

# 首都银行（中国）有限公司“智尚存”5号利率型结构性存款 产品说明书

## 一、产品要素

产品名称	“智尚存”5号利率型结构性存款	
产品编号	智尚存 5号+年月四位数字+期号三位数字	
产品类型	保本浮动收益型	
目标客户	保守型、谨慎型，机构客户	
内部风险评级	二级（数字越大风险越高）	
本金及收益币种	人民币	
产品规模	产品规模下限为100万元，上限为20000万元	
产品募集期	<ol style="list-style-type: none"> <li>1. 年 月 日 9:00（北京时间）至 年 月 日 17:00（北京时间）</li> <li>2. 产品募集期内，客户将认购资金缴存至销售申请书指定的账户，并完成销售文件签章确认。</li> <li>3. 募集期内按照活期存款利率计息，募集期内的利息不计入投资本金。</li> </ol>	
挂钩标的及观察区间	挂钩标的	3个月上海银行间同业拆放利（SHIBOR）：
	观察区间	（1%—8%）
观察期	结构性存款起息日（含）至结构性存款到期日（含）	
产品预期收益率	$R\% \cdot n1/N + r\% \cdot n2/N$	
	R%	____（上限根据我行投资于SHIBOR相关期权的收益情况而决定）
	r%	____（下限为0%利率）
	n1	观察期内挂钩指标位于观察区间之内（不含边界）的天数
	n2	观察期内挂钩指标位于观察区间之外（含边界）的天数
	N	观察期内总天数（ $n1+n2=N$ ）
<ol style="list-style-type: none"> <li>1. 客户可获得最高收益率为R%/年，最低收益率为r%/年，测算收益不等于实际收益，请以实际到期收益率为准。</li> <li>2. 本款产品可临时支取，按临时支取条款支付利息（收益），临时支取区间天数不纳入观察期内。</li> </ol>		
收益测算公式	本产品最终收益取决于投资利率的变化情况，本产品提供本金保证。 本产品收益计算公式为：客户收益=投资本金×实际年化收益率×产品期限天数÷365	
产品起息日	以每期发行的销售申请书为准。	
产品期限	1个月至1年 具体以每期发行的销售申请书为准。	
产品到期日	以每期发行的销售申请书为准。	
估值方法	期权估值采用赫尔怀特模型（Hull-White model）进行市价评估。	

认购起点金额	1.定向发行时客户购买的起点金额为100万元，以1万元的整数倍递增。 2.募集发行时购买的起点金额为100万元，以1万元的整数倍递增。
临时支取	1.本产品可按客户需求设定临时支取条款，银行不得提前终止本产品。产品可按客户需求单次或多次全额临时支取，临时支取的本金不可跨行转出，临时支取存放我行期间利率同我行活期存款利率。本产品在临时支取日，对临时支取的本金计息结息，临时支取部分的收益计算公式为：临时支取的收益=临时支取的本金×该期限对应的实际年化收益率×临时支取的本金存入的期限天数÷365。 2.客户根据需求情况，选择日期全额转回进行续做。在产品到期日我行将本金及收益兑付客户，到期日支付客户收益计算公式为：客户收益=转回续做投资本金×该期限对应的实际年化收益率×转回续做实际持有天数÷365
附属条款	每期发行单个对公客户无最高投资限额，但是不能超过本产品规模上限。 首都银行可根据需要对这一条款进行调整，并至少于新条款启用之前1个工作日公布。
税款	首都银行不负责代扣代缴客户购买本产品的所得税款。
质押条款	本产品具备质押等担保附属功能。

## 二、投资管理

### (一) 投资对象

首都银行“智尚存”5号利率型结构性存款为保本浮动收益型产品，提供100%投资本金保障，并投资于利率区间比价期权（Range Accrual Option）。

### (二) 投资团队

首都银行拥有专业化的银行利率型结构性存款投资管理团队和丰富的投资经验，秉承稳健经营的传统，发挥自身优势，为产品运作管理提供专业的投资管理服务，力争帮助客户实现收益。

## 三、产品运作说明

### (一) 产品规模

1.本产品规模上限：20000万元。在本期产品募集期内，对本期产品的认购金额达到本期利率型结构性存款规模上限，则首都银行有权利但无义务停止本期产品的认购，已经认购成功的客户投资权益不受影响。

2.本产品规模下限：100万元。在本期产品募集期内，对本期产品的认购金额未能达到本期利率型结构性存款规模下限，首都银行有权利但无义务宣布本期产品不成立。如产品不成立，首都银行将在通知客户产品不成立后3个工作日内返还客户已缴纳的认购本金至客户指定账户，客户应确保账户状态正常，并及时查询账户资金变动情况。

### (二) 认购/申购/追加投资/临时支取

募集期内，客户认购本产品，应提前将利率型结构性存款资金存入客户指定账户。在本产品运行期间，不开放申购和追加投资。本产品可按客户需求设定临时支取条款，银行不得提前终止本产品。产品可按客户需求单次或多次全额临时支取，临时支取的资金暂存放我行，临时支取存放我行期间利率同我行活期存款利率。本产品在临时支取日，对临时支取的本金

计息结息，临时支取部分的收益计算公式为：临时支取的收益=临时支取的本金×该期限对应的实际年化收益率×临时支取的本金存入的期限天数÷365。客户根据需求情况，选择日期全额转回进行续作。在产品到期日我行将本金及收益兑付客户，到期日支付客户收益计算公式为：客户收益=转回续做投资本金×该期限对应的实际年化收益率×转回续做实际持有天数÷365

“智尚存”5号利率型结构性存款的临时支取和续做可提前约定，临时支取采取T+0模式，银行于临时支取当日支付本金及收益。

#### 四、利率型结构性存款收益说明

##### (一) 利率型结构性存款收益区间

本产品提供本金保证，收益率下限为0%利率，上限根据我行投资于SHIBOR相关期权的收益情况而决定。

##### (二) 利率型结构性存款收益与计算

本产品最终收益取决于投资利率的变化情况，本产品提供本金保证。“智尚存”5号利率型结构性存款收益计算公式为：

客户收益=投资本金×实际年化收益率×产品期限天数÷365，精确到小数点后2位，小数点后三位四舍五入，具体以首都银行派发为准。

##### (三) 情景分析及压力测试

本产品如发生产品实际收益最不利的情况，客户的实际收益为0%利率。

情景分析：

利率型结构性存款产品，假设客户投资金额为RMB1,000,000（本金），投资期限90天，其中有10天客户临时支取全部本金并存放我行按活期存款利率计息，其余80天客户全部本金投资于本结构性存款产品。对于投资结构性存款产品的80天，最低保证收益为0%，最高可能收益为3.80%。起息日3个月期SHIBOR利率（即挂钩标的）为2.70%，挂钩标的观察区间为（1%-8%）。

[[情境1]]：投资期内，3个月SHIBOR始终在（1%，8%）区间内波动，即客户80天均达成最高收益条件：

$$\text{实际收益率} = 3.80\% \times 80/80 = 3.80\%$$

$$\text{收益合计} = \text{本金} \times 3.80\% \times 80/365 = \text{RMB}8,328.77;$$

$$\text{兑付金额合计} = \text{本金} + \text{RMB}8,328.77 = \text{RMB}1,008,328.77$$

[[情境2]]：投资期内，其中70天3个月SHIBOR在（1%，8%）区间内波动，另外10天3个月SHIBOR高于（包括等于）8%或低于（包括等于）1%，即客户有70天达成最高收益条件，另外10天符合最低保证收益条件：

$$\text{实际收益率} = 3.80\% \times 70/80 + 0\% \times 10/80 = 3.33\%$$

$$\text{收益合计} = \text{本金} \times 3.33\% \times 80/365 = \text{RMB}7,298.63;$$

$$\text{兑付金额合计} = \text{本金} + \text{RMB}7,298.63 = \text{RMB}1,007,298.63$$

[[情境3]]：投资期内，3个月SHIBOR在均高于（包括等于）8%或低于（包括等于）1%，即客户80天都符合最低保证收益条件：

$$\text{实际收益率} = 0\% \times 80/80 = 0\%$$

$$\text{收益合计} = \text{本金} \times 0\% \times 80/365 = \text{RMB}0.00;$$

兑付金额合计 = 本金 + RMB0.00 = RMB1,000,000.00

上述示例采用假设数据计算，不等于实际收益，投资需谨慎。

收益波动压力测试:客户收益最高情况为情境一;最不利投资情况为情境三。

上述示例采用假设数据计算，不等于实际收益，投资需谨慎。上述情况与举例仅为向投资者介绍收益计算方法之用，并不代表以上所有情境或某一情境一定会发生，或受到银行认为发生的可能性很大。在任何情况下，投资者所能获得的最终收益以首都银行实际支付为准。

## 五、费用说明

客户投资我行“智尚存”系列利率型结构性存款无需支付其他费用。

## 六、利率型结构性存款到期本金及收益兑付

### 1.正常兑付

客户持有产品至产品到期日，首都银行于产品到期日（或临时支取日）将客户本金和收益划转至投资者协议约定账户，遇法定节假日顺延。

### 2.非正常情况

如果发生异常情形，造成本产品的基础资产无法及时、足额变现，首都银行可以根据实际情况选择向客户延迟兑付或者分次兑付，并于发生上述情形后的2个工作日内在首都银行互联网站公告兑付方案。

## 七、信息披露

（一）银行开展结构性存款业务，会通过银行官方网站 <http://www.metrobank.com.cn> 或者按照与投资者约定的方式，披露以下信息：

1.银行会于结构性存款成立后的5个工作日内，披露结构性存款的发行报告，包括结构性存款成立日期和募集规模等信息；

2.银行会在结构性存款存续期内至少每月向投资者提供产品账单，包括投资金额、产品收益情况、衍生产品公允价值变化、持仓风险和风险控制措施等信息；

3.银行会于结构性存款终止后的5个工作日内，披露结构性存款到期报告，包括结构性存款的存续期限、终止日期和收益分配情况等信息；

4.银行会在官方网站建立查询平台，收录全部在售及存续期内结构性存款的基本信息，包括说明书、销售申请书、风险揭示书和投资者权益须知等全部销售文件；

5.当市场发生重大变化导致投资比例暂时超出浮动区间且可能对客户预期收益产生重大影响，银行会2个工作日内向客户进行信息披露。

（二）投资者同意：银行通过上述方式进行本产品的信息披露，如因投资者未及时阅读而产生的（包括但不限于因未及时获知信息而错过资金使用和再投资的机会等）全部责任和风险由投资者自行承担。

**首都银行(中国)有限公司“智尚存”系列利率型结构性存款风险揭示书**  
**Metropolitan Bank (China) Ltd “Smart Supreme Deposit” Series Interest Rate-linked Structured Deposit Risk Disclosure Statement**

尊敬的客户：

Dear customer,

由于结构性存款资金管理运用过程中，可能会面临多种风险因素，根据相关监管规定的要求，在您选择认购本结构性存款前，首都银行（中国）有限公司（下称“银行”）请您仔细阅读以下重要内容，本文件中英文版本不一致的以中文版本为准：

During fund management and utilization of structured deposit, we may be faced with various risk factors. As stipulated by relevant regulators, before you subscribe for the structured deposit, Metropolitan Bank (China) Ltd (hereinafter referred to as “the Bank”) would like you to carefully read the significant contents below, and if the Chinese and English versions are provided, the Chinese version shall prevail:

“智尚存”系列利率型结构性存款（下称“智尚存”）为保本浮动收益型产品，内部风险评级结果为二级，适合客户风险评级为保守型、谨慎型的客户购买。

“Smart Supreme Deposit” series Interest Rate-linked Structured Deposit (hereinafter referred to as “Smart Supreme Deposit”) is a principal-guaranteed and floating income product. The Product’s internal risk rating result is Level-2, which is suitable for **conservative and moderate** customers under customer risk rating.

“结构性存款非一般存款、具有投资风险，您应当充分认识投资风险，谨慎投资”。投资者购买结构性存款前已仔细阅读并完全理解银行《“智尚存”系列产品说明书》中的所有条款及相关法律法规规定，确认已经从银行获得令其满意的信息披露，并确认具有承担相关风险的能力。

投资者已经仔细阅读产品销售文件，完全理解结构性存款的性质、风险及可能的损失。本产品有投资风险，只保障资金本金，您应当充分认识投资风险，谨慎投资。

投资者根据自身投资目标、投资经验、财务状况、风险承受能力以及其他相关情况慎重考虑购买结构性存款。如影响您风险承受能力的因素发生变化，请及时完成风险承受能力评估。

本风险揭示书列举的具体风险并不能穷尽结构性存款的所有风险。下列列举的具体风险只是作为例证而不表明银行对未来市场趋势的观点。

**“Structured deposits are not ordinary deposits and have investment risks. You should fully understand the investment risks and invest cautiously.”** Before purchasing the structured deposit, an investor should have read carefully and fully understood all terms and legal provisions stipulated in "Production Specification of “Smart Supreme Deposit” series ", confirmed he/she/it has received satisfactory information disclosed by the Bank, and confirmed that he/she/it is able to bear risks involved.

The investor has fully understood the nature, risks, and potential loss of the structured deposit. **This product has the investment risk, only guarantees the capital principal, this product only guarantees the PBOC in the same period time deposit benchmark interest rate return, you should fully understand the investment risk, cautious investment.**

The investor should consider purchasing the structured deposit prudently according to his/her investment objective, investment experience, financial standing, risk tolerance, and other factors. **For any change in the factors affecting your risk tolerance, please timely complete the assessment of risk tolerance.**

Specific risks listed in the Risk Disclosure Statement cannot enumerate all risks involved in the structured deposit. The following specific risks listed are examples, and do not represent the Bank's opinions about the market trends in the future.

**1、主要风险：**本结构性存款为保本投资产品，在最不利的投资情况下，客户的实际收益为产品利率区间下限。

**1. Main risk:** The structured deposit is a principal guaranteed investment product. Under the situation where the most adverse return of the product is made, the customer's actual return is at the lower end of the product interest rate range.

**2、信用风险：**由于市场交易对手违约，不能如期兑付投资收益，而导致收益损失的可能性。本产品有可能产生收益损失的风险，由投资人自行承担，银行不承担任何付益责任。

**2. Credit risk:** refers to the possibility of loss of the return due to that the market counterparty defaults and fails to repay the invested income as scheduled. The risk that the Product may have income loss will be taken by the investor and the Bank takes no responsibility of income repayment.

**3、市场风险:** 如果在产品发售期限内, 市场利率发生变化, 本结构性存款的投资收益区间不随市场利率上升而提高。

**3. Market risk:** If the market interest rate changes within the Product's sales period, the investment income range of the structured deposit won't rise with the market interest rate.

**4、流动性风险:** 投资者如无提前终止权, 可能导致投资者需要资金时不能随时变现。

**4. Liquidity risk:** If the investor is not entitled to early termination, which may result in the investor's failure to withdraw funds when he/she in need of them.

**5、政策风险:** 本结构性存款是针对当前的相关法规和政策设计的。如国家宏观政策以及市场相关法规政策发生变化, 可能影响结构性存款的受理、投资、偿还等的正常进行, 甚至导致本结构性存款收益降低。

**5. Policy risk:** The structured deposit is designed in line with the current relevant laws and regulations and policies. Changes in the national macroscopic policies and relevant regulations and policies of the market may influence the normal implementation of acceptance, investment, repayment, etc. Moreover, income of the structured deposit may be decreased consequently.

**6、管理风险:** 由于银行受经验、技能等因素的限制, 可能会影响本结构性存款的管理, 导致本产品项下的受托资金的收益遭受损失。

**6. Management risk:** Because the Bank is restricted by experience, skill and other factors, management of the structured deposit may be influenced, which will result in loss of income of the fiduciary funds under the Product.

**7、提前终止风险:** 投资期内市场发生重大变动, 我行有权提前终止本产品, 客户可能无法实现预期全部收益。

**7. Early termination risk:** The Bank is entitled to terminate the product in advance in case of significant changes to the market during the investment term, probably resulting in the customer's inability to achieve all expected gains.

**8、延期风险:** 如因结构性存款项下对应的资产变现等原因, 造成结构性存款不能按时还本付息, 产品发售期限将相应延长。

**8. Extension risk:** If realization of the corresponding assets under the structured deposit and other reasons result in that principal and interest of the structured deposit fails to be repaid on schedule, the Product's sales period will be correspondingly extended.

**9、结构性存款不成立风险:** 如本结构性存款募集期届满, 募集总金额未达到规模下限(如有约定)或市场发生剧烈波动, 经银行合理判断难以按照本产品说明书规定向投资者提供本结构性存款, 银行有权宣布本结构性存款不成立。

**9. Risk of that the structured deposit is not established:** Upon expiration of the fund-raising period of the structured deposit, if the total raising amount fails to reach the lower limit of the scale (if agreed) or the wild movements of the market, and the Bank reasonably determines that it is difficult to offer the investor with the structured deposit according to the Product Specification, then the Bank is entitled to declare that the structured deposit is not established.

**10、其他风险:** 本风险揭示可能无法将相关因战争、自然灾害、金融市场危机、国家政策变化、重大政治事件等不能预见、不可避免、不能克服的不可抗力事件或银行系统故障、通讯故障、投资市场停止交易等意外事件的出现, 或其他不可抗力的风险全部揭示, 可能对结构性存款的产品成立、投资运作、资金返还、信息披露、公告通知造成影响, 甚至可能导致结构性存款收益降低乃至本金损失。对于由不可抗力及意外事件风险导致的任何损失, 投资者须自行承担, 银行对此不承担任何责任。投资者应在购买结构性存款之前了解自身风险暴露程度和财务状况, 以免因此遭受无法承受的损失。

**10. Other risks:** The Risk Disclosure Statement may be unable to disclose all the risks of relevant unforeseeable, unavoidable and insurmountable events due to force majeure such as war, natural disaster,

financial market crash, national policy change and significant politic event, etc. or accidents like the Bank's system failure, communication failure and trade suspending in the investment market, etc., or other force majeure, which may influence the product establishment, investment and operation, fund return, information disclosure, announcement and notification, even decrease of income and loss of principal of the structured deposit. The investor should bear any loss arising from risk of force majeure and accident and the Bank is free from responsibility. The investor should have knowledge of his/her risk exposure and financial status to avoid unbearable loss.

在您提交产品销售申请书和风险揭示书前或签署其他相关文件，请仔细阅读本产品说明书及客户权益须知。本风险揭示书和销售申请书、产品说明书、客户权益须知及结构性存款产品总协议书将共同构成贵我双方合同的有效组成部分。

**Before signing the Application for Sales of Product and the Risk Disclosure Statement ect., please carefully read the Product Specification and Customer Rights and Interests Notice. The Risk Disclosure Statement, together with the Sales Application, Product Specification ,Customer Rights and Interests Notice and General Agreement on Structured Deposit Products, constitutes the Wealth Management Product Contract.**

根据您提交的《首都银行（中国）有限公司个人客户风险评估书》银行评定您的风险承受能力为 [ ] 级（请由个人投资者填写）

请您抄录以下风险确认语句：

Please make a copy of the following risk identification statements:

本人已阅读风险揭示，愿意承担投资风险。

**I have read the Risk Disclosure Statement and would take the investment risk.**

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投资者确认，在签署本合同时，双方已就全部条款进行了详细地说明和讨论，双方对合同的全部条款均无疑义，并对当事人有关权利义务和责任限制或免除条款的法律含义有准确无误的理解。

**The investor confirms by signing the Contract that the parties have explained and discussed in detail all the terms and conditions, have no dispute over all terms and conditions of the Contract, and have accurate understanding of the legal meaning of rights/obligations, responsibilities/restrictions, or disclaimers in relation to each party.**

客户签章：

法定代表人或授权经办人（签字或者盖章）：

首都银行（中国）有限公司\_\_\_\_分（支）行（业务章）

Metropolitan Bank (China) Ltd \_\_\_\_Branch (Sub-branch) (Affix Seal)

日期：\_\_\_\_年\_\_\_\_月\_\_\_\_日

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**首都银行(中国)有限公司“智尚存”系列利率型结构性存款客户权益须知**  
**Metropolitan Bank (China) Ltd “Smart Supreme Deposit” Series Interest Rate-linked**  
**Structured Deposit Customer Rights and Interests Notice**

尊敬的客户：

Dear customer,

为了维护您/贵公司的权益，请仔细阅读本客户权益须知内容，如您/贵公司已经签署《首都银行（中国）有限公司结构性存款产品总协议书》并提交申请书，视为您/贵公司已阅读并知晓本客户权益须知内容。

In order to safeguard your rights and interests, please read over the Customer Rights and Interests Notice. If you have signed Metropolitan Bank (China) Ltd Structured deposit General Agreement and submitted the application, it will be deemed that you have read and known the contents of the Customer Rights and Interests Notice.

一、请务必由您本人/贵公司授权委托人亲自领取密码函等重要物品，请谨慎保管本人/贵公司的密码、身份证件、存单、存折等重要物品，不要将以上重要物品交由他人包括首都银行（中国）有限公司（下称“银行”）的客户经理或银行其他工作人员保管，否则银行不承担任何责任。

I. You/Your authorized client are required to receive the password letter and other important articles in person. Please carefully keep your password, identity documents, deposit slip, bankbook and other important items. Do not give the above important items to others including relationship managers of Metropolitan Bank (China) Ltd (hereinafter referred to as “the Bank”) or other bank staff for preservation, otherwise the Bank assumes no responsibility.

二、请勿将您/贵公司的资金直接交由银行的客户经理或其他工作人员代您/贵公司投资，请勿在银行网点或银行客户经理处购买任何非银行销售、代销或授权销售的产品，否则银行不承担任何责任。

II. Please do not give your funds to the relationship manager or other bank staff directly for investment. Please do not purchase any product which is not sold by the Bank or by proxy, otherwise the Bank assumes no responsibility.

三、您/贵公司签约后 24 小时（节假日顺延）为投资冷静期，在投资冷静期内，如您/贵公司改变决定，可向银行申请解除已签订的销售文件，撤销交易，银行在收到您的决定后会遵从您/贵公司的意愿，并及时退还您/贵公司的全部投资款项，并按活期存款利率计息。如冷静期在起息日内，并要求撤销交易的，我行不再支付该期间的收益。

III. The 24 hours after the date of signing the contract (holidays postponed) is the cooling-off period for investment. During the cooling-off period, if you/your company change your decision, you can apply to the Bank to cancel the signed sales documents and cancel the transaction. Upon receipt of your decision, the Bank will comply with your/your company's wishes and promptly refund your/your company's investment in full, with interest calculated at the current deposit rate. If the cooling-off period is within the first day of interest and the transaction is required to be cancelled, we will no longer pay the proceeds for that period.

四、客户办理流程



#### IV. Customer Handling Procedure

在银行开立结算账户，在资金募集期，即可认购银行结构性存款；资金募集期结束后，银行会将所募集的资金划入结构性存款专户，统一进行资金运作；银行将根据产品说明书及销售申请书，计算每位客户的收益，将本金和收益兑付给客户。

If you have opened a settlement account in the Bank, you can apply for purchasing the Bank's structured deposit within the fund-raising period; After the fund-raising period ends, the Bank will transfer the funds raised into the segregated account of structured deposit for unified fund operation; the Bank will calculate the yield to maturity of every customer and repay the principal and income to the customer according to the Product Specification, Risk Disclosure Statement and Sales Agreement have signed.

#### 五、产品风险告知

#### V. Product Risk Acknowledgement

通过银行办理结构性存款时，请审慎阅读一切文件（包括但不限于如产品说明书、风险揭示书、销售申请书），结构性存款不同于一般性存款，投资需谨慎，请自行判断是否投资并承担投资风险。

When purchasing the structured deposit in the Bank, please prudently read over all the documents (including but not limited to Product Specification, Risk Disclosure Statement and Sales Agreement). the structured deposit is NOT the general deposit. Investors should beware. Please determine by yourself whether to make investment and take the investment risk.

#### 六、客户风险承受能力评估

#### VI. Customer Assessment of Risk Tolerance

为充分了解您的投资风险偏好，请您依据银行规定，定期填写客户风险承受能力评估问卷，且填写时必须逐一且据实回答，以供银行适时评估您的风险承受能力（目前分为五类——保守、谨慎、稳健、进取、激进）。

In order to have full knowledge of your investment risk appetite, please regularly fill in the customer assessment questionnaire of risk tolerance as stipulated by the Bank. Please answer the questions honestly and one by one, so that the Bank can timely make assessment of your risk tolerance (currently divided into five levels---conservative, moderate, robust, progressive, aggressive).

银行应综合考虑客户的风险评估结果及分类提供与其相适应的产品。具体原则如下：

The Bank should take the risk assessment results and levels into comprehensive consideration to provide products adapted to them. Detailed principles are as follows:

(一) 对于保守型客户，仅可主动向其推销客户承担一级风险的产品；

(I) For a conservative customer, only products that the customer takes Level-1 risk can be initiatively promoted;

(二) 对于谨慎型客户，可主动向其推销客户承担一级风险和二级风险的产品；

(II) For a moderate customer, products that the customer takes Level-1 and Level-2 risks can be initiatively promoted;

(三) 对于稳健型客户，可主动向其推销客户承担一级风险、二级风险和三级风险的产品；

(III) For a robust customer, products that the customer takes Level-1, Level-2 and Level-3 risks can be initiatively promoted;

(四) 对于进取型客户，可主动向其推销客户承担一级风险、二级风险、三级风险和四级风险的产品；

(IV) For a progressive customer, products that the customer takes Level-1, Level-2, Level-3 and Level-4 risks can be initiatively promoted;

(五) 对于激进型客户，可主动向其推销所有类型的产品。

(V) For an aggressive customer, products of all types can be initiatively promoted.

七、结构性存款信息披露的方式、渠道和频率

#### VII. Pattern, Channel and Frequency of Information Disclosure of Structured Deposit

银行开展结构性存款业务，会通过银行官方网站 <http://www.metrobank.com.cn> 或者按照与投资者约定的方式，披露以下信息：

In conducting structured deposit business, the Bank will disclose the following information through the Bank's official website <http://www.metrobank.com.cn> or as agreed with investors:

银行会于结构性存款成立后的 5 个工作日内，披露结构性存款的发行报告，包括结构性存款成立日期和募集规模等信息；

The Bank will disclose the issuance report of structured deposits within 5 working days after the establishment of structured deposits, including information such as date and raise structured deposits formed scale;

银行会在结构性存款存续期内至少每月向投资者提供产品账单，包括投资金额、产品收益情况、衍生产品公允价值变化、持仓风险和风险控制措施等信息；

The Bank will provide investors with at least a monthly statement for the duration of the structured deposit, including information on the amount of investment, the return on the product, changes in the fair value of the derivatives, position risks and risk control measures;

银行会于结构性存款终止后的 5 个工作日内，披露结构性存款到期报告，包括结构性存款的存续期限、终止日期和收益分配情况等信息；

The Bank will disclose the maturity report of structured deposits within 5 working days after the termination of structured deposits, including the duration, termination date and income distribution of structured deposits;

银行会在官方网站建立查询平台，收录全部在售及存续期内结构性存款的基本信息，包括说明书、销售申请书、风险揭示书和投资者权益须知等全部销售文件；

The Bank will set up an inquiry platform on the official website to collect the basic information of all structured deposits for sale and duration, including all the sales documents such as the prospectus, sales agreement, risk disclosure letter and notes to investors' rights and interests;

当市场发生重大变化导致投资比例暂时超出浮动区间且可能对客户预期收益产生重大影响，银行会 2 个工作日内向客户进行信息披露。

The Bank will make in two working days information disclosure for the customer when significant market changes resulting in that the investment ratio temporarily exceeds the floating range and may have great influence on the customer's estimated income.

#### 八、客户信息的维护与更新

#### VIII. Maintenance and Updating of Customer Information

为提供更好的投资规划服务、若您/贵公司的基本资料有误或需变更时，请及时与银行专属客户经理联系进行维护与更新。

In order to offer better investment planning service, please contact the Bank's specially-assigned relationship manager in time for maintenance and updating if there is any mistake or change about your basic information.

九、因不可抗力、不可控因素或客户本人原因造成的任何损失，银行概不承担责任。

IX. The Bank assumes no responsibility of any loss arising from force majeure, uncontrollable factors or the customer's personal reason.

十、如您/贵公司对银行推介、销售的产品认为有不实或未尽风险告知之责或其他疑义事项时，可拨打银行客服热线（400-864-9000），银行将由专人接听、记录并处理您/贵公司的意见或建议。

X. If you believe there is misrepresentation or non-disclosure of information about the products recommended or sold by the Bank, or have doubts about other matters, please call the Bank's customer service hotline (400-864-9000). The Bank's specially-assigned person will answer, record and deal with your comments.

十一、本客户权益须知的最终解释权属于银行。

XI. The Bank reserves the rights of final explanation of the Customer Rights and Interests Notice.

十二、“智尚存”系列一切文件（包括但不限于如产品说明书、风险揭示书、销售申请书）如提供中英文版本的，如中英文版本不一致，以中文版本为准。

All the documents for Smart Supreme Deposit<sup>TM</sup> Series Interest Rate-linked Structured Deposit (including but not limited to Product Specification, Risk Disclosure Statement and Sales Agreement), if the Chinese and English versions are provided, the Chinese version shall prevail.

**首都銀行（中国）有限公司  
“智尚存”结构性存款销售申请书**

致：首都銀行（中国）有限公司\_\_\_\_\_分/支行

兹委托贵行为本单位承做“智尚存”结构性存款交易。交易条件如下：

申请人：			
证件类型：		证件号码：	
产品类别：	<input type="checkbox"/> “智尚存” 1号	<input checked="" type="checkbox"/> “智尚存” 3号	<input type="checkbox"/> “智尚存” 5号
产品编号：	ZSC3-2004001	募集类型：	<input checked="" type="checkbox"/> 定向型 <input type="checkbox"/> 募集型
存款本金：	人民币（大写金额）_____（小写金额）RMB00,000,000.00		
起息日期	YYYY年MM月DD日	到期日期	YYYY年MM月DD日
收益率区间：	0%-3.40%（年化收益率）		
提前支取：	是否可提前支取： <input checked="" type="checkbox"/> 是 <input type="checkbox"/> 否		
提前支取（仅适用于“智尚存”3号）	客户在存续期只内可单次全额支取，提前支取按支取日中国人民银行挂牌公告的活期存款利率计付利息。客户提前支取本产品，支取利率如下：		
	期限	提前支取利率	
	2-365日（含）	0.35%	
临时支取日期 （仅适用于“智尚存”5号）	转出日	转回日	
指定活期结算账户	本公司在贵行处的结算账户，账号为：_____		
经办人姓名		联系方式	
经办人证件类型		经办人证件号码	
客户签章：  法定代表人或授权经办人 （签字或者盖章）：  年 月 日	银行签章（业务章）：  经办人签字：_____ 复核人签字：_____  年 月 日		

填表说明：（）是“选定”