

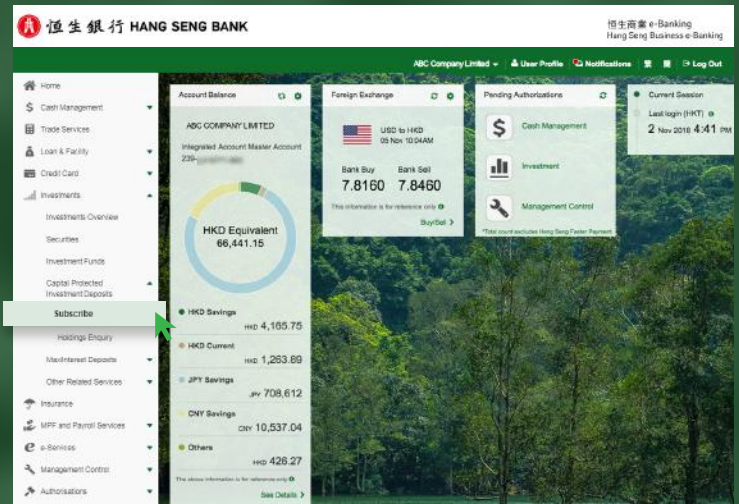
Hang Seng Business e-Banking User Guide

Capital Protected Investment Deposit

Steps for Submitting Instruction

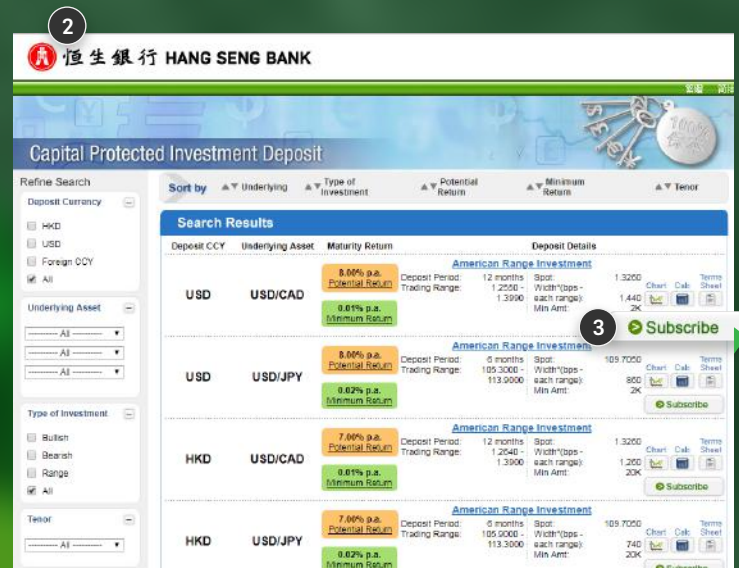
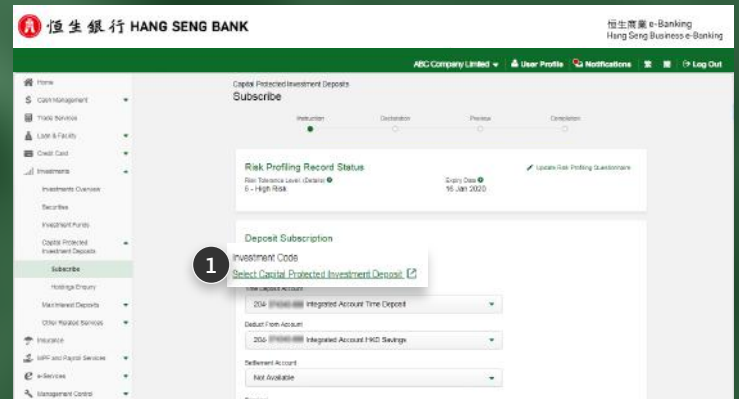
STEP 1 Open the page

Click "Investments" on the left hand side menu. Go to "Capital Protected Investment Deposits" > "Subscribe" page.



STEP 2 Select Capital Protected Investment Deposit

- 1 Click "Select Capital Protected Investment Deposit".
- 2 In the "Capital Protected Investment Deposit" pop-up, use search and sort functions to find suitable Capital Protected Investment Deposit.
- 3 Click "Subscribe" to return.



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STEP 3 Instruction

- 1 Select the accounts and enter the principal amount to invest.
- 2 Confirm product risk mapping and accept the declaration.
- 3 Click "Next >" to continue.

The screenshot displays the 'Capital Protected Investment Deposits' subscription page. The interface includes a navigation menu on the left and a main content area with the following sections:

- Selected Deposits:** Investment Code (EUOU04), Underlying Asset Type (FX), Type of Investment (EUR American Bullish (EUR/USD) Trigger Level: 1.2300), Deposit Period (12 Month(s)), Maturity Return (Potential = 2.5000% (2.50% p.a.), Min. = 1.4500% (1.45% p.a.)), Deposit Currency (USD), Linked Currency 1 (EUR), and Linked Currency 2 (USD).
- Deposit Date:** Start Date (22 Jan 2019), Observation Period (21 Jan 2018 to 15 Jan 2020), and Maturity Date (17 Jan 2020).
- Subscription Detail:** Time Deposit Account (239 Integrated Account Time Deposit), Deduct From Account (369 Integrated Account HKD Savings), Settlement Account (239 Integrated Account USD Savings), and Principal (USD). A note indicates a minimum of USD 2,000.00, thereafter in multiples of USD 1,000.00.
- Product Risk Mapping:** A message states 'The product risk level of your selected product is lower than your risk tolerance level.' The Product Risk Level is 1 - Low Risk, and the Risk Tolerance Level is 5 - High Risk. The Expiry Date is 21 Jan 2021.
- Declarations:** A text box for confirmation, with a checked checkbox stating 'I have read and accepted to the declaration above.'

At the bottom right, a green arrow points to the 'Next >' button. The page also includes a footer with support and enquiry links.

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Capital Protected Investment Deposit

Steps for Submitting Instruction

STEP 4 Declaration

- 1 Read carefully the declaration.
- 2 Click " **Accept** > " to continue.

The screenshot shows the 'Capital Protected Investment Deposits' section in the e-banking system. The 'Declaration' step is active, and the user is prompted to read and confirm the following before placing a deposit:

1 Please read and confirm the following before placing a Deposit

Customer Linked Capital Protected Investment Deposit

Customer Confirmation & Acknowledgement

- I/We irrevocably authorize and instruct the Bank to (i) debit the Principal Amount from the Cash Account(s) (give an order deposit); (ii) credit the initial deposit on the relevant maturity date and credit the interest thereof to the Settlement Account; and (iii) transfer the initial deposit (including for example the Currency Linked Capital Protected Investment Deposit with corresponding interest with the Bank); (iv) for any reason, the Bank cannot account payment of the Currency Linked Capital Protected Investment Deposit, please credit the initial deposit principal and interest to the Settlement Account.
- I/We acknowledge, understand and warrant that:
 - I/We have read, understood and accepted the following documents governing the Currency Linked Capital Protected Investment Deposit:
 - the Currency Linked Capital Protected Investment Deposit ("CPI Deposit") Product Disclosure Document ("PDD")
 - the relevant **Language Cash Statement ("LCS")** in particular the risk factors contained therein
 - the applicable **Terms Sheet**
 - I/We have read, understood and accepted the Important Facts Statement regarding the CPI Deposit and fully understand the features and risk of the CPI Deposit. I/We further confirm the subscription instruction is based on my/our own judgement and/or advice (the other reading and understanding all relevant documents of the CPI Deposit).
 - I/We do not intend that the CPI Deposit is not and shall not be considered as normal time deposit or a substitute. There is a statutory interest earning guarantee. Earnings on the CPI Deposit are linked to the Return payable. There is an inherent risk that on the Quarterly/Principal Amount Return date the applicable conditions on the maturity date of the CPI Deposit if market conditions operate against investors. That CPI Deposit cannot be withdrawn by investors prior to the Maturity Date without the Bank's prior consent. Investors will lose the guarantee on Principal and Return if the CPI Product is not withdrawn by the investors. Investors may also be liable for any taxes or any incurred from investing in the CPI Deposit. The increase of the CPI Deposit contains future risk disclosure statements relating to the CPI Deposit. However, additional matters should be noted that the rate disclosed may not be indicative and thus they should consider their own circumstances before making any decision. Potential investors should seek professional advice before making any decision. Investors should also be aware that the price of currencies as well as the value of their investment may go down as well as up. Investors should also be aware that there is a foreign exchange rate controlled by the PRC government. If the CPI Deposit involves RMB-denominated, investors will also have to bear the currency risk of RMB-denominated investment in the CPI Deposit.
- I/We acknowledge and understand that investment in the CPI Deposit is subject to the credit risk of the Bank.
- I/We have received and understand the disclosure statement listed below that the CPI Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Deposit Protection Scheme Disclosure Statement: This CPI Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- I/We have considered the suitability of my/our placement of the Deposit in the light of my/our income. Neither the Bank nor any affiliate of the Bank is acting as a fiduciary for me/us in respect of the Deposit.

Note

- If you have any doubts about the suitability of the product for you, please visit our branch or call our customer service helpline at 2208 9999 for further information and/or obtain independent professional advice, before acting up the CPI Deposit.

At the bottom of the screen, there are buttons for "Back" and "Accept >". A red circle with the number "2" highlights the "Accept >" button.

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Steps for Submitting Instruction

STEP 5 Preview the Instruction

Read carefully on the instruction information before confirm and submitting.

The screenshot displays the 'Preview' stage of a Capital Protected Investment Deposit subscription. The interface is in Chinese and includes the following sections:

- Subscription Detail:**
 - Time Deposit Account: 305, [Redacted] Integrated Account Time Deposit
 - Deduct From Account: 253, [Redacted] HKD Current
 - Settlement Account: 308, [Redacted] Integrated Account USD Savings
 - Principal: USD 5,000.00
 - Exchange Rate: USD 1 = HKD 7.77
- Selected Deposits:**
 - Investment Code: AUJACD1
 - Underlying Asset Type: FX
 - Type of Investment: AUD American British (AUD/USD) Trigger Level: 0.8160
 - Deposit Period: 7 Months
 - Maturity Return: Potential = 0.4000% (0.65% p.a.); Min = 0.1500% (0.26% p.a.)
 - Deposit Currency: USD
 - Linked Currency 1: USD
 - Linked Currency 2: USD
- Deposit Date:**
 - Start Date: 02 May 2018
 - Observation Period: 04 Jun 2018 to 04 Jun 2019
 - Maturity Date: 12 Sep 2018
- Product Risk Mapping:**
 - Product Risk Level: 1 - Low Risk
 - Risk Tolerance Level (Details): 2 - Low to Medium Risk
 - Expiry Date: 19 Dec 2019
- Important Information:**

You will receive a deposit number after setting up your Capital Protected Investment Deposit ("CPI Deposit"). This number only represents acknowledgement of receipt of your request by the Bank. There is no guarantee that the CPI Deposit can be successfully launched. If you do NOT receive a deposit number after pressing "Confirm", please check whether your request has been accepted from the "Holdings Enquiry" under "Capital Protected Investment Deposit" page to avoid making a duplicate request. Your instruction will be displayed as a fixed deposit maturing on **02 May 2018** on this page if your request has been received.

At the bottom right, there is a green button labeled "Confirm and Submit the Instruction".

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Steps for Submitting Instruction

STEP 6 Completion


Instruction Received.
You can click "OK" to do subscribe another Capital Protected Investment Deposits.

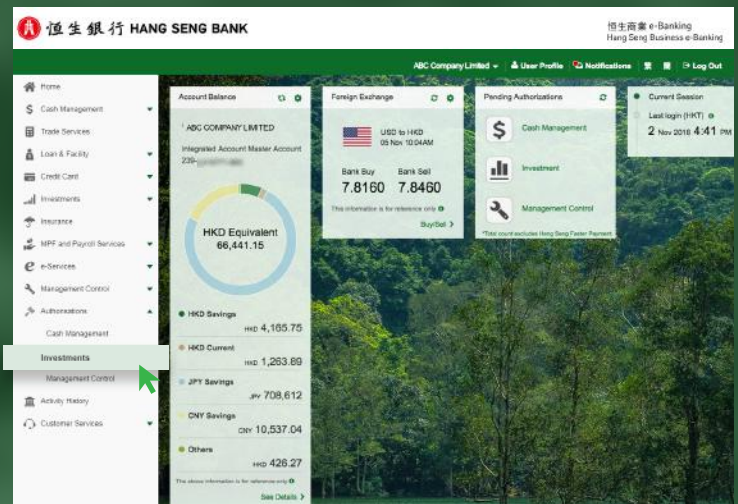
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Capital Protected Investment Deposit

Steps for Authorise the Capital Protected Investment Deposit (for Primary User only)


STEP 1 Open the Page

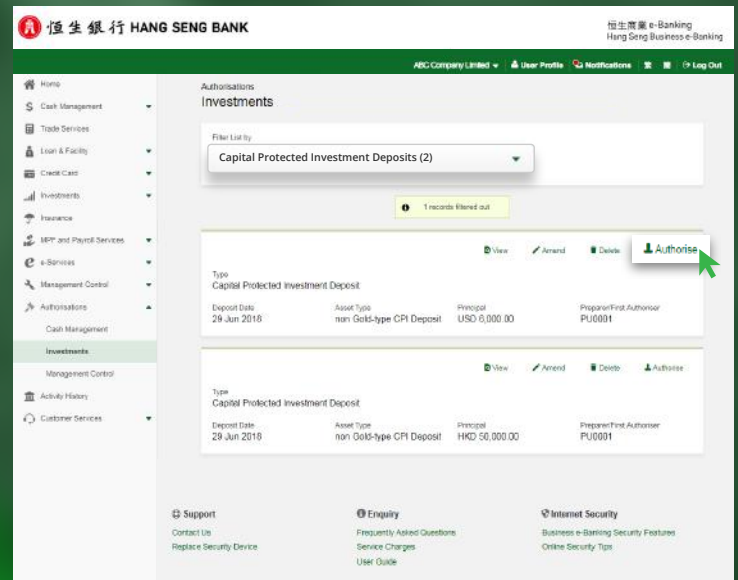
Click “  Authorisations ” on the left hand side menu. Go to “ Investments ” page.



STEP 2 Select the Correct Type

Use filter to show only pending “ **Capital Protected Investment Deposits** ” authorisations.

Click “  Authorise ” at the appropriate instruction to continue.



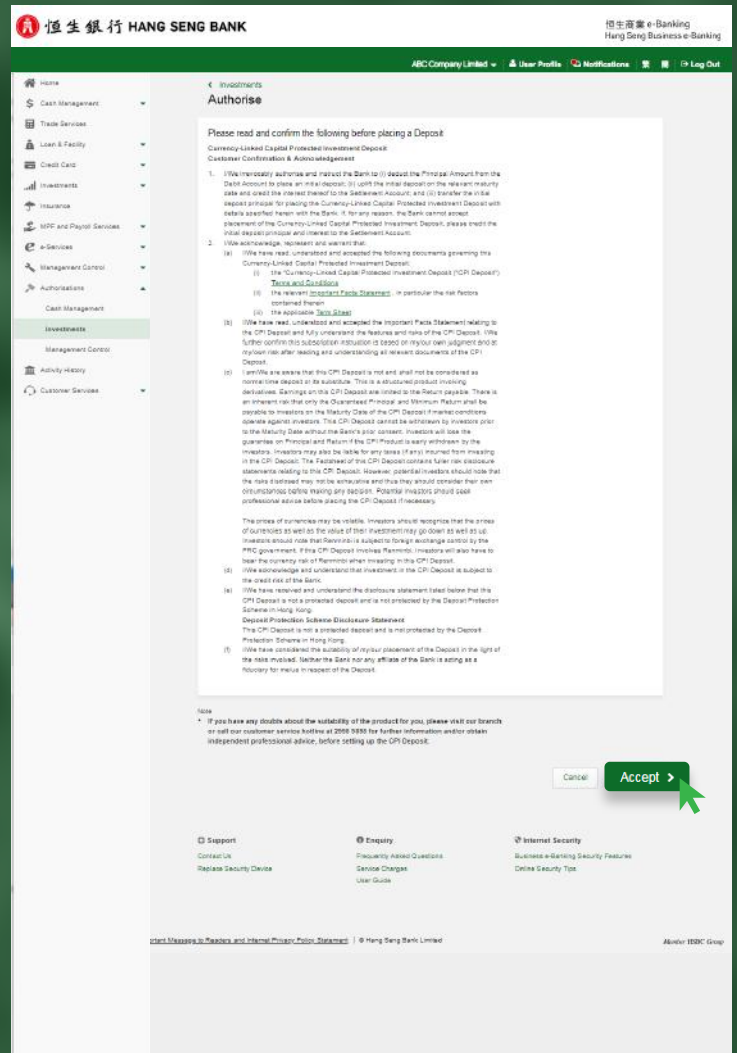
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Capital Protected Investment Deposit

Steps for Authorise the Capital Protected Investment Deposit (for Primary User only)

STEP 3 Declaration

- 1 Read carefully the declaration.
- 2 Click " **Accept >** " to continue.



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Capital Protected Investment Deposit

Steps for Authorise the Capital Protected Investment Deposit (for Primary User only)

STEP 4 Preview the Instruction

Read carefully on the information and accept declaration before confirm and authorise the instruction.

The screenshot displays the 'Authorise' interface for a Capital Protected Investment Deposit. The page is divided into several sections:

- Subscription Detail:** Shows the Time Deposit Account (200 Integrated Account Time Deposit), Deposit From Account (200 Integrated Account USD Savings), and Settlement Account (200 Integrated Account USD Savings). The Principal is USD 6,000.00 and the Exchange Rate is HKD 1 = HKD 1.0.
- Selected Deposit:** Lists the Investment Code (GULU01), Underlying Asset Type (FX), Type of Investment (AUD/American Bullish (AUD/USD)), Trigger Level (0.8150), Deposit Period (7 Month(s)), and Maturity Return Potential (0.4000% (0.69% p.a.) Min. = 0.1500% (0.26% p.a.)). The Deposit Currency is USD.
- Deposit Date:** Shows the Start Date (02 May 2018) and Maturity Date (12 Sep 2018).
- Authorisation Detail:** Shows the Created/Last Modified By (FLUC001, 30 Mar 2018, 4:27 PM) and Transaction Reference Number (NW255005895).
- Declarations:** Contains a text box with a declaration statement and a checked checkbox indicating 'I have read and accepted to the declaration above'.

At the bottom right, a green arrow points to the 'Confirm and Authorise the Instruction' button. The page footer includes links for Support, Enquiry, and Internet Security, along with the Hang Seng Bank Limited logo and copyright information.

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Capital Protected Investment Deposit

Steps for Authorise the Capital Protected Investment Deposit (for Primary User only)

STEP 5 Completion

Instruction Completed.
You can click "**Back to Summary**" to review other pending authorisations.

