

FX tips subtitles

Ravel, what would you suggest we do to deal with the volatilities of the foreign exchange markets?

If you worry about the short-term trend of the foreign exchanges, you can make the smart use of the periodic purchase method, also known as Dollar-Cost Averaging, which may help mitigate the risk of exchange rate dynamics.

Amid the low interest rate environment, it would be a delightful thing for foreign currency users to earn the extra interest income.

If a favorable exchange rate is offered, why not consider converting currencies ahead of time and opening an account of short-term time deposit to earn high interest?

Making the best of the digital platforms can also be one of methods to cope with the market fluctuations.

Yes, you can set up the "FX Rate Alert" by presetting your "Target Rate" so you will receive the notification once the target rate is reached.

Or you can choose to have your currencies directly converted once the target rate is reached to save you the trouble of missing out on the favorable rate.

Besides investments, tuition fee payment for children's overseas education and mortgage payment for overseas properties cannot go without the exchange of foreign currencies.

With HSBC Online Banking service or FX platform in our HSBC HK Mobile Banking, you can enjoy a faster and more convenient journey of global transfers.

The Global Transfer service is available 24/7 which makes instant transfers to any other HSBC accounts worldwide possible.

You can also keep an eye on HSBC Mobile Banking or Online Banking for the real-time news tips and insights to get yourself prepared for foreign exchanges with ease.

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Dollar-Cost Averaging Help Mitigate the Risk of FX Volatilities

Rate Alert Capture the Favorable FX Rate

HSBC Mobile App

name card : Ada Kung

兌換外匯並開立高息定存：

- 1) 登入滙豐流動應用程式
- 2) 「投資」或「轉帳及繳費」
- 3) 「外匯」
- 4) 輸入兌換外幣金額
- 5) 「兌換並開立定存」
- 6) 外幣兌換及定期存款優惠

資料:滙豐流動理財應用程式, 2021年10月18日

並開立短期定期存款, 賺取高息

只供參考, 並非投資建議

指定貨幣	1個月 (優待 票)	1年 (優待 票)
美元 (USD)	10.5%	1.8%
加拿大元 (CAD)	10.5%	2.1%
英鎊 (GBP)	10.5%	1.8%
印度幣 (INR)	8.3%	1.8%
人民幣 (CNY)	10.5%	3.3%
新加坡元 (SGD)	8.3%	0.8%

1. Login HSBC Mobile App
2. "Investment" or "Pay & Transfer"
3. "Foreign exchange"
4. Input amount
5. "Exchange and deposit"
6. Foreign Exchange & Time Deposit offer

Source : HSBC Mobile App, 18 Oct 2021

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- The investment decision is yours but you should not invest in any products 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.
- Currency conversion risk – the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal
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