



## Performance Scenarios

Investment 1,070,000.00 USD		[197] DAYS
Stressed scenario	What you might get back after costs	15,223.72 USD
	Product's lifespan return	<b>Guaranteed rate : 2.60% p.a.</b>
Unfavorable scenario	What you might get back after costs	15,223.72 USD
	Product's lifespan return	<b>Guaranteed rate : 2.60% p.a.</b>
Moderate scenario	What you might get back after costs	15,223.72 USD
	Product's lifespan return	<b>Guaranteed rate : 2.60% p.a.</b>
<b>Favorable scenario</b>	What you might get back after costs	18,151.36 USD
	Product's lifespan return	<b>Targeted rate: 3.10% p.a.</b>

[Note: all figures in the tables are for illustration purposes only.]

This table shows the money you could get back over the next [197] days, under different scenarios.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The Structured Deposit is generally designed to be held to maturity. Early termination of the Structured Deposit prior to maturity is not allowed without the Bank's prior written consent. This means it is difficult to estimate how much you would get back if you cash in before [11/01/2019]. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if the manufacturer is unable to pay out?

In the case of the manufacturer is unable to pay out to its clients, the client of this product does not have any guaranty under the investment and he or she would not receive back the deposit made with the manufacturer and the interest neither. FGDG guarantee scheme applies to this Structured Deposit in accordance with the Luxembourg law of 18 December 2015 on default by credit institutions and certain Investment companies. For more information on FGDG guarantee scheme, visit [www.fgdg.lu](http://www.fgdg.lu)

### What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

If the person selling you or advising you about this product is independent from Bank of China Luxembourg Branch, additional costs may be charged. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

### Costs over time

Investment [Currency – Amount: USD 1,070,000.00]	If you cash in after [197] days
<b>Total costs</b>	<b>0</b>
<b>Impact on return (RIY)</b>	<b>0%</b>

### Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- What the different cost categories mean.

One-off costs	Entry costs	0%	The impact of the costs already included in the price. This includes the costs of distribution of your product.
	Exit costs	0%	The impact of the costs of existing your investment when it matures.
Recurring costs	Portfolio transaction costs per year	0%	The impact of the costs of us buying and selling underlying investments for the product.
	Insurance costs	N/A	The impact of the amount you are paying to buy insurance protection.
	Other ongoing costs	N/A	The impact of the costs that we take each year for managing your

Incidental costs	Performance fees	N/A	investments. The impact of the performance fee. We take these from your investment if the product outperforms its benchmark.
	Carried interests	N/A	The impact of carried interests.

### How long should I hold it and can I take money out early?

Recommended holding period: [197] days

Recommended holding period depends on the maturity of the instruments used to build the Structured Deposit and matches with the time horizon and liquidity constraints of the investor.

The Investor may request the early termination of this agreement. Such request must be made in writing to the manufacturer, setting out the reasons for the early termination. Acceptance of the early termination request is at the sole discretion of the manufacturer and subject to any costs or penalties that may arise to the investor or the manufacturer due to the early termination, such costs to be borne by the investor.

### How can I complain?

You can lodge a complaint by writing a post letter addressed to the Compliance Department of Bank of China Luxembourg Branch  
Add: 37/39 Boulevard Prince Henri L-1724 Luxembourg / Email address: legalcompliance.lu@bankofchina.com,

More information about the Bank's Complaints Handling Policy is available on the Bank's website ([www.bankofchina.com/lu](http://www.bankofchina.com/lu))

### Other relevant information

Additional information is available on the manufacturer website ([www.bankofchina.com/lu](http://www.bankofchina.com/lu)) or by contacting with your client relationship manager.