

## 「更特息」投資存款

(2020年9月21日至2020年9月25日)

存款貨幣	掛鈎貨幣	存款期
港元	加元	2星期
港元	加元	1個月
港元	加元	1星期
澳元	港元	1星期
英鎊	港元	1個月
港元	澳元	1星期
美元	英鎊	1個月
港元	澳元	2星期
港元	澳元	1個月
美元	英鎊	1星期

此列表根據恒生銀行有限公司於上述期間「更特息」投資存款之個人銀行交易記錄金額最大之貨幣組合排列所編制。資料僅供參考並不擬作為任何投資的推介或要約。

## 保本投資存款

(2020年9月21日至2020年9月25日)

存款貨幣	掛鈎資產	存款期	投資種類
人民幣	美元/離岸人民幣	3個月	看好
美元	英鎊/美元	3個月	看好
紐元	紐元/美元	3個月	看好
美元	美元/離岸人民幣	6個月	看淡
美元	美元/離岸人民幣	6個月	看好
美元	英鎊/美元	3個月	區間
美元	英鎊/美元	3個月	看淡
美元	澳元/美元	3個月	看好
美元	澳元/美元	3個月	看淡
港元	澳元/美元	6個月	區間

此列表根據恒生銀行有限公司於上述期間保本投資存款之個人銀行交易記錄金額最大之存款資料排列所編制。資料僅供參考並不擬作為任何投資的推介或要約。

## MaxiInterest Investment Deposit

(21 September - 25 September 2020)

Deposit Currency	Linked Currency	Tenor
HKD	CAD	2 weeks
HKD	CAD	1 month
HKD	CAD	1 week
AUD	HKD	1 week
GBP	HKD	1 month
HKD	AUD	1 week
USD	GBP	1 month
HKD	AUD	2 weeks
HKD	AUD	1 month
USD	GBP	1 week

This table refers to MaxiInterest investment Deposit currency pairs with the highest transaction volume as per Hang Seng Bank Limited's retail record during the period indicated above. You may refer to the Read More button above for more details. Information is for reference only and does not constitute nor intend to be construed as any solicitation or recommendation to deal in any investments.

## Capital Protected Investment Deposit

(21 September - 25 September 2020)

Deposit Currency	Underlying	Tenor	Type of Investment
CNY	USD/CNH	3 months	Bullish
USD	GBP/USD	3 months	Bullish
NZD	NZD/USD	3 months	Bullish
USD	USD/CNH	6 months	Bearish
USD	USD/CNH	6 months	Bullish
USD	GBP/USD	3 months	Range
USD	GBP/USD	3 months	Bearish
USD	AUD/USD	3 months	Bullish
USD	AUD/USD	3 months	Bearish
HKD	AUD/USD	6 months	Range

This table refers to Capital Protected Investment Deposit with the highest transaction volume as per Hang Seng Bank Limited's retail record during the period indicated above. You may refer to the Read More button above for more details. Information is for reference only and does not constitute nor intend to be construed as any solicitation or recommendation to deal in any investments.

## 風險披露聲明

### 「更特息」投資存款風險披露聲明

乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該「更特息」投資存款，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。投資者於作出任何投資決定前，應參閱有關重要資料概要、章則以及風險披露聲明。

投資者應注意此產品並不保本及有別於普通定期存款，故不應被視為一般定期存款或其替代品。

此產品收益只限於其存款利息面值。投資者之本金及利息將以存款貨幣與掛鈎貨幣兩者中相對貶值者支付。投資者須承擔由貨幣貶值引致的潛在虧損，而虧損亦可能相當重大。如此產品於到期前提取，投資者亦須負擔所需之費用。此等虧損及費用可能減少是項「更特息」投資存款之利息收益及本金。投資者應就其需要諮詢專業意見。有關此產品章則可向本行分行索取。

此產品並非受保障存款，及不會受香港存款保障計劃的保障。投資於此產品須承受恒生銀行有限公司(「本行」)的信貸風險。

### 保本投資存款風險披露聲明

此乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該「保本投資存款」，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。投資者於作出任何投資決定前，應參閱有關投資類別之重要資料概要、有關條款表、條款及章則以及風險披露聲明。

投資者應注意此產品有別於普通定期存款，故不應被視為一般定期存款或其替代品。

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## Risk Warning

### 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 a 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 where necessary. The relevant Terms and Conditions of this product are available upon request to the staff of the Bank.

- 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.

### Risks Associated with 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 statement 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.