

**Remarks:**

- BComBEST customers have to maintain the monthly average aggregate daily credit balance of HK\$1,000,000 or above with the Bank. "The Monthly average aggregate daily credit balance" ("Total Balance") is calculated on the basis of the monthly aggregate credit balance of the daily average of Saving Account, Current Account, Time Deposit Account, Securities Account, Equity Linked Investment Account, Debt Instrument Account, Investment Funds Account, FX Margin Trading Account-Cash, Structured Deposit, MPF Account, outstanding balance of the Unsecured Loans Account and the Cash Values of Insurance Policies. Related information will announce by the Bank time to time. If the above criterion is not satisfied, a monthly maintenance fee of HK\$300 will be charged. "The Bank" refers to Bank of Communications (Hong Kong) Limited.
- Investment Profile Analysis will be valid for 1 year from the last updated date. Customers should complete a new analysis in order to update the customer's Risk Tolerance Level if there are any changes to the customer's circumstance. Investment Profile Analysis provided by the Bank is intended to help the customers to understand their risk tolerance level and investment needs. The Bank accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. Nothing in this Investment Profile Analysis or result shall constitute or be regarded as constituting a recommendation, offer or solicitation to buy or sell investment products.
- The above information is for reference only and is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investments involve risks. Investors should note that all investments involve risks. Prices of investment products may go up as well as down and may even become valueless. Past performance is not an indication of future performance. Investors should read carefully the offering documents and relevant Risk Disclosure Statement before making any investment decision. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances and should seek independent professional advice if necessary.