

15 December 2016

Dear Customer,

**Re: Modification of Customer Investment Suitability Assessment Methodology, Risk Profiling Questionnaire and Investment Product Risk Rating**

In order to analyze your financial needs in a more comprehensive manner, OCBC Wing Hang Bank Limited (the "**Bank**") will adopt a new customer investment suitability assessment methodology and risk profiling questionnaire ("**Risk Profiling Questionnaire**") on **23 December 2016 (the "Effective Date")**. You are required to complete the new Risk Profiling Questionnaire before subscription of any investment product on or after the Effective Date. From the result of the Risk Profiling Questionnaire, the Bank can re-assess your investment preferences and risk tolerance level accurately so as to offer suitable investment products to you. Apart from visiting any of our branches, you are also welcome to complete the Risk Profiling Questionnaire through our Internet Banking.

Meanwhile, the Bank has reassessed the risk rating of various types of investment products. The full list of investment products with their respective risk ratings can be viewed at the Bank's website ([www.ocbcwhhk.com](http://www.ocbcwhhk.com)). Please find attached for the investment products which risk ratings will be revised as listed in Annex I for reference.

If you have any inquiries, please refer to Annex II of Frequently Asked Question. You may also contact your Wealth Management Manager or call our Customer Service Hotline at 3199 9182 for any further information.

Yours faithfully,  
OCBC Wing Hang Bank Limited

If there is any discrepancy between the English and the Chinese versions of the letter and annexes, the English version shall prevail.

**[Annex I] Revision of Risk Rating of Investment Products : With effect from December 23, 2016, the risk rating of the following investment products will be revised as follows:**

Equity Linked Investment Product		RISK RATING (Before)	RISK RATING (After)
1	CREDIT SUISSE INTERNATIONAL HKD NON-PRINCIPAL PROTECTED UNLISTED CALLABLE ELI CS FCNDD1610002	MEDIUM TO HIGH	HIGH
2	CREDIT SUISSE INTERNATIONAL HKD NON-PRINCIPAL PROTECTED UNLISTED CALLABLE ELI CS FCNDN1611005	MEDIUM TO HIGH	HIGH
3	UBS AG NON-CAPITAL PROTECTED UNLISTED ELI LINKED TO A SINGLE SECURITY UBS 11282160922	MEDIUM TO HIGH	HIGH
4	UBS AG NON-CAPITAL PROTECTED UNLISTED ELI LINKED TO A SINGLE SECURITY UBS 18001161122	MEDIUM TO HIGH	HIGH
5	UBS AG NON-CAPITAL PROTECTED UNLISTED ELI LINKED TO A SINGLE SECURITY UBS 28991161115	MEDIUM TO HIGH	HIGH
6	UBS AG NON-CAPITAL PROTECTED UNLISTED ELI LINKED TO A SINGLE SECURITY UBS 28991161117	MEDIUM TO HIGH	HIGH
7	UBS AG NON-CAPITAL PROTECTED UNLISTED ELI LINKED TO A SINGLE SECURITY UBS 38985161117	MEDIUM TO HIGH	HIGH
Bond		RISK RATING (Before)	RISK RATING (After)
1	HSBC BANK CANADAFIXED DIV. S/A	LOW TO MEDIUM	MEDIUM
2	ROYAL BANK OF CANADAFIXED DIV. S/A	LOW TO MEDIUM	MEDIUM
3	OVERSEA-CHINESE BANKINGFIXED DIV. S/A	MEDIUM TO HIGH	HIGH
4	US TREASURY N/BUST 2808 5.5	LOW TO MEDIUM	MEDIUM
5	HUTCHISON WHAMPOA FINFIXED DIV. S/A	LOW TO MEDIUM	MEDIUM
6	BANK OF CHINA HONG KONGFIXED DIV. S/A	MEDIUM	HIGH
7	CMHI FINANCE (BVI) COFIXED DIV. S/A	LOW TO MEDIUM	MEDIUM
8	CHINA CITIC BANK INTL LTDFIXED DIV. S/A	MEDIUM	HIGH
9	BANK OF EAST ASIA LTDFIXED DIV. S/A	MEDIUM	HIGH
10	CITIC LIMITEDFIXED DIV. S/A	LOW TO MEDIUM	MEDIUM
11	CHAMPION MTN LTDFIXED DIV. S/A	MEDIUM	HIGH
12	HUARONG FINANCE CO LTDFIXED DIV. S/A	LOW TO MEDIUM	MEDIUM TO HIGH
Other Structured Product		RISK RATING (Before)	RISK RATING (After)
1	OCBC WING HANG STRUCTURED DEPOSIT (CURRENCY LINKED TARGET RATE)	MEDIUM	LOW
United Trust		RISK RATING (Before)	RISK RATING (After)
1	ADEQUITY TRUST- LYXOR CHINA A FUND	MEDIUM-TO-HIGH	HIGH
2	ALLIANZ ASIAN MULTI INCOME PLUS CLASS AMG (H2-AUD) DIS	MEDIUM	MEDIUM-TO-HIGH
3	ALLIANZ ASIAN MULTI INCOME PLUS CLASS AMG (H2-NZD) DIS	MEDIUM	MEDIUM-TO-HIGH
4	ALLIANZ CHINA EQUITY CLASS A DIS (HKD)	MEDIUM-TO-HIGH	HIGH
5	ALLIANZ CHINA EQUITY CLASS A DIS (USD)	MEDIUM-TO-HIGH	HIGH
6	ALLIANZ EUROPE EQUITY GROWTH SELECT CLASS A - USD DIS	MEDIUM-TO-HIGH	MEDIUM
7	ALLIANZ EUROPE EQUITY GROWTH SELECT CLASS AT - USD ACC	MEDIUM-TO-HIGH	MEDIUM
8	ALLIANZ EUROPEAN EQUITY DIVIDEND CLASS AM DIS (H2-HKD)	MEDIUM-TO-HIGH	MEDIUM
9	ALLIANZ EUROPEAN EQUITY DIVIDEND CLASS AM DIS (H2-USD)	MEDIUM-TO-HIGH	MEDIUM
10	ALLIANZ EUROPEAN EQUITY DIVIDEND CLASS AM DIS (H2-NZD)	MEDIUM-TO-HIGH	HIGH
11	ALLIANZ GLOBAL AGRICULTURAL TRENDS CLASS A DIS (EUR)	MEDIUM-TO-HIGH	HIGH
12	ALLIANZ INDONESIA EQUITY CLASS A DIS (USD)	MEDIUM-TO-HIGH	HIGH
13	ALLIANZ KOREA EQUITY CLASS A DIS (USD)	MEDIUM-TO-HIGH	HIGH
14	ALLIANZ LITTLE DRAGONS CLASS A DIS (USD)	MEDIUM-TO-HIGH	MEDIUM
15	ALLIANZ ORIENTAL INCOME CLASS P DIS (USD)	MEDIUM-TO-HIGH	MEDIUM
16	ALLIANZ THAILAND EQUITY CLASS A DIS (USD)	MEDIUM-TO-HIGH	HIGH
17	ALLIANZ TOTAL RETURN ASIAN EQUITY CLASS AM DIS (H2-AUD)	MEDIUM-TO-HIGH	HIGH
18	AMUNDI FUNDS - EQUITY INDIA A2U CLASS - ACC	MEDIUM-TO-HIGH	HIGH
19	AMUNDI FUNDS - EQUITY KOREA AU CLASS - ACC	MEDIUM-TO-HIGH	HIGH
20	AMUNDI FUNDS - EQUITY LATIN AMERICA A2U CLASS - ACC	MEDIUM-TO-HIGH	HIGH
21	AMUNDI FUNDS - EQUITY THAILAND AU CLASS - ACC	MEDIUM-TO-HIGH	HIGH
22	BARING CHINA SELECT FUND CLASS A - ACC - HKD	MEDIUM-TO-HIGH	HIGH
23	BARING CHINA SELECT FUND CLASS A EUR INC	MEDIUM-TO-HIGH	HIGH
24	BARING CHINA SELECT FUND CLASS A USD INC	MEDIUM-TO-HIGH	HIGH
25	BARING EMERGING MARKETS DEBT LOCAL CURRENCY FUND CLASS A HKD INC (MTH)	MEDIUM-TO-HIGH	MEDIUM
26	BARING EMERGING MARKETS DEBT LOCAL CURRENCY FUND CLASS A USD INC (MTH)	MEDIUM-TO-HIGH	MEDIUM
27	BARING EUROPA FUND CLASS A EURO INC	MEDIUM-TO-HIGH	HIGH

28	BARING EUROPEAN EQUITY INCOME FUND A - EUR DIST	MEDIUM-TO-HIGH	HIGH
29	BARING GERMAN GROWTH TRUST EUR ACC CLASS	MEDIUM-TO-HIGH	HIGH
30	BARING GERMAN GROWTH TRUST GBP ACC CLASS	MEDIUM-TO-HIGH	HIGH
31	BARING GLOBAL LEADERS FUND CLASS A EUR INC	MEDIUM	MEDIUM-TO-HIGH
32	BARING GLOBAL RESOURCES FUND CLASS A EUR INC	MEDIUM-TO-HIGH	HIGH
33	BARING HONGKONG CHINA FUND CLASS A EUR INC	MEDIUM-TO-HIGH	HIGH
34	BARING KOREA FEEDER FUND CLASS A USD ACC	MEDIUM-TO-HIGH	HIGH
35	BARING KOREA TRUST GBP ACC CLASS	MEDIUM-TO-HIGH	HIGH
36	BARING LATIN AMERICA FUND CLASS A EUR INC	MEDIUM-TO-HIGH	HIGH
37	BARING USS RESERVE FUND USD ACC	LOW-TO-MEDIUM	LOW
38	BLACKROCK GLOBAL FUNDS - WORLD MINING FUND A2 HEDGED AUD	MEDIUM-TO-HIGH	HIGH
39	BLACKROCK GLOBAL FUNDS - WORLD MINING FUND A2 HEDGED HKD	MEDIUM-TO-HIGH	HIGH
40	BLACKROCK GLOBAL FUNDS - WORLD MINING FUND A2 USD	MEDIUM-TO-HIGH	HIGH
41	CIFM (HK) RMB CHINA A FOCUS FUND CLASS A - RMB DIS	MEDIUM-TO-HIGH	HIGH
42	CIFM (HK) RMB CHINA A FOCUS FUND CLASS P - USD DIS	MEDIUM-TO-HIGH	HIGH
43	CIFM (HK) RMB CHINA A FOCUS FUND CLASS X - HKD DIS	MEDIUM-TO-HIGH	HIGH
44	CIFM CHINA MULTI-ASSETS FUND CLASS H (RMB DIST)	MEDIUM-TO-HIGH	HIGH
45	FIDELITY FUNDS - AMERICA FUND A-ACC-USD	MEDIUM-TO-HIGH	MEDIUM
46	FIDELITY FUNDS - AMERICA FUND A-DIST-USD	MEDIUM-TO-HIGH	MEDIUM
47	FIDELITY FUNDS - AMERICAN GROWTH FUND A-DIST-USD	MEDIUM-TO-HIGH	MEDIUM
48	FIDELITY FUNDS - ASIA PACIFIC PROPERTY FUND A-DIST-USD	MEDIUM-TO-HIGH	MEDIUM
49	FIDELITY FUNDS - CHINA CONSUMER FUND A-ACC-AUD (HEDGED)	MEDIUM-TO-HIGH	HIGH
50	FIDELITY FUNDS - CHINA CONSUMER FUND A-ACC-EUR	MEDIUM-TO-HIGH	HIGH
51	FIDELITY FUNDS - CHINA FOCUS FUND A-ACC-HKD	MEDIUM-TO-HIGH	HIGH
52	FIDELITY FUNDS - CHINA FOCUS FUND A-DIST-USD	MEDIUM-TO-HIGH	HIGH
53	FIDELITY FUNDS - EMERGING ASIA FUND CLASS A-ACC- EURO	MEDIUM-TO-HIGH	HIGH
54	FIDELITY FUNDS - EMERGING ASIA FUND CLASS A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
55	FIDELITY FUNDS - EURO BLUE CHIP FUND A ACC USD HEDGED	MEDIUM-TO-HIGH	MEDIUM
56	FIDELITY FUNDS - EURO BOND FUND A-DIST-EURO	LOW-TO-MEDIUM	MEDIUM
57	FIDELITY FUNDS - EURO BOND FUND A-MDIST-EURO	LOW-TO-MEDIUM	MEDIUM
58	FIDELITY FUNDS - EURO STOXX 50TM FUND A-ACC-EURO	MEDIUM-TO-HIGH	HIGH
59	FIDELITY FUNDS - EURO STOXX 50TM FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
60	FIDELITY FUNDS - EUROPEAN DIVIDEND FUND CLASS A- HMDIST (G)-AUD HEDGED	MEDIUM-TO-HIGH	HIGH
61	FIDELITY FUNDS - EUROPEAN DIVIDEND FUND CLASS A-ACC- EURO	MEDIUM-TO-HIGH	HIGH
62	FIDELITY FUNDS - EUROPEAN DIVIDEND FUND CLASS A-DIST- EURO	MEDIUM-TO-HIGH	HIGH
63	FIDELITY FUNDS - EUROPEAN DIVIDEND FUND CLASS A-MINCOME (G) - EUR	MEDIUM-TO-HIGH	HIGH
64	FIDELITY FUNDS - EUROPEAN GROWTH FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
65	FIDELITY FUNDS - EUROPEAN SMALLER COMPANIES FUND A-ACC-USD	MEDIUM-TO-HIGH	MEDIUM
66	FIDELITY FUNDS - FLEXIBLE BOND FUND A-DIST-GBP	LOW-TO-MEDIUM	MEDIUM
67	FIDELITY FUNDS - GERMANY FUND A-ACC-EURO	MEDIUM-TO-HIGH	HIGH
68	FIDELITY FUNDS - GERMANY FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
69	FIDELITY FUNDS - GLOBAL DIVIDEND FUND A-MINCOME (G)-AUD HEDGED	MEDIUM	MEDIUM-TO-HIGH
70	FIDELITY FUNDS - GLOBAL DIVIDEND FUND A-MINCOME (G)-EUR	MEDIUM	MEDIUM-TO-HIGH
71	FIDELITY FUNDS - GLOBAL HEALTH CARE FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
72	FIDELITY FUNDS - GLOBAL INDUSTRIALS FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
73	FIDELITY FUNDS - GLOBAL TECHNOLOGY FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
74	FIDELITY FUNDS - GLOBAL TELECOMMUNICATIONS FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
75	FIDELITY FUNDS - INDIA FOCUS FUND A-DIST-USD	MEDIUM-TO-HIGH	HIGH
76	FIDELITY FUNDS - INDONESIA FUND A-DIST-USD	MEDIUM-TO-HIGH	HIGH
77	FIDELITY FUNDS - ITALY FUND A-DIST-EURO	MEDIUM-TO-HIGH	HIGH
78	FIDELITY FUNDS - JAPAN ADVANTAGE FUND A-ACC-JPY	MEDIUM-TO-HIGH	HIGH
79	FIDELITY FUNDS - JAPAN ADVANTAGE FUND A-DIST-JPY	MEDIUM-TO-HIGH	HIGH
80	FIDELITY FUNDS - JAPAN FUND A-DIST-JPY	MEDIUM-TO-HIGH	HIGH
81	FIDELITY FUNDS - JAPAN SMALLER COMPANIES FUND A-DIST-JPY	MEDIUM-TO-HIGH	HIGH

82	FIDELITY FUNDS - MALAYSIA FUND A-DIST-USD	MEDIUM-TO-HIGH	HIGH
83	FIDELITY FUNDS - NORDIC FUND A-DIST-SEK	MEDIUM-TO-HIGH	HIGH
84	FIDELITY FUNDS - PACIFIC FUND A AUD ACC	MEDIUM-TO-HIGH	HIGH
85	FIDELITY FUNDS - SINGAPORE FUND A-DIST-USD	MEDIUM-TO-HIGH	MEDIUM
86	FIDELITY FUNDS - SWITZERLAND FUND A-DIST-CHF	MEDIUM-TO-HIGH	HIGH
87	FIDELITY FUNDS - TAIWAN FUND A-DIST-USD	MEDIUM-TO-HIGH	HIGH
88	FIDELITY FUNDS - THAILAND FUND A-DIST-USD	MEDIUM-TO-HIGH	HIGH
89	FIDELITY FUNDS - US DOLLAR CASH FUND A-DIST-USD	LOW-TO-MEDIUM	LOW
90	FIDELITY FUNDS - WORLD FUND A-DIST-EURO	MEDIUM	MEDIUM-TO-HIGH
91	FIDELITY FUNDS-EMERGING EUROPE, MIDDLE EAST AND AFRICA FUND A-ACC-EURO	MEDIUM-TO-HIGH	HIGH
92	FIDELITY FUNDS-EMERGING EUROPE, MIDDLE EAST AND AFRICA FUND A-DIST-EUR	MEDIUM-TO-HIGH	HIGH
93	FIRST STATE ASIAN PROPERTY SECURITIES FUND CLASS I (DISTRIBUTING)	MEDIUM-TO-HIGH	MEDIUM
94	FIRST STATE CHINA GROWTH FUND CLASS I (ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
95	FIRST STATE GLOBAL LISTED INFRASTRUCTURE FUND CLASS I (DISTRIBUTING)	MEDIUM-TO-HIGH	MEDIUM
96	FIRST STATE GLOBAL RESOURCES FUND CLASS I (ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
97	FIRST STATE HONG KONG GROWTH FUND CLASS I (ACCUMULATION)	MEDIUM-TO-HIGH	MEDIUM
98	FRANKLIN FLOATING RATE FUND PLC - A SHARES (USD DIS)	MEDIUM-TO-HIGH	HIGH
99	FRANKLIN INDIA FUND A (HKD ACC)	MEDIUM-TO-HIGH	HIGH
100	FRANKLIN INDIA FUND A (USD ACC)	MEDIUM-TO-HIGH	HIGH
101	FRANKLIN MENA FUND CLASS A (EURO ACC)	MEDIUM-TO-HIGH	HIGH
102	FRANKLIN MUTUAL EUROPEAN FUND A (EURO ACC)	MEDIUM-TO-HIGH	HIGH
103	FRANKLIN U.S. OPPORTUNITIES FUND A (HKD ACC)	MEDIUM-TO-HIGH	MEDIUM
104	FRANKLIN U.S. OPPORTUNITIES FUND A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
105	HENDERSON HF - ASIA-PACIFIC PROPERTY EQUITIES FUND A1 (DIS)	MEDIUM-TO-HIGH	MEDIUM
106	HENDERSON HF - ASIA-PACIFIC PROPERTY EQUITIES FUND A2 (ACC)	MEDIUM-TO-HIGH	MEDIUM
107	HENDERSON HF - CHINA FUND A1 (DIS)	MEDIUM-TO-HIGH	HIGH
108	HENDERSON HF - CHINA FUND A2 (ACC)	MEDIUM-TO-HIGH	HIGH
109	HENDERSON HF - GLOBAL PROPERTY EQUITIES FUND A2 (ACC)	MEDIUM-TO-HIGH	MEDIUM
110	HENDERSON HF - PAN EUROPEAN PROPERTY EQUITIES FUND A2 ACC US HEDGED	MEDIUM-TO-HIGH	MEDIUM
111	INVESCO ASIA CONSUMER DEMAND FUND A (ACCUMULATION) - USD	MEDIUM-TO-HIGH	MEDIUM
112	INVESCO ASIA CONSUMER DEMAND FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	MEDIUM
113	INVESCO ASIA INFRASTRUCTURE FUND A (ACCUMULATION)	MEDIUM-TO-HIGH	MEDIUM
114	INVESCO ASIA INFRASTRUCTURE FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	MEDIUM
115	INVESCO CONTINENTAL EUROPEAN EQUITY FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	HIGH
116	INVESCO CONTINENTAL EUROPEAN SMALL CAP EQUITY FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	MEDIUM
117	INVESCO CONTINENTAL EUROPEAN SMALL CAP EQUITY FUND A (USD HEDGED)-ACC	MEDIUM-TO-HIGH	MEDIUM
118	INVESCO ENERGY FUND A (ACCUMULATION) HKD	MEDIUM-TO-HIGH	HIGH
119	INVESCO ENERGY FUND A (ACCUMULATION) USD	MEDIUM-TO-HIGH	HIGH
120	INVESCO GLOBAL INCOME REAL ESTATE SECURITIES FUND A (ACCUMULATION)	MEDIUM-TO-HIGH	MEDIUM
121	INVESCO GLOBAL INCOME REAL ESTATE SECURITIES FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	MEDIUM
122	INVESCO GLOBAL SMALL CAP EQUITY FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	MEDIUM
123	INVESCO GOLD & PRECIOUS METALS FUND A (EURO HEDGED ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
124	INVESCO GOLD & PRECIOUS METALS FUND A (USD ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
125	INVESCO GOLD & PRECIOUS METALS FUND A (HKD ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
126	INVESCO GREAT WALL CORE COMPETENCE MIXED SECURITIES FUND CLASS H (ACC)	MEDIUM-TO-HIGH	HIGH
127	INVESCO INDIA EQUITY FUND A (DISTRIBUTION) - USD	MEDIUM-TO-HIGH	HIGH
128	INVESCO INDIA EQUITY FUND A HKD (ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
129	INVESCO JAPANESE EQUITY ADVANTAGE FUND A (ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
130	INVESCO JAPANESE EQUITY CORE FUND A (JPY) (ACCUMULATION)	MEDIUM-TO-HIGH	HIGH

131	INVESCO KOREAN EQUITY FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	HIGH
132	INVESCO KOREAN EQUITY FUND A (HKD ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
133	INVESCO PAN EUROPEAN EQUITY FUND A (USD) (DISTRIBUTION)	MEDIUM-TO-HIGH	MEDIUM
134	INVESCO PAN EUROPEAN EQUITY INCOME FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	HIGH
135	INVESCO PAN EUROPEAN SMALL CAP EQUITY FUND A(USD HEDGED) (ACCUMULATION)	MEDIUM-TO-HIGH	MEDIUM
136	INVESCO PAN EUROPEAN STRUCTURED EQUITY FUND A (ACCUMULATION)	MEDIUM-TO-HIGH	HIGH
137	INVESCO PAN EUROPEAN STRUCTURED EQUITY FUND A ANNUAL DISTRIBUTION -EUR	MEDIUM-TO-HIGH	HIGH
138	INVESCO PRC EQUITY FUND A (DISTRIBUTION)	MEDIUM-TO-HIGH	HIGH
139	INVESCO PRC EQUITY FUND A (HKD) - ACC	MEDIUM-TO-HIGH	HIGH
140	INVESCO USD RESERVE FUND A (ACCUMULATION)	LOW-TO-MEDIUM	LOW
141	INVESTEC GSF - GLOBAL ENERGY FUND A - INCOME	MEDIUM-TO-HIGH	HIGH
142	INVESTEC GSF - GLOBAL ENERGY FUND C - INCOME	MEDIUM-TO-HIGH	HIGH
143	INVESTEC GSF - GLOBAL FRANCHISE FUND A - ACC - HKD	MEDIUM-TO-HIGH	MEDIUM
144	INVESTEC GSF - GLOBAL FRANCHISE FUND A - ACC - USD	MEDIUM-TO-HIGH	MEDIUM
145	INVESTEC GSF - GLOBAL FRANCHISE FUND A - INC-2 - HKD	MEDIUM-TO-HIGH	MEDIUM
146	INVESTEC GSF - GLOBAL FRANCHISE FUND A - INC-2 - USD	MEDIUM-TO-HIGH	MEDIUM
147	INVESTEC GSF - GLOBAL GOLD FUND A - ACC - USD	MEDIUM-TO-HIGH	HIGH
148	INVESTEC GSF - GLOBAL GOLD FUND A - INCOME	MEDIUM-TO-HIGH	HIGH
149	INVESTEC GSF - GLOBAL MULTI-ASSET INCOME FUND A - INC-2 USD	MEDIUM	MEDIUM-TO-HIGH
150	INVESTEC GSF - INVESTMENT GRADE CORPORATE BOND FUND A - INCOME-2	LOW-TO-MEDIUM	MEDIUM-TO-HIGH
151	INVESTEC GSF - U.S. DOLLAR MONEY FUND A - INCOME	LOW-TO-MEDIUM	LOW
152	JPM AMERICA EQUITY A (DIST) - USD	MEDIUM-TO-HIGH	MEDIUM
153	JPM AMERICA EQUITY A (ACC) - HKD	MEDIUM-TO-HIGH	MEDIUM
154	JPM ASIA PACIFIC INCOME A (IRC) - NZD (HEDGED)	MEDIUM	MEDIUM-TO-HIGH
155	JPM CHINA A (DIST) - HKD	MEDIUM-TO-HIGH	HIGH
156	JPM CHINA A (DIST) - USD	MEDIUM-TO-HIGH	HIGH
157	JPM EUROPE DYNAMIC A (ACC) - AUD HEDGED	MEDIUM-TO-HIGH	HIGH
158	JPM EUROPE DYNAMIC A (DIST) - EUR	MEDIUM-TO-HIGH	HIGH
159	JPM EUROPE TECHNOLOGY A (DIST) - EUR	MEDIUM-TO-HIGH	HIGH
160	JPM GLOBAL NATURAL RESOURCES A (ACC) - USD	MEDIUM-TO-HIGH	HIGH
161	JPM GLOBAL NATURAL RESOURCES A (DIST) - EUR	MEDIUM-TO-HIGH	HIGH
162	JPM SINGAPORE A (DIST) - USD	MEDIUM-TO-HIGH	MEDIUM
163	JPM TAIWAN A (DIST) - HKD	MEDIUM-TO-HIGH	HIGH
164	JPM TAIWAN A (DIST) - USD	MEDIUM-TO-HIGH	HIGH
165	JPMORGAN CHINA A-SHARE OPPORTUNITIES - HKD ACC	MEDIUM-TO-HIGH	HIGH
166	JPMORGAN CHINA A-SHARE OPPORTUNITIES - RMB ACC	MEDIUM-TO-HIGH	HIGH
167	JPMORGAN CHINA A-SHARE OPPORTUNITIES - USD ACC	MEDIUM-TO-HIGH	HIGH
168	JPMORGAN CHINA PIONEER A-SHARE FUND	MEDIUM-TO-HIGH	HIGH
169	JPMORGAN EASTERN SMALLER COMPANIES (ACC) - USD	MEDIUM-TO-HIGH	MEDIUM
170	JPMORGAN GLOBAL BOND (MTH) - AUD (HEDGED)	LOW-TO-MEDIUM	MEDIUM
171	JPMORGAN GLOBAL BOND (MTH) - NZD (HEDGED)	LOW-TO-MEDIUM	MEDIUM
172	JPMORGAN GLOBAL PROPERTY INCOME (DIV) - USD	MEDIUM-TO-HIGH	MEDIUM
173	JPMORGAN INDONESIA (ACC) - USD	MEDIUM-TO-HIGH	HIGH
174	JPMORGAN JAPAN (YEN) (ACC) - HKD HEDGED	MEDIUM-TO-HIGH	HIGH
175	JPMORGAN JAPAN (YEN) (ACC) - JPY	MEDIUM-TO-HIGH	HIGH
176	JPMORGAN JAPAN (YEN) (ACC) - RMB HEDGED	MEDIUM-TO-HIGH	HIGH
177	JPMORGAN JAPAN (YEN) (ACC) - USD HEDGED	MEDIUM-TO-HIGH	HIGH
178	JPMORGAN JAPAN SMALLER COMPANY (YEN) FUND	MEDIUM-TO-HIGH	HIGH
179	JPMORGAN KOREA (ACC) - USD	MEDIUM-TO-HIGH	HIGH
180	JPMORGAN MALAYSIA (ACC) - USD	MEDIUM-TO-HIGH	HIGH
181	JPMORGAN PHILIPPINE (ACC) - USD	MEDIUM-TO-HIGH	HIGH
182	JPMORGAN THAILAND (ACC) - USD	MEDIUM-TO-HIGH	HIGH
183	MACQUARIE ASIA NEW STARS FUND CLASS A1	MEDIUM-TO-HIGH	MEDIUM
184	MACQUARIE ASIA NEW STARS FUND CLASS A2	MEDIUM-TO-HIGH	MEDIUM
185	MACQUARIE IPO CHINA CONCENTRATED CORE FUND CLASS A1	MEDIUM-TO-HIGH	HIGH

186	MAN AHL DIVERSIFIED FUTURES LTD (TRANCHE B SHARES)	MEDIUM-TO-HIGH	HIGH
187	MANULIFE ADVANCED FUND SPC-CHINA A SEGREGATED PORTFOLIO CLASS AA (USD)	MEDIUM-TO-HIGH	HIGH
188	MANULIFE ADVANCED FUND SPC-RENMINBI BOND SEGREGATED PORTFOLIO AA (USD)	MEDIUM-TO-HIGH	MEDIUM
189	MANULIFE GLOBAL FUND - AMERICAN GROWTH FUND A	MEDIUM-TO-HIGH	MEDIUM
190	MANULIFE GLOBAL FUND - ASIAN SMALL CAP EQUITY FUND AA	MEDIUM-TO-HIGH	MEDIUM
191	MANULIFE GLOBAL FUND - EMERGING EASTERN EUROPE FUND A	MEDIUM-TO-HIGH	HIGH
192	MANULIFE GLOBAL FUND - EMERGING EASTERN EUROPE FUND AA	MEDIUM-TO-HIGH	HIGH
193	MANULIFE GLOBAL FUND - EUROPEAN GROWTH FUND A	MEDIUM-TO-HIGH	MEDIUM
194	MANULIFE GLOBAL FUND - GLOBAL CONTRARIAN FUND AA	HIGH	MEDIUM
195	MANULIFE GLOBAL FUND - GLOBAL PROPERTY FUND AA	MEDIUM-TO-HIGH	MEDIUM
196	MANULIFE GLOBAL FUND - INDIA EQUITY FUND AA	MEDIUM-TO-HIGH	HIGH
197	MANULIFE GLOBAL FUND - JAPANESE GROWTH FUND A	MEDIUM-TO-HIGH	MEDIUM
198	MANULIFE GLOBAL FUND - TAIWAN EQUITY FUND AA	MEDIUM-TO-HIGH	HIGH
199	MANULIFE GLOBAL FUND - TURKEY EQUITY FUND AA	MEDIUM-TO-HIGH	HIGH
200	MANULIFE GLOBAL FUND - U.S. SMALL CAP EQUITY FUND AA	MEDIUM-TO-HIGH	MEDIUM
201	NEUBERGER BERMAN US MULTI CAP OPPORTUNITIES FUND A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
202	NEUBERGER BERMAN US REAL ESTATE SECURITIES FUND A HKD ACCUMULATING	MEDIUM-TO-HIGH	MEDIUM
203	NEUBERGER BERMAN US REAL ESTATE SECURITIES FUND A HKD MONTHLY DIS	MEDIUM-TO-HIGH	MEDIUM
204	NEUBERGER BERMAN US REAL ESTATE SECURITIES FUND A USD ACCUMULATING	MEDIUM-TO-HIGH	MEDIUM
205	NEUBERGER BERMAN US REAL ESTATE SECURITIES FUND A USD MONTHLY DIS	MEDIUM-TO-HIGH	MEDIUM
206	PARVEST BOND BEST SELECTION WORLD EMERGING - CLASSIC - CAP	MEDIUM	MEDIUM-TO-HIGH
207	PARVEST BOND BEST SELECTION WORLD EMERGING - CLASSIC MD - DIS	MEDIUM	MEDIUM-TO-HIGH
208	PARVEST BOND BEST SELECTION WORLD EMERGING - CLASSIC RH EUR - CAP	MEDIUM	MEDIUM-TO-HIGH
209	PARVEST EQUITY BRAZIL CLASSIC DISTRIBUTION	MEDIUM-TO-HIGH	HIGH
210	PARVEST EQUITY BRAZIL CLASSIC CAPITALIZATION	MEDIUM-TO-HIGH	HIGH
211	PARVEST EQUITY EUROPE EMERGING - CLASSIC - CAP	MEDIUM-TO-HIGH	HIGH
212	PARVEST EQUITY INDIA - CLASSIC - CAP	MEDIUM-TO-HIGH	HIGH
213	PARVEST EQUITY INDIA - CLASSIC - DIS	MEDIUM-TO-HIGH	HIGH
214	PARVEST EQUITY LATIN AMERICA CLASSIC DISTRIBUTION	MEDIUM-TO-HIGH	HIGH
215	PRINCIPAL GIF - PREFERRED SECURITIES FUND A - INC	MEDIUM	LOW-TO-MEDIUM
216	PRINCIPAL GIF - PREFERRED SECURITIES FUND CLASS D2 - INC	MEDIUM	LOW-TO-MEDIUM
217	SCHRODER ASIAN ASSET INCOME FUND CLASS A (AUD HEDGED MONTHLY DIS)	MEDIUM-TO-HIGH	MEDIUM
218	SCHRODER ASIAN ASSET INCOME FUND CLASS A (HKD ACC)	MEDIUM-TO-HIGH	MEDIUM
219	SCHRODER ASIAN ASSET INCOME FUND CLASS A (HKD MONTHLY DIS)	MEDIUM-TO-HIGH	MEDIUM
220	SCHRODER ASIAN ASSET INCOME FUND CLASS A (RMB HEDGED MONTHLY DIS)	MEDIUM-TO-HIGH	MEDIUM
221	SCHRODER ASIAN ASSET INCOME FUND CLASS A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
222	SCHRODER ASIAN ASSET INCOME FUND CLASS A (USD MONTHLY DIS)	MEDIUM-TO-HIGH	MEDIUM
223	SCHRODER CHINA ASSET INCOME FUND CLASS A (HKD ACC)	MEDIUM-TO-HIGH	MEDIUM
224	SCHRODER CHINA ASSET INCOME FUND CLASS A (HKD MONTHLY DIS)	MEDIUM-TO-HIGH	MEDIUM
225	SCHRODER CHINA ASSET INCOME FUND CLASS A (RMB HEDGED MONTHLY DIS)	MEDIUM-TO-HIGH	MEDIUM
226	SCHRODER CHINA ASSET INCOME FUND CLASS A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
227	SCHRODER CHINA ASSET INCOME FUND CLASS A (USD MONTHLY DIS)	MEDIUM-TO-HIGH	MEDIUM
228	SCHRODER GLOBAL ALLOCATOR FUND CLASS A (AUD HEDGED MONTHLY DIS)	MEDIUM	MEDIUM-TO-HIGH
229	SCHRODER HONG KONG MONEY MARKET FUND	LOW-TO-MEDIUM	LOW
230	SCHRODER ISF - ASIAN BOND ABSOLUTE RETURN CLASS A (HKD MONTHLY DIS)	MEDIUM	MEDIUM-TO-HIGH
231	SCHRODER ISF - ASIAN BOND ABSOLUTE RETURN CLASS A (USD ACC)	MEDIUM	MEDIUM-TO-HIGH
232	SCHRODER ISF - ASIAN BOND ABSOLUTE RETURN CLASS A (USD MONTHLY DIS)	MEDIUM	MEDIUM-TO-HIGH
233	SCHRODER ISF - ASIAN SMALLER COMPANIES CLASS A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
234	SCHRODER ISF - BRIC (BRAZIL, RUSSIA, INDIA, CHINA) CLASS A (EUR ACC)	MEDIUM-TO-HIGH	HIGH

235	SCHRODER ISF - CHINA OPPORTUNITIES CLASS A (HKD ACC)	MEDIUM-TO-HIGH	HIGH
236	SCHRODER ISF - CHINA OPPORTUNITIES CLASS A (USD ACC)	MEDIUM-TO-HIGH	HIGH
237	SCHRODER ISF - EURO EQUITY CLASS A (EUR ACC)	MEDIUM-TO-HIGH	HIGH
238	SCHRODER ISF - GLOBAL BOND CLASS A (USD ACC)	LOW-TO-MEDIUM	MEDIUM-TO-HIGH
239	SCHRODER ISF - GLOBAL CITIES REAL ESTATE CLASS A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
240	SCHRODER ISF - GLOBAL CLIMATE CHANGE EQUITY CLASS A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
241	SCHRODER ISF - GLOBAL EMERGING MARKET OPPORTUNITIES CLASS A (EUR ACC)	MEDIUM-TO-HIGH	HIGH
242	SCHRODER ISF - GLOBAL ENERGY FUND CLASS A (USD ACC)	MEDIUM-TO-HIGH	HIGH
243	SCHRODER ISF - GLOBAL EQUITY ALPHA CLASS A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
244	SCHRODER ISF - GLOBAL GOLD CLASS A (USD ACC)	MEDIUM-TO-HIGH	HIGH
245	SCHRODER ISF - GLOBAL INFLATION LINKED BOND CLASS A (EUR ACC)	LOW-TO-MEDIUM	MEDIUM-TO-HIGH
246	SCHRODER ISF - HONG KONG EQUITY CLASS A (HKD ACC)	MEDIUM-TO-HIGH	MEDIUM
247	SCHRODER ISF - INDIAN EQUITY CLASS A (USD ACC)	MEDIUM-TO-HIGH	HIGH
248	SCHRODER ISF - JAPANESE EQUITY CLASS A (JPY ACC)	MEDIUM-TO-HIGH	HIGH
249	SCHRODER ISF - JAPANESE SMALLER COMPANIES CLASS A (JPY ACC)	MEDIUM-TO-HIGH	HIGH
250	SCHRODER ISF - LATIN AMERICAN CLASS A (USD ACC)	MEDIUM-TO-HIGH	HIGH
251	SCHRODER ISF - MIDDLE EAST CLASS A (EUR ACC)	MEDIUM-TO-HIGH	HIGH
252	SCHRODER ISF - QEP GLOBAL ACTIVE VALUE CLASS A (USD ACC)	MEDIUM-TO-HIGH	MEDIUM
253	SCHRODER ISF - TAIWANESE EQUITY CLASS A (USD ACC)	MEDIUM-TO-HIGH	HIGH
254	SCHRODER ISF - TAIWANESE EQUITY CLASS A (USD YEARLY DIS)	MEDIUM-TO-HIGH	HIGH
255	SCHRODER ISF - US DOLLAR LIQUIDITY CLASS A (USD ACC)	LOW-TO-MEDIUM	LOW
256	TEMPLETON ASIAN BOND FUND A (USD ACC)	MEDIUM	MEDIUM-TO-HIGH
257	TEMPLETON ASIAN BOND FUND A (USD MDIS)	MEDIUM	MEDIUM-TO-HIGH
258	TEMPLETON ASIAN GROWTH FUND A (EURO ACC)	MEDIUM-TO-HIGH	HIGH
259	TEMPLETON BRIC FUND A (EURO ACC)	MEDIUM-TO-HIGH	HIGH
260	TEMPLETON EASTERN EUROPE FUND A (EURO ACC)	MEDIUM-TO-HIGH	HIGH
261	TEMPLETON EUROLAND FUND A (EURO ACC)	MEDIUM-TO-HIGH	HIGH
262	TEMPLETON GLOBAL BOND FUND A (ACC) HKD	LOW-TO-MEDIUM	MEDIUM-TO-HIGH
263	TEMPLETON GLOBAL BOND FUND A (HKD MDIS)	LOW-TO-MEDIUM	MEDIUM-TO-HIGH
264	TEMPLETON GLOBAL BOND FUND A (USD MDIS)	LOW-TO-MEDIUM	MEDIUM-TO-HIGH
265	TEMPLETON GLOBAL INCOME FUND A (HKD QDIS)	MEDIUM	MEDIUM-TO-HIGH
266	TEMPLETON GLOBAL INCOME FUND A (USD ACC)	MEDIUM	MEDIUM-TO-HIGH
267	TEMPLETON GLOBAL INCOME FUND A (USD QDIS)	MEDIUM	MEDIUM-TO-HIGH
268	TEMPLETON GLOBAL SMALLER COMPANIES FUND A (USD YDIS)	MEDIUM-TO-HIGH	MEDIUM
269	TEMPLETON GLOBAL TOTAL RETURN FUND A (EURO MDIS)	MEDIUM	HIGH
270	TEMPLETON GLOBAL TOTAL RETURN FUND A (HKD ACC)	MEDIUM	MEDIUM-TO-HIGH
271	TEMPLETON GLOBAL TOTAL RETURN FUND A (HKD MDIS)	MEDIUM	MEDIUM-TO-HIGH
272	TEMPLETON GLOBAL TOTAL RETURN FUND A (MDIS) AUD - HI	MEDIUM	MEDIUM-TO-HIGH
273	TEMPLETON GLOBAL TOTAL RETURN FUND A (MDIS) GBP - HI	MEDIUM	MEDIUM-TO-HIGH
274	TEMPLETON GLOBAL TOTAL RETURN FUND A (USD ACC)	MEDIUM	MEDIUM-TO-HIGH
275	TEMPLETON GLOBAL TOTAL RETURN FUND A (USD MDIS)	MEDIUM	MEDIUM-TO-HIGH
276	TEMPLETON KOREA FUND A (USD ACC)	MEDIUM-TO-HIGH	HIGH
277	TEMPLETON LATIN AMERICA FUND A (USD YDIS)	MEDIUM-TO-HIGH	HIGH

**Risk rating is assigned by the Bank according to the risk level of the investment product as determined by the Bank at its absolute discretion (I: Low risk; II: Low-to-medium risk; III: Medium risk; IV: Medium-to-high risk; V: High risk) and it may be revised from time to time, taking into account the latest market conditions and other relevant factors. You should carefully consider if the product risk rating (as may be revised from time to time) matches with your risk appetite, investment objective(s), financial situation, asset concentration and personal circumstances. Please contact your Wealth Management Manager or obtain independent professional advice in case of any enquiry.**

**Annex II: Frequently Asked Questions**

**1. What is the content of the letter?**

OCBC Wing Hang Bank Limited (the “**Bank**”) will adopt a new customer investment suitability assessment methodology on **23 December 2016** (the “**Effective Date**”) for a more comprehensive analysis of the customer's investment objective and risk tolerance level. Meanwhile, the Bank will also reassess and re-evaluate the risk rating of various investment products.

**2. Why the customer investment suitability assessment methodology and the investment product risk rating need to be revised?**

The Bank aims to improve the banking service quality continuously. This revision is one of the Bank's risk management mechanisms. It enables the Bank to better grasp the customer's investment objectives and risk tolerance level so that we can provide more suitable investment products to the customers.

**3. What impact does the change have on our customers?**

After the Effective Date, the customer must complete the new “Risk Profiling Questionnaire” before subscription of any investment product regardless of whether it is subscribed for the first time. The Bank will have better understanding of your investment objectives and risk tolerance level so we can offer you more suitable investment products. Updated “Risk Profiling Questionnaire” will be valid for one year. In addition, the product risk rating may also be adjusted. Customers may complete the Risk Profiling Questionnaire again for assessment and carefully consider whether the investment product will still be suitable for them. In case of doubt, the customer may contact the Wealth Management Manager or seek independent professional advice.

**4. How can I update the Risk Profiling Questionnaire?**

Apart from visiting our branches, customers can also complete the Risk Profiling Questionnaire by Internet Banking. After you log in to Internet Banking, please select "Investment" -> "Customer Investment Information" to conduct the assessment.

**5. How many categories of customer risk profile? How to classify the investment product risk?**

Customer risk profile is classified into five categories, namely, **I. Conservative, II. Balanced, III. Progressive, IV. Aggressive and V. Very Aggressive.**

Description of each customer risk profile is showed as follows:

<b>Conservative</b>	Generally, the customers prefer investment products of low uncertainty on returns; and /or have limited expertise and/or experience in investment.
<b>Balanced</b>	Generally, the customers are willing to take some risk to achieve returns much better than bank deposits.
<b>Progressive</b>	Generally, the customers are willing to accept moderate price fluctuation and take risk to achieve returns comparable to the major stock market indexes; and/or have sound financial capability to absorb the corresponding investment loss.
<b>Aggressive</b>	Generally, the customers are willing to take higher risk to achieve returns better than the major stock market indexes; and/or have solid financial capability to bear loss from high-risk investment.
<b>Very Aggressive</b>	Generally, the customers demonstrate a strong preference, expertise and/or experience in high-risk, structured or leveraged products; and/or have strong financial capability to tolerate loss in high-risk investment.

Investment risk rating is also classified into five ratings : **I. Low risk, II. Low-to-medium risk, III. Medium risk, IV. Medium-to-high risk, and V. High risk.**

In general, risk rating [Note] of each the investment product is as follows:

<b>Investment Products</b>	<b>Risk Rating</b>
Structured Deposit (Currency Linked Target Rate)	“Low”
Bonds	“Low” to “High”
Unit Trust	“Low” to “High”
Currency-linked Deposit	“Medium”
Equity Linked Investment	“Medium-to-high” to “High”
Accumulator / Decumulator	“High”

Note: The risk rating of the investment products will be changed due to environmental and risk factors at a particular time. The risk ratings may be different from the above mentioned.

**6. Why the risk ratings of some investment products have been changed?**

The change was mainly due to the change of the risk rating mechanism. The risk rating of the product was assessed according to the product characteristics, structure, period and other risk factors, hence the risk rating of the investment product would be adjusted when compared with the existing mechanism.

**7. Should I continue to hold or to re-subscribe the product again if the investment risk rating is higher than my risk tolerance level? How should I handle?**

You may choose to continue to hold, but it is advisable for you to contact your Wealth Management Manager for a comprehensive risk assessment. If you choose to re-subscribe after the Effective Date, you are required to complete the Risk Profiling Questionnaire (please refer to question 3). You should also seek independent professional advice to carefully consider whether the above investment products continue to be suitable for you to hold or re-subscribe.

**8. How can I check the investment product risk rating?**

The risk rating for all investment products can be viewed at the Bank’s website ([www.ocbcwhhk.com](http://www.ocbcwhhk.com)). Please select "Investment Services" -> "Investment Product Risk Level" for reference. You may also contact your Wealth Management Manager for information.

**9. What should I do if I have questions about the new risk assessment methodology, Risk Profiling Questionnaire and investment product risk rating?**

Please contact your Wealth Management Manager or call our Customer Service Hotline at 3199 9182