OCBC Bank
華僑銀行
OCBC Centre
161 Queen's Road Central
Hong Kong SAR

16 October 2026

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 15 October 2026 will be revised with effect from 16 October 2026. 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 Relationship Manager or call our Customer Service Hotline at 3199 9188 (Personal Customer) or 2815 9919 (Corporate Customer).

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 2026 年 10 月 15 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 2026 年 10 月 16 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，請聯絡閣下之客戶經理或致電客戶服務熱線 3199 9188（個人客戶）或 2815 9919（企業客戶）。

華僑銀行（香港）有限公司謹啟

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Appendix

Part 1: Investment product risk rating being revised up

Product Name	Former Risk Rating	New Risk Rating
FIDELITY FUNDS - GLOBAL TECHNOLOGY FUND A-DIST-EUR	MEDIUM-TO-HIGH	HIGH
FIDELITY FUNDS - JAPAN VALUE FUND A-ACC-JPY	MEDIUM-TO-HIGH	HIGH
FIDELITY FUNDS - JAPAN VALUE FUND A-ACC-USD (H)	MEDIUM-TO-HIGH	HIGH
JPMORGAN JAPAN (YEN) (ACC) - RMB HEDGED	MEDIUM-TO-HIGH	HIGH

Part 2: Investment product risk rating being revised down

Product Name	Former Risk Rating	New Risk Rating
SCHRODER ASIAN ASSET INCOME FUND CLASS A DIS - AUD HEDGED	MEDIUM-TO-HIGH	MEDIUM
JPMORGAN ASIA EQUITY DIVIDEND (MTH) - AUD HEDGED	HIGH	MEDIUM-TO-HIGH
JPMORGAN ASIA EQUITY DIVIDEND (MTH) - NZD HEDGED	HIGH	MEDIUM-TO-HIGH
VALUE PARTNERS HIGH-DIVIDEND STOCKS FUND CLASS A2 MDIS AUD HEDGED	HIGH	MEDIUM-TO-HIGH
VALUE PARTNERS HIGH-DIVIDEND STOCKS FUND CLASS A2 MDIS NZD HEDGED	HIGH	MEDIUM-TO-HIGH
JPMORGAN GLOBAL EQUITY HIGH INCOME (MTH) - AUD HEDGED	MEDIUM-TO-HIGH	MEDIUM
JANUS HENDERSON HF - PAN EUROPEAN SMALLER COMPANIES FUND A2 (ACC)	HIGH	MEDIUM-TO-HIGH
FIDELITY FUNDS - GREATER CHINA FUND A-DIST-USD	HIGH	MEDIUM-TO-HIGH
JPM EMERGING MARKETS DIVIDEND A (IRC) - AUD (HEDGED)	HIGH	MEDIUM-TO-HIGH
JPM TOTAL EMERGING MARKETS INCOME FUND A (IRC) - AUD (HEDGED)	MEDIUM-TO-HIGH	MEDIUM
FIDELITY FUNDS - GLOBAL DIVIDEND PLUS FUND A-MINCOME(G)-AUD (H)	MEDIUM-TO-HIGH	MEDIUM
AB FCP I - AMERICAN INCOME PORTFOLIO CLASS AA - EUR(H)	MEDIUM	LOW-TO-MEDIUM
AB FCP I - AMERICAN INCOME PORTFOLIO CLASS AT - EUR(H)	MEDIUM	LOW-TO-MEDIUM
ALLIANZ GLOBAL OPPORTUNISTIC BOND CLASS AMG (H2-AUD) DIS	MEDIUM	LOW-TO-MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (H2-AUD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (H2-CAD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (H2-EUR)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (H2-GBP)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (H2-JPY)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (H2-NZD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (H2-RMB)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (HKD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AM DIS (USD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AMi3 DIS (H2-SGD)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ INCOME AND GROWTH CLASS AT ACC (USD)	MEDIUM-TO-HIGH	MEDIUM
BNP PARIBAS FUNDS EMERGING BOND OPPORTUNITIES - CLASSIC - CAP	MEDIUM-TO-HIGH	MEDIUM
FIDELITY FUNDS - US DOLLAR BOND FUND A-MCDIST(G)-GBP (H)	MEDIUM	LOW-TO-MEDIUM
GOOGL 4.7 11/15/35	MEDIUM-TO-HIGH	MEDIUM
ACGB 1.25 05/21/32	MEDIUM	LOW-TO-MEDIUM
DBR 2.6 08/15/35	MEDIUM	LOW-TO-MEDIUM
MFCCN 3.703 03/16/32	MEDIUM-TO-HIGH	MEDIUM
URBREN 3.48 01/14/36	MEDIUM-TO-HIGH	MEDIUM
WFC 3.32 01/27/31	MEDIUM	LOW-TO-MEDIUM
HKCGAS 3.85 08/18/31	MEDIUM-TO-HIGH	MEDIUM
MBGGR 3 07/10/27	MEDIUM	LOW-TO-MEDIUM
SPCX 5.35 07/15/31	MEDIUM-TO-HIGH	MEDIUM
INTEREST RATE LINKED:CALLABLE RANGE ACCRUAL NOTES DUE2030 XS2880137059	MEDIUM-TO-HIGH	MEDIUM
BASKET DCDC ELI 29988863	HIGH	MEDIUM-TO-HIGH
BNP PARIBAS BASKET ELIS EL81331GKU	HIGH	MEDIUM-TO-HIGH
SINGLE DCDC ELI 34090937	HIGH	MEDIUM-TO-HIGH
SINGLE DCDC ELI 35151657	HIGH	MEDIUM-TO-HIGH

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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.

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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 - 環球科技基金 A 股-派息-歐元	中至高風險	高風險
富達基金 - 日本價值型基金 A 類別股份 - 累積 - 日圓	中至高風險	高風險
富達基金 - 日本價值型基金 A 類別股份 - 累積 - 美元對沖	中至高風險	高風險
摩根日本 (日圓) (累計) (人民幣對沖)	中至高風險	高風險

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
施羅德亞洲高息股債基金 A 類收息 - 澳元對沖	中至高風險	中風險
摩根亞洲股息 (每月派息) 澳元對沖	高風險	中至高風險
摩根亞洲股息 (每月派息) 紐元對沖	高風險	中至高風險
惠理高息股票基金 A2 Mdis 澳元對沖類別	高風險	中至高風險
惠理高息股票基金 A2 Mdis 紐元對沖類別	高風險	中至高風險
摩根環球股票高息 (每月派息) - 澳元對沖	中至高風險	中風險
駿利亨德森遠見基金 - 泛歐小型公司基金 A2 (積累股份)	高風險	中至高風險
富達基金 - 大中華基金 A 類別股份 - 派息 - 美元	高風險	中至高風險
JPM 新興市場股息收益 A (利率入息) - 澳元對沖	高風險	中至高風險
JPM 新興股債入息 A (利率入息) - 澳元對沖	中至高風險	中風險
富達基金 - 環球股息優勢基金 A 股-每月特色派息(G)-澳元(對沖)	中至高風險	中風險
聯博 - 美元收益基金 AA 股–歐元（對沖）	中風險	低至中風險
聯博 - 美元收益基金 AT 股–歐元（對沖）	中風險	低至中風險
安聯環球機遇債券基金 AMg 類 （H2-澳元）收息股份	中風險	低至中風險
安聯收益及增長基金 AM 類收息股份 (H2-澳洲元對沖)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (H2-加元對沖)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (H2-歐元對沖)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (H2-英鎊對沖)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (H2-日圓對沖)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (H2-紐西蘭元對沖)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (H2-人民幣對沖)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (港元)	中至高風險	中風險
安聯收益及增長基金 AM 類收息股份 (美元)	中至高風險	中風險
安聯收益及增長基金 AMi3 類收息股份 (H2-新加坡元對沖)	中至高風險	中風險
安聯收益及增長基金 AT 類累積股份 (美元)	中至高風險	中風險
法巴新興市場智取債券基金 - 經典 - 資本	中至高風險	中風險
富達基金 - 美元債券基金 A 股-C 每月派息(G)-英鎊對沖	中風險	低至中風險
GOOGL 4.7 11/15/35	中至高風險	中風險
ACGB 1.25 05/21/32	中風險	低至中風險
DBR 2.6 08/15/35	中風險	低至中風險
MFCCN 3.703 03/16/32	中至高風險	中風險
URBREN 3.48 01/14/36	中至高風險	中風險
WFC 3.32 01/27/31	中風險	低至中風險
HKCGAS 3.85 08/18/31	中至高風險	中風險

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MBGGR 3 07/10/27	中風險	低至中風險
SPCX 5.35 07/15/31	中至高風險	中風險
利率掛鈎: 2030 年到期可贖回區間計息票據	中至高風險	中風險
籃子每日現金紅利可贖回股票掛鈎投資 29988863	高風險	中至高風險
法國巴黎銀行籃子股票掛鈎投資 EL81331GKU	高風險	中至高風險
單一每日現金紅利可贖回股票掛鈎投資 34090937	高風險	中至高風險
單一每日現金紅利可贖回股票掛鈎投資 35151657	高風險	中至高風險

重要事項

1. 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。

2. 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。

3. 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。