

Structured Products Risk Rating Revision

1. Deposit Plus (Effective Date : 21 June 2010)

With effect from 21 June 2010, the risk level of Deposit Plus (DPS) is low to medium (risk level 2).

2. Daily Accrual and Daily Callable Equity Linked Investments/Non-Principal Protected Structured Notes (Effective Date : 7 Nov 2022)

Please find below list of underlying stock for Daily Accrual and Daily Callable Equity Linked Investments / Non-Principal Protected Structured Notes with risk rating change for your reference. Please refer to the last update for the latest product risk rating.

For Basket Daily Accrual and Daily Callable Equity Linked Investments / Non-Principal Protected Structured Notes, the product risk rating is determined in accordance with the risk rating of its underlying, whichever highest is referenced.

1 = low risk. Minimal chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate minimal price fluctuations over short periods of time.

2 = low to medium risk. Low chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderately low level of price fluctuations over short periods of time.

3 = medium risk. Moderate chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderate level of price fluctuations over short periods of time.

4 = medium to high risk. Moderately high chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate moderately high level of price fluctuations over short periods of time.

5 = high risk. High chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate high level of price fluctuations over short periods of time.

Market	Stock Code	Stock Name	Risk Rating as of 4 Apr 2022	Risk Rating as of 16 May 2022	Risk Rating as of 8 Aug 2022	Risk Rating as of 7 Nov 2022
HK	823	Link Real Estate Investment Trust	4	4	5	5
	3988	Bank of China Ltd	5	5	4	4
US	BRK/B UN	Berkshire Hathaway Inc B	4	5	5	5
	QQQ UQ	Invesco QQQ Trust Series 1	4	4	5	5
	MCD UN	McDonald's Corp	4	5	5	5
	UBER UN	Uber Technologies Inc	5	5	5	4
	WMT UN	Walmart Inc	4	5	5	5
	WM UN	WASTE MANAGEMENT INC	4	4	4	5