

Important Facts Sheet (IFS) for Premier Bonds Offer Financing overdraft
CMB Wing Lung Bank Limited (“the Bank”)
Premier Bonds Offer Financing
Dec 2023

CMB Wing Lung Bank Limited (“the Bank”) – Premier Bonds Offer Financing is designed for selected high net-worth customers* who are looking for financial flexibility to seize every investment opportunity for premier bonds subscription with leverage feature by using eligible premier bonds^ as collateral.

*Selected high net-worth customers refer to customers who meet the Bank’s related requirements which involve assessment of customer’s credit report, financial status, customer background and experience, etc.

^Eligible premier bonds refer to the selected bonds issued by bonds issuers accepted by the Bank. The eligible bonds are reviewed and updated periodically.

Key Product Features

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| Collateral | Selected eligible premier bonds |
| Maximum Loan Amount | Up to maximum approved Loan-To-Value (“LTV”) of selected premier bonds (please contact our relationship manager for details) |
| Minimum Loan Amount | HKD \$1,000,000 or equivalent |
| Loan Currency | HKD and USD |
| Loan Type | Overdraft |
| Loan Purpose | Payment for subscription of premier bonds |

Fees and Charges
Interest Rate per annum
1. Based On HIBOR:

0.5% to 3.0% (subject to our discretion) per annum (p.a.) above one-month(s) HIBOR as may from time to time be determined by us at our absolute discretion, but shall not exceed Prime Rate minus 0.25% to 2.75% (subject to our discretion) and subject to fluctuation as stated below.

2. Based On Prime Rate

0.5% to 3.0% (subject to our discretion) per annum below Prime Rate as may from time to time be determined by us at our absolute discretion, and subject to fluctuation as stated below.

[“HIBOR” means the Hong Kong Interbank Offered Rate. The Hong Kong Interbank Offered Rate shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the loan drawdown day and/or Interest Review Day]

[Prime Rate (“P”) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation.]

For details of the Bank’s Prime Rate(P), please refer to the Bank’s website of www.cmbwinglungbank.com (Home> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate)]

[Interest Review Day:

1. The first business date (excluding Saturday) of each month

In relation to any drawdown on or before the 15th calendar day of a month, the Interest Review Day will be fixed on the first business date of the subsequent month and, in relation to any drawdown on any other day, the Interest Review Day will be fixed on the first business date of the

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| | <p>2nd subsequent month.</p> <p>2. Rollover Date</p> <p><i>"Rollover Date" refers to the scheduled date on which a loan is renewed under new terms and conditions. This date signifies the end of the current interest period. The borrower needs to roll over the unpaid loan amount to the "rollover day", starting a new loan term.]</i></p> <p>Interest will be charged on the outstanding balance of the loans borrowed under the Facility at the above Interest Rate. Interest is calculated on the basis of the actual number of days elapsed and a 365-day year (including leap years), payable on the 25th calendar day of every month and/or on the loan full repayment date.</p> <p>The above overdraft interest rate is applicable to HKD only. For other Overdraft Facility currencies, please contact our staffs for details.</p> |
| Annual Handling Fee | 0.10% to 0.50% per annum on the amount of Overdraft Facility granted (non-refundable), and is charged after the limit is setup or on annual review date. |
| Early Repayment Charge | 1% of the granted facility amount. Early full repayment is only permitted upon submission of prior written notice to us 1 month before the repayment. |
| Overlimit Interest Rate | Overlimit interest will be levied in accordance with the amount in excess of the Facility Amount at 8% per annum over Prime Rate, subject to fluctuations (calculated on a daily basis). |
| Overlimit Handling Fee | HK\$120 per transaction |
| Additional Information | |
| Loan Facility Structure | 1 year, subject to annual review. The Bank reserves the right to increase, reduce, and cancel the Loan Facility or any part of it or required additional collateral by prior notice to the customer. Early repayment of the facility by customers may subject to charges. |
| Multiplied risk from leverage | Premier Bonds Offer Financing magnifies total bonds subscription amount maximum up-to 2.34 times from initial subscription amount through Overdraft Facility arrangement. The use of leverage may increase the exposure of the foreign exchange rate risk and investment risk; magnifies gains and losses (or the volatility) of the foreign exchange; and increases the risk of substantial losses due to reduction in market value of the investment (including the risk of a loss in excess of initial subscript amount). |
| Collateral Risks | <ol style="list-style-type: none"> 1. Please refer to the key facts sheet and relevant documents of bonds for risks related to the bonds. 2. If the relevant credit rating of the bond issuer is downgraded or there is negative news with bond issuer in the market, the current market value of the collateral drops significantly or the bond issuer fails to pay coupon interest and/or principal when the bond is due, the Bank reserves the right |

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| | <p>to review the offer of the Overdraft Facility and to call for additional collateral.</p> <p>3. If the Overdraft Facility currency is different from the bonds’ denominated currency, foreign exchange rate fluctuation may lead to the drop in market value of the bond pledged in terms of overdraft facility currency even though the market value of the bond may not drop in its original denominated currency. The risk faced by customers will be amplified if the overdraft facility currency is different from the bonds denominated currency. The Bank reserves the right to request for additional collateral or Overdraft Facility repayment at any-time should the Overdraft Facility to value ratio exceed 100% owing to depreciation of the bond denominated currency.</p> <p>4. The Overdraft Facility interest rate of the bonds is subject to market fluctuations, as may from time to time be determined by the Bank in accordance with the terms of the Overdraft Facility.</p> <p>5. If customer fails to repay any amount due to the Bank or if any other reason for enhancement happens as set out in the security deed and repayment undertaking, the Bank reserves the right to take any action including but not limited to take possession of and sell out the bonds pursuant to the terms of the relevant pledge and charge documents.</p> |
| Overdraft Facility Recall Risk | <p>The Bank reserves the rights to increase, reduce or even cancel the Overdraft Facility or any part of it or require additional collateral by prior notice to the customer at any time or on annual review date after reassessing customer’s credit performance and/or when the collateral risk arises. However, if the Bank discerns event(s) that may have material and adverse effect on the financial situation of the customer, the Overdraft Facility may be modified, reduced or cancelled by the Bank without prior notice.</p> |
| Risk of not meeting top-up requirement | <p>If the outstanding facility amount is higher than the Credit Limit granted to the customer by the Bank (as stated in the Facility Letter), the exceed amount will be charged at the Default Interest Rate. The Default Interest Rate may be substantially higher than the interest rate charged on the overdraft facility amount within the Credit Limit. Borrowers may also be asked to provide additional cash to lower the outstanding facility amount below the Credit Limit. The Bank shall exercise its absolute discretion to request the customer to provide further security in any form and values as may be required in the Bank’s opinion sufficient to secure any of the Borrower’s obligation to the Bank within a specified period. If customer is unable to provide further security, customer’s</p> |

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| | <p>collateral may be liquidated without customer’s consent. Customer will remain liable for any resulting deficit in customer’s account and interest charged on customer’s account. The Overdraft Facility can only be renewed after the loan-to-value ratio (“LVR”) of the Facility is restored to or lower than the approved maximum LVR. Otherwise it will be an event of default and the customer has to repay all the outstanding facility amounts immediately.</p> |
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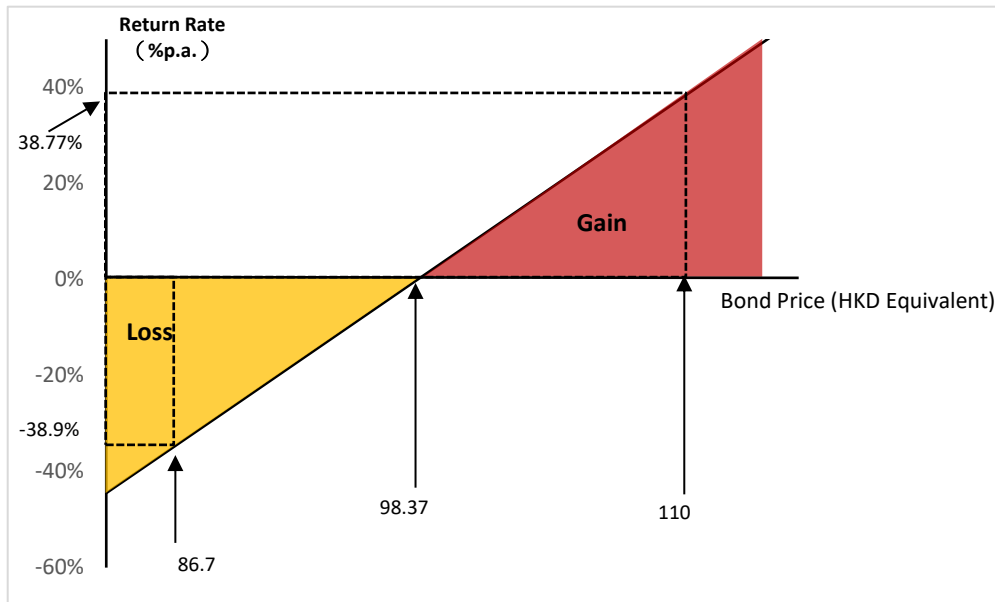
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| Scenario Analysis | | | | |
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| Illustrative Example – Change in bond price but no change in exchange rate | | | | |
| | Scenario 1 (Gain) | Scenario 2 (Break-even) | Scenario 3 (Loss) | Scenario 4 (Liquidation) – occur in day 2 after purchase |
| Bank Sell (Bond price) | \$100 (HKD equivalent) | \$100 (HKD equivalent) | \$100 (HKD equivalent) | \$100 (HKD equivalent) |
| Bank Buy (Bond price) | \$110 (HKD equivalent) | \$98.37 (HKD equivalent) | \$86.7 (HKD equivalent) | \$93.50 (HKD equivalent) |
| Total Bond Subscription | \$1,000,000 (HKD equivalent) | \$1,000,000 (HKD equivalent) | \$1,000,000 (HKD equivalent) | \$1,000,000 (HKD equivalent) |
| Total Subscription Unit | 10,000 | 10,000 | 10,000 | 10,000 |
| Initial Bond Subscription Amount | \$300,000 (HKD equivalent) | \$300,000 (HKD equivalent) | \$300,000 (HKD equivalent) | \$300,000 (HKD equivalent) |
| Approved Maximum Loan to Value Ratio | 70% | 70% | 70% | 70% |
| Bonds Coupon Rate | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. |
| Overdraft Facility Amount | \$700,000 (HKD equivalent) | \$700,000 (HKD equivalent) | \$700,000 (HKD equivalent) | \$700,000 (HKD equivalent) |
| Facility Interest Rate | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. |
| Handling Fee | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. |
| Overdraft Facility Tenor | 1 year | 1 year | 1 year | 1 year |
| Loan Interest in HKD(Annualized) | \$700,000 x 4.00% = \$28,000 | \$700,000 x 4.00% = \$28,000 | \$700,000 x 4.00% = \$28,000 | N/A |
| Handling Charge in HKD(Annualized) | \$700,000 x 0.10% = \$700 | \$700,000 x 0.10% = \$700 | \$700,000 x 0.10% = \$700 | \$700,000 x 0.10% = \$700 |
| Bond Interest in HKD(Annualized) | \$1,000,000 x 4.50% = \$45,000 | \$1,000,000 x 4.50% = \$45,000 | \$1,000,000 x 4.50% = \$45,000 | N/A |
| Bond Gain/Loss in HKD | 10,000 x \$110 – \$1,000,000 = \$100,000 | 10,000 x \$98.37 – \$1,000,000 = (\$16,300) | 10,000 x \$86.7 – \$1,000,000 = (\$133,000) | 10,000 x \$93.50 – \$1,000,000 = (\$65,000) |
| Total Gain / Loss in HKD | \$45,000 – \$28,000 – \$700 + \$100,000 = \$116,300 | \$45,000 – \$28,000 – \$700 + (\$16,300) = \$0 | \$45,000 – \$28,000 – \$700 + (\$133,000) = (\$116,700) | (\$700) + (\$65,000) = (\$65,700) |
| Annual Return Ratio | \$116,300 / \$300,000 = 38.77% | 0% | (\$116,700) / \$300,000 = (38.90%) | (\$65,700) / \$300,000 = (21.90%) |

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Diagram – Return Example Analysis



Note: The above case and analysis are for reference only. The actual situation may differ from the case. The above diagram is for reference only. It is assumed that there is no currency fluctuation between the bond denominated currency and overdraft facility currency. The actual performance of the product may differ from the examples shown.

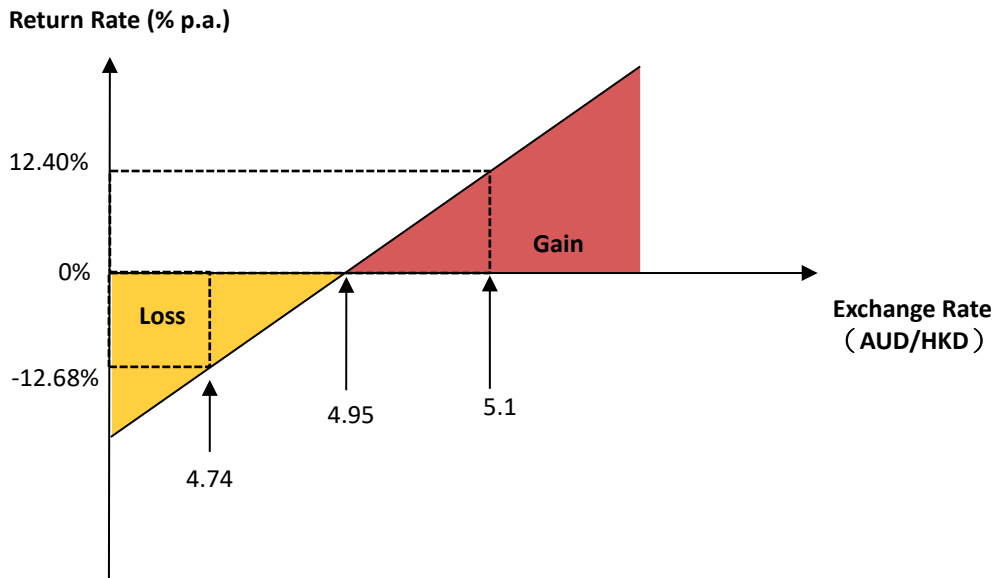
Note: The above examples shown are for reference only and shall not constitute any representation or warranty by the Bank in respect of any possible gain or loss.

[In the event of any inconsistency between the English and Chinese version, the English version shall prevail.]

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| Scenario Analysis | | |
|---|--|--|
| Illustrative Example – No change in bond price but change in exchange rate | | |
| | Scenario 5 - Gain | Scenario 6 - Loss |
| Bank Sell (Bond price) | AUD 20 | AUD 20 |
| Bank Sell (Exchange Rate) | AUD 1 = HK\$ 5.00 | AUD 1 = HK\$ 5.00 |
| Bank Buy (Bond price) | AUD 20 | AUD 20 |
| Bank Buy (Exchange Rate) | AUD 1 = HK\$ 5.10 | AUD 1= HK\$ 4.74 |
| Total Bond Subscription | AUD 200,000 (HK\$1,000,000 equivalent) | AUD 200,000 (HK\$1,000,000 equivalent) |
| Initial Bond Subscription Amount | AUD 60,000 (HK\$300,000 equivalent) | AUD 60,000 (HK\$300,000 equivalent) |
| Approved Maximum Loan to Value Ratio | 70% | 70% |
| Bonds Coupon Rate | 4.50% p.a. | 4.50% p.a. |
| Overdraft Facility Amount | HK\$700,000 | HK\$700,000 |
| Facility Interest Rate | 4.00% p.a. | 4.00% p.a. |
| Handling Fee | 0.10% p.a. | 0.10% p.a. |
| Overdraft Facility Tenor | 1 year | 1 year |
| Loan Interest (Annualized) | HK\$700,000 x 4.00% = HK\$28,000 | HK\$700,000 x 4.00% = HK\$28,000 |
| Handling Charge (Annualized) | HK\$700,000 x 0.10% = HK\$700 | HK\$700,000 x 0.10% = HK\$700 |
| Total Loan Interest & Handling Charge (Annualized) | HK\$28,000 + HK\$700 = HK\$28,700 | HK\$28,000 + HK\$700 = HK\$28,700 |
| Bond Interest (Annualized) | AUD 200,000 x 4.50% = AUD 9,000 | AUD 200,000 x 4.50% = AUD 9,000 |
| Gain/Loss in Bond Price | AUD 0 | AUD 0 |
| Total Gain/Loss after exchanged | (AUD 200,000 + AUD 9,000) x 5.10 – HK\$1,000,000 – HK\$28,700 = HK\$37,200 | (AUD 200,000 + AUD 9,000) x 4.74 – HK\$1,000,000 – HK\$28,700 = (HK\$38,040) |
| Annual Return Ratio | HK\$37,200 / HK\$300,000 = 12.40% | (HK\$38,040) / HK\$300,000 = (12.68 %) |

Diagram – Return Example Analysis



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[In the event of any inconsistency between the English and Chinese version, the English version shall prevail.]

「債貸通」精選債券融資透支額度資料概要
 招商永隆銀行有限公司（「本行」）

債貸通
 2023年12月

招商永隆銀行有限公司（「本行」）－「債貸通」精選債券融資透支額度讓合資格高端客戶*利用指定債券^作押，以獲得財務彈性捉緊每次投資機會，用作槓桿倍大認購指定債券。

*合資格高端客戶為符合本行相關要求的客戶，相關要求涉及評估客戶之信貸記錄報告、財務狀況、客戶背景及經驗等。

^指定債券為本行不時更新之指定精選債券。

| 主要產品特點 | |
|--------|--|
| 抵押品 | 指定精選債券 |
| 最高貸款金額 | 指定精選債券已批核之最高抵押成數（詳情請聯絡本行客戶經理） |
| 最低貸款金額 | 港幣 1,000,000 元或等值 |
| 貸款貨幣 | 港幣及美元 |
| 貸款類別 | 透支額 |
| 貸款目的 | 支付作認購精選債券 |
| 利率及費用 | |
| 年利率 | <p>1.基於香港銀行同業拆息利率: 一個月香港銀行同業拆息加 0.5% 至 3.0%(受制於本行酌情權)並根據本行以其絕對酌情權不時決定的利率計算，但不會超過最優惠利率減 0.25% 至 2.75%(受制於本行酌情權)，且根據以下所述波動調整。</p> <p>2.基於最優惠利率 最優惠利率(P)減 0.5% 至 3.0%(受制於本行酌情權)並根據本行以其絕對酌情權不時決定的利率計算，且根據以下所述波動調整。</p> <p>[香港銀行同業拆息 (HIBOR) 是香港銀行同業市場拆借資金的息率。香港銀行同業拆息為本行在放款日及/或利率查閱日參照香港銀行公會之香港銀行同業拆息(HKAB HIBOR)頁面(或其替代)上午 11 時(香港時間)之報價釐定。]</p> <p>[最優惠利率 (P) 指本行港元最優惠貸款利率，隨市況調整。]</p> <p>有關本行最優惠利率(P)，請瀏覽本行網頁www.cmbwinglungbank.com (主頁>個人銀行>投資>財經情報>利率>招商永隆銀行最優惠貸款利率)。</p> <p>]]</p> <p>[利率查閱日： (1) 每月第一個營業日(除了星期六) 有關任何在每月第 15 個曆日或之前之提款，利息查閱日期將訂於隨後月份之第一個營業日，而有關在任何其他日子之提款，利息查閱日期將定於</p> |

「債貸通」精選債券融資透支額度資料概要
 招商永隆銀行有限公司（「本行」）

債貸通
 2023年12月

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| | <p>第二個隨後月份之第一個營業日。</p> <p>(2)展期日 “展期日”是指貸款按條款和條件更新的預計日期。此日期標示檔期利息期間的結束。貸款者需要在“展期日”將未償還的貸款額度再次貸款，開始新的貸款期限。]</p> <p>利息將在該貸款下所借取之款項之尚欠結餘以上述年利率收取。利息是根據實際日數並以每年為 365 天(包括閏年)計算，在每月第 25 個曆日及/或貸款結清日支付。</p> <p>上述透支額度息率條款只適用於港幣貸款，其他貨幣貸款詳情請與本行職員查詢。</p> |
| 年度手續費 | 授予透支額度之年利率0.10%至0.50%（費用不獲發還），並於透支額度新建立後或每年續期日支付。 |
| 提前還款手續費 | 授予透支額度之1%。如欲提早清還全部貸款餘額，必須於1個月前以書面通知本行。 |
| 超出信用額度利率 | 透支利息將根據貸款餘額超出其預先安排之貸款的信用額度徵收，按每年最優惠利率加 <u>8%</u> 計算，隨市況浮動（以每日計算）。 |
| 超出信用額度手續費 | 每次收取港幣120元。 |
| 其他資料 | |
| 貸款額度結構 | 1年，並受制於每年檢討。本行保留在預先通知客戶之情況下加大、減少、取消部份或全部貸款及要求額外抵押品的權利。客戶提前還款或需要收費。 |
| 槓桿倍增風險 | 「債貸通」認購債券融資額度乃透過透支額度授信最高可倍大原本債券認購金約2.34倍作認購債券。槓桿可能增加匯率風險及投資風險，放大損益（或波動率），及增加外匯兌換及因投資產品市場價值下跌遭受重大損失的風險（包括損失可超越本金的風險）。 |
| 抵押品風險 | <ol style="list-style-type: none"> 有關債券之風險，請參閱債券之產品資料概要及相關文件。 若發出債券之公司相關信用評級被下調，或發出債券之公司有任何負面消息，抵押債券之現有價值顯著下降或發出債券之公司未能於到期日償付應付之債券票面利息及/或本金，本行保留重新審核透支額度之條款及要求額外抵押品的權利。 若客戶選擇的透支額度貨幣有別於債券貨幣，貨幣價格可升可跌，即使債券的市場價格不變，如果債券貨幣相對透支額度貨幣貶值，債券的抵押價格亦會下降。所以，如果選擇的債券貨幣透支額度貨幣 |

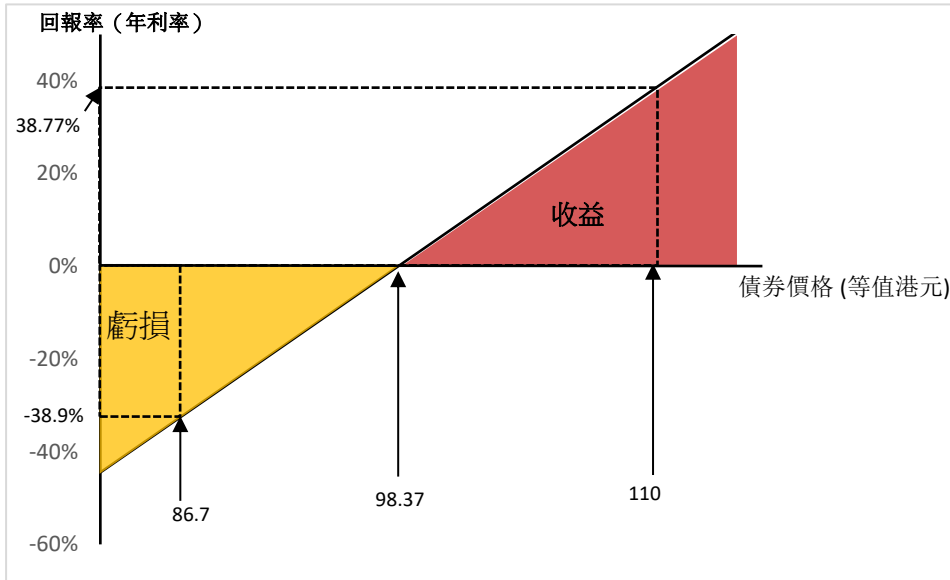
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| | <p>有別於債券貨幣，客戶面對的風險會大為提高。而債券貨幣貶值令透支額度與抵押品價值比率超過100%時，本行保留要求客戶於每年檢討時注入額外抵押品的權利。</p> <p>4. 「債貸通」認購債券融資額度之透支額度利率隨市況調整，並根據本行以其絕對酌情權不時決定的利率或條款更改。</p> <p>5. 若客戶未能償付到期應付本行的任何款項，或出現於抵押契據及償還承諾書內所列出的任何其他強制執行理由，本行保留權利根據有關的抵押及押記文件作出任何行動，包括但不限於接管及變賣債券。</p> |
| <p>透支額度被收回風險</p> | <p>本行保留於任何時間或每年檢討透支額度時，在審視客戶之還款能力後及／或當抵押品風險發生時，在預先通知客戶的情況下加大、減少、取消部份或全部透支額度及要求額外抵押品的權利。但是，如果發生事故以致本行認為客戶在財政狀況上出現重大不良影響，本行可能會在沒有預先通知的情況下修改、減少或取消相關透支額度。</p> |
| <p>不能滿足補充資本風險</p> | <p>若透支戶口餘額超過授信之透支額度（詳述於貸款要約函），超額部份將收取違約利率。違約利率相對高於授信透支額度內之利率。本行可能要求客戶注入額外現金將透支戶口餘額比率降低至低於透支額度。</p> <p>本行有權行使絕對酌情決定權要求客戶於指定期限內提供以本行認為足夠的任何形式或價值的附加抵押品，以擔保客戶對本行的任何責任。如果客戶不能提供額外抵押品，本行可不需客戶之同意變賣客戶的抵押品，客戶仍需承受引致之賬戶赤字及向賬戶收取之利息。授信只可在授信的貸款與抵押品比率回復至或低於已批核之最高抵押比率後才獲續期；否則將被視為違約事件，而客戶必須即時全數清償未償還授信。</p> |

「債貸通」精選債券融資透支額度資料概要
 招商永隆銀行有限公司（「本行」）

債貸通
 2023年12月

| 情況分析 | | | | |
|---------------------|---|--|---|--|
| 說明範例 - 債券價格變更，但匯率不變 | | | | |
| | 例子一 (獲利) | 例子二 (無獲利及虧損) | 例子三 (虧損) | 例子四(斬倉)(於 購買後第二天發生) |
| 銀行賣出價 (債券價格) | \$100 (港幣等值) | \$100 (港幣等值) | \$100 (港幣等值) | \$100 (港幣等值) |
| 銀行買入價 (債券價格) | \$110 (港幣等值) | \$98.37 (港幣等值) | \$86.7 (港幣等值) | \$93.50 (港幣等值) |
| 認購債券總額 | \$1,000,000 (港幣等值) | \$1,000,000 (港幣等值) | \$1,000,000 (港幣等值) | \$1,000,000 (港幣等值) |
| 總認購單位 | 10,000 | 10,000 | 10,000 | 10,000 |
| 認購債券保證金額 | \$300,000 (港幣等值) | \$300,000 (港幣等值) | \$300,000 (港幣等值) | \$300,000 (港幣等值) |
| 已批核之最高抵押 成數 | 70% | 70% | 70% | 70% |
| 債券票面息率 | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. |
| 透支額度 | \$700,000 (港幣等值) | \$700,000 (港幣等值) | \$700,000 (港幣等值) | \$700,000 (港幣等值) |
| 透支額度利率 | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. |
| 手續費 | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. |
| 透支額度年期 | 1年 | 1年 | 1年 | 1年 |
| 透支額度利息(港 幣)(年度化) | $\$700,000 \times 4.00\%$ = \$28,000 | $\$700,000 \times 4.00\%$ = \$28,000 | $\$700,000 \times 4.00\%$ = \$28,000 | 不適用 |
| 手續費(港幣) (年度化) | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 |
| 債券利息(港幣) (年度化) | $\$1,000,000 \times 4.50\%$ = \$45,000 | $\$1,000,000 \times 4.50\%$ = \$45,000 | $\$1,000,000 \times 4.50\%$ = \$45,000 | 不適用 |
| 債券獲利/虧損 (港幣) | $10,000 \times \$110$ - \$1,000,000 = \$100,000 | $10,000 \times \$98.37$ - \$1,000,000 = (\$16,300) | $10,000 \times \$86.7$ - \$1,000,000 = (\$133,000) | $10,000 \times \$93.50$ - \$1,000,000 = (\$65,000) |
| 總獲利/虧損 (港幣)(港幣) | $\$45,000 - \$28,000$ - \$700 + \$100,000 = \$116,300 | $\$45,000 - \$28,000$ - \$700 + (\$16,300) = \$0 | $\$45,000 - \$28,000$ - \$700 + (\$133,000) = (\$116,700) | $(\$700) + (\$65,000)$ = (\$65,700) |
| 年度化回報 | $\$116,300 / \$300,000$ = 38.77% | 0% | $(\$116,700) / \$300,000$ = (38.90%) | $(\$65,700) / \$300,000$ = (21.90%) |

回報範例分析圖



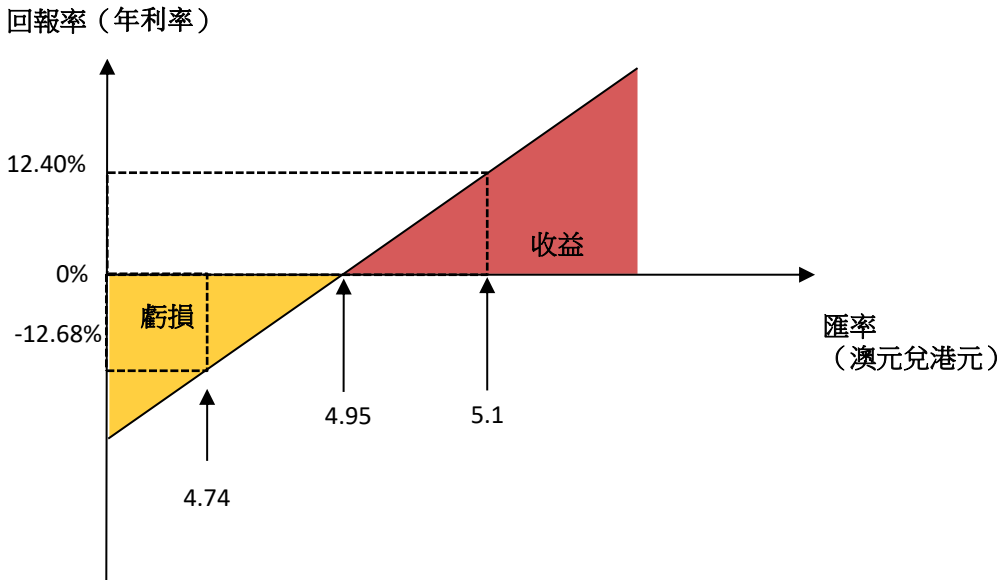
注意事項：上述案例及分析僅供參考，實際情況可能與案例不同。上述圖表只供參考，並假設沒有債券貨幣及透支額度貨幣的匯率波動，產品的實際表現可能有別於示例。

以上所有例子僅供參考用途，並不構成本行對任何可能潛在利潤或虧損作出任何聲明或保證。

（中英文本如有不符，概以英文為準）

| 情況分析 | | |
|---------------------|---|--|
| 說明範例 - 債券價格不變，但匯率變更 | | |
| | 例子五（獲利） | 例子六（虧損） |
| 銀行賣出價（債券價格） | 澳元 20 | 澳元 20 |
| 銀行賣出價（匯率） | 1 澳元 兌 港元 5.00 | 1 澳元 兌 港元 5.00 |
| 銀行買入價（債券價格） | 澳元 20 | 澳元 20 |
| 銀行買入價（匯率） | 1 澳元 兌 港元 5.10 | 1 澳元 兌 港元 4.74 |
| 認購債券總額 | 澳元 200,000 (港元\$1,000,000 等值) | 澳元 200,000 (港元\$1,000,000 等值) |
| 認購債券保證金額 | 澳元 60,000 (港元\$300,000 等值) | 澳元 60,000 (港元\$300,000 等值) |
| 已批核之最高抵押成數 | 70% | 70% |
| 債券票面息率 | 4.50% p.a | 4.50% p.a |
| 透支額度 | 港元\$700,000 | 港元\$700,000 |
| 透支額度利率 | 4.00% p.a. | 4.00% p.a. |
| 手續費 | 0.10% p.a. | 0.10% p.a. |
| 透支額度年期 | 1 年 | 1 年 |
| 透支額度利息 （年度化） | 港元\$700,000 x 4.00% = 港元\$28,000 | 港元\$700,000 x 4.00% = 港元\$28,000 |
| 手續費 （年度化） | 港元\$700,000 x 0.10% = 港元\$700 | 港元\$700,000 x 0.10% = 港元\$700 |
| 總利息支出及手續費 （年度化） | 港元\$28,000 + 港元\$700 = 港元\$28,700 | 港元\$28,000 + 港元\$700 = 港元\$28,700 |
| 債券利息（年度化） | 澳元 200,000 x 4.50% = 澳元 9,000 | 澳元 200,000 x 4.50% = 澳元 9,000 |
| 債券價格獲利／虧損 | 澳元 0 | 澳元 0 |
| 總獲利／虧損（兌換後） | (澳元\$200,000 + 澳元\$9,000) x 5.1 - 港元\$1,000,000 - 港元\$28,700 = 港元\$37,200 | (澳元\$200,000 + 澳元\$9,000) x 4.74 - 港元\$1,000,000 - 港元\$28,700 = (港元\$38,040) |
| 年度化回報 | 港元\$37,200 / 港元\$300,000 = 12.40% | (港元\$38,040) / 港元\$300,000 = (12.68%) |

回報範例分析圖



注意事項：上述案例及分析僅供參考，實際透支額度、利率及手續費可能與案例不同。上述圖表只供參考，並假設沒有債券價格波動，但有債券貨幣及透支額度貨幣的匯率波動，產品的實際表現可能有別於示例。

以上所有例子僅供參考用途，並不構成本行對任何可能潛在利潤或虧損作出任何聲明或保證。

（中英文本如有不符，概以英文為準）