstream
<b>Law:</b>	English Law
<b>Description of the Issuer (from Page 59 of Offering Circular):</b>	<p>Wheelock Finance Limited (“WKFL”) was incorporated on 8 March 1994 in Hong Kong pursuant to the Companies Ordinance (Cap. 32 of the Laws of Hong Kong) which provides for, inter alia, the constitution of companies, directors’ liabilities and powers, creditors’ rights and liquidations. It also provides that a company incorporated in Hong Kong, such as WKFL, has the capacity and the rights, powers and privileges of a natural person which include the capacity, right and power to enter into financial transactions. WKFL is constituted pursuant to its memorandum and articles of association. The articles of association provide that WKFL’s power to borrow and issue debentures is to be exercised by its board of directors. WKFL is a special purpose financing vehicle and a wholly-owned subsidiary of Wheelock. WKFL’s sole purpose and activity has been as a borrower in respect of term loans and other credit facilities made available by banks and financial institutions, against guarantees provided by Wheelock, for the purpose of financing the Group’s general corporate funding requirements. Apart from such borrowing arrangements and the arrangements with respect to the establishment of the Programme, WKFL has not undertaken any other business activities since the date of its incorporation. WKFL does not sell any products or provide any services.</p> <p>Certain information with regards to the capital, shares, reorganization of capital (if any), net profit/loss, dividends (if any), and directors of the Issuer (including whether any Notes are held by them or on their behalf and if so, details thereof), which is required to be provided under the Securities and Futures Ordinance (“SFO”) Schedule 7 Part 2, Sections 3 (b), (c), (d), (e), (g) and (h), is set out in the consolidated financial statements of the Issuer on pages F-10 to F-38 of the Offering Circular, which comprise the consolidated statements of financial position as at 31 December 2009 and 2010, and the consolidated statements of comprehensive income, statements of financial position and consolidated statements of cash flows for the years then ended, and a summary of significant accounting policies and other explanatory</p>

	<p>information.</p> <p>For the sake of information completeness, integrity and timeliness, the information stated in the above paragraph which is required to be provided under SFO Schedule 7 is not included/replicated in this document, however a printed copy and Chinese version of such materials is available upon request.</p> <p>Certain information with regards to liabilities (which is outstanding not more than 28 days before the offer date and includes debentures, mortgage debts, loans and/or charges due, if any, and the rate of interest payable in respect thereof) of the Issuer which is required to be provided under the SFO Schedule 7 Part 2, Section 3(f) are not included in this document because such information is not available publicly. There is no restriction in the constitution of the Issuer on the right to transfer the Notes that has the effect of requiring the holder of the Notes, before transferring them, to offer them for purchase to any member of the Issuer or to any other person.</p> <p>The information with regards to whether securities are fully or partly paid up (as required to be provided under the SFO Schedule 7 Part 2, Section 3(i)) is not included herein as it is not applicable to the Notes in question.</p>				
<b>Contact Information of the Issuer</b>	<table border="1"> <tr> <td data-bbox="651 1035 938 1108">Place and Year of Incorporation:</td> <td data-bbox="938 1035 1393 1108">Hong Kong, 8 March 1994</td> </tr> <tr> <td data-bbox="651 1108 938 1220">Registered Office Address:</td> <td data-bbox="938 1108 1393 1220">23rd Floor, Wheelock House, 20 Pedder Street, Hong Kong.</td> </tr> </table>	Place and Year of Incorporation:	Hong Kong, 8 March 1994	Registered Office Address:	23rd Floor, Wheelock House, 20 Pedder Street, Hong Kong.
Place and Year of Incorporation:	Hong Kong, 8 March 1994				
Registered Office Address:	23rd Floor, Wheelock House, 20 Pedder Street, Hong Kong.				
<b>Description of the Guarantor (from Page 63 of Offering Circular):</b>	<p>Wheelock and Company Limited (“Wheelock” and, together with its subsidiaries and associates, the “Group”) was founded in Shanghai in 1857 and is a Hong Kong-listed investment holding company (stock code 0020) headquartered in Hong Kong. The Wharf (Holdings) Limited (listed in Hong Kong with stock code 0004) (“Wharf”), which has a strategic focus on prime real estate and other businesses in Hong Kong and Mainland China, is the Group’s principal subsidiary. The Group currently owns a total of 50.39% of Wharf’s issued share capital. Wheelock Properties (Singapore) Limited (stock code M35.SG) (“WPSL”), a 75.8%-owned Singapore-listed subsidiary, is a property investor and developer with a primary focus on luxury residential property in Singapore. Wharf and WPSL, together with Wheelock’s wholly-owned subsidiary, Wheelock Properties Limited (“WPL”), another property arm of the Group, generate a recurring dividend income stream for Wheelock.</p>				
<b>Contact Information of the Guarantor</b>	<table border="1"> <tr> <td data-bbox="651 1829 938 1902">Place of Incorporation:</td> <td data-bbox="938 1829 1393 1902">Hong Kong</td> </tr> </table>	Place of Incorporation:	Hong Kong		
Place of Incorporation:	Hong Kong				

	Registered Office Address: 23rd Floor, Wheelock House, 20 Pedder Street, Hong Kong.
<b>Fees &amp; Charges</b>	<u>Safe Custody</u> Waived <u>Interest Collection</u> Waived <u>Redemption at Maturity</u> Waived
<b>Stamp Duty</b>	No Hong Kong stamp duty is payable on the purchase of the Notes

### **Risk Factors**

There are investment risks involved in buying the Notes (including the risks set out in the “Risk Factors” below and the risks disclosed in the relevant offering documentation of the Notes, which is available upon request). Before applying for any of the Notes, you should consider the risks involved in investing in the Notes and consider whether the Notes are suitable for you in light of your own financial circumstances and investment objectives. If you are in any doubt, get independent professional advice.

- The Notes are mainly for medium to long term investment, not for short term speculation. You should be prepared to invest your funds in the Notes for the full investment tenor; you could lose part or all of your investment if you choose to sell the Notes prior to maturity.
- It is the issuer to pay interest and repay principal of the Notes. If the issuer and the guarantor default, the holder of the Notes may not be able to receive back the interest and principal. The holder of the Notes bears the credit risk of the issuer and the guarantor and has no recourse to HSBC unless HSBC is the issuer or the guarantor itself.
- Indicative price of the Notes is available and the Notes’ price does fluctuate when market changes. Factors affecting market price of the Notes include, and are not limited to, fluctuations in interest rates, credit spreads, and liquidity premiums. The fluctuation in yield generally has a greater effect on prices of longer tenor notes. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling the Notes.
- If you wish to sell the Notes, HSBC may repurchase it based on the prevailing market price under normal market circumstances, but the buying price may differ from the original selling price due to changes in market conditions.
- There may be exchange rate risks if you choose to convert payments made on the Notes to your home currency.
- The secondary market for the Notes may not provide significant liquidity or may trade at prices based on the prevailing market conditions and may not be in line with the expectations of the Note holders.
- If the Notes are early redeemed, you may not be able to enjoy the same rates of return when you re-invest the funds in other investments.

## **Investor's Commitment and Acknowledgements**

When you place your order for the Notes, you are deemed to make a series of confirmations and acknowledgements, including that you:

- (i) have read and understood this termsheet, including the risks of investing in the Notes as explained in the section “**Risk Factors**” before making any investment decision;
- (ii) understand that you should refer to the relevant offering documentation of the Notes, which is available upon request, for further details on the terms of the Notes and risks involved before making any investment decision;
- (iii) confirm that you are prepared to invest your funds in the Notes for the full investment tenor; you could also lose part or all of your investment if you choose to sell your Notes prior to maturity;
- (iv) understand that this document is not intended to provide and should not be relied upon for tax, legal or accounting advice, investment recommendations or credit worthiness or other evaluation of the Issuer and the Guarantor; prospective investors should consult their tax, legal, accounting and/or other advisors; and
- (v) understand that you should avoid excessive investment in a single type investment, with regard to its total proportion of your overall portfolio, in order to guard against overexposure to any single investment.

## **How to find out the current market value of your investment after purchase?**

The current market value of your investment will be available upon request. Please contact our staff at any HSBC branch in Hong Kong.

Note: If you have any feedback or complaint about any aspect of the service you have received, please contact our Hong Kong branches, call (852) 2233 3322 for HSBC Premier customers, (852) 2748 8333 for HSBC Advance customers or (852) 2233 3000 for Other Personal Banking customers, or write to the Customer Relations Department at P.O. Box No. 71169 Kowloon Central Post Office, or send an email to [feedback@hsbc.com.hk](mailto:feedback@hsbc.com.hk). We will respond to a complaint within a reasonable period of time normally not exceeding 30 days in general circumstances. If you are not satisfied with the outcome of your complaint, you have the right to refer the matter to the Enforcement Department of Hong Kong Monetary Authority at 55th Floor Two International Finance Centre, 8 Finance Street, Central, Hong Kong. For monetary dispute, you have the right to refer the matter to the Financial Dispute Resolution Centre at 15/F, Stanhope House, 734 King's Road, Quarry Bay, Hong Kong.

## **References to websites**

References to the websites stated in this document where further information may be obtained are intended as guides for you to access further public information on the listed securities. Information appearing on such websites is not part of the offering documents. HSBC accept no

responsibility whatsoever that such other information, if available, is accurate and/or up-to-date, and no responsibility is accepted in relation to any such information by us and our respective affiliates.

### **Disclaimer**

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Authorised and Regulated by Hong Kong Monetary Authority  
A registered institution under the Securities and Futures Ordinance, with Central  
Entity Identity Number AAA523  
Registered Office: 1 Queen’s Road Central, Hong Kong  
Tel: +852 2996 6730, Member HSBC Group*



日期\*：

**Wheelock Finance Limited**  
**發行300,000,000港元3.3%**  
**定息票據 2017年9月到期**  
**由會德豐有限公司提供擔保**

**重要風險通知：**

- 此乃投資產品。投資決定是由閣下自行作出的，但閣下不應投資在該產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。
- 本票據並不相等於定期存款。
- 發行人/擔保人風險 – 本票據表現受Wheelock Finance Limited及會德豐有限公司(擔保人)的實際和預計借貸能力所影響。就償債責任而言，本票據不保證發行人及擔保人不會拖欠債務。在最壞情況下，如果發行者及擔保人不履行契約，本票據持有人可能無法取回本票據的利息和本金。
- 以下「風險因素」部份及本票據相關發售文件(可向滙豐索取)將列出其他風險因素，詳情請參閱有關部份。

**警告**

本文件的內容未經在香港的規管當局審核。你應就有關要約謹慎行事。如你對本文件的任何內容有任何疑問，你應尋求獨立專業意見。

**重要提示**

如你對此要約的任何方面有疑問，應諮詢持牌證券交易商、銀行經理、律師、會計師或其他專業顧問。

認購或購買之最低本金金額低於500,000港元或等值之其他貨幣的票據，不可以任何文件形式在香港發售或銷售。此外，除香港證券法批准者外，任何人士均不得於香港或任何其它地區發行或出於發行之目的保留直接向香港公眾發行、或內容可能將被香港公眾獲取或了解之任何票據相關廣告、邀請或文件。

\*如你透過電郵收取本條款表，則條款表的日期為條款表的郵件所載日期。如你透過傳真收到本條款表，條款表日期即文件頁首或條款表附函所示的日期。如你透過互聯網閱讀本條款表，則條款表的日期為網頁所示日期。

## 條款表

發行人：	Wheellock Finance Limited	
擔保人：	會德豐有限公司	序列號：不適用
		票據號：不適用
		CMU 編碼: DBANFN12030
評級： (評級並不代表建議購買、出售或持有證券，且可由授予評級之機構隨時終止、更改或撤銷。)	發行人評級: 不適用 擔保人評級: 不適用 票據評級: 不適用	
票據及擔保的地位：	本票據及擔保將構成發行人及擔保人之非後償及無抵押債務，詳情請參見日期為2011年10月27日發售通函（「發售通函」）有關「本票據的條款及條件—地位」	
發售文件：	本票據的發售通函及日期為2012年9月7日有關本票據的定價補充文件。除非本條款表另有規定，否則本條款表所使用但並非界定的任何大寫字母開頭的術語應具有本票據相關發售文件所載的涵義。	
類別：	定息票據	
結構：	基本型	
貨幣及發行金額：	300,000,000港元	
發行日期及計息開始日期	14/09/2012（日／月／年）	
到期日期：	14/09/2017（日／月／年）	
票息：	每年3.3%	
面額：	1,000,000港元	
最小投資額：	每位投資者：1,000,000港元	
到期贖回：	按面值（100%）	
票息頻率：	每個季度	
利息支付日期：	每年3月、6月、9月及12月14日	
營業日慣例：	倘任何指定可根據營業日慣例調整的日期並非營業日，則應推遲至下個營業日，除非下個營業日為下個日曆月，則在此情況下，該日應為緊接截止日期的前一個營業日。	
營業日慣例適用的日期：	利息支付日期及到期日期	
計息日期慣例：	實際天數/365	
營業日：	香港	
上市	無	
所得款項用途：	發行任何票據的所得款項淨額將由擔保人及其附屬公司及聯營公司用於一般公司用途。	
登記、計算及支付代理	德意志銀行（香港分行）	

結算：	與Euroclear及Clearstream鏈接的CMU
法律：	英國法律
發行人簡介（摘自發售通函第59頁）：	<p>Wheelock Finance Limited（「WKFL」）為根據香港法例第32章公司條例（其中包括公司章程、董事責任及權力、債權人的權力及清盤）於1994年3月8日於香港註冊成立。其亦規定一間於香港註冊成立的公司，如WKFL，擁有自然人的資格、權利、權力及特權（包括進行金融業務的資格、權利及權力）。WKFL根據其組織章程大綱及細則組建而成。公司章程規定WKFL借貸及發行票據的權力應由其董事會行使。WKFL的特別目的為融資，且為會德豐的全資附屬公司。WKFL的唯一目的及活動一直為藉會德豐提供擔保就有關定期貸款及銀行及金融機構提供的其他信貸融資的借款人，以為該集團的一般公司融資需求進行融資。除了相關借款安排及有關設立有關計劃的安排外，WKFL自其成立日期以來並無從事任何其他業務活動。WKFL並無銷售任何產品或提供任何服務。</p> <p>須根據證券及期貨條例（「證券及期貨條例」）附表7第2部份第3(b)、(c)、(d)、(e)、(g)及(h)節予以提供的有關發行人股本、股份、資本重組（如有）、淨溢利/虧損、股息（如有）及董事（包括彼等或彼等的代表是否持有任何票據，如有，請提供詳情）的若干資料乃載於發行人的綜合財務報表，而有關報表則載於發售通函的第F-10至F-38頁，包括於2009年及2010年12月31日的綜合財務狀況表以及截至該日止各年度的綜合全面收益表、財務狀況表及綜合現金流量表，以及重大會計政策及其他解釋資料概要。</p> <p>為了資料的完整性、完善性及時效性，上一段所載須根據證券及期貨條例附表7予以提供的資料將不會於本文件中載列/複製，然而，有關資料的印刷版本及中文版本將在要求時提供。</p> <p>須根據證券及期貨條例附表7第2部份第3(f)節予以提供的有關發行人債務（即不超過發售日期前28天未償還的債務，包括債權證、按揭債務、到期貸款及/或開支（如有），以及就此應付的利率）的若干資料並不在本文件中載列，原因是有關資料不可公開。</p> <p>發行人的組織章程並無有關轉讓票據權利的限制，而有關權利將要求票據持有人在轉讓票據之前向發行人任何股東或任何其他人士提呈票據以供彼等購買。</p> <p>有關證券是否已全數或部份繳足的資料（須根據證券及期貨條例附表7第2部份第3(i)節）並不包含於本文件，</p>

	原因是有關資料並不適用於本票據。
發行人聯絡資料	註冊成立地址及年份： 香港，1994年3月8日
	註冊辦事處地址： 香港中環畢打街20號會德豐大廈23樓
擔保人簡介（摘自發售通函第63頁）：	會德豐有限公司（「會德豐」，連同其附屬公司及聯營公司，統稱為「該集團」）於1857年在上海創立，為一間總部位於香港並於香港上市的投資控股公司（股份代號：0020）。九龍倉集團有限公司（於香港上市，股份代號：0004）（「九龍倉」）為該集團的主要附屬公司，策略性地在香港及中國內地專注於地產發展及其他業務。該集團目前合共擁有50.39%的九龍倉已發行股本。會德豐地產（新加坡）有限公司（股份代號：M35.SG）（「會德豐地產新加坡」）為該集團擁有75.8%權益的新加坡上市附屬公司，作為物業投資商及開發商，主要在新加坡專注於豪華住宅物業。九龍倉及會德豐地產新加坡連同會德豐全資擁有的附屬公司會德豐地產有限公司（該集團的另一間物業公司）為會德豐產生經常性股息收益流。
擔保人聯絡資料	註冊成立地址： 香港
	註冊辦事處地址： 香港中環畢打街20號會德豐大廈23樓
服務收費	託管服務 豁免 代收利息 豁免 到期贖回 豁免
印花稅	購買本票據無須支付香港印花稅

## 風險因素

本票據涉及投資風險（包括以下「風險因素」所載風險及可向滙豐索取的本票據相關發售文件披露的風險）。在投資於本票據之前，投資者應考慮投資本票據所涉及的風險，並就本身的財政狀況及投資目標，考慮是否適合投資於本票據。如有任何疑問，應諮詢獨立專業顧問的意見。

- 本票據主要提供中長期的投資，並不是短線投機的工具。你應準備於整段投資期內將資金投資於本票據上；若你選擇在到期日之前提早出售本票據，可能會損失部份或全部的投資本金額。

- 本票據的利息和本金是由發行者去償還。如果發行者及擔保人不履行契約，票據持有人可能無法取回本票據的利息和本金。票據持有人須承擔發行者及擔保人的信貸風險，且不能向滙豐追討任何賠償，除非滙豐本身為該票據之發行者或擔保人。
- 滙豐提供本票據的參考價格，若市場變動，其價格可能會及確會波動。影響本票據價格的因素包括，但不限於，利率，票據息差及流通性溢價的波動。而孳息率的上落對越長年期的票據價格影響一般較大。買賣票據帶有風險，投資者未必能夠賺取利潤，可能會招致損失。
- 如你打算出售經滙豐代您購入的票據，滙豐可在正常市場下，按市價進行有關交易。但基於市場變動，買入價與原定的賣出價可能不同。
- 倘若你選擇將票據所支付的付款兌換為本國貨幣，可能須承受匯率波動的風險。
- 發行人提供的二手市場或不能提供龐大的流通量或按對持有人有利之價格買賣。
- 如本票據被提早贖回，您轉而投資於其他投資項目，未必能取得相同回報。

## 投資者責任及聲明

投資者向分銷商購買本票據時，投資者將被視為作出一系列承諾及聲明，包括：

- (i) 於作出任何投資決定前，已閱讀及理解本條款概要內，包括「**風險因素**」部分所說明的有關投資本票據的風險；
- (ii) 明白於作出任何投資決定前，應參閱可向滙豐索取的本票據相關發售文件，以便獲得有關本票據條款及所涉及風險的進一步詳情，及明白發售備忘錄僅有英文版本。
- (iii) 確認準備於整段投資期內將資金投資於本票據上；若投資者選擇在到期日之前提早出售本票據，可能會損失部分或全部的投資本金。
- (iv) 明白本文不擬提供稅務、法律或會計意見、投資建議或對發行人的誠信或其他方面進行評估，投資者亦不應依賴本文作上述用途。準投資者應諮詢其稅務、法律、會計及其他顧問；及
- (v) 明白就於閣下整體投資組合所佔比例而言，閣下應避免過度集中於一個投資類型，以防止集中於某個投資類型而增加投資風險。

## 在投資票據後，怎樣查詢票據的市值？

您可聯絡滙豐在香港的各分行查詢票據的市值。

注意：如您對我們的服務有任何意見或投訴，請聯絡我們在香港的任何分行、致電 (852) 2233 3322（滙豐卓越理財客戶），(852) 2748 8333（運籌理財客戶）或 (852) 2233 3000（其他個人理財客戶）、致函我們的客戶關係部（九龍中央郵政局郵政信箱71169號）或電郵至feedback@hsbc.com.hk。我們在一般情況下會於合理的時間（通常30日）內回覆客戶的投訴。若您對投訴結果仍有不滿，您有權將個案轉交香港金融管理局的法規部處理，地址為香港中環金融街8號國際金融中心2期55樓。有關金錢糾紛，您有權將個案轉交金融糾紛調解中心(香港鰂魚涌英皇道734號樂基中心15樓)處理。

## 關於網站的提述

本文件有提述若干網站，其中或可提供進一步資料，以指引閣下取得有關上市證券的更多公眾資料。該等網站所載的資料並非發售文件的一部份。滙豐對該等其他資料（如有）是否準確及／或最新概不承擔任何責任，且本集團及本集團相關聯屬公司對任何該等資料概不承擔責任。

## 免責聲明

香港上海滙豐銀行有限公司（「滙豐」）刊發本文件。本文件內發表之意見乃真誠地發表，惟可未經通知而改變。滙豐概不就使用本文件所導致之任何直接或相應而生之損失接納任何責任。謹請注意，上述利率及價格乃僅供參考，並可能根據市況而變動。若干司法管轄區之法律可能限制派發本文件，而本文件中所載之資料乃僅供收件人閱覽，不得複製或以其他形式傳佈。滙豐及其聯屬公司及／或高級職員、董事及僱員可能就本文件所述之任何金融工具或貨幣持倉，並可不時增加或出售有關金融工具或貨幣。使用資料之人士務請就其中所載之任何事宜作出獨立判斷。

*由香港上海滙豐銀行有限公司（「滙豐」，註冊地址為香港皇后大道中1號）刊發*

*香港上海滙豐銀行有限公司是分銷商，為滙豐集團旗下控股公司—滙豐控股有限公司的全資附屬公司。*

*香港上海滙豐銀行有限公司*

*經由香港金融管理局授權及監管*

*根據<<證券及期貨條例>>註冊為註冊機構，於證券及期貨事務監察委員之中央*

*註冊編號為AAA523*

*註冊辦事處：香港皇后大道中1號*

*電話：+852 2996 6730，滙豐集團成員*