

Key Information Document (Template)

Purpose: This document provides you with key information about this structured product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

USD One Touch Structured Deposit [Serial Number 20XX0X00X]
Manufacturer: Bank of China Luxembourg Branch
www.bankofchina.com/lu - Call (+352) 268 688 225/220/222 for more information
 Competent Authority: CSSF
 [Date: DD/MM/YYYY]

Caution: You are about to purchase a product that is not simple and may be difficult to understand

What is this product?

Type
Structured deposit

Objectives

USD One Touch Structured Deposit is a combination of a deposit and a one touch option. A deposit in USD is made by the investor with the manufacturer, and the manufacturer will return at the expiry of the term the deposit together with the interest (if any) to the investor.

The interest is calculated based on the minimum interest rate and the performance of the spot exchange rate for EUR/USD, expressed as the amount of USD per 1 (one) EUR, as per Reuters page "EUR=EBS" during the observation period as defined in the term sheet (hereinafter "the Linked Exchange Rate EUR/USD"). If the Linked Exchange Rate EUR/USD touches or goes [ABOVE] the agreed trigger during the observation period, the investor will receive the target interest rate as agreed in the term sheet on maturity date, the interest amount equals to the minimum interests plus the payout of the one touch option. If the Linked Exchange Rate EUR/USD event never triggered during the Observation Period, the investor will receive the minimum interest rate as agreed in the term sheet.

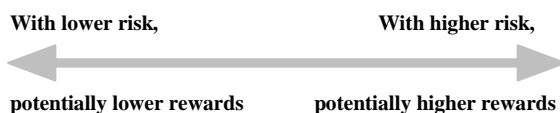
The objective is to provide financial instrument where capital is 100% protected at maturity and where investor can benefit from a guaranteed minimum interest, which if conditions are met, can be boosted by an exposure to the performance of a currency pair without excessive risk.

Intended retail investor

This product is offered to investor who understands the forces that impact the currencies exchange rate. The investment objective of the intended client is seeking of current income, thus he or she is able to bear the risk associated with a lower return if conditions are not met. The investor has an investment horizon aligned with the holding period of the Structured Deposit.

The Structured deposit linked to currency pair has a maturity date of [11/01/2019] and the manufacturer is not entitled to terminate the product agreement unilaterally.

What are the risks and what could I get in return?



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The risk indicator assumes you keep the product until [11/01/2019]. You may not be able to cash in early.

The summary risk indicator is a guide to the level of risk this product compared to other products. It shows how likely it is that the product lose money because of market fluctuations or because we are not able to pay you.

We have classified this product [1] out of 7, which is the lowest risk class.

This rates the potential losses from future performance at a low level and poor market conditions are unlikely to impact our capacity to pay you.

The return on the Structured Deposit is dependent on movements in the underlying security. Underlying security prices may move rapidly and are affected by a number of factors including national and international financial, economic, political and other conditions and events and may also be subject to intervention by central banks and other bodies.

You are entitled to receive back at least [100 %] of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain.

However, this protection against future market performance will not apply if you cash-in before maturity date.

The Structured Deposits, as the Bank's direct, unsubordinated and unsecured obligation, rely on the Bank's creditiveness and solvency. If the Bank becomes insolvent, investors may experience significant delay in recovering their investment.

If we are not able to pay you what is owed, you could lose your entire investment. FGDL 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 FGDL guarantee scheme, visit www.fgdl.lu. The indicator shown above does not consider this protection.

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	Guaranteed rate : 2.60% p.a.
Unfavorable scenario	What you might get back after costs	15,223.72 USD
	Product's lifespan return	Guaranteed rate : 2.60% p.a.
Moderate scenario	What you might get back after costs	15,223.72 USD
	Product's lifespan return	Guaranteed rate : 2.60% p.a.
Favorable scenario	What you might get back after costs	18,151.36 USD
	Product's lifespan return	Targeted rate: 3.10% p.a.

[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

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
Total costs	0
Impact on return (RIY)	0%

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



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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: 55 Boulevard Royal L-2449 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)

Other relevant information

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