

Bonds/Certificates of Deposit (CDs) Online Capabilities on HSBC Internet Banking

Placing an order

How to place an order? Step 1

View our range of CDs and Bonds here

CCY > CCY denotes the currency of CD/Bond

Maturity > This is the date when your CD/Bond will mature

Yield > This is the latest yield from CD/Bond

Buy > Click on 'Buy'

How to place an order? Step 2

Review the order information

Maturity Date > Note the Maturity Date

Min. Purchase Amount > Note the Minimum Purchase Amount

Product Documents > You must read the Product Documents before you proceed. Click here to read.

Step 1 Enter purchase quantity (optimal value) > Input how much you want to purchase

Step 2 Refresh > Click on 'Refresh'

Indicative Buy Price / Indicative Yield > After clicking 'Refresh', Indicative Buy Price and Indicative Yield will be automatically updated

Step 3 Set your limit buy price (%) > This field is auto-filled or you may input the limit buy price.

Step 4 Select the relevant accounts for your transaction > Select relevant accounts

Go > Click on 'Go'

How to place an order? Step 3

Tick Boxes > Tick the boxes after reading and acknowledging the declaration

Confirm > Click on 'Confirm'

How to place an order? Order Acknowledgement

Your order has been placed

After order is executed successfully, you will receive SMS via your mobile number in the Bank's record

You can check order status through online banking

Please read Important Risk Warning

Important Risk Warning:

Bond is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Bonds and Certificates of Deposit (CD) are NOT equivalent to a time deposit. CD is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Issuer's Risk - The bond and CD are subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and any coupon if the issuer defaults on the bond and CD.

Additional risks are disclosed in the section of 'Risk Disclosure' below. Please refer to it for details.

Please read Important Risk Disclosure

Risk Disclosure:

You should review your risk profiling questionnaire before the expiry date or when there is relevant change in personal circumstances to ensure your risk tolerance is up-to-date.

Before executing a transaction, you should consider your own circumstances, including not only the Product Risk Level of your selected investment and your risk tolerance, but also your financial situation, investment knowledge and/or experience. Investment objectives and preferred investment period. You should take extra care in assessing products with Product Risk Level higher than your risk tolerance as they may be unsuitable for you. Even products with Product Risk Level which matches or is lower than your risk tolerance may not necessarily be suitable. Factors other than your risk tolerance are relevant to suitability.

Any solicitation or recommendation or suitability assessment we may have made to or for you in the past in relation to any product through channels other than HSBC Internet Banking is valid only as at the time it was made, and we cannot ensure on-going suitability of such product. If the circumstances relating to you, such product or its issuer or market conditions change, the product may no longer be suitable for you. Execution through HSBC Internet Banking does not allow us to confirm the validity of any such prior solicitation, recommendation or suitability assessment.

You should contact us and, where relevant, go through our suitability assessment before transacting if:

- You are a first time investor of the product type;
- You are aged 65 and above;
- The product does not match with your risk tolerance or other criteria;
- You have any doubts about the suitability of the product; or
- You wish to receive solicitation or recommendation from us with respect to product.

Bonds/CDs are mainly medium to long-term fixed income products, not for short-term speculation. You should be prepared to hold your funds in bonds/CDs for the full tenure; you could lose part or all of your principal if you choose to sell bonds/CDs prior to maturity.

It is the issuer to pay interest and repay principal of bonds/CDs. If the issuer defaults, the holder of bonds/CDs may not be able to receive back the interest and principal. The holder of bonds/CDs bears the credit risk of the issuer and has no recourse to HSBC unless HSBC is the issuer itself.

Indicative prices of bonds/CDs are available and bonds/CDs prices do fluctuate with market changes. Factors affecting the market price of bonds/CDs include, and are not limited to, fluctuations in Interest Rates, Credit Spreads and Liquidity Premiums. The fluctuation in yield generally has a greater effect on prices of longer tenure bonds/CDs. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds/CDs.

If you wish to sell bonds/CDs, HSBC may repurchase them based on the prevailing market price under normal market circumstances, but the buying price may differ from the original selling price due to changes in market conditions.

The secondary market for bonds/CDs may not provide significant liquidity or may trade at prices based on the prevailing market conditions and may not be in line with the expectations of holders of bonds/CDs.

If bonds/CDs are redeemed early, you may not be able to enjoy the same rates of return when you use the funds to purchase other products.

For Renminbi (RMB) product:

There may be exchange rate risks if you choose to convert RMB payments made on the bonds and securities to your home currency.

RMB debt instruments are subject to interest rate fluctuations, which may adversely affect the return and performance of the RMB products.

RMB products may suffer significant losses in liquidating the underlying investments if such investments do not have an active secondary market and their prices have large bid/ offer spreads.

You could lose part or all of your principal if you choose to sell your RMB bonds prior to maturity.