

May 2017

Dear Client

**Disclosure of Renminbi (“RMB”) reference rates of RMB investment products**

Thank you for your loyal patronage with Standard Chartered Private Bank.

We always strive to provide better banking services to our Clients.

One of the steps taken includes ensuring that the product features and product risks are adequately disclosed during the selling process of the relevant products to our Clients.

Unless otherwise communicated to you, the RMB exchange rate and/or interest rate referred to in our RMB investment products are the offshore (“CNH”) rates.

As always, please do not hesitate to contact your Private Banker if you have any queries.

Yours faithfully



Vivian Chan  
Managing Director  
Regional Head, Private Banking, Greater China and North Asia

If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.

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Standard Chartered Private Bank is the private banking division of Standard Chartered Bank (Hong Kong) Limited

親愛的客戶：

### 人民幣投資產品的人民幣參考匯率之披露

多謝 閣下對渣打私人銀行的支持。

我們一直致力為客戶提供更優質的銀行服務，其中一項措施包括確保在銷售相關產品予客戶的過程中，充分披露產品的特點及風險。

除非另行告知 閣下，否則我們人民幣投資產品所指的人民幣匯率及/或利率乃離岸人民幣的匯率及/或利率。

如有任何疑問，請隨時與 閣下的私人銀行家聯絡。

董事總經理  
大中華暨北亞區私人銀行主管



陳盧鳳儀 謹啟

二零一七年五月