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### IMPORTANT NOTICE TO PROSPECTIVE INVESTORS

*The Bank has issued this prospectus solely in connection with the Hong Kong Public Offering. This prospectus is not an offer to sell or a solicitation of an offer to buy any securities other than the Hong Kong Offer Shares. This prospectus may not be used for the purposes of, and does not constitute, an offer or invitation in any other jurisdiction or in any other circumstances. No action has been taken to permit a public offering of the Offer Shares in any jurisdiction other than Hong Kong and no action has been taken to permit the distribution of this prospectus in any jurisdiction other than Hong Kong. The distribution of this prospectus for purposes of a public offering and the offering and sale of the Offer Shares in other jurisdictions are subject to restrictions and may not be made except as permitted under applicable securities laws.*

*You should rely only on the information contained in this prospectus and the Application Forms to make your investment decision. The Bank, the Selling Shareholders, the Sole Sponsor, the Sole Representative, the Joint Global Coordinators, the Joint Bookrunners, the Joint Lead Managers, the Underwriters, any of the Bank's or their respective directors or advisors, or any other person or party involved in the Global Offering have not authorized anyone to provide you with information that is different. If anyone provides you with different or inconsistent information, you should not rely on it. Information contained on the Bank's website [www.jtnsh.com](http://www.jtnsh.com) does not form part of this prospectus.*

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