



3 July 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 need 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 3 July 2025 will be revised with effect from 4 July 2025. Please refer to Appendix for details. Please carefully consider if the investment product(s) you are holding continues to be suitable to 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 7 月 3 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 7 月 4 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
ALLIANZ GLOBAL SUSTAINABILITY FUND CLASS AM DIS (H2-CAD)	MEDIUM	MEDIUM-TO-HIGH
FIDELITY FUNDS – AUSTRALIAN DIVERSIFIED EQUITY FUND A-ACC-AUD	MEDIUM-TO-HIGH	HIGH
FIDELITY FUNDS – AUSTRALIAN DIVERSIFIED EQUITY FUND A-DIST-AUD	MEDIUM-TO-HIGH	HIGH
FIDELITY FUNDS - GLOBAL THEMATIC OPPORTUNITIES FUND A- DIST-USD	MEDIUM	MEDIUM-TO-HIGH
FIDELITY FUNDS - JAPAN VALUE FUND A-MCDIST(G)-JPY	MEDIUM-TO-HIGH	HIGH
FIDELITY FUNDS - JAPAN VALUE FUND A-MCDIST(G)-USD (H)	MEDIUM-TO-HIGH	HIGH
INVESCO NIPPON SMALL/MID CAP EQUITY FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	HIGH
JPMORGAN JAPAN (YEN) (ACC) - JPY	MEDIUM-TO-HIGH	HIGH
JPMORGAN JAPAN (YEN) (ACC) - RMB HEDGED	MEDIUM-TO-HIGH	HIGH
BABA 5.625 11/26/54	MEDIUM-TO-HIGH	HIGH
BABA 5.25 05/26/35	MEDIUM-TO-HIGH	HIGH
AMZN 3.875 08/22/37	MEDIUM-TO-HIGH	HIGH
KO 5.2 01/14/55	MEDIUM-TO-HIGH	HIGH

Part 2: Investment product risk rating being revised down

Product Name	Former Risk Rating	New Risk Rating
AB SICAV I - SUSTAINABLE GLOBAL THEMATIC PORTFOLIO CLASS A - EUR(H)	HIGH	MEDIUM-TO-HIGH
ALLIANZ GLOBAL INCOME CLASS AMG (HKD) DIS	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ GLOBAL INCOME CLASS AMG (USD) DIS	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ GLOBAL INCOME CLASS AMGI (H2-EUR) DIS	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ GLOBAL INCOME CLASS AMGI (H2-JPY) DIS	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ GLOBAL INCOME CLASS AMGI (H2-RMB) DIS	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ THEMATIC INCOME FUND CLASS AM DIS (H2-RMB)	MEDIUM-TO-HIGH	MEDIUM
ALLIANZ THEMATIC INCOME FUND CLASS AMG DIS (H2-RMB)	MEDIUM-TO-HIGH	MEDIUM
JPM ASIA PACIFIC INCOME A (IRC) - NZD (HEDGED)	MEDIUM-TO-HIGH	MEDIUM
PICTET HK - PICTET STRATEGIC INCOME CLASS HP DM JPY	MEDIUM-TO-HIGH	MEDIUM
BMW 3.59 10/04/29	MEDIUM-TO-HIGH	MEDIUM
BABA 4.875 05/26/30	MEDIUM-TO-HIGH	MEDIUM
T 4.5 12/31/31	MEDIUM	LOW-TO-MEDIUM
NFLX 4.9 081534	HIGH	MEDIUM-TO-HIGH
UKT 4.25 12/07/40	HIGH	MEDIUM-TO-HIGH
UKT 4.375 03/07/30	MEDIUM-TO-HIGH	MEDIUM
C 3.79 09/28/28	MEDIUM-TO-HIGH	MEDIUM
PSASP 2.7 06/03/35	HIGH	MEDIUM-TO-HIGH

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
安聯全球永續發展基金 AM 類收息 (H2-加元對沖)	中風險	中至高風險
富達基金 - 澳洲多元化股票基金 A 股-累積-澳元	中至高風險	高風險
富達基金 - 澳洲多元化股票基金 A 股-派息-澳元	中至高風險	高風險
富達基金 - 環球主題機遇基金 A 類別股份-派息-美元	中風險	中至高風險
富達基金 - 日本價值型基金 A 類別股份-C 每月派息(G)-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-C 每月派息(G)-美元對沖	中至高風險	高風險
景順日本小型企業基金 A (每年派息)	中至高風險	高風險
摩根日本 (日圓) (累計) (日圓)	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
BABA 5.625 11/26/54	中至高風險	高風險
BABA 5.25 05/26/35	中至高風險	高風險
AMZN 3.875 08/22/37	中至高風險	高風險
KO 5.2 01/14/55	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
聯博－環球可持續趨勢基金 A 股-歐元（對沖）	高風險	中至高風險
安聯環球收益基金 AMG 類 (港元) 收息股份	中至高風險	中風險
安聯環球收益基金 AMG 類 (美元) 收息股份	中至高風險	中風險
安聯環球收益基金 AMGI 類 (H2-歐元對沖) 收息股份	中至高風險	中風險
安聯環球收益基金 AMGI 類 (H2-日元對沖) 收息股份	中至高風險	中風險
安聯環球收益基金 AMGI 類 (H2-人民幣對沖) 收息股份	中至高風險	中風險
安聯精選主題收益基金 AM 類收息(H2-人民幣對沖)	中至高風險	中風險
安聯精選主題收益基金 AMg 類 收息股份(H2- 人民幣對沖)	中至高風險	中風險
JPM 亞太入息 A (利率入息) - 紐元對沖	中至高風險	中風險
百達香港 - 瑞士百達策略收益 HP 類 每月派息 日元對沖	中至高風險	中風險
BMW 3.59 10/04/29	中至高風險	中風險
BABA 4.875 05/26/30	中至高風險	中風險
T 4.5 12/31/31	中風險	低至中風險
NFLX 4.9 08/15/34	高風險	中至高風險
UKT 4.25 12/07/40	高風險	中至高風險
UKT 4.375 03/07/30	中至高風險	中風險
C 3.79 09/28/28	中至高風險	中風險
PSASP 2.7 06/03/35	高風險	中至高風險

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。