

开泰银行（中国）有限公司
KASIKORNBANK (China) Company Limited

结构性存款风险揭示书
RISK DISCLOSURE NOTICE OF
STRUCTURED DEPOSIT

尊敬的客户：
Dear Customer,

根据中国银行保险监督管理委员会相关监管规定的要求，在贵方(下称“贵方”或“存款人”)选择本结构性存款产品（下称“产品”）前，请仔细阅读以下内容：

According to relevant regulatory provisions of China Banking and Insurance Regulatory Commission, you (also as “Depositors”) should carefully read the following information before your purchase of the structured deposits (the “Product”):

本风险揭示书中，“开泰银行”即“开泰银行（中国）有限公司”，“存款人”或“贵方”即结构性存款的存款人。

Under this Notice, “Bank” means KASIKORNBANK (China) Company Limited, and “Depositor” and “You” or “you: mean the purchaser of Product.

存款人应充分认识以下风险：

Depositors shall be fully aware of the following risks:

1. **市场风险：**开泰银行仅保障存款本金，贵方应充分认识利息不确定的风险。本存款的利率由保底利率及浮动利率组成，浮动利率取决于挂钩标的的价格变化，受市场多种要素的影响。利息不确定的风险由存款人自行承担，存款人应对此有充分的认识。如果在存款期内，市场利率上升，本存款的利率不随市场利率上升而提高。

Market Risk. The Bank only secures the principal of the Product but the interest is varied. You shall be fully aware of the uncertainty of the interest rate. The interest rate of the Product consists of minimum interest rate and floating interest rate which is subject to the change of the associated target price and other market factors. During the term of the Product, the interest rate on the Product might not increase with the rise of the market interest rate.

2. **政策风险：**本存款是针对当前的相关法规和政策设计的。如国家宏观政策及/或市场相关法规政策发生变化，可能影响存款的起息、存续期、到期等的正常进行，甚至导致本存款利息降低。

Policy Risk. The Product is designed on a basis of current relevant rules and policies. Changes of national macro policies and/or relevant market regulations and policies may affect the normal operation of the interest commencement, tenure and maturity, etc., and may even reduce the interest of the Product.

3. **流动性风险：**产品存续期内，存款人不享有提前支取的权利。

Liquidity Risk. During the tenure of the Product, you shall not be entitled to

withdrawal in advance.

4. **欠缺投资经验的风险：**本存款的浮动利率与挂钩标的的价格水平挂钩，利息计算较为复杂，故只适合于具备相关投资经验和风险承受能力的存款人。

Risk due to Lack of Investment Experience. The floating interest rate of the Product is associated with the price level of the target, calculation of which is relatively complicated, and thus, the Product are only suitable for persons with relevant investment experience and corresponding risk tolerance.

5. **信息传递风险：**本存款存续期内不提供估值，存款人应根据产品说明书所载明的公告方式及时查询本存款的相关信息。开泰银行按照结构性存款协议及产品说明书的约定，发布存款的信息公告。存款人应根据产品说明书的约定及时向开泰银行查询。如果存款人未及时查询，或由于通讯故障、系统故障以及其他不可抗力等因素的影响使得存款人无法及时了解存款信息，并由此影响存款人的投资决策，因此而产生的责任和风险由存款人自行承担。另外，存款人预留在开泰银行的有效联系方式变更的，应及时通知开泰银行。如存款人未及时通知开泰银行联系方式变更或因存款人其他原因，导致开泰银行在需要联系存款人时无法及时联系上，由此影响存款人投资决策的，因此而产生的责任和风险由存款人自行承担。

Risk of Information Inquiry. No valuation will be provided during the tenure of the Product. Depositor shall timely inquire relevant information through the announcements as set out in the Commercial Terms as attached to the Purchase Agreement of Structured Deposit. The Bank shall release announcements of the Product in accordance with the provisions of the Commercial Terms. A depositor shall bear the liabilities and risks arising from its failure in making a timely inquiry, or in getting knowledge of relevant information caused by communication failure, system failure and other force majeure events which affect its decision-making on the investment. **Additionally, Depositor shall notify the Bank without delay of any change of its contact information given to the Bank. If a Depositor fails to notify the same in a timely manner or due to its own reasons which causes the Bank unable to contact it in a timely manner when necessary, and affects its decision-making on the investment, it shall bear the liabilities and risks arising therefrom.**

6. **存款不成立风险：**如自存款人签署结构性存款协议至存款起息之前，国家宏观政策以及市场相关法规政策发生变化，或市场发生剧烈波动，且经开泰银行合理判断难以按照产品说明书规定向存款人提供本存款的，则开泰银行有权决定存款不成立。

Risk of Non-establishment. The Bank shall have the right to decide that the Product is not established in case there are changes in national macro policies and/or relevant market regulations and policies, or violent fluctuation in the market, and the Bank reasonably judges that it is difficult to launch the Product in accordance with the Commercial Terms during the period from the Depositor's execution of the Purchase Agreement of Structured Deposit to the Effective Date.

7. **数据来源风险：**在存款收益率的计算中，需要使用到数据提供商提供的挂钩

标的的价格水平。如果届时产品说明书中约定的数据提供商提供的参照页面不能给出所需的价格水平，开泰银行将秉承公平、公正、公允的原则，选择市场认可的合理的价格水平进行计算。

Risk of Data Source. Price level of the associated target provided by the data provider will be used in calculating the interest rate. In case the reference page provided by the data provider as agreed in the Commercial Terms fails to show the required price level, the Bank will select a reasonable price level recognized by the market for calculation based upon the principles of fairness and justice.

8. **不可抗力风险：**指由于自然灾害、战争等不可抗力因素的出现，将严重影响金融市场的正常运行，可能影响存款的起息、存续期、到期等的正常进行，甚至导致本存款收益降低乃至本金损失。对于由不可抗力风险所导致的任何损失，由存款人自行承担，开泰银行对此不承担任何责任。

Risk of Force Majeure. The occurrence of any force majeure event such as natural calamities and war and any event beyond the Bank's control may materially affect the normal operation of financial market, and the interest commencement, tenure and maturity of the Product, and may even reduce the proceeds or cause the loss of the principal. Any loss arising from the force majeure event shall be borne by the depositor with no liability on the part of the Bank.

在贵方签署结构性存款协议前，应当仔细阅读本风险揭示书、产品说明书、客户须知及相关文件的全部内容，同时向开泰银行了解本产品的其他相关信息，或寻求独立第三方的专业意见，并自己独立作出是否选择本存款的决定。贵方将资金用于叙做结构性存款业务是贵方真实的意思表示。本风险揭示书及相应结构性存款协议（含产品说明书及客户须知）、风险评级评估表、撤单申请表及开泰银行作为产品发行方不时给出/知会的其他相关文件将共同构成贵我双方结构性存款协议的有效组成部分，具有同等法律效力。

You shall carefully read the full contents of this Risk Disclosure Notice and the Commercial Terms, Customer Notice and any other relating documents provided by the Bank before your execution of the Purchase Agreement of Structured Deposit. Moreover, you should get knowledge of other relevant information of the Product from the Bank, or seek professional opinions from an independent third party, and make your own decision on whether to purchase the Product or not. Your purchase of the Product shall be considered as an expression of your true intention. This Risk Disclosure Notice, together with Purchase Agreement of Structure Deposit (including its Commercial Term and Customer Notice attached hereto), the Customer Risk Rating Form (the "CRR Form"), Cancellation Form, and other relevant documents as from time to time provided and/or informed by the Bank as Product Issuer, which shall constitute an integral part of the Purchase Agreement of Structure Deposit, and shall have the same legal effect.

贵方同意，本文件同样适用于贵方通过开泰银行的网上银行、电话及其他开泰银行不时运用的无纸化销售方式（如适用）申请办理本产品的结构性存款业务，贵方在该等销售途径项下确认提交交易申请的行为，即被视为贵方已经阅读、理解并接受本风险揭示书的条款，同意受其约束。

You hereby agree that this Risk Disclosure Notice shall also apply to your purchase of the Product via online banking, telephone, or other digital sale channels operated by the

Bank from time to time (if applicable). Your submission of the transaction application through the said channels shall be deemed that you have read, understood and accepted the terms and conditions hereof, and agreed to be bound by this Risk Disclosure Notice.

如影响贵方风险承受能力的因素发生变化，贵方应及时重新完成风险承受能力评估。 If the factors affecting your risk tolerance change, you should complete the risk tolerance assessment again in time.

结构性存款不同于一般性存款，具有投资风险，贵方应当充分认识投资风险，谨慎投资。最大风险和损失请参见结构性存款协议的附件 1 产品说明书。

Structural deposit is different from general deposit and has investment risks. You should fully understand the investment risks and invest prudently. Maximum risks and losses please refer to Annex 1 Commercial Term of the Purchase Agreement of Structured Deposit.

请亲自抄录如下中文句子以确认对本产品风险的理解：

Please copy the **Chinese sentences below in person** to confirm your understanding of the risks associated with the Product.

我方的风险承受能力评级为_____。 My Risk Tolerance Rating is _____.											
我	方	已	经	阅	读	风	险	揭	示	书	，
愿	意	承	担	投	资	风	险	。			
I have read the Risk Disclosure Notice, and is willing to bear the investment risks.											

客户签章 Signature of Customer		
名称: Name:	预留印鉴: Reserved specimen seal:	日期/时间: Date/time:
统一社会信用代码: Unified Social Credit Code:		