

Currency Linked Investment Product is a structured product which involves derivatives offered by The Bank of East Asia, Limited, Macau Branch 東亞銀行有限公司澳門分行 (the “Bank”), a licensed bank regulated by the Autoridade Monetária de Macau (“AMCM”).

**Principal Brochure
(January 2021)**

This is not a time deposit and is not a principal protected investment.

You are advised to exercise caution in relation to any investment in our Currency Linked Investment Product. If you are in any doubt about any of the contents of this Principal Brochure, you should obtain independent professional advice.

If English is not your preferred language, you may request for copy of this Principal Brochure written in Chinese from our Financial Services Officer. 倘若英文並非閣下屬意的語言，閣下可向本行的理財主任索取本指南的中文語言版本。

Our Currency Linked Investment Product is a currency linked instrument embedded with derivatives. The investment decision is yours but you should not invest in the product unless you fully understand the nature and risks associated with a Currency Linked Investment Product and you have sufficient net worth to be able to assume the risks and bear the potential losses of investing in a Currency Linked Investment Product.

Important Risk Warnings

Currency Linked Investment Product. This is a currency linked instrument embedded with derivatives. The Currency Linked Investment Product is not principal protected.

What are the key risks?

Investment involves risks. You should read and understand the remaining sections of this Principal Brochure (in particular, the section headed "Risk Factors") and the other offering documents before deciding whether to invest.

- **Not a time deposit.** This is a currency linked instrument embedded with derivatives. This is not the same nor should it be treated as a substitute for a conventional time deposit.
- **Not protected deposit.** This is not a protected deposit for the purposes of the Deposit Protection Scheme in Macau SAR Government.
- **Maximum potential loss and the Currency Linked Investment Product is not principal protected.** The Currency Linked Investment Product is **not** principal protected. You may receive a pre-fixed amount in the Alternate Currency at maturity, and the Coupon Amount you receive under the Currency Linked Investment Product may not be sufficient to cover the exchange loss due to a depreciation in the Alternate Currency relative to the Investment Currency. In the worst case scenario, you could lose all of your Investment Amount.
- **Capped maximum potential gain.** Your maximum potential gain under our Currency Linked Investment Product is capped at the predetermined Coupon Amount even if your view on the exchange rate movements of the Currency Pair is correct.
- **Market risk.** The potential return under the Currency Linked Investment Product is linked to the exchange rate of the Currency Pair on the Determination Date. Changes in the exchange rate can be unpredictable, sudden and large and affected by complex political and economic factors.
- **Liquidity risk.** This product is designed to be held until maturity. You are not allowed to early terminate the Currency Linked Investment Product before maturity.
- **Credit risk of the Bank.** Your investment in our Currency Linked Investment Product is subject to the credit and insolvency risks of the Bank. If the Bank becomes insolvent or defaults under the Currency Linked Investment Product, you can only claim as unsecured creditor of the Bank regardless of the performance of the Currency Pair and the terms of your Currency Linked Investment Product. You may lose your entire Investment Amount in such event.

You should carefully consider and understand the content of this Principal Brochure including the risks set out herein. **You should not invest in the Currency Linked Investment Product if you do not have sufficient knowledge / experience in the FX market and / or derivatives.**

For a detailed list of the potential risks associated with a Currency Linked Investment Product, please refer to the section "Risk Factors" (In Page 13 of this Principal Brochure).

Currency Linked Investment Product

(Principal Brochure)

1 What is our Currency Linked Investment Product?

- Our Currency Linked Investment Product is embedded with derivatives which return is based on the Fixing Value of the Currency Pair.
- Based on your investment objectives and market view, you may select any 2 major currencies from USD, EUR, JPY, GBP, AUD, NZD, CAD, CHF and HKD, or such other currencies as agreed by the Bank, to be the Currency Pair.

2 Who are the target investors?

Our Currency Linked Investment Product is targeted to experienced investors who:

- take a neutral to moderately bullish view on the Alternate Currency against the Investment Currency of the Currency Pair during the tenor of our Currency Linked Investment Product;
- are prepared to receive an amount in the Alternate Currency (which may be the weaker currency of the 2 linked currencies) at maturity;
- have sufficient net worth to assume the risks and bear the potential losses of investing in our Currency Linked Investment Product;
- have experience and knowledge in investing in currency linked product;
- are committed to hold the Currency Linked Investment Product until maturity;
- accept that the maximum potential return is limited to the Coupon Amount; and
- are willing to take the credit risk of the Bank.

Our Currency Linked Investment Product is not available to United States persons (as defined in the United States Securities Act 1933, as amended).

3 How does it work?

Our Currency Linked Investment Product is embedded with derivatives. If you invest in our Currency Linked Investment Product, you are:

- writing a put option over the Alternate Currency in favour of the Bank whereby the Bank has the right to sell, and you have the obligation to buy, the Alternate Currency at a pre-set value called the "Reference Value" when certain conditions (as described below) are met; and
- receiving an option premium in return at maturity in the form of the Coupon Amount, which may be delivered in the Investment Currency or the Alternate Currency.

The total payout at maturity may either be (i) the Investment Amount plus the Coupon Amount in the Investment Currency; or (ii) a pre-fixed amount in the Alternate Currency, depending on the exchange rate of the Currency Pair at a specific time on the Determination Date called the “Fixing Value” in comparison with the exchange rate of the Currency Pair predetermined on the Trade Date called the “Reference Value”:

- if there is no depreciation in the Alternate Currency relative to the Investment Currency to or beyond the Reference Value at a specific time on the Determination Date, you will receive the Investment Amount together with the Coupon Amount in the Investment Currency at maturity. In this case, you earn a profit equal to the Coupon Amount; and
- if there is a depreciation in the Alternate Currency relative to the Investment Currency to or beyond the Reference Value at a specific time on the Determination Date (that is, it requires a lesser amount of the Investment Currency to convert into one unit of Alternate Currency by reference to the Reference Value), you will receive a pre-fixed cash amount representing the sum of the Investment Amount and the Coupon Amount, converted into the Alternate Currency at the Reference Value. In this case, you will be exposed to depreciation in the Alternate Currency relative to the Investment Currency and you may suffer a loss or substantial loss of your original investment.

Illustrative Examples

The following illustrative example and scenarios are hypothetical and provided for illustration purpose only. They do not reflect a complete analysis of all possible outcomes and must not be relied on as an indication of the performance of the Currency Pair or this product.

Example: On 7th July 20xx, AUD/HKD is trading at 6.0614 (i.e. HKD6.0614 is required to convert into AUD1.00).

What is the potential return / loss for you in this illustrative example?

Currency Pair	AUD/HKD
Investment Currency	HKD
Investment Amount	HKD100,000.00
Alternate Currency	AUD
Fixing Value	The exchange rate of the Currency Pair at 2 p.m. Hong Kong time on the Determination Date, as determined by the Bank in its sole and absolute discretion by reference to the international foreign exchange market or such other price sources that the Bank reasonably considers appropriate.
Reference Value	6.0224

Trade Date	7th July 20xx
Settlement Date	8th July 20xx
Determination Date	6th August 20xx
Maturity Date	7th August 20xx
Coupon Period	30 days
Coupon Rate	12.875% per annum
Coupon Amount	Investment Amount x Coupon Rate x Coupon Period / Coupon Date Count Basis (being HKD100,000.00 x 12.875% x 30 / 365 = HKD1,058.22)

Scenario I

Scenario I: Fixing Value > Reference Value → best case scenario (where there is no depreciation in AUD against HKD beyond the Reference Value on the Determination Date)

On the Determination Date, if the Fixing Value is 6.0400, which is above the Reference Value (6.0224) (that is, there is no depreciation in the prevailing market value of AUD relative to HKD on such day beyond the Reference Value), you will receive the Investment Amount together with the Coupon Amount in **HKD** on the Maturity Date, equal to HKD 101,058.22.

Calculation Method:

= Investment Amount + Coupon Amount

= HKD100,000.00+ HKD1,058.22

= HKD101,058.22

In this Scenario I, you make a gain of HKD1,058.22 (representing 1.06% of your Investment Amount).

Scenario II

Scenario II: Fixing Value = Reference Value (where there is a depreciation in AUD against HKD to the Reference Value on the Determination Date)

On the Determination Date, if the Fixing Value is 6.0224, which is equal to the Reference Value (6.0224) (that is, there is a depreciation in the prevailing market value of AUD relative to HKD on such day to the Reference Value), you will receive a pre-fixed amount on the Maturity Date equal to the sum of the Investment Amount and the Coupon Amount converted into **AUD** at the Reference Value, being AUD16,780.39.

Calculation Method for the pre-fixed amount in AUD:

= AUD [(Investment Amount + Coupon Amount) / Reference Value]

= AUD [(HKD100,000.00 + HKD1,058.22) / 6.0224]

= AUD16,780.39

If you are able to immediately convert the pre-fixed AUD amount into HKD at the prevailing exchange rate of 6.0224, the value of the cash amount you receive on the Maturity Date will be:

= HKD(AUD 16,780.39 x 6.0224)

= HKD101,058.22

In this Scenario II, you make a gain of HKD1,058.22 (representing 1.06% of your Investment Amount).

Scenario III

Scenario III: Fixing Value < Reference Value (where there is a slight depreciation of AUD against HKD beyond the Reference Value on the Determination Date)

On the Determination Date, if the Fixing Value is 5.6000, which is below the Reference Value (6.0224) (that is, there is a depreciation in the prevailing market value of AUD relative to HKD on such day beyond the Reference Value and it requires a lesser amount of HKD to convert into one unit of AUD), you will receive a pre-fixed amount on the Maturity Date equal to the sum of the Investment Amount and the Coupon Amount converted into **AUD** at the Reference Value, being AUD16,780.39.

Calculation Method for the pre-fixed amount in AUD:

= AUD [(Investment Amount + Coupon Amount) / Reference Value]

= AUD [(HKD100,000 .00+ HKD1,058.22) / 6.0224]

= AUD16,780.39

If you are able to immediately convert the pre-fixed AUD amount into HKD at the prevailing exchange rate of 5.6000, the value of the cash amount you receive on the Maturity Date will be:

= HKD(AUD 16,780.39 x 5.6000)

= HKD93,970.18

In this Scenario III, you will suffer a loss of HKD6,029.82 (representing 6.03% of your Investment Amount).

Scenario IV

Scenario IV (Worst Case Scenario): Fixing Value = 0 (where there is a substantial depreciation of AUD against HKD beyond the Reference Value on the Determination Date)

On the Determination Date, if the Fixing Value is 0, which is below the Reference Value (6.0224) (that is, there is a substantial depreciation in the prevailing market value of AUD relative to HKD on such day), you will receive a pre-fixed amount on the Maturity Date equal to the sum of the Investment Amount and the Coupon Amount converted into **AUD** at the Reference Value, being AUD16,780.39.

Calculation Method for the pre-fixed amount in AUD:

$$\begin{aligned} &= \text{AUD} [(\text{Investment Amount} + \text{Coupon Amount}) / \text{Reference Value}] \\ &= \text{AUD} [(\text{HKD}100,000.00 + \text{HKD}1,058.22) / 6.0224] \\ &= \text{AUD}16,780.39 \end{aligned}$$

If you are able to immediately convert the pre-fixed AUD amount into HKD at the prevailing exchange rate of 0, the value of the cash amount you receive on the Maturity Date will be:

$$\begin{aligned} &= \text{HKD}(\text{AUD } 16,780.39 \times 0) \\ &= \text{HKD}0 \end{aligned}$$

In this Scenario IV, you will suffer a loss of HKD100,000.00 (representing 100% of your Investment Amount).

Scenario V

Scenario V (Default Scenario): The Bank becomes insolvent or defaults on its obligations

Assuming that the Bank becomes insolvent during the Coupon Period or defaults on its obligations under the Currency Linked Investment Product, you can only claim as unsecured creditor of the Bank regardless of the performance of the Currency Pair. You may get nothing back and suffer a loss of 100% of your Investment Amount.

Coupon Amount: HKD0

Investment Amount: HKD0 (loss of 100% of your Investment Amount)

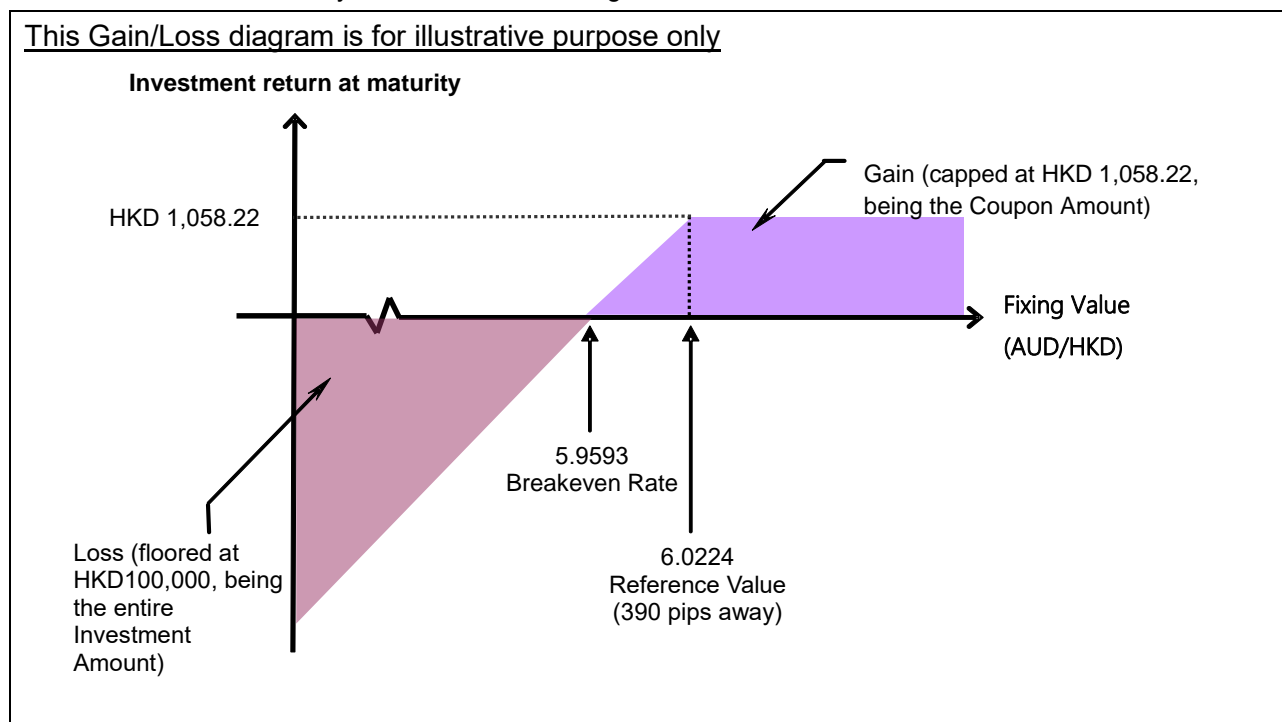
Scenario analysis for different Fixing Values under the above illustrative example with Coupon Period of 30 days:

Scenario	Fixing Value on the Determination Date (AUD/HKD)	% Change Against Reference Value	Total Payout on the Maturity Date	Gain or Loss (HKD) *	Gain or Loss in % *	
I	6.0400	+0.29%	HKD101,058.22	HKD 1,058.22	+1.06%	Gain
II	6.0224	+0.00%	AUD16,780.39	HKD 1,058.22	+1.06%	
N/A	5.9593	-1.05%	AUD16,780.39	-HKD 0.62	+0.00%	Breakeven
III	5.6000	-7.01%	AUD16,780.39	-HKD 6,029.82	-6.03%	Loss
IV	0	-100.00%	AUD16,780.39	-HKD 100,000.00	-100.00%	

Note:

1. If the Fixing Value is at or below the Reference Value on the Determination Date (that is, there is a depreciation in AUD against HKD on the Determination Date to such level that it requires less than HKD6.0224 (being the Reference Value of HKD) to convert into AUD1.00), you will receive the pre-fixed cash amount in the Alternate Currency on the Maturity Date. Subject to the delivery of the cash amount in the Alternate Currency to you, you will be exposed to the exchange rate risk of holding the cash amount in the Alternate Currency if you choose not to convert the cash amount in the Alternate Currency to the Investment Currency on the Maturity Date. The greater the depreciation in the Alternate Currency against the Investment Currency between the Maturity Date and the time you sell the Alternate Currency, the greater your loss will be.
2. If the Bank becomes insolvent or goes into liquidation, you may lose all of your investment irrespective of the performance of the underlying Currency Pair and the terms of the Currency Linked Investment Product.

* Gain/Loss is determined by reference to the Fixing Value on the Determination Date.



Coupon Period

The tenors of 1-week, 2-week and 1-month are common for our Currency Linked Investment Product. You may request for a tailor-made tenor to suit your investment strategy. **Early withdrawal (in part or in full) is not allowed prior to the Maturity Date.**

Currency Pair

You may select a pair of any 2 currencies from the following currencies to be the Currency Pair for a Currency Linked Investment Product: HKD, USD, AUD, NZD, EUR, GBP, CAD, CHF and JPY, or such other currency as agreed by the Bank.

Minimum Investment Amount

The minimum Investment Amount for a Currency Linked Investment Product is HKD50,000.00 or its equivalent in the Investment Currency.

Fees and Charges

There is no subscription fee or charge for placing a Currency Linked Investment Product with us. All related charges incurred by us (including our hedging cost) will be factored into the calculation of the Coupon Amount.

Investment Return

The actual investment return is determined based on the Fixing Value of the Currency Pair at a specified time on the Determination Date, irrespective of the fluctuation of the exchange rates for the Currency Pair before that specific time. However, the amount of gain is capped and limited to the pre-fixed Coupon Amount irrespective of the market movements in the exchange rates of the Currency Pair.

Selling Restrictions

General

No action has been or will be taken by us that would permit a public offering of any Currency Linked Investment Products or possession or distribution of any offering material in relation to Currency Linked Investment Products in any jurisdiction (other than in Macau) where action for that purpose is required.

United States of America

The Currency Linked Investment Products have not been and will not be registered under the U.S. Securities Act of 1933 (the “**Securities Act**”), or the securities laws of any state or other jurisdiction of the United States. The Currency Linked Investment Products may not be offered or sold or otherwise transferred, nor may transactions in such Currency Linked Investment Products be executed, at any time, within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act (“**Regulation S**”)), except in compliance with Regulation S. In purchasing the Currency Linked Investment Products you hereby warrant that you are not a U.S. person as defined in Regulation S and that you are not purchasing for, or for the account or benefit of, any such person.

European Economic Area and United Kingdom

The Currency Linked Investment Products are not and will not be offered, sold or otherwise made available to any retail investor in the European Economic Area or in the United Kingdom. For the purposes of this provision:

- (a) the expression “**retail investor**” means a person who is one (or more) of the following:
 - (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, “**MiFID II**”); or
 - (ii) a customer within the meaning of Directive (EU) 2016/97/EU (as amended, the “**Insurance Distribution Directive**”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or
 - (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (as amended and suspended, the “**Prospectus Regulation**”); and
- (b) the expression “**offer**” includes the communication in any form and by any means of sufficient information on the terms of the offer and the Currency Linked Investment Products to be offered so as to enable an investor to decide to purchase or subscribe the Currency Linked Investment Products.

Early Termination

If the Bank determines (in its sole and absolute discretion acting in good faith and in a commercially reasonable manner) that (i) there is an imposition of foreign exchange control which restricts the convertibility or transferability of the Investment Currency or the Alternate Currency, or (ii) an event of default in respect of you has occurred, the Bank may determine to early terminate your Currency Linked Investment Product.

The events of default are more fully described in the Currency / Equity Linked Investment Products Customer Information Statement and Terms & Conditions (the “Terms and Conditions”). Therefore, you should read the Terms and Conditions if you do not understand the following. An event of default includes, without limitation:

- any failure to satisfy any obligation under this Currency Linked Investment Product by you;
- the presentation of bankruptcy or winding-up petition in relation to you;
- the appointment of a receiver, liquidator or trustee or other analogous officer over all or a material part of your assets;
- assignment or charge in respect of your rights and/or obligations under this Currency Linked Investment Product has been effected; or
- the Bank reasonably determines in good faith that there has been a material adverse change in your circumstances, business, financial condition, legal status or capacity.

As a result of any of such events of default, there will be costs borne by you associated with the unwinding of such Currency Linked Investment Product at the prevailing market rate (taking into account the set-off right of the Bank, among other things, the current market value of the options in respect of the Currency Linked Investment Product) and the amount payable by the Bank (if any) on such termination may be substantially less than your original investment.

Upon such early termination of your Currency Linked Investment Product, you may receive an amount determined by the Bank (in its sole and absolute discretion) taking into account, without limitation, the prevailing market conditions and the unwinding costs, which may be substantially less than your Investment Amount. Please refer to the Terms and Conditions for details.

Comparison with conventional time deposit

Although the interest rate payable under a conventional time deposit may be lower, or substantially lower, than the potential maximum return under a Currency Linked Investment Product, a conventional time deposit is protected by the Deposit Protection Scheme provided by the Macau SAR Government. Accordingly, a depositor in a conventional time deposit will not be exposed to the risk of investment loss arising from the default of The Bank of East Asia, Limited, 東亞銀行有限公司 or an adverse movement in the exchange rate of the Currency Pair.

The Offeror of Currency Linked Investment Product

The Bank is the Offeror of Currency Linked Investment Product and is regulated by AMCM. It is one of the branches of The Bank of East Asia, Limited, which is incorporated in Hong Kong, listed on The Stock Exchange of Hong Kong Limited and is regulated by the Hong Kong Monetary Authority. You may access the latest annual report and any interim results of The Bank of East Asia, Limited by visiting www.hkbea.com.

Ongoing Disclosure

We will also give notice to you of any information about The Bank of East Asia, Limited which is necessary to avoid the establishment of a false market in our Currency Linked Investment Product, or which may significantly affect our ability to perform our obligations under our Currency Linked Investment Product.

Risk Factors

The risk factors listed below are a summary of the key risks applicable to our Currency Linked Investment Product. You should fully understand all the risks associated with our Currency Linked Investment Product and have made an independent assessment of the appropriateness of an investment in our Currency Linked Investment Product in the light of your own objectives, financial condition and circumstances, including all the possible risks associated with our Currency Linked Investment Product before investing in this product. If you are in doubt, you should obtain independent professional advice.

- **Not a time deposit.** Our Currency Linked Investment Product is a currency linked instrument with embedded derivatives. This is not the same as nor should it be treated as a substitute for conventional time deposits.
- **Not a protected deposit.** Our Currency Linked Investment Product is not a protected deposit for the purposes of the Deposit Protection Scheme in Macau SAR Government.
- **Maximum potential loss and the Currency Linked Investment Product is not principal protected.** If there is depreciation in the Alternate Currency relative to the Investment Currency to or beyond the Reference Value, you will receive a pre-fixed amount in the Alternate Currency (which may be the weaker of the two currencies underlying the Currency Linked Investment Product) at maturity. The market value of such pre-fixed amount (if converted from the Alternate Currency into the Investment Currency) may be lower, or substantially lower, than your Investment Amount. In the worst case scenario, you could lose all of your Investment Amount.
- **Capped maximum potential gain.** Your maximum potential gain under our Currency Linked Investment Product is capped at the predetermined Coupon Amount even if your view on the exchange rate movements of the Currency Pair is correct.
- **Derivatives risk.** The Currency Linked Investment product is an unlisted structured investment product embedded with derivatives, which involves risks. Although you are entitled to receive a premium under the Currency Linked Investment Product (in the form of the Coupon Amount) at maturity, you may sustain a loss well in excess of such premium and suffer a substantial loss under the Currency Linked Investment Product. In the worst case scenario, you could lose your entire Investment Amount.
- **Liquidity risk.** Our Currency Linked Investment Product is designed to be held until maturity. Our Currency Linked Investment Product is not transferable under any circumstances. By participating in our Currency Linked Investment Product, you are committed to invest in the Currency Linked Investment Product until maturity. Subject to the early termination right of the Bank in limited circumstances as described in the section headed "Early Termination" above, our Currency Linked Investment Product cannot be withdrawn or early terminated prior to maturity. You must therefore realise that the inability to realise your investment in our Currency Linked Investment Product prior to maturity is a significant risk.

- **Credit risk of the Bank.** The Currency Linked Investment Product is not secured by any collateral. Your investment in our Currency Linked Investment Product is subject to the credit and insolvency risk of the Bank. If the Bank becomes insolvent or defaults on its obligations under your Currency Linked Investment Product, you can only claim as unsecured creditor of the Bank regardless of the performance of the Currency Pair. In the worst case, you could lose your entire Investment Amount.
- **Not the same as buying the Currency Pair.** Investing in the Currency Linked Investment Product is not the same as buying either of the Currency Pair directly.
- **Currency risk.** If the Investment Currency and/or the Alternate Currency is not your home currency, you will be exposed to the exchange rate risk when you convert it back to your home currency. You may make a gain or loss due to the exchange rate fluctuations.
- **Market risk.** Your potential return under the Currency Linked Investment Product is linked to the exchange rate of the Currency Pair. Changes in the exchange rate of the Currency Pair can be unpredictable, sudden and large, and affected by complex political and economic factors. The currencies of emerging countries may be volatile when measured against other currencies. Any such exchange rate movement may adversely affect your financial return or loss under a Currency Linked Investment Product.
- **Adjustment risk.** Upon the occurrence of certain events, the Bank may in our sole and absolute discretion (acting in good faith and in a commercially reasonable manner) adjust the terms of the Currency Linked Investment Product to account for the effect of such event (including payment postponement, substituting the original deliverable currency by another currency selected by us). Such events include, without limitation, revaluation of an underlying currency, substitution of an underlying currency by another currency, the imposition of foreign exchange control affecting the Currency Pair or any other events which the Bank reasonably determines that it is unable to deliver the Investment Amount and the Coupon Amount in the Investment Currency or the Alternate Currency. The adjustment as determined by the Bank may have negative impact on your investment under the Currency Linked Investment Product.
- **Early termination risk.** Our Currency Linked Investment Product may be early terminated by the Bank upon notice if an event of default in respect of you or an early termination event occurs (as described further in the section “Early Termination” above). Upon early termination following such event, you will receive an amount determined by the Bank taking into account, without limitation, the prevailing market conditions and our unwinding costs, which may be substantially less than your original investment and, in the worst case, you will lose entire Investment Amount.

➤ **Risks relating to the maintenance and operation of your accounts established with us.**

You should note that the maintenance and operation of your accounts established with us are subject to the general account opening terms separately agreed between you and us at the time of your opening of such accounts (as may be modified from time to time). It is important that you understand and accept the terms and conditions of such accounts which may also affect or even lead to an early termination of our Currency Linked Investment Product. Please contact our financial services officers for further details.

- **Not exhaustive.** The risk factors contained herein are not, and do not purport to be, exhaustive. You should **read** this Principal Brochure, the Application Form, the Terms and Conditions, ask the intermediary (or the financial services officer) and **seek** additional independent tax, legal and financial advice if in doubt.

You should read and understand this Principal Brochure, the Application Form, the Terms and Conditions before deciding whether to invest in a Currency Linked Investment Product. If you are in any doubt of the contents of any such documents, you should take independent professional advice.

This principal brochure is intended only for distribution to selected customers or potential customers of the Bank. It does not constitute any offer, recommendation or investment advice to enter into any transaction. You must read and understand this Principal Brochure and the Application Form before investing in a Currency Linked Investment Product.

No indication, representation, guarantee or other assurance as to the outcome of any investment has been or will be given to you by or on behalf of the Bank. The examples given are not based on previous market performance and are for illustrative purpose only. Past performance is not indicative of future market performance.

The information in the principal brochure is accurate as at the date hereof. The Bank accepts full responsibility for the accuracy of the information contained in this principal brochure and confirms, having made all reasonable enquires, that to the best of its knowledge and belief, this principal brochure contain no untrue statement (including a statement which is misleading in the form and context in which it is included and including a material omission).

For any opinions or complaints related to our Linked Investment Product, you can directly contact our Customer Opinion Hotline on (853) 8598 3621 or send your opinion or suggestion letter to The Bank of East Asia, Limited, Macau Branch 東亞銀行有限公司澳門分行, address: Alameda Dr. Carlos D'Assumpção No. 322, Fu Tat Fa Yuen, R/C AP to AW, Macau.