

## 产品说明书 Term Sheet

### 重要提示 Important Note

- 本产品持有到期方保障 **100%本金**。投资期限为 **6 个月**。在最不利的情形下，投资**收益为零**。产品到期前，一般**无法提前赎回**。  
This Product is **100% Principal Protected** only upon maturity. The investment tenor is **6 months**. The investment **return is zero** under the worst scenario. Normally early redemption is **NOT** available before maturity.
- 本产品**不属于银行存款**，存在投资风险。请谨慎购买。  
This Product is **NOT** bank deposit, and has investment risk. Please be fully aware of the investment risk upon purchase.
- **任何理财产品的过往表现均不能作为其将来表现的指引。**  
**Please note that past performances are not indicative of future performances.**
- 请仔细阅读本产品说明书所有条款（包括**细则说明**和**风险提示**），您可以要求银行作充分解释和说明。对于本产品若存在任何不理解，**请勿购买**。  
Please carefully read all the terms and conditions of this Term Sheet (including **Indicative Terms and Conditions** and **Risk Disclosure**). You may request the Bank to completely demonstrate and explain any clause for you. If you don't fully understand this Product, please do **NOT** purchase it.
- 请将本产品说明书与《**市场联动系列客户协议**》/《**综合理财服务主协议**》一并阅读。  
Please read this Term Sheet together with “**Customer Agreement for Market Link Series**”/“**Integrated Wealth Management Service Master Agreement**”.
- **请勿事先签署空白文件**。本文件中的风险提示语句请**亲自抄写**。  
Please do **NOT** pre-sign the blank document. You are requested to write down the declaration of the risk alert **in person**.
- 产品说明书、申请表等文件经客户签署并提交银行后，视为购买申请。银行有权决定是否接受申请。银行将认购款划入银行指定的账户，即视为接受客户的投资申请。  
Any term sheet, application form or other related document signed by the Customer and delivered to the Bank is deemed as a purchase application. The Bank has sole discretion to accept or refuse the application. The Customer's application is deemed accepted by the Bank upon the Bank's transfer of the Subscription Amount into the account designated by the Bank.
- 银行有权根据市场情况及产品特征，**单方决定取消**本产品或**调整**产品说明书。对于最终生效的产品条款和条件，应以银行发出的确认书或相关文件为准。  
The Bank is entitled to **cancel** this Product or **adjust** the Term Sheet at its sole discretion based on the market situation and product features. The conclusive and effective terms and conditions of this Product shall be subject to the confirmation or related documents issued by the Bank.
- 在犹豫期过后，客户的投资申请**不能撤销/撤回**。  
The investment application **CANNOT** be cancelled/ withdrawn after the Cooling-off Period.

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## 产品适合度

### Product Suitability

本产品的风险评级为：2-保守型

本产品适合销售给：对保本型结构性产品有认知或者有投资经验的客户（注1）。

The risk rating of this product is 2-Conservative

Target Customer: This product is suitable for customer(s) with knowledge or experience against Structured Products with Principal Protection only (Note 1).

#### \*注 Note:

1. 对保本型结构性产品有认知或者有投资经验的客户- 对于客户投资评估第八题，客户确认其对保本型结构性产品有认知但无投资经验，或者确认有认知且有1年以上投资经验。

Customer(s) with knowledge or experience against Structured Products with Principal Protection only – Customer(s) who have confirmed to have knowledge but no experience, or have knowledge and more than 1 year experience against Structured Products with Principal Protection only in Standard Chartered Bank Customer Investment Profiling assessment regarding Question No.8

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细则说明 Indicative Terms and Conditions	
组别编号 Tranche ID	MALI11082R
投资货币 Investment Currency	人民币 CNY
最低投资额 Minimum Investment Amount	50,000 元人民币; 每 10,000 元人民币递增 CNY 50,000; Incremental tier by every CNY 10,000
认购期 Window Period	2011 年 4 月 15 日至 2011 年 4 月 27 日下午 4:00 时 (银行有权适当缩短或延长) 15 Apr 2011 to 27 Apr 2011, 4:00 PM (The Bank reserves the right to shorten or extend the subscription period)
是否于到期日保本 Whether principal protected upon maturity	是 Yes
犹豫期 Cooling-off Period	<p>指在认购期限内客户可以书面形式申请撤销对本产品的投资 (即在犹豫期结束前签署并向银行提交投资申请撤销申请表)。一旦银行确认投资申请的撤销申请, 相应的投资申请及签署的有关文件 (包括但不限于产品说明书及/或认购申请书) 将立即无效, 客户不再持有本文件对应的产品, 该产品的任何表现和回报将与客户无关。</p> <p>Means the Window Period, during which customer may apply to cancel their investment application in written by signing and returning to the Bank an Investment Cancellation Application Form prior to the end of the Cooling-off Period. Once the Bank confirms the cancellation of the application, the investment application and the relevant documents (including without limitation to term sheet and/or subscription application) will be invalid immediately. The customer will no longer hold the corresponding product and thereof claims no right over the product performance and any potential return.</p> <p><b>重要提示:</b> 如果客户在犹豫期即将结束之前才提交的投资申请, 则客户的投资申请可能很难享有犹豫期的好处。</p> <p><b>Important note:</b> If a Customer applies to invest in this Investment immediately prior to the end of the Cooling-off Period, such Customer will not have the benefit of a cooling-off period for his/her application.</p>
交易日 Trade Date	2011 年 4 月 28 日 28 Apr 2011
生效日 Start Date	2011 年 4 月 29 日 29 Apr 2011
到期日/ 到期结算日 Maturity Date / Maturity Settlement Date	预计为 2011 年 11 月 1 日 currently expected to be 1 Nov 2011 投资本金于到期结算日支付客户 The Principal will be paid to Customer on the Maturity Settlement Date
投资期 Investment Term	6 个月 6-Month
收益 Yield	收益=收益(a)+ 收益(b) 收益(a)=投资本金 x 年化收益率(a) x (n/360) 收益(b)=投资本金 x 年化收益率(b) x (m/360)  其中 1. 年化收益率(a)=2.8%

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	<p>2. n 为在收益计算周期内参考利率落在区间范围 1 内的计息日的实际天数</p> <p>3. 若收益支付日前第 5 个伦敦工作日的计息日所对应的参考利率落在区间范围 2 内, 则年化收益率(b)=1%, 否则, 年化收益率(b)=0;</p> <p>4. m 为在收益计算周期内的计息日的实际天数</p> <p>Yield=Yield (a)+Yield (b)                  Yield (a)=Principal x Annual Rate of Yield (a) x (n/360);                  Yield(b)=Principal x Annual Rate of Yield (b) x (m/360);                  Where:</p> <p>1. Annual Rate of Yield (a) =2.8%</p> <p>2. n = actual number of Reset Dates in the relevant Investment Period on which the Reference Interest Rate is strictly at or within the Range 1</p> <p>3. If the Reference Rate on the date that is 5th London Business Day preceding the Yield Payment Date is strictly at or within the Range 2, then Annual Rate of Yield (b)=1%, otherwise, Annual Rate of Yield (b)=0</p> <p>4. m = actual number of Reset Dates in the relevant Investment Period</p>
区间范围 1 Range 1	<b>[ 0% - 5% ] 包括 0%和 5% 0% and 5% inclusive</b>
区间范围 2 Range 2	<b>[ 0% - 3% ] 包括 0%和 3% 0% and 3% inclusive</b>
收益计算周期 Investment Period	为生效日(包含)至到期日(不包含)。 From (and including) the Start Date to (but excluding) the Maturity Date
提前赎回 Early Redemption	不适用 not applicable
参考利率 Reference Rate	<p>计息日的参考利率以该计息日上午 11 点(伦敦时间)路透系统 LIBOR01 上显示的 3 个月美元存款利率为准, 如果计息日当日路透系统相关页面上没有显示该利率, 则由计算机构根据诚信以及商业合理原则来决定该利率。</p> <p>计息日为非参考利率计算工作日适用的参考利率为前一计息日(若该日为参考利率工作日)适用的参考利率。对于落在收益计算周期最后 5 个伦敦工作日内的计息日而言, 其参考利率为收益支付日前第 5 个伦敦工作日的计息日所对应的参考利率。</p> <p>The reference rate for a Reset Date will be the rate for deposits in US Dollars for a period of 3 months which appears on Reuters page LIBOR01 as of 11:00am, London time, on that Reset Date. If such rate does not appear on Reuters page LIBOR01 on such date, the Calculation Agent will, acting in good faith and in a commercially reasonable manner, determine the Reference Rate.</p> <p>The Reference Rate applicable for a Reset Date that is a non-Business Day for Fixing shall be the Reference Rate applicable for the preceding Reset Date that is a Business Day for Fixing.</p> <p>The Reference Rate for the Reset Dates falling on each of the last 5 London Business Days of an Investment Period shall be the Reference Rate for the Reset Date falling on the date that is the 5th London Business Days preceding the yield Payment Date</p>
计息日 Reset Date	收益计算周期内每个自然天 Each Calendar Date in the relevant Investment Period
收益支付日 Yield Payment Dates	预计为 2011 年 11 月 1 日, 受收益支付工作日所规限 Expected to be to 1 Nov 2011, subject to Business Days for Payment
收益支付工作日 Business Days for Payment	当日同时为香港及北京工作日 Any day on which is a business day in Hong Kong and Beijing

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	<p>若收益支付日为任何非香港，或北京工作日（即周六、周日或公共假日），则顺延至下一个收益支付工作日。</p> <p>If such a Yield Payment Date is not a Hong Kong or Beijing business day (i.e. Saturday, Sunday or public holiday), payment will be the next following Business Days for Payment.</p>
参考利率计算工作日 Business Days for Fixing	<p>伦敦工作日，即非周六、周日（伦敦时间）或伦敦公共假日</p> <p>London Business Day, means not a Saturday, Sunday (London time) or London public holiday</p>
计算机构 Calculation Agent	<p>渣打银行（中国）有限公司</p> <p>Standard Chartered Bank (China) Limited</p> <p><b>计算机构所作的相关计算和决定应该为最终的、决定性的。</b></p> <p><b>The relevant calculation and decision made by the Calculation Agent shall be final and decisive.</b></p>

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## 一般条款 General Provisions

1. 为本文件之目的，下述词语具有如下含义：

For the purposes of this document, the following terms shall have the following meanings:

(a) “**理财产品**”：指本产品说明书所记载的具体产品。

“**Wealth Management Product**” means the specific Product recorded by this Term Sheet.

(b) “**交易文件**”：指《市场联动系列客户协议》/《综合理财服务主协议》、产品说明书、认购申请书、交易指示、申请表、确认书、确认函和银行不时决定的其他相关文件（不论该等文件的签发时间）。

“**Transaction Documents**” means the Market Link Series Customer Agreement / Integrated Wealth Management Service Master Agreement, Term Sheet, subscription application, transaction instruction, application form, confirmation form, confirmation letter and other relevant documents the Bank decides from time to time, whenever these documents are signed or issued.

(c) “**银行**”：指渣打银行（中国）有限公司，包括其分支机构及其承继者和受让人。

The “**Bank**” means Standard Chartered Bank (China) Limited, including its branches, sub-branches, successors and assignees.

2. 本产品说明书及其他交易文件以中英文两种语言（如有）作成。中、英文文本之文义如有歧义，在任何情况下均以**中文文本为准**。

This term sheet and other relevant Transaction Documents are made in both Chinese and English (if any). If there is any discrepancy between the two versions, the **Chinese shall prevail** under any circumstance.

## 风险提示 Risk Disclosure

下列投资风险仅涵盖本产品的部分投资风险，客户还需阅读《**市场联动系列客户协议**》/《**综合理财服务主协议**》中的“**风险提示**”章节。

These investment risks highlight only some of the risks of investing in this Product. You must also read the “**Risk Disclosure**” in the “**Customer Agreement for Market Link Series**”/ “**Integrated Wealth Management Service Master Agreement**”.

1. 理财产品并非银行存款，银行**不为理财产品支付利息**，客户只能获得交易文件明确承诺的收益。

The Wealth Management Product is different from ordinary bank deposits. **No interest is payable** on the Wealth Management Product by the Bank. The Customer can only achieve profits expressly undertaken in the Transaction Documents relating to this Product.

2. 提前赎回/终止

Early Redemption/ Termination

2.1 除非交易文件明确允许或法律规定，理财产品**不得在约定到期日之前赎回**。如客户要求进行特殊提前赎回，需获得银行的书面同意，并且，客户需要承担特殊提前赎回产生的费用和对银行造成的损失，比如因终止投资相关的对冲及融资安排引发的费用等。因此，客户赎回后的金额可能**远低于投资本金**。

Unless expressly permitted under the Transaction Documents or required by law, the Wealth Management Product will **NOT** be allowed to be redeemed prior to the agreed maturity date. If the Customer requests a Special Early Redemption, he/she must obtain written consent of the Bank and be liable for and indemnify the Bank all the relevant costs and losses arising from the Special Early Redemption, such as the cost of terminating hedging and funding arrangements relating to the Investment. Thus, the redeemed fund may be **far less than** the initial investment amount.

2.2 银行有权选择在**任何时候**全部或部分**终止**理财产品。

The Wealth Management Product may be **terminated**, in whole or in part, at the **sole** discretion of the Bank **at any time**.

3. 市场风险

Market Risk

理财产品的价值可涨可跌，受挂钩标的或外部因素（包括金融、政治、经济、自然事件及其他市场形势）表现的影响。

The value of the Wealth Management Product can go down as well as up which may be influenced by the performance of any Underlying or external factors including financial, political, economic and natural events and other market conditions.

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## 4. 信用风险

## Credit Risk

本理财产品须承担**银行的信用风险**。同时，理财产品可能涉及其他银行、保管人、证券经纪机构及相关金融服务机构的信用风险。上述机构可能因违约、破产或其他原因导致无法支付理财产品的本金及收益。

The Wealth Management Product bears **credit risk of the Bank**. There may also be credit risk in other banks, custodians, securities broking institutions and relevant financial service organizations relating to the Product i.e., any failure in payment of due principal and yield of the Product due to such organization's breach, bankruptcy or any other reason.

## 5. 流动性风险

## Liquidity Risk

5.1 理财产品不具流动性，并非易于变现的产品，不适合作为短期投资工具。由于理财产品一般没有能够随时变现的二级市场，也不在任何交易所上市或交易，客户可能须持有产品至到期，无法提前出售或终止。

The Wealth Management Product is not a liquid and easily realizable instrument and is not designed to be short-term investment instrument. The Customer must be prepared to hold the Wealth Management Product until the scheduled maturity as normally there is no liquid secondary trading market for the Product and it is not listed or traded on any exchange, which means that the Customer may not be able to sell or terminate the Product before maturity.

5.2 因市场内部和外部原因（包括但不限于，证券延期上市、暂停交易等），理财产品或其投资标的如不能按约定及时变现，可能会蒙受损失。

In the event that the Wealth Management Product or its invested Underlying cannot be realized timely in accordance with Transaction Documents due to external and internal market reasons (including but not limited to listing delay and trading suspension), the Wealth Management Products may suffer a loss.

## 6. 利率风险

## Interest Rate Risk

宏观经济形势、货币政策等因素导致的利率变动，会影响理财产品的表现。利率变动往往具有突发性和不可预知性。

Changes in interest rates arising from macroeconomic situation, monetary policy or other factors will impact the performance of the Wealth Management Product. Interest rates tend to change suddenly and unpredictably.

## 7. 汇率风险

## Exchange Rate Risk

如理财产品以外币计价，即以外币计算收益、赎回金额和到期结算金额，从该外币的角度不存在汇率兑换风险。但理财产品的表现须承受外币和人民币间的汇率风险，投资本金在货币兑换时可能因汇率变动使本金蒙受损失。

In the case of the Wealth Management Product denominated in foreign currency, i.e., its yield, redeemed amount and fixing amount calculated in foreign currency, no exchange rate risk exists in respect of such foreign currency. However, since the performance of the Wealth Management Product are exposed to the risks of exchange between RMB and such foreign currency, losses of the investment principal may arise from the fluctuation of exchange rate during currency exchange.

## 8. 法律风险

## Legal Risk

8.1 理财产品可能受境外法律法规的管辖。

The Wealth Management Product may be subject to the laws and regulations of an offshore jurisdiction.

8.2 相关法律法规的变更可能导致理财产品发生变化，客户须承受相应的法律风险。

The Customer shall undertake the legal risk arising from any change in the Wealth Management Product due to amendments to relevant laws and regulations.

## 9. 其他风险

## Other Risks

9.1 基于理财产品的特性，如理财产品实际募集的金额未能达到最低总额或超过最高募集上限，或在交易日前相关市场

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波动异常，银行保留取消有关申请或者调整或终止相关理财产品和交易文件的权利，且不承担任何成本、费用、利息和责任。

Based on the features of the Wealth Management Product, if the minimum pool amount for the Wealth Management Product is not reached or the maximum pool amount is exceeded or the underlying market fluctuates extraordinarily before trade date, the Bank reserves the right to **cancel** any application or **adjust** or **terminate** relevant Wealth Management Product and Transaction Documents and is **NOT** liable for any cost, expense, interest or obligation arising therefrom.

9.2 因银行不能控制的情况直接或间接导致银行延迟或未能履行在理财产品中的义务，或导致理财产品损失或价格剧烈波动从而不能及时完成止损变现，包括但不限于政府限制、有关的交易所、清算所或其它市场暂停交易、电子或机械设备或通讯线路失灵、电话或其它接收系统故障、盗窃、战争、罢工、社会骚乱、恐怖活动、自然灾害、流行病等。There are risks of delay or failure of performing the obligation under the Wealth Management Product by the Bank directly or indirectly due to the conditions beyond control or circumstance, or risks of impossibility to liquidize the Wealth Management Products and prevent the loss due to property loss and great price fluctuation which is directly or indirectly caused by the following conditions and circumstances including without limitation governmental limitation, trade stoppage of relevant stock exchange, clearance house or other market, failure of electronic and machinery equipment or communication line, problems with phone or other receiving system, theft, war, strike, riot, terrorist activity, natural disaster and epidemic disease.

客户请亲自抄录如下句子以确认对上述产品风险的理解：

The Customer is required to write the following declaration **in person** and confirm understanding of the product risk:

本人/我们已经阅读上述风险提示，充分了解并清楚知晓本产品的风险，愿意承担相关风险。

**I/We confirm that I/we have read the above risk disclosure, understood and accepted the relevant risks of this Product.**

同时，本人/我们确认已经收到并已完整阅读产品说明书，已了解产品细则及相关风险。

客户签名确认：\_\_\_\_\_

日期：\_\_\_\_\_

**Customer's Signature:**

**Date:**

分行销售及服务经理/支行行长/Hub 客户销售和服务总监/私人银行相关授权人面谈确认（仅适用于银行既定的某些情况）

Confirmation of SSM/SBM/ Hub Manager/Authorized person in PvB Interview (only applicable under the Bank's request)

通过分行销售及服务经理/支行行长/Hub 客户销售和服务总监/私人银行相关授权人与本人/我们的充分解释与沟通，本人/我们确认已经完全理解和同意接受本产品说明书的各项条款，并充分理解可能产生的风险和损失，自愿认购/申购本产品并愿意承担相关所有风险和损失。

Through talk with SSM/SBM/Hub Manager/Authorized person in PvB, I/We confirm that I/we have fully understood and accepted all terms and conditions in the Term Sheet, the potential risk and loss. I/We decide to purchase this Product and will assume all risks and losses.

客户确认签署：\_\_\_\_\_

分行销售及服务经理/支行行长/Hub 客户销售和服务总监/私人银行相关授权人签署：\_\_\_\_\_

**Customer's signature**

**SSM/SBM/Hub Manager/Authorized person in PvB Signature**

本文件中的风险提示及客户声明为重要内容，请注意阅读。本文件并不旨在邀请或建议任何人参与此处所述或类似的交易，亦不构成对任何未来情势变化的预期。未来情势的变化可能超出本文件的陈述。

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## 认购申请书

### Subscription Application

本人/我们**确认**投资本产品，金额为人民币\_\_\_\_\_元（“认购款”）。本人/我们授权银行从本人/我们账号为\_\_\_\_\_的账户中划转同等金额投资本产品。在产品到期时，请将到期本金及收益存入此账户。该账户也同时作为提前赎回（如有）的指定结算账户。本人/我们确认上述投资指令信息完整正确无误。

I/We **confirm** the instruction to invest an Amount of CNY \_\_\_\_\_ (the “Subscription Amount”) in this Product. I/We therefore instruct the Bank to debit the same amount from my/our account No. \_\_\_\_\_ with the Bank. On maturity, please credit proceeds into the Settlement Account as specified above. The Settlement Account is also designated for early redemption (if any) settlement purpose. I/We confirm the above instruction information is complete and correct.

本人/我们属于下列认购资格中的（请勾选）：

I/We belong to the below subscription certification (Please tick):

- 优先理财或私人银行客户  
Priority Banking Customer or Private Bank Customer
- “企业员工银行服务”客户（该类客户的范围由银行酌情决定）  
Employee Banking Customer (This customer scope is subject to the Bank’s sole discretion)

#### 客户声明 Customer Declaration

本人/我们谨此确认并同意：

I/We confirm and agree the following statements:

- 本人/我们已阅读、签署并接受《市场联动系列客户协议》/《综合理财服务主协议》。  
I/We have read, signed and accepted the Customer Agreement for Market Link Series/ Integrated Wealth Management Service Master Agreement.
- 本人/我们已阅读并理解产品说明书及相关文件，完全**知晓并接受**产品的**特征、风险、费用**等。  
I/We have read and understood the Term Sheet and relevant documents. I/We fully **understand and accept the features, risks, fees and charges** of the Product.
- 本人/我们**独立**作出投资决定，**没有**依赖银行的任何建议。  
I/We have made the investment decision **independently** and have **NOT** relied on any advice from the Bank.
- 产品说明书、申请表或相关文件（无论签署与否）都不构成要约、要约邀请或承诺。该等文件经本人/我们签署并提交银行后，视为购买申请。**银行有权决定是否接受申请**。同时，银行有权根据市场情况及产品特征，**单方决定取消本产品或调整产品说明书**。对于最终生效的产品条款和条件，应以银行发出的确认书或相关文件为准。无论产品购买成功与否，银行对认购款**不计付利息**。  
The Term Sheet, application form or related documents (regardless of whether it has been signed or not) do not constitute any offer, invitation of offer or acceptance. Such documents signed by me/us and delivered to the Bank are deemed as a purchase application. **The Bank shall be entitled to decide to accept or refuse my/our application** or, based on the market situation and product features, **cancel** this Product or **adjust** this Term Sheet at its **sole** discretion. The relevant effective terms and conditions of this Product shall be subject to the confirmation or related documents issued by the Bank. The Bank will **NOT** calculate or pay any interest on relevant Subscription Amount irrespective of whether I/we successfully purchase this Product.
- 本人/我们已在中华人民共和国境内工作或居住满一年，本人/我们用于本次投资的资金来源于本人/我们的境内收入。本人/我们保证所提供银行的相应证明文件均真实有效。（仅适用于境外个人客户）  
I/We hereby declare that I/we have worked or resided within the People’s Republic of China for one year or more, and the fund for the Investment herein is originated from my/our domestic income. I/We confirm that all the relevant supporting documents which I/we submit to the Bank are genuine and valid. (Only applicable to overseas individual customers)
- 本金保障只适用于持有本产品到期的情况**。若中途申请提前赎回且获得银行准许，赎回金额可能远低于本金，且可能会加收提前赎回产生的成本。  
Principal protection will be applicable **only if the Product is held till maturity**. If my/ our application for an early redemption is

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accepted by the Bank, the redeemed fund may be far less than the initial principal. Further, early redemption may be subject to relevant costs.

7. 本人/我们不是美国人（美国人指居住在美国的美国公民、美国绿卡持有者或其他人士）。若本人/我们的公民或居民状况发生改变，会立即通知银行。  
 I/We am/are not (a) U.S. citizen(s), U.S. green card holder(s) or resident(s) residing in the United States. I/We will notify the Bank immediately upon any change in my/our citizenship or residence status.
8. 本产品**无纸质对账单**，银行将向本人/我们指定的电子邮箱发送电子对账单。如本人/我们未指定电子邮箱，则须自行通过网上银行、电话银行或银行网点等途径进行对账。本人/我们可通过银行网站www.standardchartered.com.cn、客服热线 800 820 8088 或银行网点查询本产品信息。  
 The Bank will send electronic bank statements to the email address provided by me/ us instead of paper based statements. If I/we have not provided any email address, I/we have to check my/our account information via internet banking, phone banking or branch teller. I/We can inquire the information of this Product from the Bank website www.standardchartered.com.cn, Customer Service Hotline 800 820 8088 or any branch teller.
9. 本人/我们已完成了客户投资评估，结果见所附的客户投资评估及建议书。参照建议书，本人/我们愿意投资本产品。**若根据本人/我们最近一次的投资评估结果，本人/我们不适合购买本产品，银行有权自行决定拒绝向本人/我们提供或提前终止本产品的服务。** I/We have completed the Customer Investment Profiling assessment. Customer Investment Profile and Pre-order Document are attached. Referring to the Pre-order Document, I/We are willing to invest in this Product. **If my/our latest Customer Investment Profile indicates that I/we are not suitable to purchase this Product, the Bank is entitled to, at its sole discretion, reject to offer the services in relation to the Product or terminate such services prior to the agreed maturity date.**

本人/我们确认本认购申请书的所有内容完整无误。

客户签署 Customer's Signature	姓名 Name	身份证/护照/_____(其他证件)号 Number of ID/Passport/_____ (Name of other valid certificate)	日期/时间 Date / Time
联名申请人签署 Joint Applicant's Signature	姓名 Name	身份证/护照/_____(其他证件)号 Number of ID/Passport/_____ (Name of other valid certificate)	日期/时间 Date / Time
银行业务章 Business chop of the Bank			

本人/我们确认已经收到经双方签字/盖章确认的完整的产品说明书和认购申请书的复本共 **10** 页。

**I/We have received the completed copy of Term Sheet and Subscription Application signed/sealed by both parties thereunder. The total page number of the whole documentation is 10.**

\_\_\_\_\_  
 客户签署 Customer's Signature

\_\_\_\_\_  
 日期/时间 Date / Time

\_\_\_\_\_  
 联名申请人签署 Joint Applicant's Signature

\_\_\_\_\_  
 日期/时间 Date / Time



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