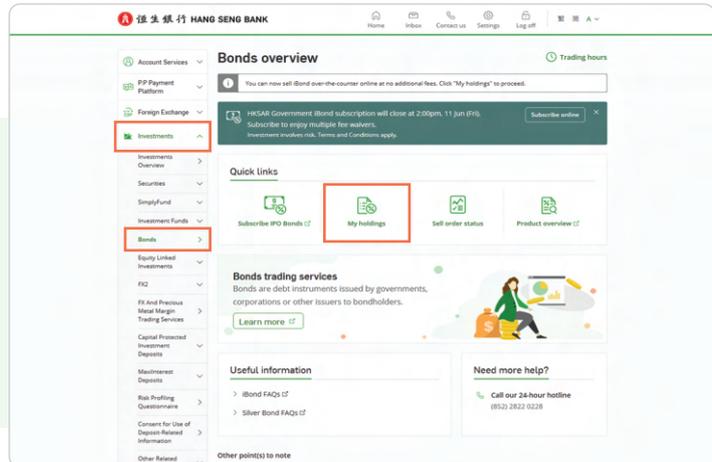


# Selling iBond / Silver Bond via Personal e-Banking

1

## Visit "My holdings"

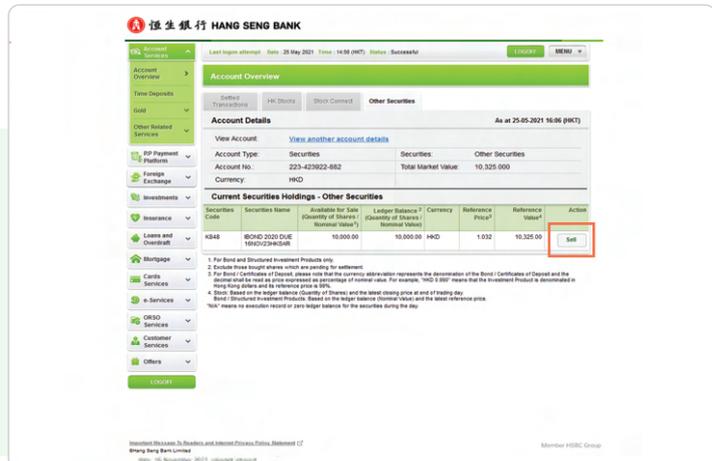
1. Click "Investment" > "Bonds" on the left hand side menu
2. Click "My Holdings" on Bonds overview page



2

## Select an iBond / Silver Bond to sell

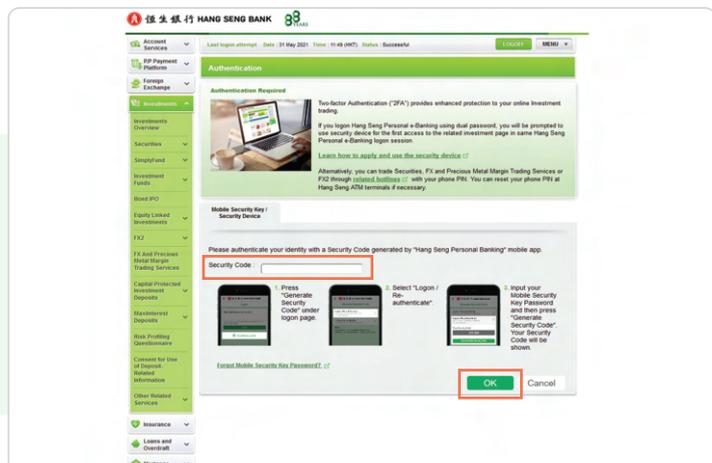
1. Read all the relevant notes
2. Click "Sell" to sell the selected iBond / Silver Bond



3

## Two-factor authentication

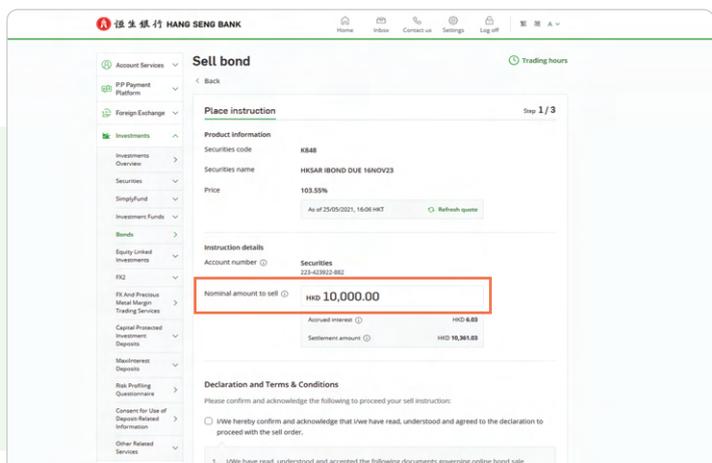
1. Check your mobile device and input the security code generated
2. Click "OK" to proceed



4

## Input "Nominal amount to sell"

1. Check the product details of the selected iBond / Silver Bond
2. Input "Nominal amount to sell"



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## Review "Declaration and Terms & Conditions"

1. Read and confirm "Declaration and Terms & Conditions" by ticking the check box
2. Click "Next" to proceed

**Declaration and Terms & Conditions**

Please confirm and acknowledge the following to proceed your sell instruction:

I/we hereby confirm and acknowledge that I/we have read, understood and agreed to the declaration to proceed with the sell order.

1. I/we have read, understood and accepted the following documents governing online bond sale before placing the sell order:
2. This sell order is made based on my/our own judgment and confirms that I/we wish to proceed with my / our sell order before maturity.
3. I/we acknowledge and agree that this instruction is irrevocable.
4. The Bank is authorised to debit my / our Securities Account with the relevant Bond on or at any time before the settlement date for effecting the above transaction (at the Bank's sole discretion). I/we acknowledge that I/we shall not be entitled to withdraw or in any way deal with all or any part of the relevant Bond until they are debited or upon being notified that this sell order cannot be carried out for whatever reason.
5. I/we understand that the Bank cannot assume that there will be a liquid secondary market for the Bond.
6. I/we understand that prices of Bond may be volatile and are subject to change from time to time due to the market conditions. The Price provided by the Bank above is for indicative purpose only and there is no guarantee that my / our order can be executed at the above Price. If this order has been executed successfully, executed Price will be shown on the customer advice.
7. Please withdraw the above Bond from my / our securities account and credit the sales proceeds to my / our Current(Savings) account(s).
8. I/we understand that the Bank will act as principal to complete this sell order of the Bond. The Bank may receive certain monetary benefits in connection with this transaction and such monetary benefits shall not exceed 1% of my / our sell amount (i.e. Sell historical Value X Price).
9. I/we understand that the Bank accepts sell order for the Bond issued by various issuers, including Hang Seng Bank affiliated companies HSBC or members of the HSBC Group.
10. I/we understand that the investor must hold the Bond until maturity in order to receive the full payout of principal repayment from the issuer. In case that I/we wish to sell the Bond in the secondary market before maturity, the secondary market price, if any, may be lower than either of the initial purchase price or principal amount of the Bond.

Back Next

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## Verify

1. Verify bond sell details to ensure all the information shown is correct
2. Click "Confirm" to proceed

**Sell bond** Trading hours

**Verify** Step 2 / 3

**Product Information**

Securities code: KS48  
Securities name: HSAR IBOND DUE 16NOV23  
Price: 103.55%

**Instruction detail**

Account number: Securities 223-42302-882  
Nominal amount to sell: HKD 10,000.00  
Accrued interest: HKD 6.03  
Settlement amount: HKD 10,361.03

**Declaration and Terms & Conditions**

I confirm that I have read, understood and agreed to be bound by the offering documents.  
I hereby acknowledge that I have read, understand and agree to the declaration to proceed the instruction.

Back Confirm

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## Instruction submitted successfully

1. Check the reference number of the submitted instruction
2. Contact us at 2822 0228 if there are any questions

**Sell bond** Print

**Acknowledgement** Step 3 / 3

**Instruction submitted successfully**  
Reference number: S-079120

**Production Information**

Securities code: KS48  
Securities name: HSAR IBOND DUE 16NOV23  
Price: 103.22%

**Instruction detail**

Account number: Securities 223-42302-882  
Nominal amount to sell: HKD 10,000  
Accrued interest: HKD 6.77  
Settlement amount: HKD 10,330.77

Bonds overview Order status

## Risk Warnings and Important Notes:

1. **Hold to maturity** - Bonds are mainly for medium to long term investment, not for short term speculation. Investors should be prepared to invest their funds in the bonds for the full investment tenor. Investors could lose part or all of their investment if they choose to sell the bonds prior to maturity.
2. **Reinvestment risk** - Noteholders may not be able to enjoy the same rates of return when they re-invest their funds in other investments.
3. **Internet Security** - Messages sent over the Internet cannot be guaranteed to be completely secure. The Bank will not be responsible for any damages incurred by users as a result of any delay, loss, diversion, alteration or corruption of any message either sent to or received from the Bank at the users' request, over the Internet. The Bank is not responsible in any manner for direct, indirect, special or consequential damages arising out of the use of this website.
4. **Connectivity Issue** - Communication over the Internet may be subject to interruption, transmission blackout, delayed transmission due to Internet traffic or incorrect data transmission due to the public nature of the Internet or otherwise.