

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.

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Important Notice

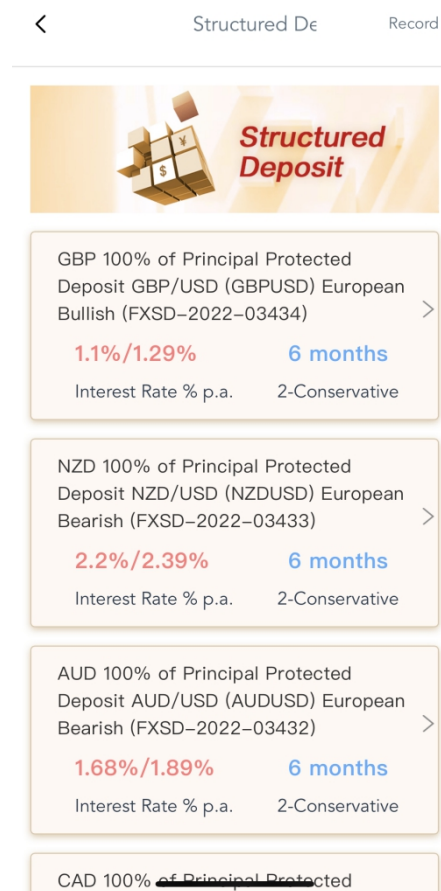
To enhance the security of online transactions, please enter your mobile phone number to receive SMS one-time password or use the password token to finish the two-factor authentication. If you have not selected any investment authentication method previously, SMS one-time password will be set automatically 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.



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

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Structured Dep

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Transaction Tips>>

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Select Product

Application Details

Details Confirmation

Completion

Product Detail

Issue Reference No.

Product Name

NZD 100% of Principal Protected Deposit
NZD/USD (NZDUSD)
European Bearish

Product Risk Level

2–Conservative

Deposit Currency

NZD

Tenor

6 months

Principal Protected %

100% of Notional Amount

Trade Date

2022–08–09

Deposit Start Date

2022–08–09

Apply

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.

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Deposit Application

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Important Disclosures >>

Preparation For Application

You have to complete the below training and assessment to apply the Structured Deposit.

✓

Training on Derivatives Knowledge

✓

Customer Risk Profile

5–Aggressive

Attitude towards investment risk may change over time, if you would like to re-assess the Customer Risk Profile, please click [here](#).

✓

Customer Assessment For Vulnerable groups

Non vulnerable customer

If your current circumstance has any change, please click [here](#) to perform the Vulnerable customer assessment again before proceeding investment transaction.

Continue

Step 5: Input the subscription details.

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Structured Deposit App

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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).

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Suitability

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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.

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Subscription

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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

2023-08-08

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.

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Structured Deposit Application

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Structured Deposit Application

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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

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2 Important Facts

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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

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.

[<](#) Structured De [Record](#)



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”

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iry

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Account No.

▼

Status

All

Period

Today

Last 5 Days

Last 30 Days

Trade Date

2022-02-10

to

2022-08-09

Reset

Confirm

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.

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Account No.

□

 Filter

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

▲

Reference Number

Trade Date2022-08-09

Deposit Start Date2022-09-02

Maturity Date2023-02-16

Deposit CurrencyHKD

Investment Amount2,000.00

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.

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Structured Depositi

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Reference Number

Instrument Linked and Structured Deposit AccountInstrument Linked and Structured Deposit Account

Settlement Account

Investment Amount2,000.00HKD

Issue Reference No.

Product NameHKD 100% of Principal Protected Deposit

Product Risk Level1-Very Conservative

Deposit CurrencyHKD

Tenor1 month

Principal Protected %100%of Notional Amount

Trade Date2022-08-09

Deposit Start Date2022-09-02

Maturity Date2023-02-16

Expiry Date2023-02-16