

# 歡迎您晉身滙豐卓越理財

## Welcome to HSBC Premier

瀏覽我們的迎新小冊子：

中文

View our welcome pack:

ENG



卓越理財  
**Premier**

Make bold moves in an evolving global landscape with HSBC Premier, and extend your entitled privilege to those closest to you.

With an international network of experienced financial experts and bespoke wealth solutions available, leverage them to ensure you and your family's aspirations are within reach.



To make the most of HSBC Premier, activate the following services if you haven't done so yet to take full advantage of your account.

- ♦ Register for Personal Internet Banking.
- ♦ Download and log onto the HSBC HK Mobile Banking app.
- ♦ Register for an Investment Account in just 6 steps via HSBC HK Mobile Banking app.
- ♦ Apply for your exclusive HSBC Premier Mastercard®.
- ♦ Register for phone banking service.
- ♦ Change your ATM PIN.

## Personal internet banking

- ◆ Manage your banking needs 24/7 by completing a quick and simple registration on [hsbc.com.hk](https://www.hsbc.com.hk)
  - ▷ Click 'Register' under 'Log on'
  - ▷ Choose 'Bank Account' to verify your identity
  - ▷ Read and accept the Terms & Conditions
  - ▷ Enter the account number, ATM PIN\* of your bank account/credit card account, as well as an identification document number to verify your identity
  - ▷ Set up your log on details
  - ▷ Choose a security question so that you may reset your log on details in case you forget them
  - ▷ After your registration is confirmed, you can log on and start using Personal Internet Banking

Click [hsbc.com.hk/register](https://www.hsbc.com.hk/register) for more details.

## HSBC mobile apps

- ◆ Enjoy a wide range of HSBC banking services and benefits anytime, anywhere by downloading our apps from App Store or Google Play™.



HSBC HK

### HSBC HK Mobile Banking app

Pay bills, transfer money and check your account balance on your smartphone or tablet.



Easy Invest

### HSBC HK Easy Invest app<sup>#</sup>

Trade Hong Kong stocks, China A shares and U.S. stocks and get real time market information anytime, anywhere.



Reward+

### HSBC Reward+

Search and view an array of Red Hot Offers, pay your credit card bill with RewardCash and manage your card transactions anytime, anywhere.



PayMe

### PayMe from HSBC

Send money instantly to anyone for free.

Note:

\* When you register "bank account", you can also use Phone Banking PIN to verify your identity.

SVF License Number: SVFB002


<sup>#</sup> The HSBC HK Easy Invest App ("Easy Invest") and the contents of this material / correspondence are provided by The Hongkong and Shanghai Banking Corporation Limited ('HSBC HK') for the use of existing HSBC HK customers only. You should download Easy Invest only if you are an existing HSBC HK customer. Easy Invest is not intended for download, or use, by any person in any jurisdiction where such download or use would be contrary to any law or regulation of such jurisdiction or where HSBC HK is not licensed or authorised to provide Easy Invest and/or any of the Services.

Apple, the Apple logo, iPhone, Touch ID and Face ID are trademarks of Apple Inc., registered or in the process of being registered in the US and other countries/regions. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.





# 360 international support



Realise you and your family's ambitions locally and overseas, and utilise the benefits of HSBC Premier's global presence every step of the way, especially regarding overseas education for the future generation.





From planning pre-departure locally to day-to-day care upon arrival, support your children wherever they are and whatever their needs may be, and leverage your HSBC Premier status for surrounding relocation and travel needs.

### International education planning

The journey to overseas education begins long before your children's departure. Prepare them with the most comprehensive programmes and set them up for success from the first step.

#### Education partner network and privileges

- ♦ Plan the overseas education of your children properly and take advantage of unique insights every step of the way through our exclusive partnerships with professional education consultants with exclusive offers to complimentary consultations and other discounts.

Please visit [HSBC Premier International Education & Lifestyle Privileges Booklet \[PDF\]](#) for details.

What's more?  
[homeandaway.hsbc.com/hk/en-gb/education/](http://homeandaway.hsbc.com/hk/en-gb/education/) for more education privileges here and abroad with your HSBC credit card.

#### HSBC Premier Junior Pack and Premier for Next Generation account

- ♦ Share your HSBC Premier status with your children and extend your global privileges to them, empowering them to manage their personal finances with designated accounts.

- ♦ Children under 18 are eligible for the Junior Pack, and the separate ATM card allows simple fund transfers and withdrawals from the HSBC ATM network around the world. Children aged 18-28 will inherit your global privileges, and they can enjoy exclusive access to HSBC Premier centres worldwide without maintaining a minimum Total Relationship Balance.

### Pre-departure preparations

Conveniently arrange the products and services that will be essential to your children at arrival ahead of time locally to ensure a smooth transition as they venture into a new city.

#### Overseas account opening

- ♦ Open overseas accounts and collect ATM cards ahead of time locally to provide your children with instant access to funds upon their arrival at their destination.

#### Volunteer Health Insurance Scheme (VHIS)\* and Overseas StudySurance<sup>#</sup>

- ♦ Provide your children with full insurance coverage for overseas activities, education fund subsidies, and study interruption protection.

#### HSBC Mastercard® Supplementary Debit Card

- ♦ Put aside any worries about currency exchange or your children's overseas living expenses with a multicurrency supplementary debit card.

\* The HSBC Voluntary Health Insurance Plans ("HSBC VHIS Plans") are not equivalent or similar to any kind of bank deposit. HSBC VHIS Plans are underwritten by HSBC Life (International) Limited which is authorised and regulated by the Insurance Authority to carry on long-term insurance business in the Hong Kong SAR. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions. (Name of VHIS Provider: HSBC Life (International) Limited, VHIS Provider Registration Number: 00042, Effective Date of Registration: 29 May 2020)

<sup>#</sup> Overseas StudySurance is underwritten by AXA General Insurance Hong Kong Limited ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

**Day-to-day overseas care**

Continue to play a crucial role in remotely providing for your children's every need and providing access to exclusive services as they are extensions of you and enjoy the same status.

**HSBC Global Transfers**

- ◆ Make free, instant transfers worldwide between HSBC accounts online or with the HSBC HK Mobile Banking app to ensure your children have access to adequate cash flow.

**Emergency encashment**

- ◆ Allows access up to USD2,000 in emergency cash from HSBC outlets worldwide for you and your children, financially equipping you to manage any unforeseen circumstances.

**Worldwide Premier status**

- ◆ Gain access to specialist services, including mortgage and global banking advice at International Banking Centres with your globally recognised HSBC Premier status.

**Global banking at your fingertips**

Explore and leverage opportunities internationally beyond education with specialised support against particular needs across 30 countries, ensuring you are optimally positioned financially around the world.

**International mortgage referral service**

- ◆ Make your first overseas home purchase or grow your property portfolio abroad leveraging unique insights into the market from partnered independent property consultant Knight Frank and our end-to-end support for nearly 20 countries and regions from the International Mortgage Desk from International Banking Centre ("IBC"). Please contact International Banking Centre IBC on (852) 2233 3888 for details.

**HSBC Premier Mastercard®**

- ◆ Earn the eligibility for home&away offers and instant card member status recognition worldwide, alongside other personalised services, rebates, and perpetual annual fee waiver.

**Travel insurance**

- ◆ Explore the world worry-free with comprehensive coverage, express claims approval and 24-hour worldwide assistance, available as single trip policies or annual passes.

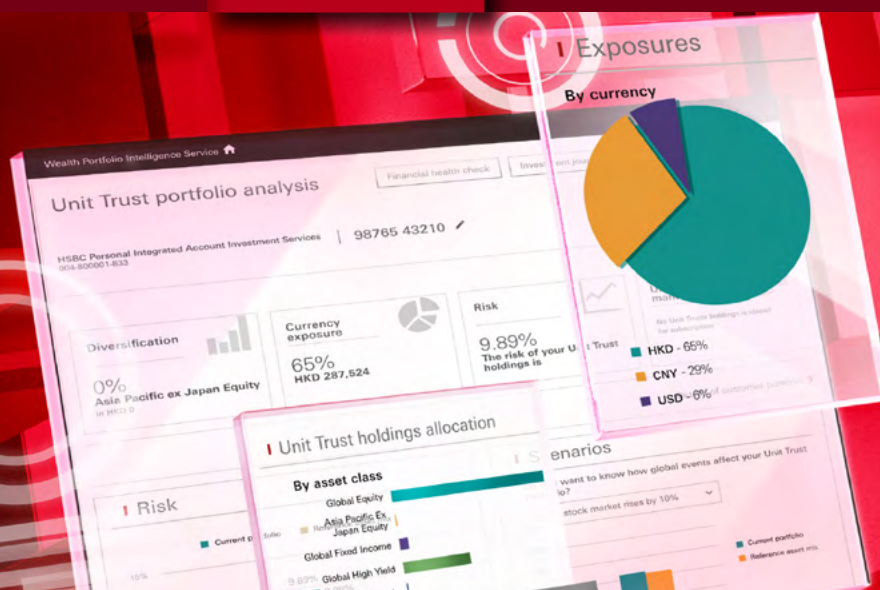




# Personalised wealth growth

Adapt and take advantage of the various circumstances with comprehensive support from HSBC Premier, whether they are immediate personal objectives or long-term endeavours involving family and loved ones. Leverage dedicated personnel support working around your schedule and access premium financing services and exclusive personal tools to optimize your portfolio with ease.





## Investment account

- ◆ Open an investment account to kickstart your investment journey in 6 simple steps via the HSBC HK Mobile Banking app.
- ◆ Access a world of investments: equities in emerging markets, funds from around the globe, and bonds from overseas companies.
- ◆ Find a suitable investment type dependent on your goals and experience.

## Bespoke wealth management services

### Devoted team

- ◆ Achieve financial goals and build the ideal investment portfolio under the guidance of HSBC Premier Relationship Managers and wealth specialists catering to your specific needs.

### Convenient digital access

- ◆ Connect seamlessly with your Premier Relationship Manager at your convenience, utilising either the Chat with Relationship Manager and team function on the HSBC HK mobile app or call via Zoom.

## Personalised wealth planning

### My Portfolio

- ◆ Easily review your wealth holdings in one place digitally and track your investments over time.
- ◆ Access wealth education tools and explore investment ideas with the 'investors like me' feature.

### Wealth Portfolio Intelligence Services (WPIS)

- ◆ Take a deep dive into how your unit trusts holdings are performing at a glance, with personalised analyses that allow you to manage risk and optimise your portfolio on the HSBC HK Mobile Banking app or together with your Premier Relationship Manager.

### Foreign exchange (FX) on mobile

- ◆ Exchange currencies anytime, anywhere via mobile and online banking\*.
- ◆ Capture foreign currency opportunities with convenient and strategic FX time deposits through our one-stop platform in HSBC HK Mobile Banking app.

### HSBC Top Trader Club

- ◆ Join our robust stock trading loyalty programme via the HSBC HK EasyInvest app or Online Banking.
- ◆ Enjoy volume-based brokerage fees as low as 0.01% and 4% p.a. preferential rates for a 1-month HKD time deposit with just 1 stock trade per month#.

\* The real-time currency exchange service is available 24/7 via HSBC Online and Mobile Banking for all-in-one integrated accounts and HKD Passbook Savings account except during system maintenance hours and special circumstances.

# Conditions apply. Please visit [hsbc.com.hk/ttc](https://www.hsbc.com.hk/ttc) to learn more.

## Wealth lending services

### Unit Trusts Investment Financing\*

- ◆ Capitalise on timely market opportunities with the added investment flexibility by leveraging your Unit Trust holdings with preferential rates in HKD and USD without additional charges.

### Insurance Premium Financing

- ◆ Enjoy insurance coverage that matches your needs while keeping optimal fund liquidity to capitalise on emerging opportunities with fixed-term loans.

## Passing on the wealth

### Premier Junior Pack and Premier for Next Generation account

- ◆ Let your children be the ones in charge of their finances with their own HSBC Premier accounts while enjoying the same exclusive Premier privileges and benefits you do.

### Probate Bypass Trust

- ◆ Plan for the future generation and ensure that you can provide for your children. Take complete control over assets held and capital growth during your lifetime and assign a designated contingent trustee for unforeseen circumstances.

To borrow or not to borrow? Borrow only if you can repay!

\* This service is subject to customer needs and appropriate assessment(s). This service is only available to clients holding a valid and appropriate Risk Profiling Questionnaire. In the worst case scenario with Investment Financing, it could expose you to significant losses; you may incur losses in excess of your own initial funds and your investment, and you may be required to repay the Investment Loans in full. The use of leverage will result in higher levels of risks. While both the product you select and a leveraged investment in that product demonstrates historical volatility within the range of your indicated risk tolerance established using the Risk Profiling Questionnaire, the use of leverage nonetheless implies a higher exposure to price fluctuation. This leverage feature increases your risks due to the volatility and price fluctuation compared to an investment in the product on a non-leveraged basis. Thus, capital values can fluctuate significantly and may fall at a level exceeding your original investment such that you may bear losses in excess of the original investment. The use of leverage may magnify losses in a poor market performance. You may need to put in additional funding at short notice to cover the position and any outstanding interests.





## Insights and products

Optimise how you leverage your money as capital by taking advantage of a wide variety of investment and insurance products consolidated in one place, and keep yourself abreast of relevant market development and investment implications with personalised wealth insights.

- ◆ **FX order watch trading services**

Trade foreign currency conveniently utilising automatic fund conversion and set alerts for your target exchange rate.

### **Wealth insights hub**

- ◆ Make informed investment decisions based on insights focusing on macro trends, curated and shared as Horizon, our monthly investment bulletin.

### **Funds and structured products**

- ◆ Find the investment opportunities that best suit your needs and preferences amongst various choices.

### **Exclusive placement service of structured investment deposits**

- ◆ Capture market trends more effectively with tailor-made investments.





# Preferential Benefits Catered to You

The background of the page is a deep red with large, angular geometric shapes in varying shades of red. Three white cylindrical gift boxes are arranged on a red geometric platform. Each box is wrapped with a wide red ribbon tied in a large, elegant bow. The lighting creates soft shadows, giving the boxes a three-dimensional appearance.

As an HSBC Premier customer, you're entitled to a wide range of exclusive services and privileges.



## HSBC Premier centres

- ♦ Enjoy exclusive access to all HSBC Premier centres worldwide. You can find the nearest Hong Kong branch via the branch locator on our Hong Kong website.

## Preferential banking service fee

- ♦ Enjoy preferential rates on a range of services, including ATM cash withdrawal fees, free HSBC Global Transfers, Outward / Inward Telegraphic Transfer. For details, please refer to the 'Bank tariff guide for HSBC Wealth and Personal Banking Customers' on the HSBC website.

## Foreign currency pre-order service

- ♦ Enjoy exclusive pre-order service when exchanging foreign currency for your next trip.
- ♦ You can request to have them ready in your preferred denomination\* and collect them at your preferred branch location.
- ♦ You can also get new HKD banknotes and gift cheques simply by contacting your Premier Relationship Manager or by calling our HSBC Premier hotline.
- ♦ Pre-ordering of foreign currency.

## eTicketing and booking for counter

HSBC Premier brings you a convenient counter experience by offering a full suite of e-ticketing and booking services ([digitalcounterservices.hsbc.com.hk/](https://digitalcounterservices.hsbc.com.hk/)), helping you plan your schedule more efficiently.

- ♦ View counter situation: Provide you with the real-time counter situation of HSBC Premier centres at your fingertips to help you decide when and which HSBC Premier centre to visit.
- ♦ Get a ticket: Enable you to get a counter ticket remotely before arriving at your preferred HSBC Premier centre to save you from waiting.
- ♦ Make a booking: Enjoy priority service by booking for counter service appointment at your preferred HSBC Premier centre on the same day<sup>#</sup> or up to 5 business days in advance for worry-free schedule planning.

\* The denomination is subject to stock availability

<sup>#</sup> Same day booking or modification is available half a day in advance.

# HSBC Prime Club



HSBC  
PRIME CLUB

Unlock exclusive wealth experiences, international education support, and lifestyle privileges with HSBC Prime Club. Automatically become a HSBC Prime Club member when you've maintained a Total Relationship Balance of HKD3 million - with no fees required. Enjoy the epitome of status recognition as you progress towards your financial ambitions and beyond.





## Enjoy the benefits for joining Prime Club

- ◆ Year-round wealth management offers, including privileged pricing, cash rebates for investment product subscription, insurance premium discount, and many more.
- ◆ Quarterly cash rewards for accomplishing wealth-related missions.
- ◆ Birthday delight with bonus rates for time deposits.
- ◆ International education resources & benefits.
- ◆ Unique lifestyle offers and value-added services for members.

## Welcome Offers

New HSBC Premier customers who join HSBC Prime Club will enjoy up to HKD16,000 in welcome delights, enabling you and your family to explore new opportunities around the world, including:

- ◆ Free 1-year Overseas Study Concierge Membership with 24/7 personal assistance service for one year (reference value up to HKD1,500).
- ◆ Complimentary value-added service: choose flexibly from either the Overseas Airport Limousine Service or the Amber Education's Study Visa Arrangement Service for your one-time free gift during your 1-year Overseas Study Concierge Membership (reference value up to HKD4,500).
- ◆ Free 1-year Hong Kong Legal Training Institute (HKLTI) Membership: enjoy 10% off all HKLTI courses along with life-long training and lifestyle benefits available for members only (reference value up to HKD10,000).
- ◆ More year-round discount packages from renowned education & lifestyle partners. Please refer [HSBC Premier International Education & Lifestyle Privileges Booklet \[PDF\]](#) for offer details, terms and conditions.

## Contact Us

### Phone Banking

- ◆ Reach us 24/7 through the dedicated Premier Service Line: +852 2233 3322.
- ◆ Manned and automated service available in English, Cantonese, and Putonghua.
- ◆ HSBC Voice ID is now available. Voice ID uses advanced voice biometric technology to verify your identity with your unique voice for additional security and convenience.
  - ▷ Access phone banking using your voice.
  - ▷ No phone banking PIN required
  - ▷ Call +852 2233 3360 to enrol Voice ID with your ATM PIN.
  - ▷ More details at [hsbc.com.hk/ways-to-bank/phone/voice-id](https://www.hsbc.com.hk/ways-to-bank/phone/voice-id)

### Chat with your Relationship Manager

- ◆ You can chat with your dedicated Relationship Manager and team during service hours, for free. You can contact them via the HSBC HK Mobile Banking app, HSBC Personal Internet Banking, WhatsApp or WeChat.

### Service hours are:

- ▷ Mondays to Fridays: 9:00am to 4:30pm
- ▷ Saturdays: 9:00am to 1:00pm

Outside of these hours, our designated 24/7 chat agents are available to support you with your banking needs via 'Chat with us' on the HSBC HK Mobile Banking app or in HSBC Online Banking.



## Important Risk Warning

- Unit Trusts, Bonds, structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are investment products and some Unit Trusts and structured products may involve derivatives. Together with Certificates of Deposit (CDs), they are NOT equivalent to time deposits. The investment decision is yours but you should not invest 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.
- The price of securities/structured products may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling securities/structured products.
- In the worst case scenario, the value of the products may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Issuer's Risk – Bonds, CDs, structured products 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 interest/coupon if the issuer defaults on the Bonds, CDs and structured products.
- Investors should not make investment decisions based on this material alone.
- Investment involves risks. Past performance of products is no guide to future performance. For details of the products, the related fees and charges and risk factors, please refer to the individual product materials and/or offering materials.
- Currency conversion risk – the value of your foreign currency and RMB products/deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB products to other currencies at an exchange rate that is less favourable than that exchange rate in which you made your original conversion to foreign currency and RMB, you may suffer loss in principal/investment.
- RMB denominated products are subject to liquidity risk as there may be no regular trading and active secondary market for RMB Income Instruments. The bid and offer spread of the price of RMB Income Instruments may be large, so investors may incur significant trading and realisation costs and may suffer losses accordingly.
- Warrants and CBBCs are non-collateralised products. The price of the Warrants/ CBBCs may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Prospective investors should ensure that they understand the nature and risks and seek for professional advice where applicable.
- Additional risks are disclosed in the "Risk Disclosure" section. Please refer to "Risk Disclosure" section for details.

## Risk Disclosure

### Unit Trusts

- In the worst case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Funds which are invested in certain markets and companies (e.g. emerging, commodity markets and smaller companies etc.) may also involve a higher degree of risk and are usually more sensitive to price movements.
- Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change, and is subject to the credit risk that issuers may not make payments on such securities. Price of the fund may have a high volatility due to investment in financial derivative instruments and may involve a greater degree of risk than in the case with conventional securities.
- Counterparty Risk – a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not traded on a recognised exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organized exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy or default of a counterparty with which a fund trades such instruments, which could result in substantial loss to a fund.

### Bonds and Certificates of Deposit ("CDs")

- 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/CD for the full tenor. You could lose part or all of your principal if you choose to sell your bonds/CDs prior to maturity.

- Indicative prices of bonds/CDs are available and the bonds/CDs price do fluctuate when market changes. Factors affecting 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 tenor 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.
- 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 the Bank unless the Bank is the issuer itself.
- If you wish to sell bonds/CDs, HSBC may repurchase them based on the prevailing market price under normal market circumstances, but the selling price may differ from the original buying price due to changes in market conditions.
- There may be exchange rate risks if you choose to convert payments made on the bond/CDs to your home currency.
- 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 early redeemed, you may not be able to enjoy the same rates of return when you use the funds to purchase other products.

### Deposit Plus (DPS)

- Deposit Plus 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 – Deposit Plus is embedded with FX option(s). Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial.
- Limited potential gain – The maximum potential gain is limited to the interest on the deposit.
- Maximum potential loss – Deposit Plus is not principal protected. You must be prepared to incur loss as a result of depreciation in the value of the currency paid (if the deposit is converted to the linked currency at maturity). Such loss may offset the interest earned on the deposit and may even result in losses in the principal amount of the deposit.
- Not the same as buying the linked currency – Investing in Deposit Plus is not the same as buying the linked currency directly. Market risk – The net return of Deposit Plus will depend upon the exchange rate of deposit currency against the linked currency prevailing at the deposit fixing time on the fixing date. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors.
- Liquidity risk – Deposit Plus 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 – Deposit Plus 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 and/or linked 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.
- 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. In case you receive RMB as Linked Currency at maturity and you choose to convert your maturity proceed to other currencies, you may suffer loss in principal. This product will be denominated (if Deposit Currency being RMB) and settled (when receive RMB at maturity) in RMB deliverable in Hong Kong, which is different from that of RMB deliverable in Mainland China.

**Renminbi ("RMB") Products**

- There may be exchange rate risks if you choose to convert payments made on RMB related products to your home currency.
- 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.
- In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies.
- RMB debt instruments are subject to interest rate fluctuations, which may adversely affect the return and performance of the RMB products.
- You could lose part or all of your principal if you choose to sell your RMB products prior to maturity.

**Securities Trading**

- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

**China A Shares**

- Investment in China A Shares through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect involves risks. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of securities may move up or down. Losses may be incurred and profits may be made as a result of buying and selling securities.
- For further information, you should refer to the risk disclosures and other terms set out in the China Connect/Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

**Currency Conversion**

- 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.

Currency conversion and investment involve risk.

To borrow or not to borrow? borrow only if you can repay!



我們致力助您和您的家人，在變化萬千的大環境中，勇於作出明智抉擇，共享卓越禮遇，擁抱幸福未來。

滙豐卓越理財，資深財富管理專家團隊遍佈全球，加上各種定制財富管理方案，擁有全方位優勢，我們深信，定能攜手助您與摯愛建立理想家庭，實現所想。

為確保您能盡享滙豐卓越理財的尊貴服務，若您尚未啟動以下服務，我們建議您立即：

- ◆ 登記個人網上理財
- ◆ 下載及登入香港滙豐流動理財應用程式
- ◆ 簡單6步於香港滙豐流動理財應用程式登記個人投資戶口
- ◆ 申請專屬您的滙豐卓越理財信用卡®
- ◆ 登記滙豐電話理財服務
- ◆ 更改自動櫃員機私人密碼





## 個人網上理財

- ◆ 每週7天、每天24小時無間斷讓您處理日常理財所需登記程序簡單快捷，瀏覽[hsbc.com.hk](https://www.hsb.com.hk)了解更多
  - ▷ 在「登入」按鈕下，按一下「登記」
  - ▷ 選擇「銀行戶口」以驗證您的身份細閱及接受條款及細則
  - ▷ 輸入銀行戶口或信用卡之櫃員機卡密碼\*，及身份證明文件號碼以驗證身份
  - ▷ 設定登入資料
  - ▷ 選擇保安問題，讓您於忘記登入資料時可進行重設
  - ▷ 確認登記後，您便可以使用個人網上理財服務

瀏覽[hsbc.com.hk/register](https://www.hsb.com.hk/register)了解更多

## 滙豐流動應用程式

- ◆ 從App Store或Google Play™下載滙豐流動應用程式，隨時隨地輕鬆使用各式銀行服務



### 香港滙豐流動理財應用程式

透過智能手機或平板電腦來繳費、轉賬或查詢戶口結餘



### 香港滙豐投資全速易<sup>#</sup>

透過智能手機或平板電腦來繳費、轉賬或查詢戶口結餘



### 滙豐Reward+

隨時隨地一按即睇及登記一系列最紅優惠，以「獎賞錢」繳付賬單，及管理各項信用卡交易



### PayMe from HSBC

即時免費轉賬

註：

\* 登記銀行戶口時，您亦可以使用電話理財密碼來驗證身份。

儲值支付工具牌照編號：SVFB002

<sup>#</sup> 滙豐投資全速易應用程式（「投資全速易」）及此文件或訊息的內容為香港上海滙豐銀行有限公司（「香港滙豐」）所提供，並僅供香港滙豐現有客戶使用。投資全速易只供香港滙豐現有客戶下載。就任何人士在任何司法管轄區下載或使用投資全速易會違反其法律或法規，或本行未獲發牌或授權在該等司法管轄區提供投資全速易及/或任何服務而言，本行無意讓任何身處該等司法管轄區的人士下載或使用投資全速易。

Apple、Apple標誌、iPhone、Touch ID及Face ID均為Apple Inc.在美國及其他國家註冊或現正註冊中的商標。App Store為Apple Inc.之服務商標。

Google Play和Google Play標誌均為Google LLC的商標。Android是Google LLC的商標。





# 全方位環球支援

滙豐卓越理財的環球網絡，緊貼您每步所需，  
讓您立足本地，放眼海外，為家人實現所想。





尤其於籌劃子女海外升學計劃方面，從出發前準備，到抵步後的日常支援，無論子女身處何地、需求如何，即使遷居或旅行，都能盡享滙豐卓越理財的優勢。

### 計劃海外升學

當子女抵步外地一刻，就是升學旅程的開始。預早為他們悉心打點一切，助他們好好踏出成功第一步。

#### 教育合作夥伴及禮遇

- ◆ 我們與專業教育顧問緊密合作，建立獨特夥伴關係，為您提供免費諮詢和一系列優惠。更有獨到的分析和見解幫您好好計劃子女海外留學每一步

請瀏覽

[滙豐卓越理財教育及生活品味優惠小冊子\[PDF\]](#)  
了解更多。

想知更多？

[homeandaway.hsbc.com/hk/zh-hk/education/](http://homeandaway.hsbc.com/hk/zh-hk/education/)  
了解更多信用卡專屬本地及海外教育優惠。

### 滙豐卓越理財「成才組合」和滙豐卓越理財子女戶口

- ◆ 子女可透過滙豐卓越理財戶口，掌握自己的財務，同時和您一樣，尊享專屬卓越理財款待和禮遇

「成才組合」可讓您18歲以下子女，隨時隨地使用其專有提款卡，透過遍佈全球的滙豐自動櫃員機網絡轉賬和提款。滙豐卓越理財子女戶口為您18至28歲的子女提供一系列尊屬待遇，包括尊享全球滙豐卓越理財中心服務，且無全面理財總值要求

### 離港前準備

預早安排子女在當地所需的產品和服務，以確保他們安全抵步後，能順利開展升學之旅。

#### 開立海外戶口

- ◆ 於香港開立海外銀行戶口，在離港前領取提款卡，子女抵步後即可提取現金，費用全免

#### 自願醫保計劃\*和海外升學萬全保#

- ◆ 為您子女提供對海外活動的周全保障、教育基金和學業中斷保障

#### 滙豐Mastercard® 附屬扣賬卡

- ◆ 附屬扣賬卡備有支援多種貨幣的功能，讓您毋須擔心貨幣兌換。即使子女在千里之外，您仍可照顧他們生活所需。

\* 滙豐自願醫保計劃並非等同於或類似任何類型的銀行存款。滙豐自願醫保計劃是由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保，已獲香港特別行政區保險業監管局授權經營及監管，以在香港特別行政區進行長期保險業務。有關詳細產品特點及詳細的條款及細則，請參閱相關的產品冊子及保單條款。（註冊自願醫保產品的提供者：滙豐人壽保險（國際）有限公司，自願醫保產品提供者註冊編號：00042，生效日期：2020年5月29日）

# 海外升學萬全保由安盛保險有限公司（「AXA安盛」）承保，AXA安盛已獲香港保險業監管局授權並受其監管。AXA安盛將負責按保單條款為您提供保險保障以及處理索償申請。香港上海滙豐銀行有限公司乃根據保險業條例（香港法例第41章）註冊為AXA安盛於香港特別行政區分銷一般保險產品之授權保險代理商。一般保險計劃乃AXA安盛之產品而非滙豐之產品。

**抵步之後**

千里之外仍可照顧子女生活所需，更可讓他們和您一樣，尊享專屬卓越理財款待和禮遇

**海外轉賬**

- ◆ 當子女有需要時，您可輕鬆透過網上理財或香港滙豐流動理財應用程式，即時及免費海外轉賬至滙豐海外戶口

**現金應急服務**

- ◆ 面對緊急狀況，子女隨時有現金應急。從全球滙豐所在地點提取高達2,000美元的援助現金，輕鬆應對任何突發情況

**尊享全球認可的卓越理財地位**

- ◆ 滙豐卓越理財在全球滙豐所在地點均獲認可，並為您和子女在全球提供全面銀行支援，包括於當地國際銀行業務部享有按揭服務和環球理財支援

**環球理財 在您掌握之內**

除了海外升學，我們的專人支援遍及全球30多個國家，為您開拓更多投資機遇。從此，您的財富佈局，得以放眼環球，無分界限

**國際按揭轉介服務**

- ◆ 無論您是首次於海外置業，還是想投資海外房地產，除了我們的合作夥伴—房地產顧問Knight Frank可為您分享獨特的投資建議，您更可透過香港國際銀行業務部的國際按揭櫃位，享有接近20個國家及地區的一條龍國際按揭服務及支援，詳情請致電+852 2233 3888聯絡國際銀行業務部

**滙豐卓越理財信用卡®**

- ◆ 無論您身在何處，您都可在全球範圍內享有特殊禮遇，以及全球認可的地位，此外還可享有個人化的服務，回贈和永久年費豁免

**旅遊保險**

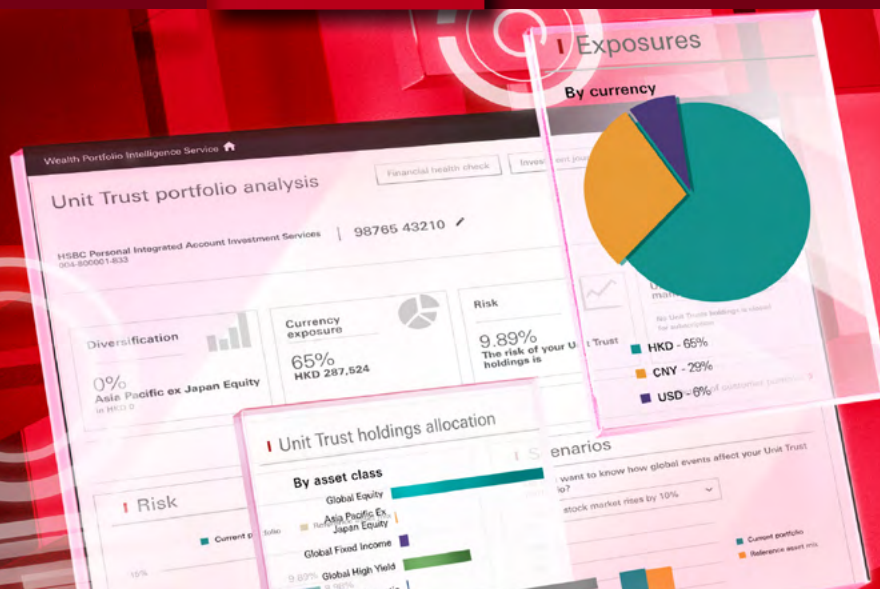
- ◆ 無憂無慮探索世界，只因您已得到全面保障。您可根據您的旅行計劃選擇單次旅行保障或全年保障，兩者保障範圍均具全面、快速理賠批核和24小時全球支援





# 財富增值 為您度身訂造

無論是短期內達成個人目標，抑或長遠來說要迎合摯愛所想，都有滙豐卓越理財全方位幫手，在各種情況下，您均可以捉緊機遇，增加財富，包括安排專屬支援以配合您繁忙的行程，專享保費融資服務等。透過一系列獨特而個人化的理財工具，您可輕鬆改善投資組合的表現。



## 財富管理服務 專為您而設

### 專屬團隊

- 無論您想實現財務目標，或想建立完善投資組合，滙豐卓越理財的客戶經理和財富專家將可透過各項理財工具和專業知識，在您理財路上出手襄助

### 電子流動及視像平台

- 打開香港滙豐流動理財應用程式，按「與客戶經理及團隊對話」或以Zoom程式，即可與滙豐卓越理財客戶經理連繫無間，理財更輕鬆簡便

## 財富籌劃 為您度身制訂

### 我的財富組合

- 透過網上清晰板面，財富狀況一目了然，並且輕鬆緊貼您的投資組合。
- 使用「與我相似的投資者」功能，更可瀏覽我們的財富教學，以了解並貼近市況的最新投資概念。

### 滙財智富服務

- 透過香港滙豐流動理財應用程式，或尋找滙豐卓越理財客戶經理提供支援，對您所持之基金組合進行個人化分析，了解投資風險，助您全面優化您的投資組合

### 在手機上進行外匯買賣

- 外匯限價買賣服務讓您隨時隨地，通過流動同網上理財兌換外幣\*
- 透過香港滙豐流動理財應用程式，一站式平台輕鬆管理外幣定期存款，投資外幣良機盡在掌握

### 滙豐交易薈

- 透過香港滙豐「投資全速易」應用程式或網上理財，加入股票交易獎勵計劃
- 尊享低至0.01%，股票交易佣金及定期存款年利率優惠。每月完成最少一項股票交易後，即可享有4%的一個月港元定期存款年利率優惠#

\* 24/7 實時貨幣兌換服務經滙豐流動及網上理財提供並適用於綜合戶口和港元存摺儲蓄戶口（系統維護期間或特殊情況除外）。

# 受細則約束。請瀏覽[hsbc.com.hk/ttc](https://www.hsbc.com.hk/ttc) 了解更多。



## 財富融資服務

### 單位信託基金投資融資\*

- ◆ 您可利用所持有的單位信託基金進行融資，並尊享港元及美元優惠利率及豁免手續費，靈活的現金流和更大的投資彈性，幫您捉緊眼前的投資機遇

### 保費融資

- ◆ 擁有保障的同時，您可透過保單進行融資，以貸款支付部分保費，保持手頭流動資金充裕

## 投資戶口

- ◆ 簡單6步於香港滙豐流動理財應用程式開立個人投資戶口，開始投資旅程
- ◆ 由新興市場到世界各地的基金或海外公司債券，滙豐投資服務均能讓您接通投資世界
- ◆ 我們會因應您的目標和經驗為您提供不同類型的投資

## 財富傳承

### 滙豐卓越理財「成才組合」和 滙豐卓越理財子女戶口

- ◆ 讓子女透過滙豐卓越理財戶口掌握自己的財務，同時和您一樣，尊享專屬卓越理財款待和禮遇。

### 免遺囑認證信託

- ◆ 為下一代籌劃未來，使子女在任何情況下都能夠得到保障。您可全面掌握您的財富，讓子女能夠按您所想繼承您的資產。您更可選擇指定受託人作為後備受託人來照顧您的子女，讓您無後顧之憂

借定唔借？還得到先好借！

\* 此服務視乎客戶需要而定，並受制於適當的評估。此服務僅提供予具備有效及適當的風險取向問卷的客戶，並只在分行提供。在投資融資的最壞情況下，該融資或會使您蒙受重大損失；您遭受的損失可能會超過初始的自有資金及投資，您亦可能必須全額償還投資貸款。

使用槓桿將提高風險的程度。儘管您所選擇的產品及當中的槓桿投資顯示過往波動處於您所完成風險取向問卷的指示的風險承受能力範圍內，但使用槓桿意味著價格變動的風險更高。相對非槓桿基礎上的投資產品，投資槓桿會因市場波動及價格變動而增加您的風險。因此，資本價值可能會大幅波動，並且跌幅可能超過您的投資本金，以致您遭受的損失可能超過投資本金。在市場表現欠佳的情況下，使用槓桿可能會擴大損失。您或需在短時間內投入額外資金以作補倉用途及償還任何未付利息。



## 財富遠見及理財產品

滙豐卓越理財，擁有一站式投資及保險產品，種類繁多，讓您發揮財富增值優勢。加上各種個性化的財富遠見，讓您緊貼市場發展，保持投資觸覺。

### 外匯限價買賣

- ◆ 可預先設定目標匯率，設置到價自動換匯或到價提示

### 財富遠見

- ◆ 憑著各種財富遠見，為您緊貼投資大環境及市場趨勢，並且每月發佈投資特輯「滙豐投資視野」，均助您作出更明智的投資抉擇

### 基金及結構性投資產品

- ◆ 一系列投資產品，助您捕捉各種投資機遇，迎合您投資需要

### 結構性投資存款配售服務

- ◆ 制訂個人化投資策略，捕捉每個潛在投資良機





# 盡享滙豐卓越理財 的優越服務

作為滙豐卓越理財的尊貴客戶，  
您可盡享多種優先服務及禮遇

## 滙豐卓越理財中心

- ◆ 您可到訪全球任何一間滙豐卓越理財中心服務，及透過香港滙豐網站找尋附近的香港分行位置。

## 銀行服務優惠

- ◆ 尊享一系列銀行服務費的優惠，包括櫃員機提款、免費滙豐環球轉賬及匯出 / 匯入電匯等。詳情請參閱滙豐網站上的「滙豐財富管理及個人銀行業務服務費用簡介」。

## 外幣預訂服務

- ◆ 為下一次旅行尊享預訂外幣服務
- ◆ 於您所指定的分行提取您所需的貨幣面額\*
- ◆ 您可透過您的滙豐卓越理財客戶經理或致電滙豐卓越理財熱線預訂新港幣鈔票及禮券
- ◆ 您亦可透過個人網上理財預訂外幣現鈔

## 櫃位取票及預約

滙豐卓越理財全面的櫃位電子服務 ([digitalcounterservices.hsbc.com.hk/](https://digitalcounterservices.hsbc.com.hk/))，帶給您便捷的櫃位服務體驗，讓您可輕鬆地規劃日程及善用您的時間。

- ◆ 瀏覽櫃位狀況：可隨時隨地盡覽各滙豐卓越理財中心的實時櫃位輪候狀況，以便選擇蒞臨合適的滙豐卓越理財中心及時間
- ◆ 即時取票：於到達所選的滙豐卓越理財中心前遙距預先取票，節省輪候時間
- ◆ 預約服務：可即日預約滙豐卓越理財中心<sup>#</sup>之櫃位服務，以享有優先的櫃位服務，毋須為您的行程安排而煩惱

\* 貨幣面額受庫存情況而定

<sup>#</sup> 即日櫃位服務可於半日前預約或更改。



# 滙豐 Prime Club



HSBC  
PRIME CLUB

加入滙豐Prime Club，除了擁有身份地位的象徵，更讓您尊享受多項專屬理財優惠、國際教育專家支援，以及各項生活禮遇，為家庭帶來豐盈將來。全面理財總值只需達到3,000,000 港元，即可自動成為滙豐Prime Club會員，毋須登記，而且沒有任何費用。多項獎賞喜簇擁而至，盛候您來臨。



## 加入滙豐Prime Club 盡享豐盛禮遇

- ◆ 全年財富管理優惠，包括優惠價、認購投資產品現金回贈、保費折扣等
- ◆ 完成理財任務，可享季度現金獎
- ◆ 生日定期存款年利率獎賞
- ◆ 國際教育資源及福利
- ◆ 專屬會員優惠、生活消閒夥伴的增值服務

## 迎新優惠

滙豐卓越理財新客戶並晉身滙豐Prime Club將可獲得價值高達16,000港元的專屬迎新禮遇，助您與家人走向世界各地享受前所未有的夢想體驗，包括：

- ◆ 免費1年海外教育禮賓服務會籍，並享24x7個人支援服務（價值高達1,500港元）
- ◆ 免費尊尚增值服務：於1年海外教育禮賓服務會籍期間，可自選海外機場豪華轎車接送服務，或由琥珀教育提供的留學簽證代辦申請服務一次；作為免費禮品（價值高達4,500港元）
- ◆ 免費1年香港法律培訓學院會籍：尊享香港法律培訓學院培訓課程9折優惠、一系列終身培訓及生活品味會員優惠（價值高達10,000港元）
- ◆ 有關更多由我們的知名教育及生活品味合作夥伴提供的全年折扣優惠，請瀏覽滙豐卓越理財教育及生活品味優惠小冊子[PDF]了解優惠詳情、條款及細則。



## 聯絡我們

### 卓越理財專屬熱線

- ◆ 24小時專人接聽及自動化電話理財服務，有英文、廣東話及普通話語音以供選擇致電+852 2233 3322
- ◆ 滙豐語音認證服務現已推出。客戶只需使用聲音便能確認身分，從此更安全、更便捷地使用電話理財服務
  - ▷ 致電電話理財熱線時以聲音識別身分
  - ▷ 毋須使用電話理財密碼
  - ▷ 致電+852 2233 3360並以您的自動櫃員機密碼登記語音認證。
  - ▷ 詳情請瀏覽[hsbc.com.hk/ways-to-bank/phone/voice-id](https://www.hsbc.com.hk/ways-to-bank/phone/voice-id)

### 與客戶經理對話

- ◆ 您可在營業時間內，與您的專屬客戶經理及團隊聯絡。服務毋須收費，通訊方式包括「滙豐流動理財」應用程式、滙豐網上理財、WhatsApp及微信。

### 服務時間為：

- ▷ 星期一至五：上午9：00 至下午4：30
- ▷ 星期六：上午9：00 至下午1：00

在非辦公時間，您可在「滙豐流動理財」應用程式及滙豐網上理財，以「線上對話」功能聯絡客戶服務主任，我們會24/7全天候支援您的理財需要。

## 重要風險通知

- 基金、債券、存款證及結構性投資產品（包括股票掛鈎投資、結構投資票據、高息投資存款、結構投資存款及保本投資存款）並不相等於定期存款。基金、債券及個別結構性產品乃投資產品而部分基金及結構性產品涉及金融衍生工具。投資決定是由閣下自行作出的，但閣下不應投資，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該類產品是適合閣下的。
- 證券／結構性投資產品價格可升可跌，甚至可能變成毫無價值。買賣證券／結構性投資產品均可帶來虧損或盈利。
- 在最壞的情況下，產品價值或會大幅地少於你所投入的金額（在極端的情況下，你的投資可能會變成沒有價值）。
- 發行人風險— 債券、存款證及結構性投資產品的表現受發行者的實際及預計借貸能力所影響。就償債責任而言，產品不保證發行人不會拖欠債務。於最壞情況下，如發行者破產，閣下可能無法收回任何本金或利息／票息。
- 投資者不應僅根據此資料而作出投資決定。
- 投資涉及風險。產品的過往業績數據並非未來業績的指標。欲知產品的詳情、有關費用及風險因素，請參閱銷售文件及／或有關文件。
- 貨幣兌換風險— 外幣和人民幣產品／存款的價值需承受因匯率波動而產生的風險。倘若你選擇將產品所支付的外幣和人民幣兌換為其他貨幣時的匯率較當初兌換外幣和人民幣時的匯率為差，則可能會因而蒙受本金／投資損失。
- 鑑於人民幣收益工具現時並無定期交易及活躍的二手市場，投資該等產品或存在流動資金風險。人民幣收益工具的買價和賣價的差價可能很大，因此，投資者可能承擔重大的交易及變現成本及可能因此而招致虧損。
- 認股證及牛熊證產品並無抵押品。認股證及／牛熊證價格可升可跌，投資者或損失所有投資。投資前應了解產品風險，若需要應諮詢專業建議。
- 有關其他風險因素，請參閱「風險披露」部分。

## 風險披露

### 基金

- 在最壞的情況下，產品價值或會大幅地少於你所投入的金額（在極端的情況下，你的投資可能會變成沒有價值）。
- 投資於某種市場之基金（例如：新興市場、商品市場、小型企業等）可能會涉及較高風險，並通常對價格變動較敏感。
- 信貸風險／利率風險— 投資於固定收益證券的基金的價值可因利率變動而下跌，並須承受發行人可能不支付證券款項的信貸風險。由於投資於金融衍生工具，基金價格可能更為波動，及可能承受相比傳統證券更大程度的風險。
- 交易對方風險— 倘基金買賣並非於認可交易所買賣的金融衍生工具合約，則會因有關交易對方而蒙受信貸風險。該等工具並無給予適用於在組織完善的交易所買賣金融衍生工具的參與者的保障（例如交易結算公司的履約保證）。與基金買賣有關工具的交易對方可能無力償債、破產或違約，屆時或會令基金承受重大損失。

### 債券／存款證

- 債券／存款證主要是中長期的固定收益產品，並不是短線投機的工具。你應準備於整段年期內將資金投放於債券／存款證上。若你選擇在到期日之前提早出售債券／存款證，可能會損失部分或全部的本金額。
- 滙豐提供債券／存款證的參考價格，其價格可能會及確會波動。影響債券／存款證／價格的因素包括，但不限於利率、信貸息差及流通性溢價的波動。而孳息率的上落對越長年期的債券／存款證價格影響一般較大。買賣債券／存款證帶有風險，投資者未必能夠賺取利潤，可能會招致損失。
- 債券／存款證的利息和本金是由發行者償還，債券／存款證持有人須承擔發行者的信貸風險。如果發行者不履行契約，債券／存款證持有人可能無法取回債券／存款證的利息和本金。在此情況下，債券／存款證持有人不能向滙豐追討任何賠償，除非滙豐本身為該債券／存款證之發行者。

- 如你打算出售經滙豐代你購入的債券／存款證，滙豐可在正常市場下，按市價進行有關交易。但基於市場變動，賣出價與原定的買入價可能不同。
- 倘若你選擇將債券／存款證所支付的付款兌換為本地貨幣，可能須承受匯率波動的風險。
- 發行人提供的二手市場或不能提供龐大的流通量或按對持有人有利之價格買賣。
- 如債券／存款證被提早贖回，你轉而購買其他產品，你未必能取得相同回報。

### 高息投資存款

- 並非定期存款— 高息投資存款並不同，亦不應被視為定期存款的代替品。本產品並不屬於受保障存款及不會受香港的存款保障計劃所保障。
- 衍生工具風險— 高息投資存款內含外匯期權。期權交易涉及風險，特別是出售期權。雖然出售期權所收取的期權金為固定，閣下仍可能蒙受超過該期權金的損失，且閣下可能有重大損失。
- 潛在收益有限— 最高潛在收益為存款利息。
- 最大潛在虧損— 高息投資存款並非保本產品。倘存款於到期時被轉換為掛鈎貨幣，閣下有可能因支付的貨幣貶值而招致損失。此等損失可能會抵銷存款所賺取的利息，甚至導致本金虧損。
- 有別於買入掛鈎貨幣— 投資於高息投資存款有別於直接買入掛鈎貨幣。
- 市場風險— 高息投資存款的淨回報須視乎於釐定日釐定時間存款貨幣兌掛鈎貨幣的匯率而定。匯率的變動可能出乎預料，突如其來而且幅度龐大，並受複雜的政治及經濟因素影響。
- 流通性風險— 高息投資存款乃為持有至到期而設。閣下無權在到期前要求提早終止本產品。在特殊情況下，本行有權利及完全酌情因應個別情況決定接受你的提早贖回申請。接獲有關申請後，本行將提供參考贖回價格。提早贖回時的回報可能低於存款一直存放至到期日的回報，亦有可能出現負回報。
- 銀行的信貸風險— 高息投資存款並無以任何抵押品作抵押。當閣下購買本產品，閣下將承擔銀行的信貸風險。如銀行無力償債或未能履行其於本產品下的責任，閣下只可以銀行的無抵押債權人身份提出申索。在最壞情況下，閣下可能損失閣下的全部存款金額。
- 貨幣風險— 倘存款貨幣及／或掛鈎貨幣並非閣下的本土貨幣，而閣下於到期後選擇將其兌換成閣下的本土貨幣，則閣下有可能因匯率波動而獲得收益或招致虧損。
- 有關人民幣的風險— 謹請閣下注意，人民幣兌其他外幣的價值會有波動，並將受（其中包括）中國政府的管制（例如，中國政府規管人民幣與外幣之間的兌換）所影響，而有關管制或會在閣下將人民幣兌換為閣下的本土貨幣時對閣下於本產品的回報有不利影響。人民幣存款的價值需承受因匯率波動而產生的風險。倘若閣下選擇將人民幣存款兌換為其他貨幣時的匯率較當初兌換人民幣時的匯率為差，則可能會因而蒙受本金損失。本產品是在香港發行的以人民幣計值（如人民幣為存款貨幣）及結算（當到期時收取人民幣）產品，該人民幣計值與在中國內地的人民幣計值存在差異。

### 人民幣產品

- 倘若你選擇將人民幣產品所支付的人民幣付款兌換為本地貨幣，可能須承受匯率波動的風險。
- 人民幣產品可能因所涉及的投資並無活躍的二手市場，而導致較大的買賣差價，投資者須承受較大的流動性風險及可能因此而招致虧損。
- 一般而言，人民幣股票產品同樣面臨可能與其他貨幣計價股票產品相關的常見違約風險。
- 投資於人民幣債務工具，投資者須承受利率波動風險，這可能影響產品的回報及表現。
- 若你選擇在到期日之前提早出售人民幣債券，可能會損失部份或全部的本金額。



### 證券交易

- 證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

### 中國A股

- 透過滬港通及深港通投資中國A股涉及風險。你應就本身的投資經驗、投資目標、財政資源及其他相關條件，小心衡量自己是否適合參與本資料概要提及的任何投資產品或服務。證券價格可升可跌，買賣證券可導致虧損或盈利。
- 如欲了解更多資料，你應參閱「中華通—滬港通及深港通條款及細則」的風險披露及其他條款。

### 貨幣兌換

- 外幣和人民幣存款的價值需承受因匯率波動而產生的風險。倘若你選擇將外幣和人民幣存款兌換為其他貨幣時的匯率較當初兌換外幣和人民幣存款時的匯率為差，則可能會因而蒙受本金損失。

貨幣兌換及投資涉及風險。  
借定唔借？還得到先好借！