

Easy Steps to Subscribe Online for Capital Protected Investment (CPI) - (Video Transcript)

Currently there are various interest-bearing investment products in the market. At Hang Seng, we have the Capital Protected Investment Deposit (“CPI”), which has low risk and a relatively low investment threshold. With an investment amount of as low as HK\$5,000 and an investment tenor of as short as 1 month, you can enjoy 100% capital protection at maturity. And you don’t have to go to a branch, simply subscribe for it via Hang Seng Personal e-Banking.

Today we will show you how to subscribe for a CPI online. It’s so easy! First, go to Hang Seng Bank’s website > Investments > Foreign Currency Investments > Capital Protected Investment Deposit. You will find the product details there. Or if you like, watch the video on the left.

Here the green button says “View return rates”. Just click and you will find all the CPI offerings available for subscription on the day.

On this page, you can short list the CPI offerings based on your preferences, say the deposit currency, underlying currency pair, and types of investment, be it bullish, bearish or range.

Let me demonstrate with a simple example and set a filter with the HKD as the deposit currency. I’ll sort the results by the potential return rate (p.a.) in descending order. If you like, you can sort by the deposit period or minimum return rate (p.a.).

So, today with the HKD as the deposit currency, you can choose among various tenors from 1 month to 9 months. Let me pick the 3-month American Bullish AUD Deposit for demonstration.

By the way, let’s check it out here. The “Return Calculator” is a very user-friendly tool. Just click and input your investment amount, and you’ll see instantly the guaranteed minimum return and the potential return. An FX chart will also be displayed to show you the return under different scenarios. No matter what, with CPI, you will enjoy 100% capital protection at maturity.

Now let me click “Subscribe” for the next step.

Follow the instructions to log onto Personal e-Banking with your credentials, and you will see this page. Input your investment amount and select the debit account and the account for receiving the principal and interest at maturity. Then check the details of your CPI.

Remember to tick the box next to the declaration at the bottom to acknowledge that you have read, understood and accepted the details of the CPI and the risk disclosure statement. Then click “Next”.

If you see a green tick here, it means your order has been successfully placed. All it takes is only a few minutes!

If you want to check the status and details of the CPI, just click “Account Enquiry” at the bottom. Or at the menu on the left, select Investments > Capital Protected Investment Deposit > Account Enquiry.

One last reminder, apart from the HKD in the demonstration, there are 9 other currencies to choose from as the deposit currency. Hang Seng CPI comes with 100% capital protection at maturity for you to capture FX opportunities in light of the exchange rate movements of the underlying currency pair. You may have a chance to enjoy a higher potential return.

Well, you may be a bit confused with the types of investment, such as American vs European style, or bullish/bearish/range. Or you may want to know more as a beginner. Or you may want to check out more about the return rates. Simply look up everything you want at our webpage on Capital Protected Investment Deposit without logging on! It’s easy and convenient!

Risk Warnings of Capital Protected Investment Deposit

This is a structured product involving derivatives. The investment decision is yours but you should not invest in the Capital Protected Investment Deposit 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. Investor should read the Important Facts Statement of the relevant investment type, the relevant term sheet, Terms and Conditions and risk disclosure statements before making any investment decision.

- Investor should note that this product is not normal time deposit and thus should not be considered as normal time deposit or its alternative.
- This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Investment in this product is subject to the credit risk of the Bank.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government and thus investors investing in the Currency-Linked Capital Protected Investment Deposit involving RMB are subject to the currency risk of RMB

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.

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