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# HSBC CPI Online Guidance

2022.03.01

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# Search and Apply for the Product

## Step 1. Access Structured Investment Deposit Platform

The screenshot displays the HSBC Personal Internet Banking interface. At the top, there is a navigation bar with 'English', 'Hong Kong SAR', and 'Log off' options. Below this, the main navigation menu includes 'My banking', 'Offers & rewards', 'My investments', 'My borrowing', and 'My insurance'. A red circle with the number '1' highlights the 'My investments' menu item. Below the main navigation, there is a sub-menu for 'My investments' with several categories: 'Investment account opening', 'Investment overview', 'Stocks', 'FX trading', 'Market information', and 'Investment products'. A red circle with the number '2' highlights the 'Structured investment deposits' link under the 'Investment products' category.

- Log on to Personal Internet Banking
- To access the Structured Investment Deposit Platform, go to

① My Investments → ② Structured investment deposit

## Step 2 –Search for preferred deposit currency and tenor

Time Deposits / Deposit Plus / Structured Investment Deposits PRINT HELP

[Place Time Deposit](#) | [Place Deposit Plus](#) | **[Place Structured Investment Deposits](#)** | [Edit Instructions](#) | [Existing Deposits](#)

[Search](#) | [Order Status Enquiry](#)

The services provided through HSBC Internet Banking involve no solicitation of the sale or recommendation of, or advice on, any product from us. All transactions that you enter into through HSBC Internet Banking are conducted on an execution-only basis and based on your own judgment. We do not have any duty to assess or ensure suitability of the product or the transaction that you enter into. If you wish to receive solicitation or recommendation from us, you should contact us and, where relevant, go through our suitability assessment before transacting. Should you proceed to conduct the transaction through HSBC Internet Banking, you must consider your own circumstances including whether your existing risk tolerance set out below is up-to-date and is appropriate for this investment, and whether the product matches with your financial situation, investment knowledge and/or experience, investment objectives and preferred investment period.

**!** According to your latest risk level assessment, your risk tolerance is **ADVENTUROUS**. [Details](#) Risk Profiling Questionnaire

A wide range of Structured Investment Deposits choices is offered on a daily basis to help you capture market opportunities. Minimum investment amount can be as low as HKD50,000 or equivalent. View the details by clicking [here](#).

**Product Search**

Please select any one or a combination of criteria below, then click search to proceed.

Underlying asset type	<input type="text" value="----- All -----"/>	Deposit currency	<input type="text" value="----- All -----"/>
Tenor	<input type="text" value="----- All -----"/>	Product feature	<input type="text" value="----- All -----"/>
Minimum yield p.a.	<input type="text" value="----- All -----"/>	Potential yield p.a.	<input type="text" value="----- All -----"/>
Product name	<input type="text" value="----- All -----"/>	Launch status *	<input type="text" value="----- All -----"/>

Or you can view the most popular products.

'Launched' = subscription instructions will be executed today and cannot be cancelled after confirmation  
'Awaiting Launch' = products will be launched once accumulated orders reach the launch threshold

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Search the product based on the different criteria; or

4

View the most popular products if you wish

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### Step 3 – Select the product and apply

Time Deposits / Deposit Plus / Structured Investment Deposits PRINT HELP

Place Time Deposit | Place Deposit Plus | **Place Structured Investment Deposits** | Edit Instructions | Existing Deposits

**Search** | Order Status Enquiry

The products below meet your selected criteria.

Launched products

Subscription instructions will be executed **today** and cannot be cancelled after confirmation. Please place your instruction before 4.45 pm today.

Product name	Currency	Linked to	Tenor	Risk level	Product feature	Minimum yield p.a.	Potential yield p.a.	
CPI - Currency Linked III (Trigger Rate Down)	HKD	5	4 month(s)	1	Capital protection, Yield enhancement	0.24%	0.33%	<a href="#">Terms at a glance</a> <a href="#">Important Facts</a> <a href="#">Statement</a> <input type="button" value="Apply"/>
CPI - Currency Linked III (Trigger Rate Down)	HKD	AUD/HKD	5 month(s)	1	Capital protection, Yield enhancement	0.19%	0.41%	<a href="#">Terms at a glance</a> <a href="#">Important Facts</a> <a href="#">Statement</a> <input type="button" value="Apply"/>
CPI - Currency Linked III (Trigger Rate Up)	HKD	AUD/HKD	4 month(s)	1	Capital protection, Yield enhancement	0.24%	0.33%	<a href="#">Terms at a glance</a> <a href="#">Important Facts</a> <a href="#">Statement</a> <input type="button" value="Apply"/>
CPI - Currency Linked III (Trigger Rate Up)	HKD	AUD/HKD	5 month(s)	1	Capital protection, Yield enhancement	0.19%	0.36%	<a href="#">Terms at a glance</a> <a href="#">Important Facts</a> <a href="#">Statement</a> <input type="button" value="Apply"/>

Products awaiting launch

These products will be launched once accumulated orders reach the launch threshold within a certain period of up to 2 weeks, upon which your subscription instructions will be **automatically executed** based on your defined criteria.

Product name	Currency	Linked to	Tenor	Risk level	Product feature	Minimum yield p.a.	Potential yield p.a.
Sorry, no match found.							

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Select the product

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Click "Apply" for the selected product

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Click "Search Again" for a new search if needed

'Launched' = subscription instructions will be executed today and cannot be cancelled after confirmation  
 'Awaiting Launch' = products will be launched once accumulated orders reach the launch threshold

# Step 4 – Read the offering documents

Time Deposits / Deposit Plus / Structured Investment Deposits PRINT HELP

Place Time Deposit | Place Deposit Plus | **Place Structured Investment Deposits** | Edit Instructions | Existing Deposits

Application

1. Offering Documents | 2. Instruction | 3. Declaration | 4. Confirmation | 5. Acknowledgement

You have selected to subscribe for a currency linked deposit, CPI - Currency Linked III (Trigger Rate Down) (Appendix Code FK3361).

You are required to read the following documents before subscription:

[Important Facts Statement](#)

Terms and Conditions

- [Appendix \(terms at a glance\)](#)
- [Structured Investment Deposit Terms and Conditions](#)
- [Supplemental Terms and Conditions for Currency-Linked Structured Investment Deposits](#)
- [Supplemental Terms and Conditions for Interest Rate-Linked Structured Investment Deposits](#)

Risk disclosure:

A Structured Investment Deposit is not the same as nor should it be treated as a substitute for normal fixed time deposits. The return in relation to a deposit will depend upon market conditions prevailing at the relevant fixing time(s) during or in respect of the relevant deposit period. The level of the underlying asset may go up or down during such period and this will affect the return. The return may be less than would have been payable on a normal time deposit for the same period.

You must be prepared to risk the interest that you might otherwise have earned on money invested as a deposit.

If the deposit is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.

You should review your risk profiling questionnaire before the expiry date or when there is any relevant change in personal circumstances to ensure your risk tolerance is up-to-date.

Before executing a transaction, you should consider your own circumstances, including not only the Product Risk Level of your selected investment and your risk tolerance, but also your financial situation, investment knowledge and/or experience, investment objectives and preferred investment period. You should take extra care in assessing products with Product Risk Level higher than your risk tolerance as they may be unsuitable for you. Even products with Product Risk Level which matches or is lower than your risk tolerance may not necessarily be suitable. Factors other than your risk tolerance are relevant to suitability.

Any solicitation or recommendation or suitability assessment we may have made to or for you in the past in relation to any product through channels other than HSBC Internet Banking is valid only as at the time it was made, and we cannot ensure on-going suitability of such product. If the circumstances relating to you, such product or its issuer or market conditions change, the product may no longer be suitable for you. Execution through HSBC Internet Banking does not allow us to confirm the validity of any such prior solicitation, recommendation or suitability assessment.

You should contact us and, where relevant, go through our suitability assessment before transaction if:

- the product does not match with your risk tolerance or other criteria;
- you have any doubts about the suitability of a product;
- you wish to receive solicitation or recommendation from us with respect to a product;
- you are aged 65 or above;
- you are a first time investor of the product type;
- you have an education level of primary or below;
- you have a low net worth coupled with low income. The reference amount for low net worth is HKD50,000 (or equivalent) and low income is HKD7,500 (or equivalent). These amounts are regularly reviewed by the Bank;
- you recently received unexpected windfalls;
- you experienced changes in circumstances impacting investment time horizon;
- you are recently bereaved;
- your command of local language is limited;
- you have sight or hearing impairment; or
- you are mentally incapacitated or have cognitive impairment.

Risks associated with conducting transactions through the internet are to be borne by the users of this website and the Bank will not be responsible in any manner for direct, indirect, special or consequential damages arising out of the use of this website. Such risks include interruption, transmission blackout or delayed transmission due to internet traffic or incorrect data transmission due to the public nature of the internet or otherwise.

Please note that Structured Investment Deposit is not available for persons who are US citizen / with US nationality, are US resident or US tax payer, or have a US address (e.g. primary mailing, residence or business address in the US).

Please note that Structured Investment Deposits (except for Callable Fixed Deposits) are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

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Read the product documents, Terms and Conditions, and Risk Disclosure.

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Click "Next" to proceed

## Step 5 – Complete the instruction

Time Deposits / Deposit Plus / Structured Investment Deposits PRINT HELP

Place Time Deposit | Place Deposit Plus | **Place Structured Investment Deposits** | Edit Instructions | Existing Deposits

Application

1. Offering Documents → **2. Instruction** → 3. Declaration → 4. Confirmation → 5. Acknowledgement

Set up the deposit

Deposit Date of the Structured Investment Deposit will be Tuesday of the following week after the product is launched. Your deposit amount (Reserved Amount) will be placed as a time deposit at the prevailing time deposit rate from today until the Deposit Date of the Structured Investment Deposit, upon which the principal of the Reserved Amount will be rolled over to the Structured Investment Deposit, while interest will be paid out to your disposal account.

Deposit amount: HKD  10  
(minimum deposit size is HKD 50,000.00;  
maximum deposit size is HKD 99,999,999.99)

Transfer from\*:  Show Balance 11

Deposit to time deposit account:

Disposal account\*\* for:

- interest payment on your time deposit in the Reserved Amount  
- interim payment (if any) and maturity repayment of the Structured Investment Deposit

Note: \* The 'transfer from' account should be in the deposit currency. Please open it via our online transfer service if you don't have one.  
\*\* If your Structured Investment Deposit cannot be set up on the Deposit Date of the Structured Investment Deposit, the Reserved Amount principal will also be paid into this account.

A new Financial Calendar shows you a summary of your forward-dated transactions. Financial Calendar

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Input the deposit amount

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Select the accounts

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Click "Next" to proceed

## Step 6 – Confirm the declaration

**Time Deposits / Deposit Plus / Structured Investment Deposits** PRINT HELP

Place Time Deposit | Place Deposit Plus | **Place Structured Investment Deposits** | Edit Instructions | Existing Deposits

Application

1. Offering Documents → 2. Instruction → **3. Declaration** → 4. Confirmation → 5. Acknowledgement

Customer declaration

I confirm my full understanding of the product and that I have read and understood the following and I undertake to observe and be bound by the terms and conditions contained therein (as may be amended from time to time). I confirm that the Bank has not solicited the transaction or provided any recommendation of, or advice on, this transaction. This transaction is executed based on my own judgment.

- [Important Facts Statement](#) including key product risks highlighted therein
- Terms and Conditions
  - ◊ [Appendix \(terms at a glance\)](#)
  - ◊ [Structured Investment Deposit Terms and Conditions](#)
  - ◊ [Supplemental Terms and Conditions for Currency-Linked Structured Investment Deposit](#)
  - ◊ [Supplemental Terms and Conditions for Interest Rate-Linked Structured Investment Deposit](#)

I acknowledge that I have received and understand that Structured Investment Deposits (except for Callable Fixed Deposits) are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

I confirm that I am not a person who:

- is a US citizen/ with US nationality (regardless of dual nationality or citizenship or residence);
- is a US resident (regardless of nationality or citizenship);
- is a US tax payer (i.e. a person who has elected to be treated as a US resident for US federal income tax purpose (regardless of nationality or citizenship) by attaching such election to the US federal income tax return);
- has a US address (e.g. primary mailing, residence or business address in the US).
- is not physically present in Hong Kong

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Read and tick the boxes to confirm the declarations if you acknowledge them

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Click "Go" to proceed

# Step 7 – Confirm, amend or cancel the order

Time Deposits / Deposit Plus / Structured Investment Deposits PRINT

Application

1. Offering Documents → 2. Instruction → 3. Declaration → **4. Confirmation** → 5. Acknowledgement

## Confirmation

Please verify the following details and click the **CONFIRM** button to proceed. Or, click the **MODIFY** button to edit.

Instruction : Structured Investment Deposits - Place Order

Order Details : **15**

1. Time deposit on the Reserved Amount

Deposit account : ██████████ HSBC One Time Deposit

Deposit currency and amount : HKD 50,000.00

Transfer from : ██████████ HSBC One HKD Savings

Deposit date: 01 Mar 2022

Deposit period: 7 day(s)

Interest rate: To be confirmed today upon instruction execution

Upon maturity: Principal will be rolled over to place a Structured Investment Deposit  
Interest will be repaid to account 515-400882-833 HSBC One HKD Current

2. Structured Investment Deposit

Product name: CPI - Currency Linked III (Trigger Rate Down)

Appendix code : FK3381

Product Risk Level : 1

Deposit account : ██████████ HSBC One Time Deposit

Deposit currency and amount : HKD 50,000.00

Deposit date: 08 Mar 2022

Deposit period : 4 month(s)

Maturity date: 08 Jul 2022

Disposal account for interim payment (if any) and maturity repayment: ██████████ HSBC One HKD Current

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Verify the order details

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If you would like to confirm and place the order, click “Confirm”

17

If you need to make any changes to the order, click “Modify”

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If you want to cancel the order, click “Cancel”

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# Order status enquiry

# Enquire about the order status

Time Deposits / Deposit Plus / Structured Investment Deposits PRINT HELP

Place Time Deposit | Place Deposit Plus | **Place Structured Investment Deposits** | Edit Instructions | Existing Deposits

**Search** | **Order Status Enquiry**

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**!** According to your latest risk level assessment, your risk tolerance is ADVENTUROUS. [Details](#) Risk Profiling Questionnaire

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**Product Search**

Please select any one or a combination of criteria below, then click search to proceed.

Underlying asset type:  Deposit currency:

Tenor:  Product feature:

Minimum yield p.a.:  Potential yield p.a.:

Product name:  Launch status \*:

**Search**

Or you can view the most popular products.

\* 'Launched' = subscription instructions will be executed today and cannot be cancelled after confirmation  
'Awaiting Launch' = products will be launched once accumulated orders reach the launch threshold

Go to Structured Investment Deposit Platform



Order status enquiry

Time Deposits / Deposit Plus / Structured Investment Deposits PRINT HELP

Place Time Deposit | Place Deposit Plus | **Place Structured Investment Deposits** | Edit Instructions | Existing Deposits

**Search** | **Order Status Enquiry**

To check the details of your launched Structured Investment Deposits, please [click here](#).

Order Details' shows the subscription instruction details as at confirmation with particular information refreshed (if applicable) according to the launch status of the product.

**Order status**

Order placement date	Product name	Launch status	Appendix code	Amount	Order status
Sorry, no records found.					



View the order status

## Capital Protected Investment Deposit (CPI) Risk Disclosure

- CPI is a complex product and investors should exercise caution in relation to the product.
- Not a time deposit – Capital Protected Investment Deposit is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- Derivatives risk – Capital Protected Investment Deposit is embedded with FX option(s). Option transactions involve risks. If the exchange rate of the currency pair performs against expectation at the fixing time on the fixing date, you can only earn the minimum payout of the structure.
- Limited potential gain - The maximum potential gain is limited to higher payout on the deposit less the principal amount, when exchange rate of currency pair at fixing moves in line with your anticipated direction.
- Not the same as buying the linked currency - Investing in Capital Protected Investment Deposit is not the same as buying the linked currency directly.
- Market risk - The return of Capital Protected Investment Deposit will depend upon the exchange rates of currency pair against trigger rate at the fixing time on the fixing date. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You must be prepared to take the risk of earning the lower payout/no return (if exchange rate performs against expectation) on the money invested.
- Liquidity risk – Capital Protected Investment Deposit is designed to be held until maturity. You do not have a right to request early termination of this product before maturity. Under special circumstances, the Bank has the right to accept your early redemption request at its sole discretion and on a case by case basis. The Bank will provide an indication of the redemption price upon such request. Your return upon such early redemption will likely be lower than that if the deposit were held until maturity and may be negative.
- Credit risk of the Bank – Capital Protected Investment Deposit is not secured by any collateral. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount.
- Currency risk - If the deposit currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.
- Risk of early termination by the Bank - The Bank shall have the discretion to uplift a Deposit or any part thereof prior to the Maturity Date (subject to the deduction of such break costs or the addition of such proportion of the return or redemption amount, which may result in a figure less than the original principal amount of the Deposit) if it determines, in its sole discretion, that this is necessary or appropriate to protect any right of the Bank to combine accounts or set-off, or any security interest, or to protect the Customer's interests.
- Risks relating to RMB - You should note that the value of RMB against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between RMB and foreign currencies), which may adversely affect your return under this product when you convert RMB into your home currency. The value of your RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your RMB deposit to other currencies at an exchange rate that is less favourable than that in which you made your original conversion to RMB, you may suffer loss in principal. This product (if denominated in RMB) will be denominated and settled in RMB deliverable in Hong Kong, which is different from that of RMB deliverable in Mainland China.