

**Health Warning Statement
「健康警告」聲明**

For all exchange traded products, debt securities, investment funds and FX Forward which have embedded derivatives

WARNING: This investment is not a deposit. This is an investment product which involves derivatives. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice.

The investment decision is yours and you are advised to exercise caution in making any investment decision, including understanding the extent of your exposure to loss of your initial investment with regards to your financial situation, investment experience and investment objectives.

適用於所有以衍生工具構成的交易所買賣產品、債券投資、投資基金及外匯遠期

警告：本投資並非存款。這項投資是涉及衍生工具的結構性產品。除非閣下完全了解及願意承擔所涉及風險，否則切勿投資此產品。閣下如對此產品所涉及風險有疑問，應詢問有關中介人或徵詢獨立專業意見。

投資決策是由您自行作出的，建議您審慎作出任何投資決策，包括根據您個人的財務狀況、投資經驗及投資目標，了解您損失最初投資的風險程度。

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