



This is to certify that the proposed

Industrial Bank COVID-19 Response Bond 2020
of
INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH

complies with the requirements of

COVID-19 Resilience Finance Certification Scheme : 2020

applicable to:

Pre-issuance Stage

This Certificate remains valid subject to fulfillment of requirements under the Scheme.

Signed for and on behalf of
HONG KONG QUALITY ASSURANCE AGENCY

A large, stylized signature in black ink, consisting of several loops and curves.

Chief Executive Officer

A smaller, more fluid signature in black ink, with a long horizontal stroke at the end.

Director

Registered address 19/F K. Wah Centre 191 Java Road North Point Hong Kong Tel.: (852) 2202 9111 Fax: (852) 2202 9222

- Note**
- (1) This Certificate adopts the definitions used in the Terms and Conditions ("T&C") of this Scheme.
 - (2) This Certificate is an as-at certificate.
 - (3) HKQAA shall not be liable to any loss or damage suffered by the above-named Applicant or any other parties whatsoever or howsoever caused by, arising from and/or in connection with, whether directly or indirectly, the certification of the above-named Bond or Loan.
 - (4) This Certificate remains the property of HKQAA and shall be returned when required by HKQAA.
 - (5) The certification methodologies and limitations of the above-named Bond or Loan can be found in the COVID-19 Resilience Finance Certification Scheme Handbook 2020 and the T&C obtained through HKQAA website (www.hkqaa.org).
 - (6) The Framework Statement of the captioned Bond or Loan is available either on HKQAA website or due to confidentiality issue, available only to lenders or investors of the certified Bond or Loan upon request by email (hkqaa@hkqaa.org).

Date of Certificate

19 October 2020



兹证明

兴业银行 2020 年疫情防控债券

拟发行自

兴业银行股份有限公司香港分行

符合 抗疫金融认证计划: 2020 的要求

适用于

发行前阶段

此证书之有效性在于能满足此认证计划的要求。

香港品质保证局

总裁

董事



注册地址 香港北角渣华道 191 号嘉华国际中心 19 楼 电话 (852) 2202 9111 传真 (852) 2202 9222

- 备注
- (1) 此证书采用抗疫金融认证计划的条款与条件(“条款与条件”)中之定义。
 - (2) 此证书为一张截至当日的证书。
 - (3) 本局不会对上列申请者或任何人士,因上列债券或贷款而导致任何直接或间接之损失或损害承担责任。
 - (4) 此证书为香港品质保证局所属财产,并须于本局要求时归还。
 - (5) 上述债券或贷款的方法及局限性,可见于经香港品质保证局网站取得之抗疫金融认证计划手册 2020 和条款及细则。(www.hkqaa.org)
 - (6) 此债券或贷款的框架声明可见于香港品质保证局的网站;或因保密需要可透过电邮(hkqaa@hkqaa.org) 联络本局提供予获认证的债券或贷款的贷方或投资机构。

证书日期

二零二零年十月十九日