# HSBC CPI Online Guidance



# Search and Apply for the Product



# Step 1. Access Structured Investment Deposit Platform

		-			
	My banking Account deshboerd	Offers & rewards Get more from HSBC	My investments Investment & Wealth	My borrowing Cards, loans & mortgages	My insurance Protection & MPF/ORSO
Investment account openi	ng Stocks		FX trading		Investment products
Investment overview		ock trading Shares trading	24-hour currency ex FX/RMB switching s		Unit trusts Deposit Plus
My portfolio Order status	U.S. Sto	ock trading	FX order watch & ra	ite alerts	Equity Linked Investments and Structured Notes
Transaction history My investment documents		portfolio order status	Market information Market information Warrant & CBBC Information		Structured investment deposits Bonds / Certificates of Deposit
my myestment document	Corpora	te actions PO loans			Gold
	Proxy vo Stocks r	oting monthly investment plan	FX insights Latest investment in	nsights	Other investments Preferences

- Log on to Personal Internet Banking
- To access the Structured Investment Deposit Platform, go to

1 My Investments  $\rightarrow$  2 Structured investment deposit

3

# Step 2 – Search for preferred deposit currency and tenor

4

Search     Order Status Enquiry e services provided through HSBC Internet Banking involve no solicitation of ti					
at you enter into through HSBC Internet Banking are conducted on an executio ensure suitability of the product or the transaction that you enter into. If you wi ere relevant, go through our suitability assessment before transacting. ould you proceed to conduct the transaction through HSBC Internet Banking, y erance set out below is up-to-date and is appropriate for this investment, and v d/or experience, investment objectives and preferred investment period.	on-only basis and based on ish to receive solicitation or you must consider your ow	i your own judgment. We do not have recommendation from us, you shoul in circumstances including whether y	e any duty to assess Id contact us and, our existing risk		
According to your latest risk level assessment, your risk tolerance is ADVEN Please click "Risk Profiling Questionnaire" to learn more.	NTUROUS. <u>Details</u>		Risk Profiling Questionnaire		
A wide range of Structured Investment Deposits choices is offered on a daily I be as low as HKD50.000 or equivalent. View the details by clicking here.	basis to help you capture	market opportunities. Minimum inves	tment amount can		
e as low as integroups of equivalent, were the details by choking <u>mare</u> .					
roduct Search					~
Please select any one or a combination of criteria below, then click search to p	proceed.			3	Se
Underlying asset type	Deposit currency	All 🖌			th
Tenor All V	Product feature	All 🗸			ιII
Minimum yield p.a.	Potential yield p.a.	All 💙			
Product name All V	Launch status *	All 🗙			
			Search		
Or you can view the most popular products.					Vie

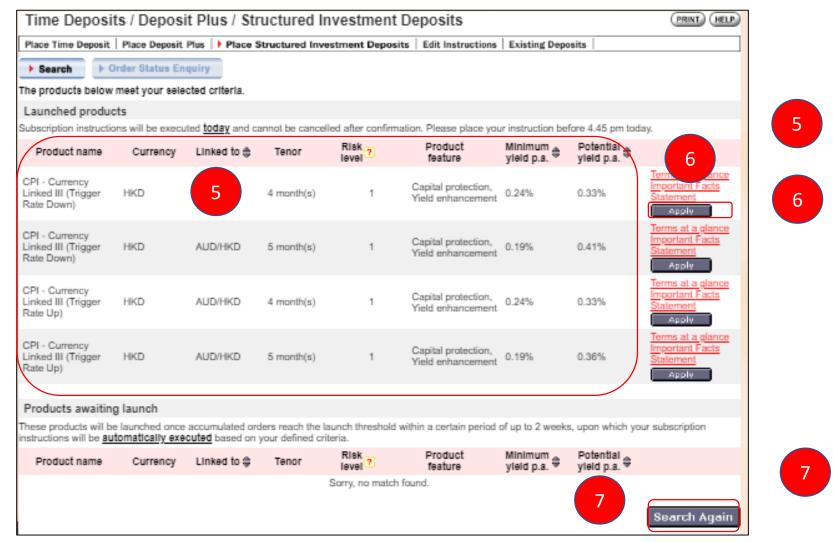
arch the product based on e different criteria; or

4



w the most popular products if you wish

# Step 3 – Select the product and apply



Click "Apply" for the selected product

Select the product

Click "Search Again" for a new search if needed

5

'Launched' = subscription instructions will be executed today and cannot be cancelled after confirmation 'Awaiting Launch' = products will be launched once accumulated orders reach the launch threshold

# Step 4 – Read the offering documents

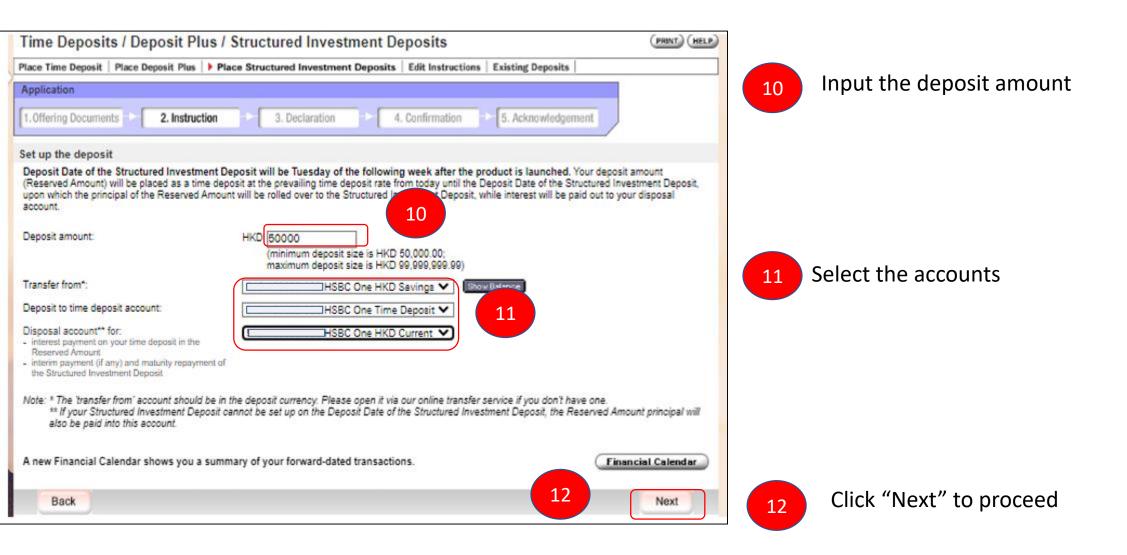
Time Deposits / Deposit Plus / Structured Investment Deposits
Place Time Deposit   Place Deposit Plus    Place Structured Investment Deposits   Edit Instructions   Existing Deposits
Application
1.Offering Documents > 2. Instruction > 3. Declaration > 4. Confirmation > 5. Acknowledgement
You have selected to subscribe for a currency linked deposit, CPI - Currency Linked III (Trigger Rate Down) (Appendix Code FK3361).
You are required to read the following documents before subscription:
Imporant Facts Statement Terr/s and Conditions
Appendix (terms at a glance)
Structured Investment Deposit Terms and Conditions
Supplemental Terms and Conditions for Currency-Linked Structured Investment Deposits Supplemental Terms and Conditions for Interest Rate-Linked Structured Investment Deposits
Risk disclosure:
A Structured Investment Deposit is not the same as nor should it be treated as a substitute for normal fixed time deposits.
The return in relation to a deposit will depend upon market conditions prevailing at the relevant fixing time(s) during or in respect of the relevant deposit period. The level of the underlying asset may go up or down during such period and this will affect the return. The return may be less than would have been payable on a normal time deposit for the same period.
You must be prepared to risk the interest that you might otherwise have earned on money invested as a deposit.
If the deposit is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.
You should review your risk profiling questionnaire before the expiry date or when there is any relevant change in personal circumstances to ensure your risk oterance 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 transaction if:
<ul> <li>the product does not match with your risk tolerance or other criteria;</li> </ul>
<ul> <li>you have any doubts about the suitability of a product;</li> <li>you wish to receive solicitation or recommendation from us with respect to a product;</li> </ul>
you are aged 65 or above;
you are a first time investor of the product type;
<ul> <li>you have an education level of primary or below;</li> <li>you have a low net worth coupled with low income. The reference amount for low net worth is HKD50,000 (or equivalent) and low income is HKD7,500 (or equivalent). These amounts are regularly reviewed by the Bank;</li> <li>you recently received unexpected windfalls;</li> </ul>
you experienced changes in circumstances impacting investment time horizon; you are recently bereaved;
your command of local language is limited; you have sight or hearing impairment; or you are mentally incapacitated or have cognitive impairment.
Risks associated with conducting transactions through the internet are to be borne by the users of this website and the Bank will not be responsible in any mariner or direct, indirect, special or consequential damages arising out of the use of this website. Such risks include interruption, transmission blackout or delayed transmission due to internet traffic or incorrect data transmission due to the public nature of the internet or otherwise.
Playse note that Structured Investment Deposit is not available for persons who are US citizen / with US nationality, are US resident or US tax payer, or have a US address (e.g. primary mailing, residence or business address in the US).
Please note that Structured Investment Deposits (except for Callable Fixed Deposits) are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
Back
Back 9



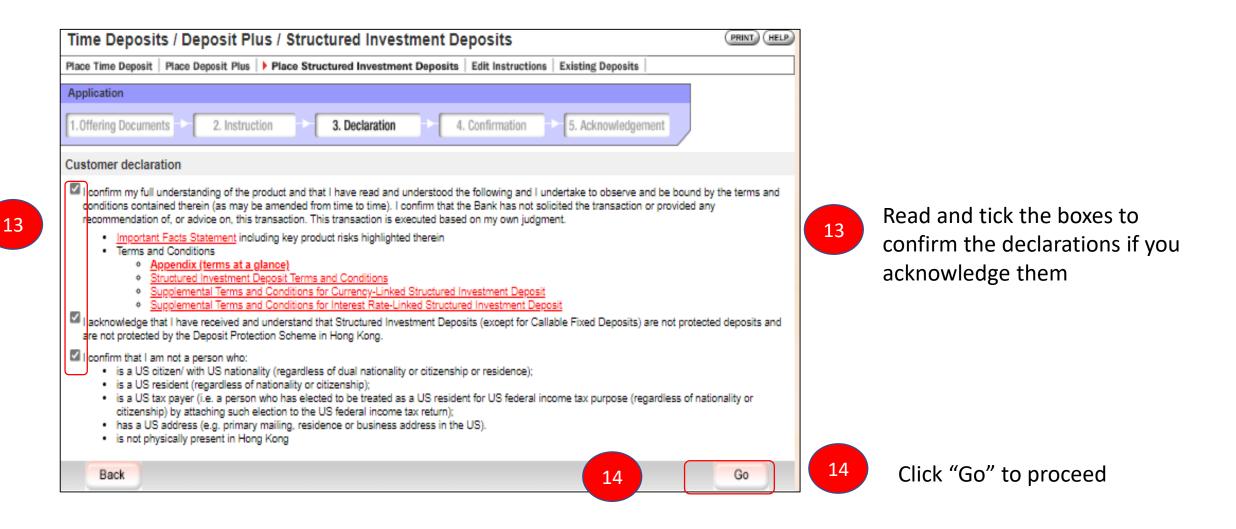
Read the product documents, Terms and Conditions, and Risk Disclosure.



### Step 5 – Complete the instruction

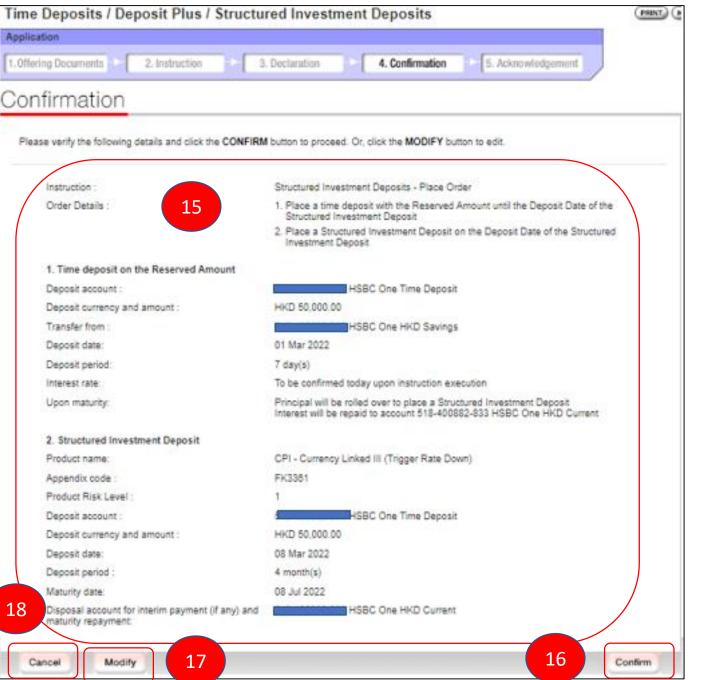


#### Step 6 – Confirm the declaration



8

# Step 7 – Confirm, amend or cancel the order





#### Verify the order details



If you would like to confirm and place the order, click "Confirm"



If you need to make any changes to the order, click "Modify"



If you want to cancel the order, click "Cancel" 9

# Order status enquiry



# Enquire about the order status

2

Product name

Order

placement date

Time Deposits	/ Deposit Plus / Structured	invesunen	it Deposits		(PRINT) (HELP
lace Time Deposit   Pl	ace Deposit Plus   Place Structured	Investment Dep	osits   Edit Instructions	Existing Deposits	
e 1 vovided thr to through igo though igo though ould you proceed to co erance set out below is	r Status Enquiry ough HSBC Internet Banking involve no so h HSBC Internet Banking are conducted of product or the transaction that you enter h our suitability assessment before trans induct the transaction through HSBC Inte up-to-date and is appropriate for this invi- ment objectives and preferred investment	on an execution-o r into. If you wish t acting. rnet Banking, you estment, and whe	nly basis and based on to receive solicitation or must consider your own	your own judgment. We do recommendation from us, y circumstances including w	not have any duty to asses ou should contact us and, /hether your existing risk
	est risk level assessment, your risk tolera ofiling Questionnaire" to learn more.	ance is ADVENTU	JROUS. <u>Details</u>		Risk Profiling Questionnaire
	red Investment Deposits choices is offer 0 or equivalent. View the details by clicki		is to help you capture m	arket opportunities. Minimu	ım investment amount can
roduct Search					
Please select any one	or a combination of criteria below, then cl	lick search to proc	eed.		
Underlying asset type	All 🗸		Deposit currency	All 🗸	_
enor	All 🗸		Product feature	All 🗸	•
/linimum yield p.a.	All 🗸		Potential yield p.a.	All 💙	
Product name	All	~	Launch status *	All ¥	Search
aunched' = subscription in	ost popular products. Istructions will be executed today and cannot is is will be launched once accumulated orders n				
Time Deposits	/ Deposit Plus / Structured	l Investmen	nt Deposits		(PRINT) (HEL
lace Time Deposit   Pl	ace Deposit Plus   > Place Structured	Investment Dep	osits   Edit Instruction	Existing Deposits	
Search Orde	r Status Enquiry				
check the details of yo	ur launched Structured Investment Depo	sits, please <u>click h</u>	iere.		
der Details' shows the duct.	subscription instruction details as at conf	irmation with parti	cular information refresh	ed (if applicable) according	) to the launch status of the
)rder status					

Appendix code

Launch status

Sorry, no records found.

#### Go to Structured Investment Deposit Platform



Order status enquiry



Amount Order status

# Capital Protected Investment Deposit (CPI) Risk Disclosure

- CPI is a complex product and investors should exercise caution in relation to the product.
- Not a time deposit Capital Protected Investment Deposit is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a
  protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- Derivatives risk Capital Protected Investment Deposit is embedded with FX option(s). Option transactions involve risks. If the exchange rate of the
  currency pair performs against expectation at the fixing time on the fixing date, you can only earn the minimum payout of the structure.
- Limited potential gain The maximum potential gain is limited to higher payout on the deposit less the principal amount, when exchange rate of currency pair at fixing moves in line with your anticipated direction.
- Not the same as buying the linked currency Investing in Capital Protected Investment Deposit is not the same as buying the linked currency directly.
- Market risk The return of Capital Protected Investment Deposit will depend upon the exchange rates of currency pair against trigger rate at the fixing time on the fixing date. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You must be prepared to take the risk of earning the lower payout/no return (if exchange rate performs against expectation) on the money invested.
- Liquidity risk Capital Protected Investment Deposit is designed to be held until maturity. You do not have a right to request early termination of this
  product before maturity. Under special circumstances, the Bank has the right to accept your early redemption request at its sole discretion and on a
  case by case basis. The Bank will provide an indication of the redemption price upon such request. Your return upon such early redemption will likely
  be lower than that if the deposit were held until maturity and may be negative.
- Credit risk of the Bank Capital Protected Investment Deposit is not secured by any collateral. When you invest in this product, you will be relying on
  the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured
  creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount.
- Currency risk If the deposit currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may
  make a gain or loss due to exchange rate fluctuations.
- Risk of early termination by the Bank The Bank shall have the discretion to uplift a Deposit or any part thereof prior to the Maturity Date (subject to
  the deduction of such break costs or the addition of such proportion of the return or redemption amount, which may result in a figure less than the
  original principal amount of the Deposit) if it determines, in its sole discretion, that this is necessary or appropriate to protect any right of the Bank to
  combine accounts or set-off, or any security interest, or to protect the Customer's interests.
- Risks relating to RMB You should note that the value of RMB against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between RMB and foreign currencies), which may adversely affect your return under this product when you convert RMB into your home currency. The value of your RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your RMB deposit to other currencies at an exchange rate that is less favourable than that in which you made your original conversion to RMB, you may suffer loss in principal. This product (if denominated in RMB) will be denominated and settled in RMB deliverable in Hong Kong, which is different from that of RMB deliverable in Mainland China.