

## WARNING

### 警告

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 any offer. If you are in any doubt about any of the contents of this document, you should obtain independent professional advice. 此文件的內容未經香港的規管當局審核。閣下應就任何要約謹慎行事。如閣下對此文件的任何內容有任何疑問，閣下應尋求獨立專業意見。

In the event of any inconsistency between the English version of this document and its Chinese translation, the English version prevails. 本文件之中英文版本如有任何歧異，概以英文版本為準。

*List of Secondary Market Certificates of Deposit as of 9 August 2024# 二手市場存款證總表 截至 2024 年 8 月 9 日#*

Issuer 發行機構	Certificates of Deposit Name 存款證名稱	Product Code 產品編號 / ISIN CODE 國際證券編號	Investment Currency 投資貨幣	Certificates of Deposit Credit Rating 存款證信貸 評級	Issuer Credit Rating 發行機構信貸評 級	Maturity Date (DD/MM/YY) 到期日 (日/月/年)	Interest Rate (% p.a.) 票面利息 (%年率)	Interest Payment Frequency 付利息頻率	Minimum Transaction Amount 最低交易金額	Product Risk Rating* 產品風險 評級*	CIES** eligible product 資本投資 者入境計 劃合資格 產品	WMC^^ eligible product 跨境理財 通合資格 產品
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 4.85% Fixed Rate Certificate of Deposit due 9 May 2025 中國銀行股份有限公司香港分行於 2025 年 5 月 9 日到期的美元 4.85% 固定利率存款證	BKCD24006 / HK0001015301	USD 美元	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準普爾) / A (Fitch 惠譽)	09/05/2025	4.85%	At Maturity 到期時支付	USD10,000 美元 10,000	2	No	Yes

Agricultural Bank of China Limited, Hong Kong Branch 中國農業銀行股份有限公司香港分行	Agricultural Bank of China Limited HK Branch HKD 4% Fixed Rate Certificate of Deposit due 9 May 2025 中國農業銀行股份有限公司香港分行於 2025 年 5 月 9 日到期的港元 4.00% 固定利率存款證	BKCD24007 / XS2819110409	HKD 港幣	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準普爾) / A (Fitch 惠譽)	09/05/2025	4.00%	At Maturity 到期時支付	HKD100,000 港幣 100,000	2	No	Yes
Agricultural Bank of China Limited, Hong Kong Branch 中國農業銀行股份有限公司香港分行	Agricultural Bank of China Limited HK Branch CNH 2.3% Fixed Rate Certificate of Deposit due 27 May 2025 中國農業銀行股份有限公司香港分行於 2025 年 5 月 27 日到期人民幣 2.3% 固定利率存款證	BKCD24011 / XS2831025056	CNH 人民幣	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準普爾) / A (Fitch 惠譽)	27/05/2025	2.30%	At Maturity 到期時支付	CNH100,000 人民幣 100,000	2	No	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股	Bank of China Limited HK Branch USD 4.75% Fixed Rate Certificate of	BKCD24017 / HK0001034971	USD 美元	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準	03/07/2025	4.75%	At Maturity 到期時支付	USD10,000 美元 10,000	2	No	Yes

份有限公司 香港分行	Deposit due 3 July 2025 中國銀行股份 有限公司香港分行 於 2025 年 7 月 3 日 到期的美元 4.75% 固定利率存款證				普爾) / A (Fitch 惠 譽)							
Agricultural Bank of China Limited, Hong Kong Branch 中國農業銀 行股份有限 公司香港分 行	Agricultural Bank of China Limited HK Branch HKD 4% Fixed Rate Certificate of Deposit due 3 July 2025 中國農業銀行股份 有限公司香港分行 於 2025 年 7 月 3 日 到期的港元 4.00% 固定利率存款證	BKCD24018 / XS2854917031	HKD 港幣	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準 普爾) / A (Fitch 惠 譽)	03/07/2025	4.00%	At Maturity 到期時支付	HKD100,000 港幣 100,000	2	No	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股 份有限公司 香港分行	Bank of China Limited HK Branch USD 4.70% Fixed Rate Certificate of Deposit due 25 July 2025 中國銀行股份 有限公司香港分行 於 2025 年 7 月 25 日到期的美元 4.70%固定利率存	BKCD24020 / HK0001042313	USD 美元	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準 普爾) / A (Fitch 惠 譽)	25/07/2025	4.70%	At Maturity 到期時支付	USD10,000 美元 10,000	2	No	Yes

	款證											
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 4.60% Fixed Rate Certificate of Deposit due 1 August 2025 中國銀行股份有限公司香港分行於 2025 年 8 月 1 日到期的美元 4.60%固定利率存款證	BKCD24021 / HK0001045969	USD 美元	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準普爾) / A (Fitch 惠譽)	01/08/2025	4.60%	At Maturity 到期時支付	USD10,000 美元 10,000	2	No	Yes
Agricultural Bank of China Limited, Hong Kong Branch 中國農業銀行股份有限公司香港分行	Agricultural Bank of China Limited HK Branch HKD 3.85% Fixed Rate Certificate of Deposit due 8 August 2025 中國農業銀行股份有限公司香港分行於 2025 年 8 月 8 日到期的港元 3.85% 固定利率存款證	BKCD24023 / XS2876410874	HKD 港幣	/	A1 (Moody' s 穆迪) / A (Standard & Poor' s 標準普爾) / A (Fitch 惠譽)	08/08/2025	3.85%	At Maturity 到期時支付	HKD100,000 港幣 100,000	2	No	Yes

**\*Product Risk Rating 產品風險評級**

1=Low 低

2=Low to Medium 低至中

3=Medium 中

4=Medium to High 中至高

5=High 高

**Note 注意:**

^ Refer to relevant Term Sheets for details. 詳情請參閱相關條款概要。

\*\* Capital Investment Entrant Scheme

^^ Cross-boundary Wealth Management Connect Scheme

# All information above is updated as of the date specified above. It is for reference only and is subject to change without notice at our discretion. Please contact us for latest information. 以上所有資料均更新至以上指定的日期。資料只供參考，我們可自行決定不時修改，並毋須另行通知。請聯絡我們以取得最新之資料。

**Key Risk Disclosures 主要風險披露:**

1. **Investment risk:** The prices of certificates of deposit may go up and down and may be volatile. The certificates of deposit may even become worthless. Buying and selling certificates of deposit may not necessarily result in any profit, and may sometimes result in loss. **投資風險：**存款證價格可升可跌，亦可能會波動。存款證甚至可能變成毫無價值。買賣存款證未必一定能夠賺取利潤，甚至會造成損失。
2. **Issuer credit risk:** The return on certificates of deposit is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal. **發行機構/ 擔保人信用風險：**存款證的回報與發行機構及擔保人(如適用)的信譽有關，信貸評級機構給予的信貸評級並非對發行機構及擔保人(如適用)信用可靠程度的保證。若果發行機構出現違約，這可能導致閣下損失全部的投資金額，包括本金金額。
3. **To be distinguished from savings or time deposits:** The certificates of deposit are an investment product and are not equivalent to a time deposit, and

are unsecured and are not guaranteed (if there is no guarantor). The certificates of deposit are not protected deposits under the Deposit Protection Scheme in Hong Kong. The certificates of deposit are not principal-protected. The investment in certificates of deposit involve risks not associated with regular bank deposits and should not be regarded as a substitute for regular savings or time deposit. 與儲蓄或定期存款不同：存款證為投資產品，不同於定期存款，且為無抵押及無擔保（如沒有擔保人）。存款證並不受香港存款保障計劃保障。存款證並非保本。投資於存款證涉及一般銀行存款沒有之風險，並不應被視為一般儲蓄或定期存款之代替品。

4. **Not covered by the Investor Compensation Fund:** The certificates of deposit are not covered by the Investor Compensation Fund. 不受投資者賠償基金保障：存款證不受投資者賠償基金保障。
5. **Interest rate risk:** Changes in interest rates may have a significant impact on the market price of the certificates of deposit. For example, certificates of deposit prices generally fall when interest rates rise - In this situation, you may incur a loss from the decrease in market price of the certificates of deposit if you sell the certificates of deposit before the final maturity date. 利率風險：利率變化可能會對存款證之市場價格產生重要影響。例如，如果利率升高，存款證之市場價格一般將會降低。在這種情況下，如閣下於最終到期日前出售存款證，而存款證的價格下跌，將導致閣下造成損失。
6. **Currency risk:** For certificates of deposit not denominated in your home currency, if the currency in which the certificates of deposit are denominated depreciates against your home currency during your holding period, and if calculated and settled in your home currency, exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the investment return. 貨幣風險：對於非以閣下的本土貨幣計值的存款證，如果存款證的計價貨幣相對於閣下的本土貨幣在持有期內貶值，以閣下的本土貨幣計算及結算時，匯率波動可能會對潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)投資回報。
7. **Tenor risk:** The certificates of deposit have a specified investment period. The longer the investment period of the certificates of deposit, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions may affect the certificates of deposit value during the investment period. Your actual return (if any) may be substantially lower than expected and you may even suffer losses. 年期風險：存款證有指定投資期。存款證的投資期越長，利率、匯率、市場環境和發行機構的財務及營運情況對存款證在投資期內之價值的影響便越大。閣下的實際回報（如有）可能遠少於預期，甚至可能承受損失。
8. **Liquidity risk:** The certificates of deposit are designed to be held to maturity and there may be no active secondary market quotations for the certificates of deposit. If you try to sell your certificates of deposit before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested. You may suffer a loss if you sell your certificates of deposit before maturity. 流通性風險：存款證旨在持有至到期日，可能沒有活躍的二手市場報價。如閣下於到期日前有意出售存款證，閣下難以甚至無法找到買家，或沽出價格亦可能遠低於閣下的投資金額。如閣下於到期日前沽出存款證，可能承受損失。
9. **RMB Conversion Limitation Risk:** RMB Conversion Limitation Risk: RMB investments are subject to exchange rate fluctuations which may

provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Applicable for RMB Certificates of deposit). **人民幣兌換限制風險**：人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。(只適用於個人客戶) 目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣（離岸）匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。(只適用於企業客戶) 目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。(適用於人民幣存款證)

10. **Emerging Market Risk:** Investing in emerging markets involves certain risks and special considerations not typically associated with investing in other more established economies or securities markets. Such emerging markets may lack the social, political or economic stability. Exposure to these markets may entail more volatility than investments in more established markets. (Applicable for RMB Certificates of deposit) **新興市場風險**：於新興市場進行投資涉及某些不會在較成熟經濟體或證券市場出現的風險以及需要考慮的特殊因素。與較成熟的證券市場相比，這些新興市場可能缺乏社會、政治或經濟的穩定性。相對於較成熟的市場，投資於此類市場需要承擔較高的波動性。(適用於人民幣存款證)
11. **Other risks:** There may be other risks associated with the investment of each particular certificates of deposit which are not mentioned above, please refer to each individual Term Sheet for details. **其他風險**：投資於某隻存款證可能涉及以上未有提及之其他風險，詳情請參閱每隻存款證的條款概要。

#### **Disclaimer 免責聲明:**

The contents of this document have not been reviewed by any regulatory authority in any jurisdiction in which this document is distributed. You are warned that the market value of the certificates of deposit may fluctuate, and are advised to exercise caution in respect of the contents of this document. If you are in doubt as to any aspect of the offers, you are advised to consult a solicitor or a certified public account or obtain independent professional advice. 此文件的內

容並未有受過任何本文件將被派發的司法管轄的任何監管機構審閱。提示閣下存款證的價格可能會波動，及建議對此文件的內容採取審慎態度。如對此文件的任何要約有疑問，閣下應向律師、認可的會計師諮詢或諮詢獨立的專業意見。

This document is provided to you for information and reference purposes only and is not, nor shall it be deemed to be, an offer, or an invitation or solicitation for applications or offer to subscribe for any security or financial instrument or to enter into any transaction by any person, nor is it a recommendation to enter into any transaction. 這份文件只是提供給您(們)作為資訊及參考，而不是亦不應視為認購任何證券或金融工具、或與任何人進行任何交易的要約、或申請或要約的邀請或招攬，也不是對進行任何交易作出建議。

Bank of China (Hong Kong) Limited (“BOCHK”) has obtained information from sources it believes to be reliable but which it has not independently verified. BOCHK makes no guarantee, representation or warranty and accepts no responsibility or liability as to the accuracy or completeness of any information. The information is subject to change without notice. 本文件所載資料來自中國銀行(香港)有限公司(“中銀香港”)認為可靠的渠道，惟中銀香港不曾對有關資料作出獨立查證。中銀香港不會對有關資料的準確性及完整性作出任何保證或擔保或聲明及不會因此承擔任何責任或法律責任。本資料如有任何更改，恕不另行通告。