

Important Notice and Risk Warning

Please note that Securities, Unit Trusts, Bonds, Equity Linked Products and Currency-linked Products are trading products and certain investment products are structured products involving derivatives. The investment decision is yours but you should not invest in any of such product(s) unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investment involves risks, including the substantial loss of the principal amount invested. Foreign currency-denominated transactions involve currency risks. Fluctuations in currency rates may result in significant losses in the amount invested in the event that the currency denomination of the transaction exchanges to another currency. The exchange rate fluctuations of Renminbi ("RMB") may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the Customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Conversion of RMB through the Bank is subject to the restriction specified by regulatory requirements, RMB position of the Bank and the Bank's commercial decisions at the relevant time. The prices of securities may move up or down, sometimes dramatically, and may even become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying and selling in investment products. In the worst case scenario, customer could lose the entire principal amount invested. The risk of loss in Foreign Exchange Margin Trading and Securities Margin Trading can be substantial. You may sustain losses in excess of your initial margin funds and your cash and any assets deposited as collateral with the licensed or registered person. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds or make interest payments. If the required funds or interest payments are not provided within the prescribed time, your position and collateral may be liquidated without your consent. You will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives. Customer should not make any investment decision solely based on the information provided in this material. Before making any investment decision, customers should read attentively and carefully consider all the relevant investment product's offering documents and information (including but not limit to the risk factors set out therein) and the OCBC Wing Hang Bank Limited (the "Bank") Risk Disclosure Statements to understand the product's features and associated risks. Investment decision is made by customers; customers should also seriously consider if the relevant investment product is suitable for them by reference to their own financial resources and position, investment objectives, investment experience, expected investment horizon, risk profile, degree of asset concentration and other relevant circumstances. If necessary, customers should obtain independent professional advice. Nothing in this material constitutes an investment advice or offer or an inducement to any person to acquire, purchase or subscribe for any investments or products referred to herein. All investment products will be subject to the terms and conditions of the relevant account opening documentation, offering documentation and investment product documentation. This material is provided by the Bank and has not been reviewed by the Securities and Futures Commission or any regulatory authority in Macau.