

## MaxiInterest Investment Deposit – 3 Features (Video Transcript)

Want to meet your foreign currency needs, capture the currency trends and enjoy higher interest return? Hang Seng Bank's MaxiInterest Investment Deposit offers 3 features that meet your investment needs

### Feature 1 - Enjoy higher interest return

Select deposit, linked currency, deposit period and initial exchange rate

Earn higher interest return regardless of the linked currency trend

#### Scenario (1)

If your selected linked currency has appreciated or remains unchanged against the deposit currency on the final exchange rate fixing date, you could enjoy higher interest return in the deposit currency

#### Scenario (2)

If your selected linked currency has depreciated against the deposit currency on the final exchange rate fixing date, you could enjoy higher interest return. The principal and interest will be converted and paid in the linked currency at the initial exchange rate. You may suffer from loss if the deposit is converted to the linked currency.

### Feature 2 - Lower online investment amount

Online investment amount as low as HK \$5,000

### Feature 3 - Flexible investment options

Up to 88 currency combinations for your selection and tenor from 1 week to 3 months

Capture foreign exchange trends to enjoy a higher interest return and meet your foreign currency needs

Investment involves risk (including the possibility of loss of the capital invested). Prices of investment products may go up as well as down and may even become valueless. Past performance information presented is not indicative of future performance. Investors should not only base on this marketing material alone to make any investment decision, but should read in detail the offering documents and the Risk Disclosure Statement of the relevant investment products.

### **Risk Disclosure of MaxiInterest Investment Deposit**

- This is a structured product involving derivatives. The investment decision is yours but you should not invest in the "MaxiInterest" 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. Investors should read the relevant Important Facts Statement, Terms and Conditions and risk disclosure statement before making any investment decision.
- Investors should note that this product is not capital protected and is not normal time deposit, and thus should not be considered as normal time deposit or its alternative.
- Earnings on this product are limited to the nominal interest payable. As the principal and the earning will be paid in the Deposit Currency or the Linked Currency, whichever has depreciated against the other, investors will have to bear the potential losses due to currency depreciation, which may be substantial. If the product is withdrawn before maturity, investors will also have to bear the costs involved. Such losses and costs may reduce the earnings and the principal amount of this product. Investors should seek professional advice when necessary. The relevant Terms and Conditions of this product are available upon request to the staff of Hang Seng Bank Limited (the "Bank").



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- 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 MaxiInterest Investment Deposit involving RMB are subject to the currency risk of RMB.

**Disclaimer**

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