



2 October 2025

Dear Customer,

Revision of Investment Product Risk Rating Notice

Thank you for using the Investment Services provided by OCBC Bank (Hong Kong) Limited (the “Bank”). In an era that the investment market is changing rapidly, the risk rating of investment products needs to be regularly reviewed and adjusted to timely reflect your investment portfolio risk profiles.

As such, we would like to inform you that the risk ratings of the investment product(s) in your investment account as of 2 October 2025 will be revised with effect from 3 October 2025. Please refer to Appendix for details. Please carefully consider if the investment product(s) you are holding continues to be suitable for you.

For enquiry, please contact your Wealth Management Manager or call our Customer Service Hotline at (Personal Customer) 3199 9188 or (Corporate Customer) 2815 9919.

Yours faithfully,
OCBC Bank (Hong Kong) Limited

親愛的客戶:

投資產品風險級別修訂通告

多謝閣下使用華僑銀行(香港)有限公司(「本行」)的投資服務。在一個投資市場瞬息萬變的時代，投資產品的風險級別應該要定期檢討及調整，以適時反映閣下的投資組合風險概況。

特此通知閣下根據本行於 2025 年 10 月 2 日之紀錄，閣下之投資戶口內的投資產品風險級別將作出修訂，並由 2025 年 10 月 3 日起生效，詳情請參閱附件。請謹慎考慮閣下所持有的投資產品是否繼續適合閣下。

如有任何查詢，請聯絡閣下之財富管理經理或致電客戶服務熱線(個人客戶) 3199 9188 或 (企業客戶) 2815 9919。

華僑銀行(香港)有限公司謹啟

Appendix

Part 1: Investment product risk rating being revised up

Product Name	Former Risk Rating	New Risk Rating
FIDELITY FUNDS - JAPAN VALUE FUND A-DIST-EUR (H)	MEDIUM-TO-HIGH	HIGH
SCHRODER ISF - GLOBAL CREDIT INCOME A-ACC-USD	LOW-TO-MEDIUM	MEDIUM
SCHRODER ISF - GLOBAL CREDIT INCOME A-DIS-HKD MF	LOW-TO-MEDIUM	MEDIUM
SCHRODER ISF - GLOBAL CREDIT INCOME A-DIS-RMB(H) MFC	LOW-TO-MEDIUM	MEDIUM
SCHRODER ISF - GLOBAL CREDIT INCOME A-DIS-USD MF	LOW-TO-MEDIUM	MEDIUM

Part 2: Investment product risk rating being revised down

Product Name	Former Risk Rating	New Risk Rating
AB FCP I - SHORT DURATION BOND PORTFOLIO CLASS AA - GBP(H)	MEDIUM	LOW-TO-MEDIUM
AB SICAV I - ALL MARKET INCOME PORTFOLIO CLASS AD - AU D(H)	MEDIUM-TO-HIGH	MEDIUM
AB SICAV I - ALL MARKET INCOME PORTFOLIO CLASS AD - NZD(H)	MEDIUM-TO-HIGH	MEDIUM
AB SICAV I - LOW VOLATILITY EQUITY PORTFOLIO CLASS AD - CAD(H)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ ASIAN MULTI INCOME PLUS CLASS AMG (H2-EUR) DIS	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ EUROPE EQUITY GROWTH SELECT CLASS A - EUR DIS	HIGH	MEDIUM-TO-HIGH
ALLIANZ EUROPE EQUITY GROWTH SELECT CLASS AT - EUR ACC	HIGH	MEDIUM-TO-HIGH
ALLIANZ GLOBAL SUSTAINABILITY FUND CLASS AM DIS (H2-CAD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INTERGLOBAL A (EUR)	HIGH	MEDIUM-TO-HIGH
ALLIANZ SELECTION INCOME AND GROWTH FUND CLASS AM (H2- AUD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ SELECTION INCOME AND GROWTH FUND CLASS AM (H2- GBP)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ SELECTION INCOME AND GROWTH FUND CLASS AM (H2- NZD)	MEDIUM-TO-HIGH	MEDIUM
BARINGS EUROPE SELECT TRUST CLASS A EUR INC	HIGH	MEDIUM-TO-HIGH
BARINGS EUROPE SELECT TRUST CLASS A GBP INC	HIGH	MEDIUM-TO-HIGH
BLACKROCK GF - DYNAMIC HIGH INCOME FUND A8 AUD HEDGED	MEDIUM-TO-HIGH	MEDIUM
BLACKROCK GF - SYSTEMATIC GLOBAL EQUITY HIGH INCOME FUND A6 GBP HEDGED	MEDIUM-TO-HIGH	MEDIUM
BLACKROCK GF - WORLD HEALTHSCIENCE FUND A2 AUD HEDGED	HIGH	MEDIUM-TO-HIGH
FIDELITY FUNDS – AUSTRALIAN DIVERSIFIED EQUITY FUND A-ACC-AUD	HIGH	MEDIUM-TO-HIGH
FIDELITY FUNDS – AUSTRALIAN DIVERSIFIED EQUITY FUND A-DIST-AUD	HIGH	MEDIUM-TO-HIGH
FIDELITY FUNDS - EUROPEAN DYNAMIC GROWTH FUND A-ACC-EURO	HIGH	MEDIUM-TO-HIGH
FIDELITY FUNDS - EUROPEAN DYNAMIC GROWTH FUND A-DIST-EURO	HIGH	MEDIUM-TO-HIGH
FIDELITY FUNDS - EUROPEAN GROWTH FUND A-DIST-EURO	MEDIUM-TO-HIGH	MEDIUM
FIDELITY FUNDS - GLOBAL THEMATIC OPPORTUNITIES FUND A- DIST-USD	MEDIUM-TO-HIGH	MEDIUM
FIDELITY FUNDS - JAPAN VALUE FUND A-DIST-EUR (H)	MEDIUM-TO-HIGH	HIGH
FIDELITY FUNDS - LATIN AMERICA FUND A-DIST-USD	HIGH	MEDIUM-TO-HIGH
FRANKLIN INCOME FUND A (MDIS) AUD-H1	MEDIUM-TO-HIGH	MEDIUM
FRANKLIN U.S. OPPORTUNITIES FUND A (ACC) HKD	HIGH	MEDIUM-TO-HIGH
FRANKLIN U.S. OPPORTUNITIES FUND A (ACC) USD	HIGH	MEDIUM-TO-HIGH
FSSA ASIAN EQUITY PLUS FUND CLASS I Hedged N (AUD - AC C)	HIGH	MEDIUM-TO-HIGH
INVESCO CONTINENTAL EUROPEAN SMALL CAP EQUITY FUND A (USD)-AD	HIGH	MEDIUM-TO-HIGH
INVESCO NIPPON SMALL/MID CAP EQUITY FUND A (DISTRIBUTION)	HIGH	MEDIUM-TO-HIGH
INVESCO PAN EUROPEAN SMALL CAP EQUITY FUND A (ACCUMULATION)	HIGH	MEDIUM-TO-HIGH
JPM AMERICA EQUITY A (ACC) - AUD (HEDGED)	HIGH	MEDIUM-TO-HIGH
JPM ASIA PACIFIC INCOME A (IRC) - AUD (HEDGED)	MEDIUM-TO-HIGH	MEDIUM
JPMORGAN FUTURE TRANSITION MULTI-ASSET (ACC) - RMB (HEDGED)	MEDIUM-TO-HIGH	MEDIUM
JPMORGAN FUTURE TRANSITION MULTI-ASSET (CGDIV) - RMB (HEDGED)	MEDIUM-TO-HIGH	MEDIUM
JPMORGAN JAPAN (YEN) (ACC) - JPY	HIGH	MEDIUM-TO-HIGH
JPMORGAN JAPAN (YEN) (ACC) - RMB HEDGED	HIGH	MEDIUM-TO-HIGH
JPMORGAN MULTI INCOME (MTH) - AUD (HEDGED)	MEDIUM-TO-HIGH	MEDIUM
JPMORGAN MULTI INCOME (MTH) - NZD (HEDGED)	MEDIUM-TO-HIGH	MEDIUM
MANULIFE GLOBAL MULTI-ASSET DIVERSIFIED INCOME AA (H-AUD) MDIST (G)	MEDIUM-TO-HIGH	MEDIUM
PICTET - GLOBAL ENVIRONMENTAL OPPORTUNITIES CLASS P EUR	HIGH	MEDIUM-TO-HIGH
PICTET - GLOBAL ENVIRONMENTAL OPPORTUNITIES CLASS P USD	HIGH	MEDIUM-TO-HIGH
PICTET - PREMIUM BRANDS CLASS P EUR	HIGH	MEDIUM-TO-HIGH
PICTET - PREMIUM BRANDS CLASS P USD	HIGH	MEDIUM-TO-HIGH
PBPR ELI 15588749	MEDIUM	LOW-TO-MEDIUM
PBPR ELI 16427249	MEDIUM	LOW-TO-MEDIUM

CAN 5.75 06/01/29	MEDIUM	LOW-TO-MEDIUM
XIAOMI 3.375 04/29/30	MEDIUM-TO-HIGH	MEDIUM
HKGB 2.24 08/27/29	LOW-TO-MEDIUM	LOW
UKT 3.375 03/07/27	MEDIUM	LOW-TO-MEDIUM
HKE 2.25 06/09/30	MEDIUM-TO-HIGH	MEDIUM
KO 5.2 01/14/55	HIGH	MEDIUM-TO-HIGH
MQGAU 4.15 12/15/27	HIGH	MEDIUM-TO-HIGH
CASPEA 2.2 06/22/30	MEDIUM-TO-HIGH	MEDIUM
SP 0 11/15/29	LOW-TO-MEDIUM	LOW
HYNMTR 5.7 06/26/30	MEDIUM-TO-HIGH	MEDIUM
BABA 5.625 11/26/54	HIGH	MEDIUM-TO-HIGH
BABA 5.25 05/26/35	HIGH	MEDIUM-TO-HIGH
AMZN 3.875 08/22/37	HIGH	MEDIUM-TO-HIGH
MCD 3.6 07/01/30	MEDIUM-TO-HIGH	MEDIUM
MMM 4.8 03/15/30	MEDIUM-TO-HIGH	MEDIUM
NFLX 4.875 06/15/30	MEDIUM-TO-HIGH	MEDIUM
MBGGR 3.25 11/15/30	HIGH	MEDIUM-TO-HIGH
SOBKCO 4.699 07/09/30	MEDIUM-TO-HIGH	MEDIUM
DBR 2.6 05/15/41	MEDIUM-TO-HIGH	MEDIUM
DBR 2.6 08/15/35	MEDIUM-TO-HIGH	MEDIUM
PFE 3.9 03/15/39	HIGH	MEDIUM-TO-HIGH
PFE 4 03/15/49	HIGH	MEDIUM-TO-HIGH
CB 4.9 08/15/35	HIGH	MEDIUM-TO-HIGH
AIA 4.5 03/16/46	HIGH	MEDIUM-TO-HIGH
HKMTGC 2.85 08/14/30	MEDIUM-TO-HIGH	MEDIUM

Important Notes

1. The investment product risk rating is an internal rating assigned by the Bank according to the risk level of the investment product as determined by the Bank at its absolute discretion and for reference purpose only (I: Low risk; II: Low-to-medium risk; III: Medium risk; IV: Medium-to-high risk; V: High risk). It may be revised from time to time, taking into account the latest market conditions and other relevant factors.
2. You should carefully consider if the subject product continues to match with your risk appetite, investment objective(s), financial situation, asset concentration and personal circumstances. If the revised product risk rating does not match with your investment risk profile or in case you have any queries, you are advised to seek independent professional advice and carefully consider if the above investment product continues to be suitable to you.
3. The product risk rating provided herein do not take into account individual client's circumstances, objectives or needs. Investment involves risk. This list is not intended to and should not be in any way treated and/or considered and/or construed as a recommendation, an offer, nor a solicitation for any investment products, strategies or services to particular clients. Accordingly, you should not rely on such ratings in making any investment decision and should be solely responsible for making your own consideration of your circumstances, objectives or needs.

附件

第一部份：風險級別被調升的投資產品

產品名稱	前風險級別	新風險級別
富達基金 - 日本價值型基金 A 類別股份 - 派息 - 歐元對沖	中至高風險	高風險
施羅德環球基金- 環球收息債券 A 類累積 美元	低至中風險	中風險
施羅德環球基金- 環球收息債券 A 類收息 港元 MF	低至中風險	中風險
施羅德環球基金- 環球收息債券 A 類收息 人民幣對沖 MFC	低至中風險	中風險
施羅德環球基金- 環球收息債券 A 類收息 美元 MF	低至中風險	中風險

第二部份：風險級別被調低的投資產品

產品名稱	前風險級別	新風險級別
聯博－短期債券基金 AA 股－英鎊（對沖）	中風險	低至中風險
聯博－跨領域收益基金 AD 股－澳元（對沖）	中至高風險	中風險
聯博－跨領域收益基金 AD 股－紐元（對沖）	中至高風險	中風險
聯博－低波幅策略股票基金 AD 股－加元（對沖）	中至高風險	中風險
安聯亞洲多元入息基金 AMG 類 (H2-歐元對沖) 收息股份	中至高風險	中風險
安聯歐洲增長精選基金 - A 類股份(歐元派息)	高風險	中至高風險
安聯歐洲增長精選基金 - AT 類股份(歐元累積)	高風險	中至高風險
安聯全球永續發展基金 AM 類收息 (H2-加元對沖)	中至高風險	中風險
ALLIANZ INTERGLOBAL A (EUR)	高風險	中至高風險
安聯寰通收益及增長基金 AM 類收息 (H2-澳元對沖)	中至高風險	中風險
安聯寰通收益及增長基金 AM 類收息 (H2-英鎊對沖)	中至高風險	中風險
安聯寰通收益及增長基金 AM 類收息 (H2-紐元對沖)	中至高風險	中風險
霸菱歐洲精選基金 A 類別歐元收入	高風險	中至高風險
霸菱歐洲精選基金 A 類別英鎊收入	高風險	中至高風險
貝萊德全球基金 - 動力高息基金 A8 澳元對沖	中至高風險	中風險
貝萊德全球基金 - 系統分析環球股票高息基金 A6 英鎊對沖	中至高風險	中風險
貝萊德全球基金 - 世界健康科學基金 A2 澳元對沖	高風險	中至高風險
富達基金 - 澳洲多元化股票基金 A 股-累積-澳元	高風險	中至高風險
富達基金 - 澳洲多元化股票基金 A 股-派息-澳元	高風險	中至高風險
富達基金 - 歐洲動力增長基金 A 類別股份 - 累積-歐元	高風險	中至高風險
富達基金 - 歐洲動力增長基金 A 類別股份 - 派息-歐元	高風險	中至高風險
富達基金 - 歐洲增長基金 A 類別股份 - 派息- 歐元	中至高風險	中風險
富達基金 - 環球主題機遇基金 A 類別股份-派息-美元	中至高風險	中風險
富達基金 - 拉丁美洲基金 A 股-派息-美元	中至高風險	中至高風險
富蘭克林入息基金 A (每月派息) 澳元-H1	高風險	中風險
富蘭克林美國機會基金 A (累積) 港元	中至高風險	中至高風險
富蘭克林美國機會基金 A (累積) 美元	高風險	中至高風險
首域盈信亞洲股本優點基金 第一類對沖 N (澳元 - 累積)	高風險	中至高風險
景順歐洲大陸小型企業基金 A (美元) 每年派息	高風險	中至高風險
景順日本小型企業基金 A (每年派息)	高風險	中至高風險
景順全歐洲小型企業基金 A (累積股份)	高風險	中至高風險
JPM 美國 A (累計) - 澳元對沖	高風險	中至高風險
JPM 亞太入息 A (利率入息) - 澳元對沖	高風險	中風險
摩根明日趨勢多元基金 (累計) - 人民幣對沖	中至高風險	中風險
摩根明日趨勢多元基金 (利益月派) - 人民幣對沖	中至高風險	中風險
摩根日本 (日圓) (累計) (日圓)	中至高風險	中至高風險
摩根日本 (日圓) (累計) (人民幣對沖)	高風險	中至高風險
摩根全方位入息 (澳元對沖) (每月派息)	高風險	中風險
摩根全方位入息 (紐元對沖) (每月派息)	中至高風險	中風險
宏利環球多元資產入息基金 AA(澳元對沖)每月派息(G)類	中至高風險	中風險
百達 - 全球環保機遇 P 類 累積 歐元	中至高風險	中至高風險
百達 - 全球環保機遇 P 類 累積 美元	高風險	中至高風險

百達 - 精選品牌 P 類 累積 歐元	高風險	中至高風險
百達 - 精選品牌 P 類 累積 美元	高風險	中至高風險
鄧普頓環球總收益基金 A (每月派息) - 英鎊 - 對沖 1	高風險	中至高風險
潛在紅利表現回報股票掛鈎投資 15588749	中風險	低至中風險
潛在紅利表現回報股票掛鈎投資 16427249	中風險	低至中風險
CAN 5.75 06/01/29	中風險	低至中風險
XIAOMI 3.375 04/29/30	中至高風險	中風險
HKGB 2.24 08/27/29	低至中風險	低風險
UKT 3.375 03/07/27	中風險	低至中風險
HKE 2.25 06/09/30	中至高風險	中風險
KO 5.2 01/14/55	高風險	中至高風險
MQGAU 4.15 12/15/27	高風險	中至高風險
CASPEA 2.2 06/22/30	中至高風險	中風險
SP 0 11/15/29	低至中風險	低風險
HYNMTR 5.7 06/26/30	中至高風險	中風險
BABA 5.625 11/26/54	高風險	中至高風險
BABA 5.25 05/26/35	高風險	中至高風險
AMZN 3.875 08/22/37	高風險	中至高風險
MCD 3.6 07/01/30	中至高風險	中風險
MMM 4.8 03/15/30	中至高風險	中風險
NFLX 4.875 06/15/30	中至高風險	中風險
MBGGR 3.25 11/15/30	高風險	中至高風險
SOBKCO 4.699 07/09/30	中至高風險	中風險
DBR 2.6 05/15/41	中至高風險	中風險
DBR 2.6 08/15/35	中至高風險	中風險
PFE 3.9 03/15/39	高風險	中至高風險
PFE 4 03/15/49	高風險	中至高風險
CB 4.9 08/15/35	高風險	中至高風險
AIA 4.5 03/16/46	高風險	中至高風險
HKMTGC 2.85 08/14/30	中至高風險	中風險

重要事項

- 投資產品風險級別是本行以其絕對酌情權按該投資產品的風險程度而釐定的內部評定級別，只供參考之用（I：低風險；II：低至中風險；III：中風險；IV：中至高風險；V：高風險）。本行並會視乎最新市況及其他有關因素對風險級別不時作出調整。
- 閣下應謹慎考慮該項產品是否繼續配合閣下可承受的風險程度、投資目標、財務狀況、資產集中程度及個人狀況。如修改後的產品風險級別與閣下的風險取向出現錯配或如果閣下有任何疑問，閣下應尋求獨立專業意見，謹慎考慮上述投資產品是否繼續適合閣下。
- 以上所列之產品風險評級並未有考慮個別客戶的情況、投資目標及需要。投資涉及風險。此列表無意及不應被視為及/或考慮及/或構成對個別客戶作出任何投資產品或策略或服務的建議或要約或邀請。因此，閣下不應依賴任何該等風險評級資訊作出任何投資決定，並應考慮其個別情況、投資目標及需要自行作獨立的評估。