

## **Subscribe Structured Notes via Hang Seng Mobile App – (Video Transcript)**

Hang Seng has newly launched an Online Structured Notes Subscription Service. Some products even feature a 100% capital protection guarantee. Now you can subscribe via Hang Seng Mobile App! Let me show you how to do it with your mobile phone.

Step 1: Log onto Hang Seng Mobile App. Select “Investments” > “Structured Notes” from the navigation bar on the left.

Step 2: On Structured Notes landing page, you will find the Structured Notes available for subscription on the day. You will find the third-party issuer, tenor, investment currency, underlying asset, etc. Each Note comes with a tag for easy classification of product features. For example, Notes with a 100% capital protection guarantee carry a green tag.

When you have selected a Note, enter the investment amount. To find out the return on maturity, tap “Show More”.

Once you have selected the settlement account, the subscription will start.

Remark: You must complete the “Investment Concentration Risk Assessment”, “General Knowledge on Derivatives Course” or “Investor Protection Assessment” before subscribing for the product.

Step 3: You must complete the Suitability Assessment to make sure that the Note is suitable for your needs and risk tolerance level. You must agree to the relevant declarations before continuing with the subscription.

Finally, remember to check your subscription details before tapping “Confirm and Submit”.

When you see this screen, you have already successfully submitted your subscription instruction.

You can go to the Structured Notes Product Page any time to check your transaction status by tapping “My Structured Notes”.

To revisit the subscription flow and find out more about Structured Notes, please go to this website <https://www.hangseng.com/zh-hk/personal/investment/structured-notes/>. See you next time!

### **Other points to note**

Structured notes (capital protected) are 100% capital protection only when it is held to maturity. The amount received by you upon early withdrawal/ termination may be less than the amount initially invested by you.

### **Disclaimer**

The contents in this video are for illustration only and is not and should not be considered as a recommendation, offer or solicitation to deal in any of the investment products mentioned herein. This video is not intended to provide professional advice and should not be relied upon in that regard.

### **Risk warnings for Structured Notes**

- i. The following risks should be read together with the other risks contained in the "Risk Factors" section in the relevant offering documents of the structured notes.
- ii. This is a structured product which is complex in nature and involves derivatives. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice.
- iii. You should understand that the structured notes are considered as a complex product as defined under the Securities and Futures Commission's ("SFC") Guidelines on Online Distribution and Advisory Platforms and the SFC's Code of Conduct for Persons Licensed by or Registered with the SFC, and you should exercise caution in relation to such complex product.
- iv. You must read and understand the risk factors and the important information (including the full text of the risk factors therein) set out in the relevant offering documents of the structured notes before making any investment decisions.
- v. You may suffer a total loss of the amount originally invested if the issuer becomes insolvent during the tenor of the structured notes or the Issuer defaults on its payment obligation under the structured notes.
- vi. The structured notes are not traded on any markets operated by Hong Kong Exchanges and Clearing Limited or any other stock exchanges.
- vii. Some structured notes are 100% capital protected only at maturity. Nevertheless, investment in the structured notes is subject to the credit risk of the Issuer. In the worst case scenario, you may lose substantial part or all of the capital invested. Please carefully read the warnings and risk factors detailed in the issuer's term sheet, important facts and the offering documents.
- viii. Some structured notes are non-capital protected. You may suffer a loss of your entire investment amount.
- ix. The amount of potential return from the structured notes is capped and limited to a predetermined amount.
- x. The structured notes are not conventional time deposits, and they are not protected by the Deposit Protection Scheme in Hong Kong.
- xi. You purchase the structured notes are exposed to the credit risk of the Issuer of the structured notes.
- xii. Hang Seng Bank Limited ("we", "the Bank" or "Hang Seng") acts as an agent to complete the transaction and certain monetary benefits may be obtained in connection with the offering of the structured notes.
- xiii. For structured notes that are denominated in Renminbi, you are subject to the risk of fluctuation in exchange rate of offshore Renminbi (CNH). (If applicable)

xiv. The issuer may adjust the terms of the Note to account for the effect of certain event. For details, please refer to the relevant offering documents of the structured notes

xv. We will not obtain and compare quote from other market participants for the structured notes. However, has pricing and execution controls over the structured notes to ensure fair pricing and treatment of customer's order.

xvi. Investment involves risk. The price of structured notes products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling structured products.

xvii. The investment decision is yours and you should carefully consider whether an investment is suitable for you in view of your own investment objectives, investment experience, investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc.

xviii. The above is not an exhaustive list of risk factors. Please refer to the section on "Risk Factors" in the relevant offering documents to understand risk factors applicable to structured notes.

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