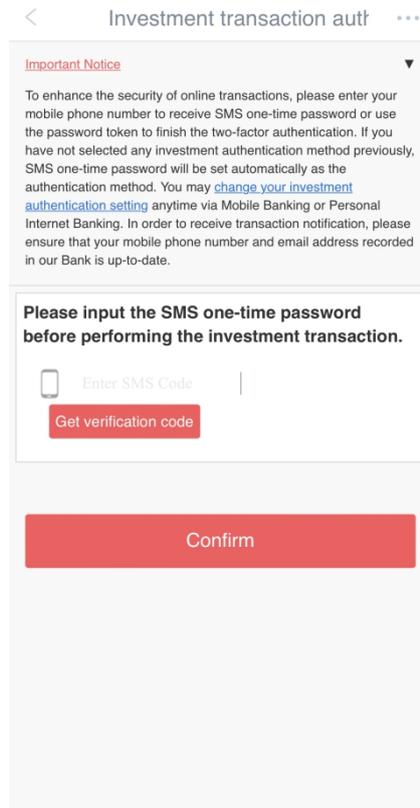


How to Apply Structured Deposit on Mobile Banking?

Application demonstration for customer who have “Instrument-Linked and Structured Deposit Account”

Step 1: Logon to Mobile Banking, select “Structured Deposit” under “Investment & Wealth” and complete the Two-Factor Authentication (2FA).

(a) Customer can enter mobile phone number to receive SMS one-time password for completing the 2FA; Or



< Investment transaction auth ...

Important Notice

To enhance the security of online transactions, please enter your mobile phone number to receive SMS one-time password or use the password token to finish the two-factor authentication. If you have not selected any investment authentication method previously, SMS one-time password will be set automatically as the authentication method. You may [change your investment authentication setting](#) anytime via Mobile Banking or Personal Internet Banking. In order to receive transaction notification, please ensure that your mobile phone number and email address recorded in our Bank is up-to-date.

Please input the SMS one-time password before performing the investment transaction.

Enter SMS Code

Get verification code

Confirm

(b) Customer can complete the 2FA by Password Token.

< Investment transaction authentication ...

Important Notice ▼

To enhance the security of online transactions, please enter your mobile phone number to receive SMS one-time password or use the password token to finish the two-factor authentication. If you have not selected any investment authentication method previously, SMS one-time password will be set automatically as the authentication method. You may [change your investment authentication setting](#) anytime via Mobile Banking or Personal Internet Banking. In order to receive transaction notification, please ensure that your mobile phone number and email address recorded in our Bank is up-to-date.

Please enter the dynamic password on your Password Token to continue the investment transaction.

Please press the "OK" key of your electronic password token to get the password and complete the transaction as quickly as you can before timeout.

--	--	--	--	--	--	--

Confirm



Step 2: After completing the 2FA, customer can view the available Structured Deposit products for application. Click on the product for more details.

< Structured De Record



GBP 100% of Principal Protected Deposit GBP/USD (GBPUSD) European Bullish (FXSD-2022-03434) >

1.1%/1.29% **6 months**

Interest Rate % p.a. 2-Conservative

NZD 100% of Principal Protected Deposit NZD/USD (NZDUSD) European Bearish (FXSD-2022-03433) >

2.2%/2.39% **6 months**

Interest Rate % p.a. 2-Conservative

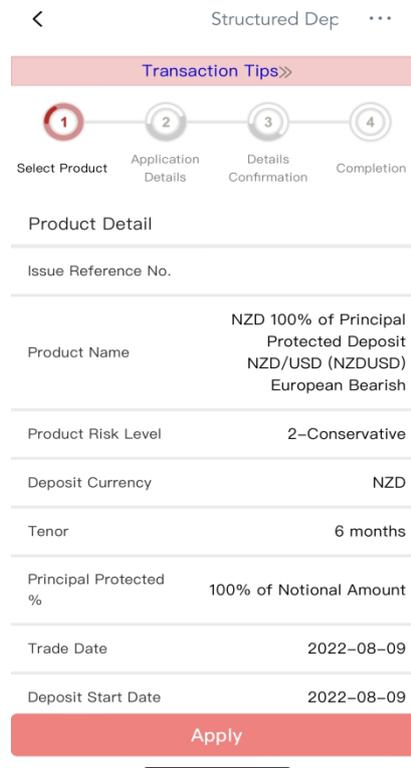
AUD 100% of Principal Protected Deposit AUD/USD (AUDUSD) European Bearish (FXSD-2022-03432) >

1.68%/1.89% **6 months**

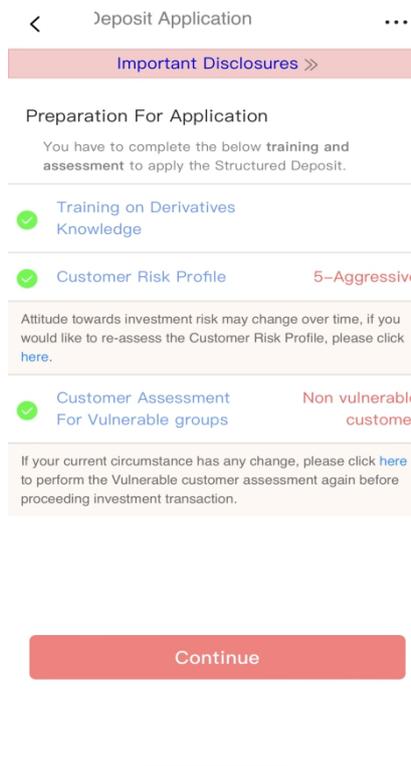
Interest Rate % p.a. 2-Conservative

CAD 100% of Principal Protected

Step 3: Customer can scroll down and read the selected product details. Click on “Apply” to start the subscription process.



Step 4: Customer has to complete the relevant training and assessment before subscription. If not, customer can click on the relevant training and assessment for update.



Step 5: Input the subscription details.

< Structured Deposit App ...

1 2 3 4
Select Product Application Details Details Confirmation Completion

Instrument Linked & Structured Deposit A/C +

Settlement A/C +

Investment Amount HKD

Please enter your investment amount

Minimum Investment Amount HKD 2,000.00

Transaction Status Notice(Multiple choices)

E-mail Address

B****G@BIAN.XING

SMS

852-

Back Next Step

Step 6: Conduct the suitability assessment (Below screen cap is only part of the assessment).

< Suitability ...

According to the bank record, do you have experience in investing in the same investment type of this investment product within past 3 years?

Yes

What is/are your investment objective(s) for this transaction?

Capital Preservation
- I aim to preserve capital with marginal investment returns and keep investment loss at a minimum.

Income Generation
- I aim to achieve investment return generated from income (e.g. dividend, coupon, interest).

Growth Orientation
- I aim to achieve high investment return and accept higher risk.

Speculation
- I aim to achieve profit maximization through investment (which may include leveraged/ exotic product).

Step 7: Review the subscription details.

< Subscription ...

1 2 3 4

Select Product Application Details Details Confirmation Completion

Instrument Linked and Structured Deposit Account Time Deposit

Settlement Account HKD Current

Investment Amount HKD

Issue Reference No.

Product Name HKD 100% of Principal Protected Deposit USD/HKD (USDHKD) European Bearish

Product Risk Level 1-Very Conservative

Deposit Currency HKD

Tenor 1 month

Trade Date 2022-08-08

Confirm

Step 8: Please read the declarations at the bottom and tick the check boxes if you agree. Then click on “Confirm” to complete the application.

< Structured Deposit Application ...

terms. You should press the button of the following Offering Documents, read and understand all of the Offering Documents before deciding whether to invest in this product.

1.Term Sheet >

2 Important Facts >

3.Customer Acknowledgement >

I/We understand and confirm that

- I/We acknowledge that I/We have received and understand that Structured Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- I/We confirm that I/We have read and fully understand the Relevant Documents and details of the above Structured Deposit including product nature and product risk.
- I/We confirm that I/We have read and fully understand the Customer Acknowledgement.

Reject **Confirm**

< Structured Deposit Application ...



Successful Application !

Your application has been submitted successfully. Please go to "Structured Deposit Enquiry" to check the latest application status. We will notify you of the application result through SMS or Email.

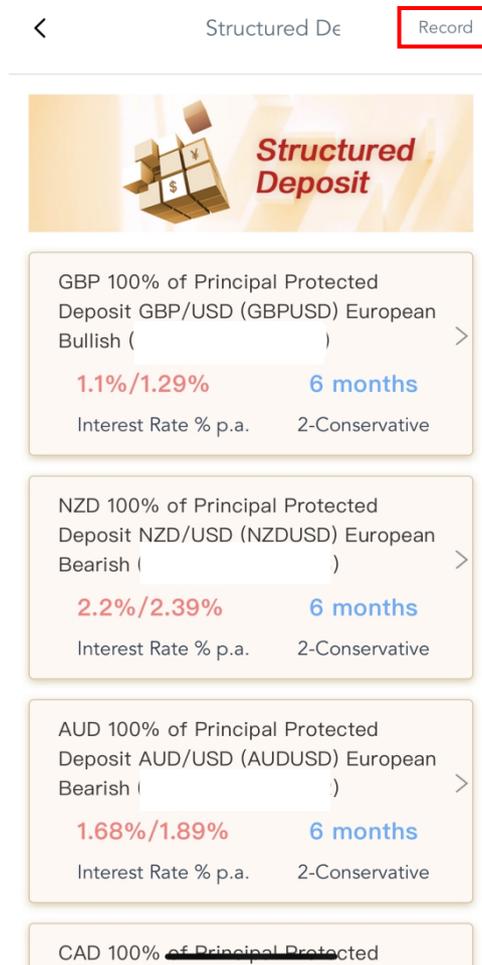
Trade Date: 24/08/2022
Reference Number:

Next Transaction

Record

How to Check Structured Deposit Application Record?

Step 1: Select “Structured Deposit” under “Investment & Wealth” and click on “Record” on the top right hand corner.



The screenshot shows a mobile application interface for structured deposits. At the top, there is a navigation bar with a back arrow on the left, the text "Structured De" in the center, and a "Record" button on the right. Below the navigation bar is a banner for "Structured Deposit" featuring a 3D grid icon with currency symbols. The main content area displays a list of deposit products, each in a separate card. The first card is for a GBP 100% of Principal Protected Deposit (GBP/USD) with a 6-month term and an interest rate of 1.1%/1.29%. The second card is for an NZD 100% of Principal Protected Deposit (NZD/USD) with a 6-month term and an interest rate of 2.2%/2.39%. The third card is for an AUD 100% of Principal Protected Deposit (AUD/USD) with a 6-month term and an interest rate of 1.68%/1.89%. The fourth card is partially visible, showing "CAD 100% of Principal Protected".

< Structured De **Record**

Structured Deposit

GBP 100% of Principal Protected Deposit GBP/USD (GBPUSD) European Bullish () >
1.1%/1.29% **6 months**
Interest Rate % p.a. 2-Conservative

NZD 100% of Principal Protected Deposit NZD/USD (NZDUSD) European Bearish () >
2.2%/2.39% **6 months**
Interest Rate % p.a. 2-Conservative

AUD 100% of Principal Protected Deposit AUD/USD (AUDUSD) European Bearish () >
1.68%/1.89% **6 months**
Interest Rate % p.a. 2-Conservative

CAD 100% of Principal Protected

Step 2: Select relevant account and search criteria, then click on “Confirm”

< enquiry ...

Account No.

Status

Period

Trade Date
 to

Remarks: If you cannot click to review the relevant transaction details here, please refer to the confirmation. You can view up to previous 2 years of structured deposit application records while the time period for each application record enquiry is up to 180 days.



Step 3: Click on the record for more transaction details.

Structurec ...

Account No. Filter

HKD 100% of Principal Protected Deposit USD/HKD (USDHKD) European Bearish ^

Reference Number	
Trade Date	2022-08-09
Deposit Start Date	2022-09-02
Maturity Date	2023-02-16
Deposit Currency	HKD
Investment Amount	2,000.00

Remarks: If you cannot click to review the relevant transaction details here, please refer to the confirmation. You can view up to previous 2 years of structured deposit application records while the time period for each application record enquiry is up to 180 days.

Structured Deposits ...

Reference Number

Instrument Linked and Structured Deposit Account Instrument Linked and Structured Deposit Account

Settlement Account

Investment Amount 2,000.00HKD

Issue Reference No.

Product Name HKD 100% of Principal Protected Deposit

Product Risk Level 1-Very Conservative

Deposit Currency HKD

Tenor 1 month

Principal Protected % 100% of Notional Amount

Trade Date 2022-08-09

Deposit Start Date 2022-09-02

Maturity Date 2023-02-16

...