WARNING

警告

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List of Secondary Market Certificates of Deposit as of 9 January 2026# 二手市場存款證總表 截至 2026 年 1 月 9 日#

Issuer 發行機構	**Certificates of Deposit Name 存款證名稱**	**Product Code 產品編號 / ISIN CODE 國際證券編號**	**Investment Currency 投資貨幣**	**Certificates of Deposit Credit Rating 存款證信貸評級**	**Issuer Credit Rating 發行機構信貸評級**	**Maturity Date (DD/MM/YY) 到期日 (日/月/年)**	**Interest Rate (% p.a.) 票面利息 (%年率)**	**Interest Payment Frequency 付利息頻率**	**Minimum Transaction Amount 最低交易金額**	**Product Risk Rating* 產品風險評級***	**CIES** eligible product 資本投資者入境計劃合資格產品**	**WMC^^ eligible product 跨境理財通合資格產品**
Agricultural Bank of China Limited, Hong Kong Branch 中國農業銀行股份有限公司香港分行	Agricultural Bank of China Limited HK Branch HKD 3.40% Fixed Rate Certificate of Deposit due 16 January 2026 中國農業銀行股份有限公司香港分行於 2026 年 1 月 16	BKCD25002 / XS2979576514	HKD 港幣	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	16/01/2026	3.40%	At Maturity 到期時支付	HKD10,000 港幣 10,000	2	No	Yes

	日到期的港元3.40%固定利率存款證											
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.80% Fixed Rate Certificate of Deposit due 23 January 2026 中國銀行股份有限公司香港分行於2026年1月23日到期的美3.80%固定利率存款證	BKCD25003 / HK0001102448	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	23/01/2026	3.80%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.90% Fixed Rate Certificate of Deposit due 13 February 2026 中國銀行股份有限公司香港分行於2026年2月13日到期的美3.90%固定利率存款證	BKCD25004 / HK0001106613	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	13/02/2026	3.90%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch	Bank of China Limited HK Branch USD 3.90% Fixed	BKCD25007 / HK0001111332	USD 美元	/	A1 (Moody's 穆迪) / A (Standard &	27/02/2027	3.90%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

中國銀行股份有限公司香港分行	Rate Certificate of Deposit due 27 February 2026 中國銀行股份有限公司香港分行於 2026 年 2 月 27 日到期的美 3.90%固定利率存款證				Poor’ s 標準普爾) / A (Fitch 惠譽)							
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.90% Fixed Rate Certificate of Deposit due 6 March 2026 中國銀行股份有限公司香港分行於 2026 年 3 月 6 日到期的美 3.90%固定利率存款證	BKCD25008 / HK0001111704	USD 美元	/	A1 (Moody’ s 穆迪) / A (Standard & Poor’ s 標準普爾) / A (Fitch 惠譽)	6/3/2026	3.90%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Agricultural Bank of China Limited, Hong Kong Branch 中國農業銀行股份有限公司香港分行	Agricultural Bank of China Limited HK Branch HKD 3.25% Fixed Rate Certificate of Deposit due 22 September 2025 中國農業銀行股份有限公司香港分行於 2025 年 9 月 22	BKCD25011 / XS3031458261	HKD 港幣	/	A1 (Moody’ s 穆迪) / A (Standard & Poor’ s 標準普爾) / A (Fitch 惠譽)	22/09/2026	3.25%	At Maturity 到期時支付	HKD10,000 港幣 10,000	2	No	Yes

	日到期的港元3.25%固定利率存款證											
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.80% Fixed Rate Certificate of Deposit due 10 April 2026 中國銀行股份有限公司香港分行於 2026 年 4 月 10 日到期的美 3.80% 固定利率存款	BKCD25016 / HK0001128443	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	10/4/2026	3.80%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行證	Bank of China Limited HK Branch USD 3.70% Fixed Rate Certificate of Deposit due 16 April 2026 中國銀行股份有限公司香港分行於 2026 年 4 月 16 日到期的美 3.70% 固定利率存款	BKCD25018 / HK0001136388	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	16/4/2026	3.70%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司	Bank of China Limited HK Branch USD 3.65% Fixed Rate Certificate of Deposit due 24 April	BKCD25021 / HK0001136560	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) /	24/4/2026	3.65%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

香港分行	2026 中國銀行股份有限公司香港分行於 2026 年 4 月 24 日到期的美 3.65%固定利率存款證				A (Fitch 惠譽)							
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.70% Fixed Rate Certificate of Deposit due 8 May 2026 中國銀行股份有限公司香港分行於 2026 年 5 月 8 日到期的美 3.70%固定利率存款證	BKCD25024 / HK0001145777	USD 美元	/	A1 (Moody’s 穆迪) / A (Standard & Poor’s 標準普爾) / A (Fitch 惠譽)	8/5/2026	3.70%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.70% Fixed Rate Certificate of Deposit due 12 June 2026 中國銀行股份有限公司香港分行於 2026 年 6 月 12 日到期的美 3.70%固定利率存款證	BKCD25030 / HK0001155560	USD 美元	/	A1 (Moody’s 穆迪) / A (Standard & Poor’s 標準普爾) / A (Fitch 惠譽)	12/6/2026	3.70%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch	Bank of China Limited HK Branch USD 3.70% Fixed	BKCD25028 / HK0001151536	USD 美元	/	A1 (Moody’s 穆迪) / A (Standard &	12/6/2026	3.70%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

中國銀行股份有限公司香港分行	Rate Certificate of Deposit due 29 May 2026 中國銀行股份有限公司香港分行於 2026 年 5 月 29 日到期的美 3.70% 固定利率存款證				Poor’ s 標準普爾) / A (Fitch 惠譽)							
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.65% Fixed Rate Certificate of Deposit due 26 June 2026 中國銀行股份有限公司香港分行於 2026 年 6 月 26 日到期的美 3.65% 固定利率存款證	BKCD25032 / HK0001160826	USD 美元	/	A1 (Moody’ s 穆迪) / A (Standard & Poor’ s 標準普爾) / A (Fitch 惠譽)	26/6/2026	3.65%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.70% Fixed Rate Certificate of Deposit due 10 July 2026 中國銀行股份有限公司香港分行於 2026 年 7 月 10 日到期的美 3.70% 固定利率存款證	BKCD25035 / HK0001167078	USD 美元	/	A1 (Moody’ s 穆迪) / A (Standard & Poor’ s 標準普爾) / A (Fitch 惠譽)	10/7/2026	3.70%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch HKD 1.80% Fixed Rate Certificate of Deposit due 8 July 2026 中國銀行股份有限公司香港分行於 2026 年 7 月 8 日到期的美 1.80%固定利率存款證	BKCD25037 / HK0001167029	HKD 港幣	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	2026/7/8	1.80%	At Maturity 到期時支付	HKD10,000 港幣 10,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.70% Fixed Rate Certificate of Deposit due 7 August 2026 中國銀行股份有限公司香港分行於 2026 年 8 月 7 日到期的美 3.70%固定利率存款證	BKCD25040 / HK0001178943	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	7/8/2026	3.70%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.70% Fixed Rate Certificate of Deposit due 13 August 2026 中國銀行股份有限公司香	BKCD25041 / HK0001179297	USD 美元	/	A1(Moody's 穆迪)/ A(Standard & Poor's標準普爾) / A (Fitch 惠譽)	13/8/2026	3.70%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

	港分行於 2026 年 8 月 13 日到期的美 3.70%固定利率存款證											
China Construction Bank Corporation, Seoul Branch 中國建設銀行股份有限公司首爾分行	中國建設銀行股份有限公司首爾分行於 2026 年 8 月 12 日到期的港元 1.80%固定利率存款證	BKCD25042 / XS3149450424	HKD 港幣	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	7/8/2026	1.80%	At Maturity 到期時支付	HKD10,000 港幣 10,000	2	No	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.60% Fixed Rate Certificate of Deposit due 27 August 2026 中國銀行股份有限公司香港分行於 2026 年 8 月 27 日到期的美 3.60%固定利率存款證	BKCD25044 / HK0001186128	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	27/8/2026	3.60%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股	Bank of China Limited HK Branch USD 3.50% Fixed Rate Certificate of	BKCD25045 / HK0001192357	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準	3/9/2026	3.50%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

份有限公司香港分行	Deposit due 3 September 2026中國銀行股份有限公司香港分行於2026年9月3日到期的美3.50%固定利率存款證				普爾) / A (Fitch 惠譽)							
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.50% Fixed Rate Certificate of Deposit due 10 September 2026 中國銀行股份有限公司香港分行於 2026 年 9 月 10 日到期的美 3.50%固定利率存款證	BKCD25046 / HK0001192761	USD 美元	/	A1 (Moody’s 穆迪) / A (Standard & Poor’s 標準普爾) / A (Fitch 惠譽)	10/9/2026	3.50%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.50% Fixed Rate Certificate of Deposit due 17 September 2026中國銀行股份有限公司香港分行於2026年9月17日到期的	BKCD25047 / HK0001193157	USD 美元	/	A1 (Moody’s 穆迪) / A (Standard & Poor’s 標準普爾) / A (Fitch 惠譽)	17/9/2026	3.50%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

	美3.50%固定利率存款證											
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.40% Fixed Rate Certificate of Deposit due 24 September 2026 中國銀行股份有限公司香港分行於2026年9月24日到期的美3.40%固定利率存款證	BKCD25048 / HK0001201687	USD 美元	/	A1 (Moody's 穆迪) / A (Standard & Poor's 標準普爾) / A (Fitch 惠譽)	24/9/2026	3.40%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.35% Fixed Rate Certificate of Deposit due 30 September 2026 中國銀行股份有限公司香港分行於2026年9月30日到期的美3.35%固定利率存款證	BKCD25049 / HK0001202016	USD 美元	/	A1(Moody's 穆迪)/ A(Standard & Poor's 標準普爾) / A (Fitch 惠譽)	30/09/2026	3.35%	At Maturity 到期時支付	USD1,000 美元 1,000	2	NO	Yes

Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.35% Fixed Rate Certificate of Deposit due 8 October 2026 中國銀行股份有限公司香港分行於2026年10月8日到期的美3.35%固定利率存款證	BKCD25050 / HK0001206280	USD 美元	/	A1(Moody's 穆迪)/ A(Standard & Poor's 標準普爾) / A (Fitch 惠譽)	8/10/2026	3.35%	At Maturity 到期時支付	USD1,000 美元1,000	2	NO	Yes
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.35% Fixed Rate Certificate of Deposit due 22 October 2026 中國銀行股份有限公司香港分行於2026年10月22日到期的美3.35%固定利率存款證	BKCD25051 / HK0001206892	USD 美元	/	A1(Moody's 穆迪)/ A(Standard & Poor's 標準普爾) / A (Fitch 惠譽)	22/10/2026	3.35%	At Maturity 到期時支付	USD1,000 美元1,000	2	NO	Yes
Bank of China Limited, Macau Branch 中國銀行股	Bank of China Limited Macau Branch USD 3.28% Fixed Rate	BKCD25054 / HK0001232302	USD 美元	/	A1(Moody's 穆迪)/ A(Standard & Poor's	10/12/2026	3.28%	At Maturity 到期時支付	USD1,000 美元1,000	2	NO	Yes

份有限公司澳門分行	Certificate of Deposit due 10 December 2026 中國銀行股份有限公司澳門分行於2026年12月10日到期的美3.28%固定利率存款證				標準普爾) / A (Fitch 惠譽)							
Bank of China Limited, Hong Kong Branch 中國銀行股份有限公司香港分行	Bank of China Limited HK Branch USD 3.70% Fixed Rate Certificate of Deposit due 17 July 2026 中國銀行股份有限公司香港分行於2026年7月17日到期的美3.70%固定利率存款證	BKCD25036 / HK0001167557	USD 美元	/	A1(Moody's 穆迪)/ A(Standard & Poor's 標準普爾) / A (Fitch 惠譽)	7/17/2026	3.70%	At Maturity 到期時支付	USD1,000 美元1,000	2	NO	Yes

Product Risk Rating 產品風險評級

1=Low 低

2=Low to Medium 低至中

3=Medium 中

4=Medium to High 中至高

5=High 高

Note 注意:

^ Refer to relevant Term Sheets for details. 詳情請參閱相關條款概要。

** Capital Investment Entrant Scheme

^^ Cross-boundary Wealth Management Connect Scheme

All information above is updated as of the date specified above. It is for reference only and is subject to change without notice at our discretion. Please contact us for latest information. 以上所有資料均更新至以上指定的日期。資料只供參考，我們可自行決定不時修改，並毋須另行通知。請聯絡我們以取得最新之資料。

Key Risk Disclosures 主要風險披露:

1. **Investment risk**: The prices of certificates of deposit may go up and down and may be volatile. The certificates of deposit may even become worthless. Buying and selling certificates of deposit may not necessarily result in any profit, and may sometimes result in loss. **投資風險：**存款證價格可升可跌，亦可能會波動。存款證甚至可能變成毫無價值。買賣存款證未必一定能夠賺取利潤，甚至會造成損失。
2. **Issuer credit risk**: The return on certificates of deposit is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal. **發行機構/ 擔保人信用風險：**存款證的回報與發行機構及擔保人(如適用)的信譽有關，信貸評級機構給予的信貸評級並非對發行機構及擔保人(如適用)信用可靠程度的保證。若果發行機構出現違約，這可能導致閣下損失全部的投資金額，包括本金金額。.
3. **To be distinguished from savings or time deposits**: The certificates of deposit are an investment product and are not equivalent to a time deposit, and are unsecured and are not guaranteed (if there is no guarantor). The certificates of deposit are not protected deposits under the Deposit Protection Scheme in Hong Kong. The certificates of deposit are not principal-protected. The investment in certificates of deposit involve risks not associated with regular bank deposits and should not be regarded as a substitute for regular savings or time deposit. **與儲蓄或定期存款不同：**存款證為投資產品，不同於定期存款，且為無抵押及無擔保 (如沒有擔保人)。存款證並不受香港存款保障計劃保障。存款證並非保本。投資於存款證涉及一般銀行存款沒有之風險，並不應被視為一般儲蓄或定期存款之代替品。
4. **Not covered by the Investor Compensation Fund:** The certificates of deposit are not covered by the Investor Compensation Fund. **不受投資者賠償基金保障：**存款證不受投資者賠償基金保障。

5. **Interest rate risk**: Changes in interest rates may have a significant impact on the market price of the certificates of deposit. For example, certificates of deposit prices generally fall when interest rates rise - In this situation, you may incur a loss from the decrease in market price of the certificates of deposit if you sell the certificates of deposit before the final maturity date. **利率風險：**利率變化可能會對存款證之市場價格產生重要影響。例如，如果利率升高，存款證之市場價格一般將會降低。在這種情況下，如閣下於最終到期日前出售存款證，而存款證的價格下跌，將導致閣下造成損失。

6. **Currency risk**: For certificates of deposit not denominated in your home currency, if the currency in which the certificates of deposit are denominated depreciates against your home currency during your holding period, and if calculated and settled in your home currency, exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the investment return. **貨幣風險：**對於非以閣下的本土貨幣計值的存款證，如果存款證的計價貨幣相對於閣下的本土貨幣在持有期內貶值，以閣下的本土貨幣計算及結算時，匯率波動可能會對潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)投資回報。

7. **Tenor risk**: The certificates of deposit have a specified investment period. The longer the investment period of the certificates of deposit, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions may affect the certificates of deposit value during the investment period. Your actual return (if any) may be substantially lower than expected and you may even suffer losses. **年期風險：**存款證有指定投資期。存款證的投資期越長，利率、匯率、市場環境和發行機構的財務及營運情況對存款證在投資期內之價值的影響便越大。閣下的實際回報（如有）可能遠少於預期，甚至可能承受損失。

8. **Liquidity risk**: The certificates of deposit are designed to be held to maturity and there may be no active secondary market quotations for the certificates of deposit. If you try to sell your certificates of deposit before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested. You may suffer a loss if you sell your certificates of deposit before maturity. **流通性風險：**存款證旨在持有至到期日，可能沒有活躍的二手市場報價。如閣下於到期日前有意出售存款證，閣下難以甚至無法找到買家，或沽出價格亦可能遠低於閣下的投資金額。如閣下於到期日前沽出存款證，可能承受損失。

9. **RMB Conversion Limitation Risk:** RMB Conversion Limitation Risk: RMB investments are subject to exchange rate fluctuations which 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. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on

their liquidity of RMB funds in advance. (Applicable for RMB Certificates of deposit). **人民幣兌換限制風險：**人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。(只適用於個人客戶) 目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣（離岸）匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。(只適用於企業客戶) 目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。(適用於人民幣存款證)

10. **Emerging Market Risk:** Investing in emerging markets involves certain risks and special considerations not typically associated with investing in other more established economies or securities markets. Such emerging markets may lack the social, political or economic stability. Exposure to these markets may entail more volatility than investments in more established markets. (Applicable for RMB Certificates of deposit) **新興市場風險：**於新興市場進行投資涉及某些不會在較成熟經濟體或證券市場出現的風險以及需要考慮的特殊因素。與較成熟的證券市場相比，這些新興市場可能缺乏社會、政治或經濟的穩定性。相對於較成熟的市場，投資於此類市場需要承擔較高的波動性。(適用於人民幣存款證)
11. **Other risks**: There may be other risks associated with the investment of each particular certificates of deposit which are not mentioned above, please refer to each individual Term Sheet for details. **其他風險：**投資於某隻存款證可能涉及以上未有提及之其他風險，詳情請參閱每隻存款證的條款概要。

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