Disclaimer

This document have been prepared and issued by the Bank based on information obtained from sources it believes to be reliable but which it has not independently verified. Whilst every care has been taken in preparing this document, the Bank makes no guarantee, representation or warranty to its accuracy or completeness, and under no circumstances will the Bank be liable for any loss caused by reliance on any opinion or statement made in this document. Except as specifically indicated, the expressions of opinion are those of the Bank only and are subject to change without notice. The information sets out in this document is meant for general reference only.

The information contained in this document has not been reviewed in the light of your personal financial circumstances. The Bank is not providing any financial or investment advice. The information is not and should not be construed as an offer to sell or a solicitation for an offer to buy any financial products, and should not be considered as investment advice. Investment involves risk, value of investment may move up or down, and may become valueless. Past performance figures shown are not indicative of future performance. You should carefully consider whether any investment views or investment products are appropriate in view of your investment experience, objectives, financial resources and relevant circumstances. The relevant product offering documents should be read for further details. The investment decision is yours but you should not invest in the products unless the Bank's sales staff member has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Please note that selling restrictions may apply to citizens and residents of certain countries and these restrictions may vary from one investment to another. For more information, please refer to the relevant product offering documents or speak with your Relationship Manager.