

This Term Sheet must be read in conjunction with an information memorandum dated 20 November 2007 ("Information Memorandum"), a product booklet for KODA ELI dated 20 November 2007 ("Product Booklet"), any addendum to the Information Memorandum and/or the Product Booklet and the Financial Statements of Macquarie Bank Limited ("Guarantor") for the period ended 31 March 2008 and for the six months ended 30 September 2007 (collectively the "Disclosure Documents").

In this Term Sheet, capitalised terms have the meanings given in the Information Memorandum and the Product Booklet unless this Term Sheet specifies otherwise.

Prospective investors should read each Disclosure Document before deciding to invest in a KODA ELI. Copies of these documents are available from Macquarie Equities (Asia) Limited ("ME(A)L") or the Distributors. A list of the Distributors and the relevant contact details can be found at <http://www.eli.hk> or obtained upon request from ME(A)L.

Please refer to the paragraph headed "References to websites" on page 7 of the Information Memorandum for a warning on the content and a disclaimer relating to the usage of information contained in the website referred to above.

The information contained in the Information Memorandum and the Product Booklet (taken together with, and as updated by, this Term Sheet) is accurate as at the date of this Term Sheet.

本條款單張應與於二零零七年十一月二十日編製之資料備忘錄（「資料備忘錄」）、於二零零七年十一月二十日編製之 KODA ELI產品手冊（「產品手冊」）、任何資料備忘錄及/或產品手冊之增編以及Macquarie Bank Limited（「擔保人」）於截至二零零八年三月三十一日止期間及截至二零零七年九月三十日止六個月之財務報告（統稱「披露文件」）一併閱讀。

在本條款單張內，除另有指明外，所有詞彙均具備資料備忘錄及產品手冊所賦予之涵義。

準投資者在決定投資KODA ELI前，務須先閱覽各披露文件。該等文件可向麥格理證券（亞洲）有限公司（「ME(A)L」）或分銷商索取。分銷商名單及有關聯絡詳情可瀏覽<http://www.eli.hk>，或向ME(A)L索取。

請參閱資料備忘錄第7頁「有關網站之提述」一段關於網站內容之警告及使用上述網站所載資料之免責聲明。

資料備忘錄及產品手冊所載資料（經本條款單張更新並與之一併閱覽時）於本條款單張當日準確無誤。



Macquarie KODA ELI Term Sheet
麥格理KODA ELI 條款單張

Series Number / 系列編號:	76313
Trade Date / 交易日:	20-Nov-07
Issue Date / 發行日:	20-Nov-07
Minimum Application Amount / 最低申請金額:	Not applicable/不適用
Final Accumulation Date / 最後累積日期:	15-May-08
Protected Period / 保障期:	21-Nov-07 to 18-Dec-07 ("Protected Date / 保障日")
Final Settlement Date / 最後交收日期:	19-May-08
Early Settlement Date / 提早交收日期:	<p>If a Knock-out Event occurs during a Protected Period, 倘於保障期內發生取消事件,</p> <p>(i) in respect of the Early Settlement Securities (if any), the relevant Settlement Date expected to be 2 Business Days following the Knock-out Date; and 就提早交收證券而言(如有), 有關交收日預期為取消日期後2個營業日;及</p> <p>(ii) in respect of the Early Settlement Cash Amount, the Settlement Date immediately following the Protected Date expected to be 2 Business Days following the Knock-out Date 就提早交收現金額而言, 緊隨保障日後之交收日預期為取消日期後2個營業日</p> <p>If a Knock-out Event occurs outside the Protected Period, expected to be 2 Business Days following the Knock-out Date. 倘於保障期後發生取消事件, 預期為取消日後2個營業日。</p>
Settlement Currency / 交收貨幣:	HKD
Odd Lot Cash Settlement / 現金交收不足一手之證券:	Not applicable/不適用
Applicable Terms and Conditions / 適用條款及條件:	<p>The section headed "Terms and Conditions of KODA ELI (Physical Delivery)" in the Information Memorandum (page 98 to page 107) applies to this Series 資料備忘錄中「KODA ELI之條款及條件(實物交付)」一節(第98至第107頁)適用於此系列</p>

Underlying Security / website (相關證券/ 網址)	SEHK Code (聯交所代號)	Board Lot (每手證券數目)	Initial Spot Price (HK\$) (最初現貨價(港元))	Reference Price Percentage (Note 1) 參考價百分比(附註1)	Knock-out Price Percentage (Note 1) 取消價百分比(附註1)	Number of Securities per Day (每日證券數目)	Total Number of Securities (證券總數)	Indicative Purchase Price HKD (Note 2) (指示購買價港元(附註2))
China Communications Construction Co. Ltd - H 中國交通建設股份	1800.HK	1000	Closing Price of the Securities on the Trade Date	92.60%	105.00%	220	25,740	HK\$ 517,219.56

附註 1: 參照最初現貨價

附註2:此數額基於本條款單張發出日之前一交易日之證券收市價(為21.70港元)釐定,其只作為供參考之指示數額。實際購買價將等於參考價百分比x 交易日之收市價x證券總數。

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Macquarie KODA ELI Term Sheet
麥格理KODA ELI 條款單張

Series Number / 系列編號:	76314
Trade Date / 交易日:	20-Nov-07
Issue Date / 發行日:	20-Nov-07
Minimum Application Amount / 最低申請金額:	Not applicable/不適用
Final Accumulation Date / 最後累積日期:	15-May-08
Protected Period / 保障期:	21-Nov-07 to 18-Dec-07 ("Protected Date / 保障日")
Final Settlement Date / 最後交收日期:	19-May-08
Early Settlement Date / 提早交收日期:	<p>If a Knock-out Event occurs during a Protected Period, 倘於保障期內發生取消事件,</p> <p>(i) in respect of the Early Settlement Securities (if any), the relevant Settlement Date expected to be 2 Business Days following the Knock-out Date; and 就提早交收證券而言(如有), 有關交收日預期為取消日期後2個營業日;及</p> <p>(ii) in respect of the Early Settlement Cash Amount, the Settlement Date immediately following the Protected Date expected to be 2 Business Days following the Knock-out Date 就提早交收現金額而言, 緊隨保障日後之交收日預期為取消日期後2個營業日</p> <p>If a Knock-out Event occurs outside the Protected Period, expected to be 2 Business Days following the Knock-out Date. 倘於保障期後發生取消事件, 預期為取消日後2個營業日。</p>
Settlement Currency / 交收貨幣:	HKD
Odd Lot Cash Settlement / 現金交收不足一手之證券:	Not applicable/不適用
Applicable Terms and Conditions / 適用條款及條件:	<p>The section headed "Terms and Conditions of KODA ELI (Physical Delivery)" in the Information Memorandum (page 98 to page 107) applies to this Series</p> <p>資料備忘錄中「KODA ELI之條款及條件 (實物交付)」一節 (第98至第107頁) 適用於此系列</p>

Underlying Security / website (相關證券/ 網址)	SEHK Code (聯交所代號)	Board Lot (每手證券數目)	Initial Spot Price (HK\$) (最初現貨價(港元))	Reference Price Percentage (Note 1) 參考價百分比(附註1)	Knock-out Price Percentage (Note 1) 取消價百分比(附註1)	Number of Securities per Day (每日證券數目)	Total Number of Securities (證券總數)	Indicative Purchase Price HKD (Note 2) (指示購買價港元(附註2))
Jiangxi Copper Company Limited 江西銅業股份有限公司 www.jxcc.com	0358.HK	1000	Closing Price of the Securities on the Trade Date	91.20%	105.00%	250	29,250	HK\$ 519,129.00

附註 1: 參照最初現貨價

附註2:此數額基於本條款單張發出日之前一交易日之證券收市價(為19.46港元)釐定,其只作為供參考之指示數額。實際購買價將等於參考價百分比x 交易日之收市價x證券總數。

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Macquarie KODA ELI Term Sheet
麥格理KODA ELI 條款單張

Series Number / 系列編號:	76315
Trade Date / 交易日:	20-Nov-07
Issue Date / 發行日:	20-Nov-07
Minimum Application Amount / 最低申請金額:	Not applicable/不適用
Final Accumulation Date / 最後累積日期:	15-May-08
Protected Period / 保障期:	21-Nov-07 to 18-Dec-07 ("Protected Date / 保障日")
Final Settlement Date / 最後交收日期:	19-May-08
Early Settlement Date / 提早交收日期:	<p>If a Knock-out Event occurs during a Protected Period, 倘於保障期內發生取消事件,</p> <p>(i) in respect of the Early Settlement Securities (if any), the relevant Settlement Date expected to be 2 Business Days following the Knock-out Date; and 就提早交收證券而言(如有), 有關交收日期預期為取消日期後2個營業日;及</p> <p>(ii) in respect of the Early Settlement Cash Amount, the Settlement Date immediately following the Protected Date expected to be 2 Business Days following the Knock-out Date 就提早交收現金額而言, 緊隨保障日後之交收日期預期為取消日期後2個營業日</p> <p>If a Knock-out Event occurs outside the Protected Period, expected to be 2 Business Days following the Knock-out Date. 倘於保障期後發生取消事件, 預期為取消日後2個營業日。</p>
Settlement Currency / 交收貨幣:	HKD
Odd Lot Cash Settlement / 現金交收不足一手之證券:	Not applicable/不適用
Applicable Terms and Conditions / 適用條款及條件:	<p>The section headed "Terms and Conditions of KODA ELI (Physical Delivery)" in the Information Memorandum (page 98 to page 107) applies to this Series</p> <p>資料備忘錄中「KODA ELI之條款及條件 (實物交付)」一節 (第98至第107頁) 適用於此系列</p>

Underlying Security / website (相關證券/ 網址)	SEHK Code (聯交所代號)	Board Lot (每手證券數目)	Initial Spot Price (HK\$) (最初現貨價(港元))	Reference Price Percentage (Note 1) (參考價百分比(附註1))	Knock-out Price Percentage (Note 1) (取消價百分比(附註1))	Number of Securities per Day (每日證券數目)	Total Number of Securities (證券總數)	Indicative Purchase Price HKD (Note 2) (指示購買價港元(附註2))
China Merchants Bank - H 招商銀行 www.cmbchina.com	3968.HK	500	Closing Price of the Securities on the Trade Date	92.60%	105.00%	140	16,380	HK\$ 504,340.20

附註 1: 參照最初現貨價

附註2:此數額基於本條款單張發出日之前一交易日之證券收市價(為33.25港元)釐定,其只作為供參考之指示數額。實際購買價將等於參考價百分比x交易日之收市價x證券總數。

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Macquarie KODA ELI Term Sheet
麥格理KODA ELI 條款單張

Series Number / 系列編號:	76316
Trade Date / 交易日:	20-Nov-07
Issue Date / 發行日:	20-Nov-07
Minimum Application Amount / 最低申請金額:	Not applicable/不適用
Final Accumulation Date / 最後累積日期:	15-May-08
Protected Period / 保障期:	21-Nov-07 to 18-Dec-07 ("Protected Date / 保障日")
Final Settlement Date / 最後交收日期:	19-May-08
Early Settlement Date / 提早交收日期:	<p>If a Knock-out Event occurs during a Protected Period, 倘於保障期內發生取消事件,</p> <p>(i) in respect of the Early Settlement Securities (if any), the relevant Settlement Date expected to be 2 Business Days following the Knock-out Date; and 就提早交收證券而言(如有), 有關交收日預期為取消日期後2個營業日;及</p> <p>(ii) in respect of the Early Settlement Cash Amount, the Settlement Date immediately following the Protected Date expected to be 2 Business Days following the Knock-out Date 就提早交收現金額而言, 緊隨保障日後之交收日預期為取消日期後2個營業日</p> <p>If a Knock-out Event occurs outside the Protected Period, expected to be 2 Business Days following the Knock-out Date. 倘於保障期後發生取消事件, 預期為取消日後2個營業日。</p>
Settlement Currency / 交收貨幣:	HKD
Odd Lot Cash Settlement / 現金交收不足一手之證券:	Not applicable/不適用
Applicable Terms and Conditions / 適用條款及條件:	<p>The section headed "Terms and Conditions of KODA ELI (Physical Delivery)" in the Information Memorandum (page 98 to page 107) applies to this Series</p> <p>資料備忘錄中「KODA ELI之條款及條件 (實物交付)」一節 (第98至第107頁) 適用於此系列</p>

Underlying Security / website (相關證券/ 網址)	SEHK Code (聯交所代號)	Board Lot (每手證券數目)	Initial Spot Price (HK\$) (最初現貨價(港元))	Reference Price Percentage (Note 1) 參考價百分比(附註1)	Knock-out Price Percentage (Note 1) 取消價百分比(附註1)	Number of Securities per Day (每日證券數目)	Total Number of Securities (證券總數)	Indicative Purchase Price HKD (Note 2) (指示購買價港元(附註2))
Bank of Communications Ltd 交通銀行 www.bankcomm.com	3328.HK	1000	Closing Price of the Securities on the Trade Date	91.80%	105.00%	390	45,630	HK\$ 505,169.73

Note 1: By reference to the Initial Spot Price.

附註 1: 參照最初現貨價

Note 2: This is an indicative amount for illustration purpose only, based on the Closing Price of the Securities (being HK\$12.06) on the trading day preceding the date of issue of this Term Sheet. The actual Purchase Price will be an amount equal to: Reference Price Percentage x Closing Price on the Trade Date x Total Number of Securities.

附註2:此數額基於本條款單張發出日之前一交易日之證券收市價(為12.06港元)釐定，其只作為供參考之指示數額。實際購買價將等於參考價百分比x 交易日之收市價x證券總數。

Accumulation Period (累積期)	Accumulation Period Start Date (累積期開始日期)	Accumulation Period End Date (累積期結束日期)	Number of Business Days (營業日天數)	Settlement Date (交收日)	Period Number of Securities (期內證券數目)
1	21-Nov-07	18-Dec-07	20	20-Dec-07	7,800
2	19-Dec-07	21-Jan-08	21	23-Jan-08	8,190
3	22-Jan-08	22-Feb-08	22	26-Feb-08	8,580
4	25-Feb-08	25-Mar-08	20	27-Mar-08	7,800
5	26-Mar-08	28-Apr-08	23	30-Apr-08	8,970
6	29-Apr-08	15-May-08	11	19-May-08	4,290
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-

This Term Sheet is open for offer only until 3:30 p.m. of the Issue Date, subject to any change without prior notice. We may cancel the offering at any time on or before such 3:30 p.m.

本條款單張僅供提呈發售至發行日當天下午3時三十分，但可予以更改而無須事先通知。我們可於上述下午3時三十分或之前任何時間取消發售。

Maximum Number of Accumulation Days: 117 Days

最高累積日數：117日

Distributor offering on-line application

Not applicable.

分銷商提供網上申請

不適用。

Placement fees

We may pay commission by way of a placement fee of up to 3% of the Purchase Price of a KODA ELI to the Distributors.

配售費用

我們可以配售費用方式，向分銷商支付不多於KODA ELI 購買價3%之佣金。

Risk Factors / 風險因素

General risks

Investment in KODA ELI involves substantial risks including market risk, liquidity risk, and the risk that we will be unable to satisfy our obligations under the KODA ELI. Please see the sections headed “Risk Factors” in the Information Memorandum and the Product Booklet for KODA ELI for further information. You should ensure that you understand the nature of all of these risks before making a decision to invest in a KODA ELI. You should consider carefully whether a KODA ELI is suitable for you in light of your experience, objectives, financial position and other relevant circumstances.

一般風險

投資KODA ELI涉及重大風險，包括市場風險、流通性風險，以及我們不能履行其在KODA ELI項下責任之風險。詳情請參閱資料備忘錄及KODA ELI之產品手冊中「風險因素」部分。閣下應確保於決定投資KODA ELI前，瞭解上述所有風險之性質。閣下務須就本身之經驗、目標、財務狀況及其他相關情況，審慎考慮KODA ELI是否適合閣下投資。

Liquidity Risk and non-transferability of KODA ELI

KODA ELI is not listed on any stock exchange. Unlike a direct holding in listed securities, there will not be a liquid secondary market in KODA ELI. KODA ELI is type of investment that is intended to be held until maturity. KODA ELI is not a trading instrument and is not issued with a certificate of title. KODA ELI is a contractual arrangement constituted by the Terms and Conditions (as may be amended by the applicable Product Booklet and/or the relevant Term Sheet), the relevant Term Sheet and an Application between us and your Distributor as the ELI holder and no certificate of title or similar instrument will be issued to either the ELI holders or investors.

The benefit(s) of a KODA ELI cannot be transferred by an investor without our written consent. Accordingly, you may not be able to realise your investment in the ELI Product prior to the maturity date. If you do not intend to invest in a KODA ELI for its full term, you should not make an investment in the KODA ELI. You will not, except with our consent, be able to realise the value of a KODA ELI if, for example, your view on the Securities to which a particular KODA ELI relates changes after your purchase of the KODA ELI but before the final Settlement Date. You must therefore realise that the inability to realise the value of a KODA ELI prior to maturity is a significant risk of investing in a KODA ELI.

On request from your Distributor (acting on your behalf), we, or an entity appointed by us may, but is not bound to, make a price at which it will cancel or purchase (as the case may be) a KODA ELI before its final Settlement Date. There is no guarantee that such a price will be available, nor that it will be of any particular amount. As a result, you could incur significant losses by requesting a cancellation of a KODA ELI prior to the final Settlement Date. If a price is made to cancel or purchase (as the case may be) a KODA ELI, the price that we will pay will generally be affected by the market price of the Securities to which the relevant KODA ELI relates more than any other single factor. Other factors that may be relevant in determining the price paid by us include:

- the expected price volatility of the Securities;
- the expected dividends on the Securities;
- interest rates; and
- time remaining to maturity of the KODA ELI.

流通性風險及KODA ELI 不得轉讓之特點

KODA ELI並無於任何證券交易所上市。有別於直接持有上市證券，KODA ELI沒有具流通性之第二市場。KODA ELI為擬持有至到期之投資產品。KODA ELI並非買賣工具，發行時並無獲給予擁有權證明。KODA ELI乃由條款及條件（或按適用產品手冊及 / 或有關之條款單張修訂）、有關條款單張及我們與作為ELI持有人之相關分銷商之間之申請構成之合約安排，ELI持有人或投資者不會獲發擁有權證明或類似文件。未經我們書面同意，投資者不得轉讓KODA ELI之利益。因此，閣下可能無法於到期日前變現其於ELI產品之投資。倘閣下不擬持有KODA ELI直至到期，則不應投資於KODA ELI。除經我們同意外，在購買KODA ELI後但於最後交收日前期間，倘閣下對KODA ELI相關證券之看法有所改變，閣下將無法變現KODA ELI之價值。故閣下必須明白無法於到期日前變現KODA ELI之價值乃投資於KODA ELI之重大風險。

我們或我們委任之實體可應代表閣下之分銷商之要求（但並非必須）提供某一價格，以供於最後交收日前取消或購買（視乎情況而定）KODA ELI。惟並無保證必定會提供該價格，或必定為若干特定之數值。因此，閣下要求於最後交收日前取消KODA ELI或會蒙受重大損失。倘以釐定價格以取消或購買（視乎情況而定）KODA ELI，我們將支付之價格一般將主要受KODA ELI相關證券之市價影響。有關釐定我們支付之價格的其他因素包括：

- 預期證券之價格波動；
- 證券之預期派息；
- 息率；及
- 距離KODA ELI 到期之尚餘時間。

No material adverse change

There has been no material adverse change in our financial or trading position since 31/3/2007 in the context of the ELI Products being offered.

無重大不利變動

就發售的ELI產品而言，自二零零七年三月三十一日以來，我們之財務及業務狀況概無重大不利的變動。

Are we subject to any litigation?

Save as disclosed in the Disclosure Documents, we are not aware of any litigation or claims of material importance pending or threatened against us in the context of the ELI Products being offered.

我們是否牽涉任何訴訟？

除披露文件所披露者外，據我們所知，就發售的ELI產品而言並無任何尚未了結或面臨威脅之重大訴訟或申索。

Market Making Arrangement

ME(A)L does not currently intend to make a market in ELI Products.

莊家活動安排

ME(A)L現時無意就 ELI 產品進行莊家活動。

You should recognise that your KODA ELI may mature worthless.

You must read the sections headed “Risk Factors” of the Information Memorandum and the Product Booklet for KODA ELI, which provide a full description of the risks relating to investments in a KODA ELI.

You must also discuss your proposed investment with your Distributor. Such discussion should include, among other things, whether an investment in a KODA ELI is appropriate for your individual investment objectives. **Under the Code of Conduct for Persons Licensed by or Registered with the SFC, your Distributor is required to ensure the suitability of KODA ELI for you is reasonable in all the circumstances when making a recommendation of any KODA ELI to you and to ensure that you understand the nature and risks of investing in KODA ELI.**

閣下務須明白閣下之KODA ELI 於到期時可能並無任何價值。

閣下必須細閱資料備忘錄及KODA ELI產品手冊中「風險因素」部分，當中全面講述投資KODA ELI 之風險。

閣下亦須與閣下之分銷商商討擬進行之投資，內容可包括（但不限於）投資KODA ELI是否適合閣下之個人投資目標。**根據《證券及期貨事務監察委**

The Securities/Listed Entities

The value of your investment in KODA ELI is linked to the value of the underlying Security. Accordingly, you should only invest in a KODA ELI over the Security which you wish to own or own more of. You should seek advice from your Distributor with regard to the Securities over which you choose to invest.

As the Securities are listed on the SEHK, the issuers of the Securities (“**Listed Entities**”) are each required under The Rules Governing the Listing of Securities on the SEHK to continuously disclose material information, including for example, information which would enable the public to appraise the Listed Entities position, information which is necessary to avoid the establishment of a false market in their securities and information which might reasonably be expected to materially affect market activity in the price of their securities.

Accordingly, certain information with regards to the Listed Entities may also be available from your Distributors and may also be available on the SEHK website (<http://www.hkex.com.hk>). You may also obtain information on the Listed Entities on their respective websites (if any) specified above. You may obtain historic price information of securities in the Listed Entities on the website of the SEHK at <http://www.hkex.com.hk/invest/isc.htm>.

證券 / 上市實體

閣下於KODA ELI之投資價值與相關證券之價值掛鈎。因此，閣下應只投資於以閣下欲持有或增持之證券為相關資產之 KODA ELI。閣下宜就選擇投資之相關證券，諮詢閣下之分銷商之意見。

由於證券乃於聯交所上市，各證券發行人（「**上市實體**」）根據聯交所證券上市規則須持續披露重要資料，包括可讓公眾人士評定上市實體狀況之資料、避免為彼等證券製造虛假市場之必要資料及可能有理由相信會嚴重影響彼等證券價格之市場活動之資料。

因此，閣下可向閣下之分銷商或於聯交所網站(<http://www.hkex.com.hk>)索取該等上市實體之若干資料。此外，閣下可於上述各上市實體之網頁（如

自此，閣下可於聯交所網頁<http://www.hkex.com.hk/invest/isc.htm>獲得上市實體過往證券價格之資料。

References to websites

References to the websites stated in the above paragraph where further information may be obtained are intended as guides for you to access further public information on the Listed Entities. Information appearing on such websites is not part of the Disclosure Documents. We and the Guarantor accept no responsibility whatsoever that such other information, if available, is accurate and/or up-to-date, and no responsibility is accepted in relation to any such information by us, the Guarantor and our respective affiliates.

The offer of this Series of KODA ELI is made solely on the basis of the information contained in the Disclosure Documents. Accordingly, you should exercise an appropriate degree of caution when assessing the value of other sources of information relating to us, the Guarantor, ELI Products or the Listed Entities.

The information contained in the Information Memorandum, the Financial Statements, the Product Booklet and any addendum to the Information Memorandum and/or the Product Booklet, except as amended by this Term Sheet, is deemed to be repeated on the date of issue of this Term Sheet. We and the Guarantor accept full responsibility for the information contained in the Disclosure Documents and confirm, having made all reasonable enquiries, that, to the best of our knowledge and belief, the Information Memorandum, the Product Booklet for KODA ELI, any addendum to the Information Memorandum and/or the Product Booklet and the Financial Statement(s) of the Guarantor for the relevant period(s), when read together, will contain no untrue statement (including a statement which is misleading in the form and context in which it is included and including a material omission). If there is any conflict between the Information Memorandum, the Financial Statements, the Product Booklet and this Term Sheet, this Term Sheet shall prevail.

有關網站之提述

以上一段所提述有關提供其他資料之網頁，旨在指導閣下獲取上市實體之進一步公開資料。該等網頁上刊載之資料並不構成披露文件之部分。我們及擔保人對該等其他資料（如有）是否準確及／或最新一概不負責，而我們、擔保人及我們各自之聯屬公司亦一概不就該等任何資料承擔任何責任。

此KODA ELI系列僅依照披露文件所載之資料而提呈發售。因此，閣下評估有關我們、擔保人、ELI產品或上市實體之其他資料來源之參考價值時務須適度地審慎行事。

資料備忘錄、財務報告、產品手冊及任何資料備忘錄及／或產品手冊之增編所載之資料（惟經本條款單張所修訂者除外），視為於本條款單張發行當日重複。我們及擔保人就披露文件所載資料負全責，並於作出所有合理查詢後確認，就我們所深知及確信，當一併閱讀資料備忘錄、KODA

ELI產品手冊、任何資料備忘錄及／或產品手冊之增編及擔保人於截至有關期間之財務報告時，上述文件並沒有包含不實聲明（包括因聲明載入之形式及涵義而引致誤導及包括重大遺漏）。倘資料備忘錄、財務報告、產品手冊及本條款單張之間存在任何衝突，則以本條款單張為準。

If you invest in KODA ELI for HK\$1 million or more or other amount as determined by us from time to time, we may specify the Reference Price and the Knock-out Price by reference to the market spot price of the Security and custom-make other terms for you. Please contact your Distributor for details.

若閣下投資KODA ELI 達1百萬港元或以上或其他由我們不時釐定的款額，我們可參考證券之市場現貨價指定參考價及取消價，並制訂其他適合閣下之條款。詳情請諮詢閣下之分銷商。

The Securities and Futures Commission (“SFC”) has authorised the issue of this Term Sheet based on the standard approved format submitted to it pursuant to section 105(1) of the Securities and Futures Ordinance. The SFC's authorisation does not imply the SFC's endorsement or recommendation of KODA ELI referred to in this Term Sheet. The SFC takes no responsibility as to the contents of this Term Sheet.

香港證券及期貨事務監察委員會（「**證監會**」）已基於遞交的標準認可格式為本，根據證券及期貨條例第105(1)條認可本條款單張。證監會認可並不表示其認可或推薦本條款單張內提述之KODA ELI。證監會對本條款單張所載內容概不負責。