



Hang Seng Business e-Banking User Guide

Bonds and Certificates of Deposit Trading on Mobile App

🔔 Important Reminder

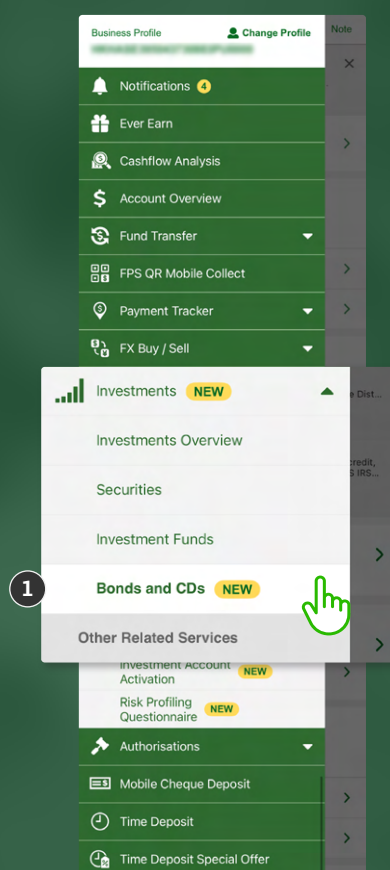
This feature only applies to the **Primary User** of the Hang Seng Business e-Banking **Principal Company** profile, and a Securities Account must be activated.

You can activate your securities account via 2 online channels. For detailed procedures, please refer to the relevant User Guides for [the web version of Business e-Banking](#) or [Mobile App](#).

Steps for Trading Bonds and Certificates of Deposit (CDs)

Open the Function

- 1 Tap **Investments** > **Bonds and CDs** from the side menu after logging in to the **Hang Seng Business Mobile App**.
- 2 Select the action you want to perform:
 - To buy a new bond/CD, go to [Section A](#).
 - To sell an existing bond/CD, go to [Section B](#).





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Section A: Buy a New Bond/CD

STEP 1

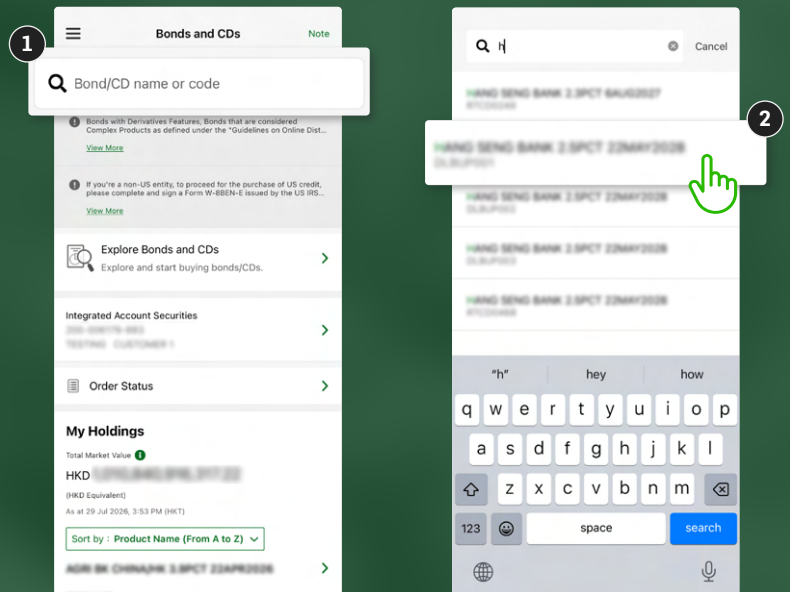
Search Bonds and CDs

1 On the Bonds and CDs page, you can:

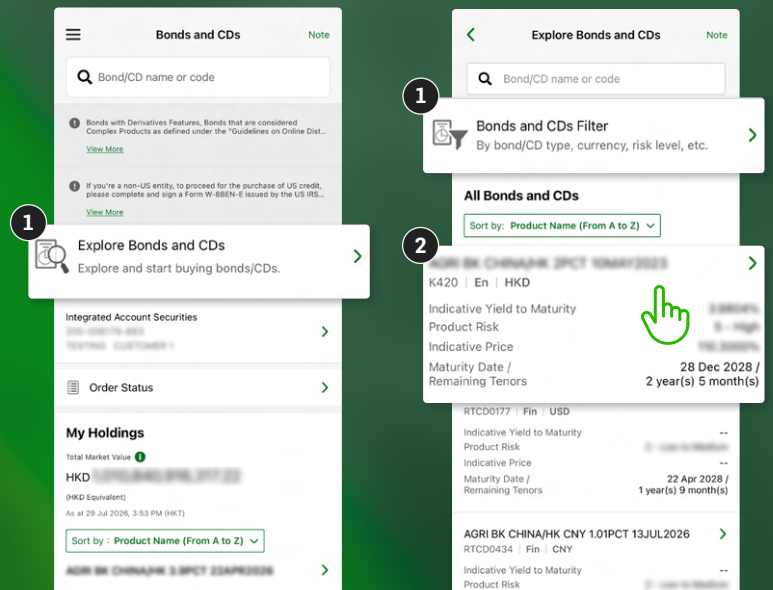
- Search for a specific product by entering a **bond/CD name or code**.
- Find suitable products from a broader selection by tapping **Explore Bonds and CDs** and then **Bonds and CDs Filter**.

2 Tap the name of the desired product in the **search results** or **filtered list**.

Search for a specific product by entering a **bond/CD name or code**. After that, tap the name of the desired product.



Find suitable products from a broader selection by tapping **Explore Bonds and CDs** and then **Bonds and CDs Filter**. After that, tap the name of the desired product.



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Section A: Buy a New Bond/CD

STEP 2 View Product Details

- 1 View the details of the selected bond/CD.
- 2 In the Bond/CD Calculator, you can enter a nominal amount to calculate the Indicative Total Consideration Amount.
- 3 If you confirm the purchase of this bond/CD, tap **Buy**.

Product Details

1

ASIA PACIFIC AUTHORITY & SFC (ASIA PACIFIC AUTHORITY & SFC)

Indicative Price: 101.850000%

Indicative Yield to Maturity: 4.375000%

Currency: HKD

Bond/CD Calculator

2

Nominal Amount: HKD Enter the Amount to Calculate

Enter a nominal amount to view the estimated numbers below:

Estimated Numbers

Indicative Price: 101.850000%

Accrued Interest: HKD - -

Indicative Total Consideration Amount (Nominal Amount x Price + Accrued Interest): HKD - -

Get the latest quote

Purchase Details

Minimum Order Amount: HKD 100,000.00

Incremental Amount: HKD 100,000.00

Settlement Date: 03 Aug 2026

Product Summary

Issuer: ASIA PACIFIC AUTHORITY & SFC

Type: Asset-backed security

Indicative Price: 101.850000%

Indicative Yield to Maturity: 4.375000%

Currency: HKD

Product Risk Level: 2 - Medium

Guarantor: - -

Sector: Government

Status: Under consideration

Country/Region: Hong Kong SAR

Credit Rating (Moody's/S&P): AAA / Aaa

Maturity Date / Remaining Tenors: 14 Jan 2025 / 28 year(s) 6 month(s)

Next Call Date/Call Price: - - / - -

SFC Defined Complex Product (VNE): N

Features: 1. Multiple credit support providers and structures

3

Buy

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Section A: Buy a New Bond/CD

STEP 3 Enter Trade Instruction

- 1 Enter instruction details.
- 2 View your **Suitability Assessment**.
- 3 Tap **Next** to continue.

Buy Bonds/CDs

Please read the **Important Risk Warnings** for Bonds and Certificates of Deposit.

Instruction Details

Securities Account
Integrated Account Securities
000-000000-000

Settlement Account
Integrated Account HKD Savings
000-000000-000 / HKD 94,766,412.72

Nominal Amount
HKD 100,000.00

Minimum Order Amount HKD 100,000.00 / Incremental Amount HKD 100,000.00

Order Type
Buy order

Trading Capacity
Agency

Limit Price (Including Commission)
100.0000%

Commission (of Nominal Amount)
Not exceed 1.0000%

Suitability Assessment

Product Risk Mapping

✓ The product risk level of your selected product is **lower than** your risk tolerance level.

Investment Time Horizon/Investment Tenor

✓ The maximum investment tenor of your selected product is **equal to or shorter than** the maximum investment time horizon that you feel comfortable with as indicated in your latest Risk Profiling Record.

Risk Disclosure

Disclaimer

Accrued Interest
Total Payable
HKD 1,000.00
HKD 100,000.00

Next

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Section A: Buy a New Bond/CD

STEP 5 Preview the Instruction

Read the information and acknowledgement (if applicable) carefully before you tap **Submit**.

Close
Preview

Instruction Details

Securities account	Integrated Account Securities 2024-07-15 08:00
Settlement account	Integrated Account HKD Savings 2024-07-15 08:00
Order Type	Buy order
Trading Capacity	Agency
Limit Price (including Commission)	101.85000%
Commission (of Nominal Amount)	Not exceed 1.85000%
Indicative Yield to Maturity	4.3750%
Indicative Price (including Commission)	101.85000%
Nominal Amount	HKD 100,000.00
Settlement Date	31 Jul 2026
Accrued Interest	HKD 1,047.85
Total Payable	HKD 101,757.85

Suitability Assessment

- The product risk level of your selected product is **lower** than your risk tolerance level.
- The maximum investment tenor of your selected product is equal to or **shorter** than the maximum investment time horizon that you feel comfortable with as indicated in your latest Risk Profiling Record.

Investment Order Notification Acknowledgement

Our records show that your investment trading notification (e-Alert) setup has not been completed. The e-Alert related to this instruction will either not be sent via both SMS and e-mail service channels, or will only be sent via one of the service channels you previously selected.

To set up a new e-Alert or amend an existing e-Alert, please access the web version of Business e-Banking through your desktop or mobile browser, go to the "Set up e-Alert" page, and follow the on-screen instructions to complete the setup or amendment. For detailed instructions, please refer to [this user guide](#) .

You may still proceed with the instruction by selecting the checkbox below to acknowledge the risks associated with online trading. To check the status of the relevant instruction later, please go to "Order Status" in the web version of Business e-Banking or Business Mobile App.

☒ I wish to proceed with the instruction, understanding that I have not completed the e-Alert setup and that I acknowledge the risks associated with online trading.

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Submit

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Section A: Buy a New Bond/CD

STEP 6 Completion

Instruction received.

You can tap **Go to Order Status** to check the status; or tap **View Portfolio** to check your bond and CD holdings.

Completion

Instruction Received

(Reference Number: 8-0100571)

If your e-Alert setup has been completed and is effective, we will send an SMS and e-mail to your registered mobile number and e-mail address in Hang Seng Business e-Banking and notify you about the results of the executed order. For detailed instructions on setting up e-Alert, please refer to [this user guide](#).

You may also check the status of the order you placed under "Order Status" in the web version of Business e-Banking or Business Mobile App.

INSTRUMENT DETAILS

Securities account

Integrated Account

80000000000000000000

Settlement account

Integrated Account

80000000000000000000

Order Type

Buy order

Trading Capacity

Agency

Limit Price (including Commission)

100.0000%

Commission (of Nominal Amount)

Not exceed 0.0000%

Indicative Yield to Maturity

0.0700%

Indicative Price (including Commission)

100.0000%

Nominal Amount

HKD 1000,000.00

Settlement Date

31 Jul 2026

Accrued Interest

HKD 1,047.86

Total Payable

HKD 1001,952.14

Go to Order Status

View Portfolio

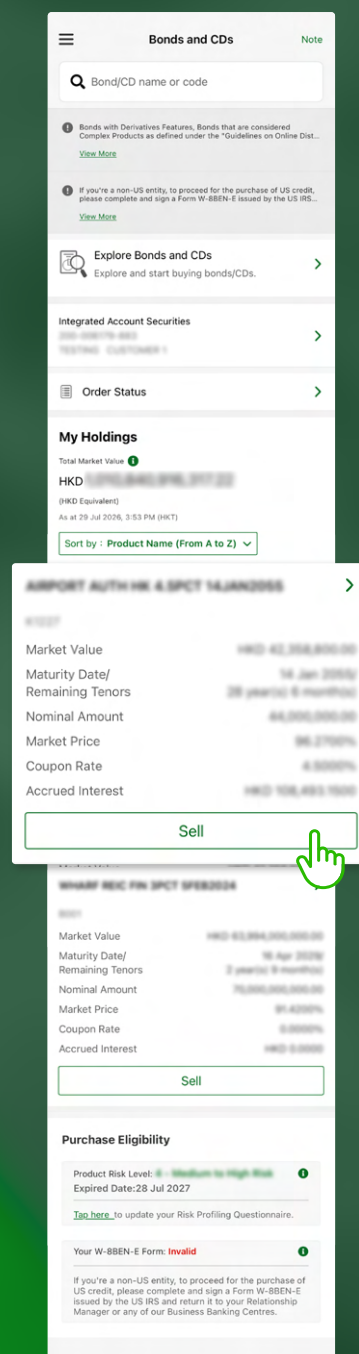
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Section B: Sell an Existing Bond/CD

STEP 1 Choose a Bond/CD to Sell

On the Bonds and CDs page, tap **Sell** under the bond/CD you would like to sell.



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Bonds and Certificates of Deposit Trading on Mobile App

Section B: Sell an Existing Bond/CD

STEP 2 Enter Trade Instruction

- 1 Enter instruction details.
- 2 Tap **Next** to continue.

Sell Bonds/CDs

Please read the [Important Risk Warnings](#) for Bonds and Certificates of Deposit.

Limit Price (Including Commission)

Instruction Details

Securities Account
Integrated Account Securities
2025-10-17-19-2025

Nominal Amount
HKD 100,000.00

Minimum order amount HKD 100,000.00 / incremental amount HKD 100,000.00

Order Type
Sell order

Trading Capacity
Agency

Commission (of Nominal Amount)
Not exceed 1.000000%

Reminder and Remark(s)

Risk Disclosure

Disclaimer

Accrued Interest HKD 100.00

Total Receivable HKD 100,100.00

Next



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Section B: Sell an Existing Bond/CD

STEP 3

Customer Acknowledgement

1 Read and acknowledge the declarations.

2 Tap **Next** to continue.

***Note:**

After you tap **Next**, we will check whether the selected bond/CD price has been updated. If there is an updated price, we will ask whether you would like to continue using the latest price. The same check will also be performed on the Preview page.

Close Sell Bonds/CDs

1 Customer Acknowledgment

Please read the following items carefully and provide your confirmation. If you cannot confirm any of the items or are uncertain of the risks involved, please do not proceed with the order.

Declaration & Confirmation

☒ I/We hereby acknowledge that I/We have read, understand and agree to the declaration.

1. This sell order is made based on my/our own judgment and I/we confirm that I/we wish to proceed with my/our sell order before maturity.

2. I/We acknowledge and agree that this order is irrevocable.

3. The Bank is authorized to debit my/our Securities Account with the relevant Bond/CD on or at any time before the settlement date for effecting the above transaction (at the Bank's sole discretion). I/We acknowledge that I/we shall not be entitled to withdraw or in any way deal with all or any part of the relevant Bond/CD until they are debited or upon being notified that this sell order cannot be carried out for whatever reason.

4. I/We understand that the Bank cannot guarantee that there will be a liquid secondary market for the Bond/CD.

5. I/We confirm that I/we should obtain appropriate professional advice where necessary before deciding to sell Bonds/CDs, and the Bank has proper execution controls over the trading of Bonds/CDs at OTC.

Back Next

Buy Bonds/CDs

Price Update

The price has been updated. You may proceed with the latest price or cancel this instruction.

Selected Bond/CD

Bond/CD Code	81027
Bond/CD Name	ASIAN INFRASTRUCTURE CREDIT
Currency	HKD
Price	100.0000%
Indicative Yield to Maturity	5.0000%
Settlement Date	31 Jul 2026

Proceed with the Latest Price

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Section B: Sell an Existing Bond/CD

STEP 4 Preview the Instruction

Read the information and acknowledgement (if applicable) carefully before you tap **Submit**.

Close
Preview

INVESTMENT INSTRUCTIONS

INSTRUCTIONS

INSTRUCTION DETAILS

Securities account

Integrated Account

Securities

2021-03-15-2021-03-15

Order Type

Sell order

Trading Capacity

Agency

Limit Price (including Commission)

98.27500%

Commission (of Nominal Amount)

Not exceed 0.00000%

Nominal Amount

HKD 100,000.00

Accrued Interest

HKD 200.00

Total Receivable

HKD 98,475.00

INVESTMENT ORDER NOTIFICATION ACKNOWLEDGEMENT

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To set up a new e-Alert or amend an existing e-Alert, please access the web version of Business e-Banking through your desktop or mobile browser, go to the "Set up e-Alert" page, and follow the on-screen instructions to complete the setup or amendment. For detailed instructions, please refer to [this user guide](#).

You may still proceed with the instruction by selecting the checkbox below to acknowledge the risks associated with online trading. To check the status of the relevant instruction later, please go to "Order Status" in the web version of Business e-Banking or Business Mobile App.

☒ I wish to proceed with the instruction, understanding that I have not completed the e-Alert setup and that I acknowledge the risks associated with online trading.

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Submit

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Section B: Sell an Existing Bond/CD

STEP 5 Completion

Instruction received.

You can tap **Go to Order Status** to check the status; or tap **View Portfolio** to check your bond and CD holdings.

Completion



Instruction Received
(Reference Number: S-007538)

If your e-Alert setup has been completed and is effective, we will send an SMS and e-mail to your registered mobile number and e-mail address in Hang Seng Business e-Banking and notify you about the results of the executed order. For detailed instructions on setting up e-Alert, please refer to [this user guide](#).

You may also check the status of the order you placed under "Order Status" in the web version of Business e-Banking or Business Mobile App.

Instruction Details

Securities account	Integrated Account Securities
Order Type	Sell order
Trading Capacity	Agency
Limit Price (including Commission)	HKD 270000.00
Commission (of Nominal Amount)	Not exceed HKD 20000.00
Nominal Amount	HKD 1000,000.00
Accrued Interest	HKD 2000.00
Total Receivable	HKD 98,478.00

Go to Order Status

View Portfolio