



# H A R O WhatsApp Regulatory Disclosures and Important Information

This document contains regulatory disclosures, important information, disclaimers and risk warnings for products and Services in H A R O WhatsApp (“Disclosures and Information”).

Before you enter into any transaction for our products and Services, please carefully read these Disclosures and Information and seek independent professional advice where necessary.

Terms that are not defined in this document have the same meaning as the H A R O WhatsApp Terms and Conditions.

In these H A R O WhatsApp Disclosures and Information, when we talk about:

- (a) “Hang Seng”, “we” or “us” means Hang Seng Bank Limited (including any successors and assigns); and
- (b) “you” means the person using H A R O WhatsApp.

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# H A R O WhatsApp Disclaimers

## 1. Using H A R O WhatsApp in Hong Kong



H A R O WhatsApp is mainly intended to be used from within Hong Kong and will only accept mobile numbers with country code +852.

- 1.1 The Bank is regulated and authorised to carry out banking activities in Hong Kong SAR. The products and services represented within this H A R O WhatsApp are intended for Hong Kong customers.
- 1.2 This H A R O WhatsApp is not intended for distribution or use by any person in any jurisdiction, country or region where the distribution or use of this material is restricted and would not be permitted by law or regulation. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available through this website in the country or region you are located or resident in.

## 2. No solicitation

- 2.1 The content provided via H A R O WhatsApp is not:
  - (a) an offer, request, or recommendation to buy or sell investments; products or take deposits if it is illegal to make such an invitation; or
  - (b) professional investment or other advice.

### 3. Our products and services may change

- 3.1 For any information, products or services described in H A R O WhatsApp, we can choose whether to provide to any person or to remove or amend. We do not have to tell you before we do this.

### 4. H A R O WhatsApp does not give tax advice

- 4.1 The tax related information mentioned by H A R O WhatsApp is for illustrative purposes only. The tax incentives mentioned on H A R O WhatsApp are only available to Hong Kong taxpayers. The actual tax deductible or saving amount depends on your personal tax position, which may be different from the amounts shown on H A R O WhatsApp. All the information mentioned by H A R O WhatsApp, us or our affiliates (including Hang Seng Insurance Company Limited) is not intended to provide any form of tax advice. You should be careful in relation to tax matters and H A R O WhatsApp. If you are in doubt about any of the contents of H A R O WhatsApp, you should obtain independent professional advice. Please note that the tax law, regulations or interpretations are subject to change and may affect any related tax incentives. This includes the eligibility criteria for a tax deduction. We or Hang Seng Insurance Company Limited are not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you.

### 5. General risk warnings

- 5.1 All investments involve risks (including the possibility of loss of the capital invested). Prices of securities, foreign exchange, commodity and

investment products may go up as well as down and may even become valueless. Past performance is not indicative of future performance. Investors should read the relevant risk disclosure statements, offering and product documents and terms and conditions in detail before making any investment decision.

## Disclaimers on Market Information

The following disclaimers apply to the information provided via our H A R O WhatsApp Subscription Service.

### 6. Free real-time basic quote

- 6.1 There is no charge for the free real-time basic quote. Data content includes:
- (a) exchange rate of foreign currencies;
  - (b) nominal and last traded price;
  - (c) closing price;
  - (d) today's high and low prices;
  - (e) trading volume;
  - (f) turnover value; and
  - (g) Indicative Equilibrium Price (IEP) and Indicative Equilibrium Volume (IEV) during the pre-opening session of individual securities on the Stock Exchange.

## 7. No solicitation

7.1 Information provided by or available via H A R O WhatsApp is for general information and reference only. It does not constitute nor is it intended to be understood as any professional advice, offer, solicitation, or recommendation to deal in any securities or investments. It is not intended to form the basis of any investment decision. Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices of securities, foreign exchange, commodity and investment products may go up as well as down and past performance is not indicative of future performance. Investors should read the relevant investment products' offering documents and terms and conditions (including the full text of the risk factors stated therein), and risk disclosure statements in detail before making any investment decision.

## 8. Information produced by us or our affiliates

- 8.1 In this clause, "we" or "us" means Hang Seng Bank Limited or its affiliates.
- 8.2 The information provided by us is for general information and reference only. It is not intended to be understood as any professional advice, offer, solicitation, or recommendation to deal in any of the securities or investments mentioned in the information. While the information is based on sources we think are reliable, it has not been independently verified.
- 8.3 Any projections and opinions expressed in the information are only general market commentary and they:

- (a) are not solicitation, recommendation, investment advice, or guaranteed return;
- (b) represent the views of us, our affiliates or the analysts who prepare the information at the time of publication; and
- (c) are subject to changes without notice.

8.4 As an investor, you:

- (a) must make your own assessment of the relevance, accuracy and adequacy of the information, projections and opinions provided and make such independent research and investigations as they may consider necessary or appropriate for the purpose of such assessment; and
- (b) should make investment decision based on your own financial situation, investment experience, investment objectives and specific needs.

8.5 We do not guarantee or recommend that any of the investments mentioned by H A R O WhatsApp are suitable to you and shall not be held responsible in this regard. All investments involve risks (including the possibility of loss of the capital invested). Investors should note that prices of securities, foreign exchange, commodity and investment products may go up as well as down and may even become valueless. Past performance is not indicative of future performance. Investors should read the relevant risk disclosure statements, offering/product documents and terms and conditions in detail before making any investment decisions.

- 8.6 The information has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.
- 8.7 The research analysts who prepared the information certify that the views expressed here accurately reflect the research analysts personal views and that no part of their compensation was, is or will be directly or indirectly related to the specific recommendations or views contained in the information provided.

## **9. Information produced by third-party information providers**

- 9.1 The information provided by third parties is for general information and reference only. It is not intended as any professional advice, offer, solicitation or recommendation to deal in any of the securities or investments mentioned in the information. We:
- (a) do not endorse third-party information;
  - (b) are not responsible for the accuracy or reliability of third-party information; and
  - (c) will not be liable for any loss or damage caused by an opinion or statement made in the third-party information.
- 9.2 Any projections and opinions expressed in the third-party information are intended solely as general market commentary. They do not constitute solicitation, recommendation, investment advice, or guaranteed return. Any opinions expressed by any featured speakers:
- (a) are those of the speakers and do not represent our views; and

- (b) are subject to changes without notice and should not be taken as a solicitation, recommendation, or advice on any individual holdings or market sectors.
- 9.3 Investors must make their own assessment of the relevance, accuracy, and adequacy of the third-party information. This includes making such independent research and investigations they consider necessary or appropriate.
- 9.4 We do not advise, and are not responsible for advising, whether or not any of the investments mentioned are suitable or applicable to anyone and do not make any such representation, solicitation, recommendation, or assessment. Investors should make investment decisions based on their own financial situation, investment experience, investment objectives, and specific needs.
- 9.5 The third-party information has not been reviewed by the Securities and Future Commission of Hong Kong or any regulatory authority in Hong Kong.
- 9.6 You must in no way copy, re-distribute, share, or store in a retrieval system any part of the information provided on our website. This includes electronic, mechanical, photocopying or recording. The information is only intended for personal, non-commercial use. It is intended as general information and reference only. You must not use the information for any other purposes.

# Product Information and Disclaimers

The following product information and disclaimers apply to all products and services mentioned on H A R O WhatsApp.

## 10. General Banking Service & E-Services

- 10.1 For General Banking details, please refer to [hangseng.com/en-hk/personal/banking-services/](https://hangseng.com/en-hk/personal/banking-services/).
- 10.2 For Personal e-Banking details, please refer to [hangseng.com/en-hk/personal/digital/ebanking/](https://hangseng.com/en-hk/personal/digital/ebanking/).
- 10.3 For Banking Mobile App details, please refer to [hangseng.com/en-hk/personal/digital/personal-mobile-app/](https://hangseng.com/en-hk/personal/digital/personal-mobile-app/).

## 11. Transfer & Pay Service

- 11.1 For Transfer & Pay details, please refer to Terms and Conditions for Bank Services relating to Faster Payment System:  
[hangseng.com/content/dam/hase/config/bde/pws/personal/pdfs/fps\\_tnc.pdf](https://hangseng.com/content/dam/hase/config/bde/pws/personal/pdfs/fps_tnc.pdf).

## 12. Bill Payment Service

- 12.1 For Bill Payment details, please refer to [hangseng.com/en-hk/personal/banking-services/payment-and-other-services/online-bill-payment/](https://hangseng.com/en-hk/personal/banking-services/payment-and-other-services/online-bill-payment/).

### **13. Credit Cards, Mortgage and Personal Loan Service**

- 13.1 Please be reminded: To borrow or not to borrow? Borrow only if you can repay!
- 13.2 For Credit Cards details, please refer to [hangseng.com/en-hk/personal/cards/](https://hangseng.com/en-hk/personal/cards/).
- 13.3 For Mortgage details, please refer to [hangseng.com/en-hk/personal/mortgages](https://hangseng.com/en-hk/personal/mortgages/).
- 13.4 For Personal Loan details, please refer to [hangseng.com/en-hk/personal/loans](https://hangseng.com/en-hk/personal/loans/).
- 13.5 For Key Facts Statement, please visit [hangseng.com/en-hk/personal/key-facts-statement/](https://hangseng.com/en-hk/personal/key-facts-statement/).

### **14. Travel Insurance**

- 14.1 For Travel Insurance details, please refer to [hangseng.com/en-hk/personal/insurance-mpf/travel/](https://hangseng.com/en-hk/personal/insurance-mpf/travel/).
- 14.2 Travelsure Protection Plan ("this Plan") is underwritten by Chubb Insurance Hong Kong Limited ("Chubb") which is authorised and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of this

Plan. This Plan is a product of Chubb and not Hang Seng Bank. Upon application to this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer, however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer. Please refer to the policy wording for exact terms, conditions and details of the exclusions.

## 15. Medical Insurance

- 15.1 For Medical Insurance related products, please refer to [hangseng.com/en-hk/personal/insurance-mpf/about-hang-seng-insurance/](https://hangseng.com/en-hk/personal/insurance-mpf/about-hang-seng-insurance/) for details.
- 15.2 The information about Medical Protection is a product summary for reference only. Please refer to the policy for the detailed coverage, general exclusions, terms and conditions. For related product risks, please refer to the product brochure. In the event of any discrepancy in respect

of the meaning between the Chinese version and the English version, the English version shall prevail.

15.3 The plans are certified by the Health Bureau of Hong Kong SAR and are underwritten by HSBC Life (International) Limited ("HSBC Life") which is authorised and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank is an insurance agency authorised by HSBC Life for the distribution of the above plans. The above plans are products of HSBC Life but not Hang Seng Bank. Subscriptions will be payable to HSBC Life upon enrolment in the above plans. HSBC Life will provide Hang Seng Bank with the relevant commission and performance bonus in accordance with the selling of the above plans. The existing sales staff remuneration policy offered by Hang Seng Bank will take into account various aspects of the staff performance but not solely the sales amount. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the policy terms or performance (claims and service) of the product should be resolved directly between HSBC Life and the customer.

15.4 The above plans are intended only for sale in the Hong Kong SAR. They shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sell or provision of any product of HSBC

Life outside Hong Kong.

## 16. Life Insurance

- 16.1 For Life Insurance products, please refer to [hangseng.com/en-hk/personal/insurance-mpf](https://hangseng.com/en-hk/personal/insurance-mpf) for details.
- 16.2 The information provided by H A R O WhatsApp is intended as a general summary of information for reference only. Please refer to the actual policy for the exact terms, conditions and exclusions of the relevant Life Insurance product. Life Insurance products are underwritten by Hang Seng Insurance Company Limited (“Hang Seng Insurance”), which is authorised and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agency authorised by Hang Seng Insurance, and the products are products of Hang Seng Insurance but not Hang Seng Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and you directly.

## **17. Foreign Exchanges Service**

- 17.1 For Foreign Exchanges details, please refer to [hangseng.com/en-hk/personal/foreign-exchange/](https://hangseng.com/en-hk/personal/foreign-exchange/).
- 17.2 Foreign Exchange involves Exchange Rate Risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event that the customer converts the deposits from foreign currency to another currency. Renminbi (“RMB”) is subject to exchange rate risk. Fluctuation in the exchange rate of RMB may result in losses in the event that the customer subsequently converts RMB into another currency (including Hong Kong Dollars). Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

## **18. Time Deposit Service**

- 18.1 For Time Deposit details, please refer to [hangseng.com/en-hk/personal/banking/time-deposits](https://hangseng.com/en-hk/personal/banking/time-deposits).

## **19. SimplyFund**

- 19.1 For SimplyFund details, please refer to [hangseng.com/en-hk/personal/investment/fund-services/simply-fund/](https://hangseng.com/en-hk/personal/investment/fund-services/simply-fund/).

- 19.2 Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment. Please refer to [hangseng.com/cms/spd/eng/PDF/simplefund\\_riskwarning.pdf](http://hangseng.com/cms/spd/eng/PDF/simplefund_riskwarning.pdf) for more details of risk warnings.
- 19.3 Use of “SimplyFund” Service is subject to respective terms and conditions. For details, please refer to Important Notes for SimplyFund Account at [hangseng.com/cms/spd/eng/PDF/simplefund\\_notes.pdf](http://hangseng.com/cms/spd/eng/PDF/simplefund_notes.pdf) and Terms and Conditions for SimplyFund Account at [hangseng.com/cms/spd/eng/PDF/simplefund\\_tnc.pdf](http://hangseng.com/cms/spd/eng/PDF/simplefund_tnc.pdf).

## 20. Investment Funds

- 20.1 For Investment Funds details, please refer to [hangseng.com/en-hk/personal/investment/fund-services/investment-funds/](https://hangseng.com/en-hk/personal/investment/fund-services/investment-funds/).
- 20.2 For Monthly Investment Plan for Funds details, please refer to [hangseng.com/en-hk/investment/investment-fund-services/monthly-investment-plan-for-funds/](https://hangseng.com/en-hk/investment/investment-fund-services/monthly-investment-plan-for-funds/).
- 20.3 Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant offering documents of the investment funds (including the fund details and full text of the risk factors stated therein) and the Notice to Customers for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment. Use of “Hang Seng Monthly Investment Plan” Service is subject to respective terms and conditions. For details, please refer to Terms and Conditions for Hang Seng Monthly Investment Plan at [hangseng.com/content/dam/hase/en\\_hk/personal/banking-](https://hangseng.com/content/dam/hase/en_hk/personal/banking-)

[services/pdf/ia\\_tnc\\_eng.pdf](#).

## **21. IPO Stocks Services**

21.1 For IPO Stocks related services, please refer to [hangseng.com/en-hk/e-services/e-ipo-service/ipo-stocks/](#).

21.2 Investors should note that all investment involves risks. Prices of securities may go up or down and may even become valueless. Investors should read the relevant prospectus for detailed information about the proposed offer and the relevant risk disclosure statements, and seriously consider if investment in the relevant shares is suitable for his/her investment needs by reference to his/her financial situation, investment experience, investment objectives and other conditions and needs before deciding whether to invest in the relevant shares. If required, investors should obtain independent legal, financial and other professional investment or other advice before making any investment decision.

## **22. IPO Bonds Services**

22.1 For IPO Bonds related services, please refer to [hangseng.com/en-hk/e-services/e-ipo-service/ipo-bond/](#).

22.2 Investment involves risks. Price of investment products may go up as well as down and may even become valueless. Losses may be incurred as well as profits made as a result of buying and selling investment products. Terms and Conditions apply. Before deciding whether to invest in the relevant IPO bonds, you should read the relevant offering documents to understand the detailed information including the relevant risks of the

offering and carefully consider and decide if investment in the relevant IPO bonds is suitable for your specific investment needs by reference to your own financial situation, investment experience, investment objectives and other conditions and needs before deciding whether to invest in the IPO bonds. If necessary, you should seek independent legal, financial and other professional investment and other advice before making any relevant investment decision.

## **23. Automatic Securities Profit and Loss Calculation**

23.1 For automatic securities profit and loss calculation function, please refer to [hangseng.com/cms/emkt/pmo/grp01/p12/eng/index.html](http://hangseng.com/cms/emkt/pmo/grp01/p12/eng/index.html).

23.2 The Profit / Loss (unrealised / realised) calculated are estimated figures and for general information and reference only. They may not reflect or indicate the actual profit / loss of investors' securities investment. Investors should consult independent professional adviser(s) where necessary. Investors should note that investments involve risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Investors should read in detail the relevant risk disclosure statements before making any investment decision.

## **24. Mandatory Provident Fund (MPF)**

- 24.1 For Mandatory Provident Fund (MPF) details, please refer to [hangseng.com/en-hk/e-services/e-mpf/](https://hangseng.com/en-hk/e-services/e-mpf/).
- 24.2 Investors should note that Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure. Hang Seng Bank Limited, is the MPF Scheme Provider of Hang Seng MPF. Tax deductible voluntary contributions are accepted at the discretion of the MPF Trustee. The MPF Trustee reserves the absolute right not to accept any tax deductible voluntary contributions at any time.

## **25. Equity Linked Investment**

- 25.1 For Equity Linked Investment details, please refer to [hangseng.com/en-hk/personal/investment/equity-linked-investments/](https://hangseng.com/en-hk/personal/investment/equity-linked-investments/).
- 25.2 Investors should note that Investment involves risks. Equity Linked Investments is a complex product. Investors should exercise caution in relation to this product. Investors are warned that the market value of this product may fluctuate and investors may sustain a total loss of their investment. Prospective investors should therefore ensure that they understand the nature of the product and carefully study the risk factors set out in this document and other documents comprising the offering documents for this product and, where necessary, seek independent



professional advice, before they decide whether to invest in this product.

For more details, please read the Important Risk Warning

[hangseng.com/cms/spd/eng/PDF/ELI\\_riskwarning.pdf](https://hangseng.com/cms/spd/eng/PDF/ELI_riskwarning.pdf).

## 26. Structured Note

26.1 For Structured Notes details, please refer to [hangseng.com/en-hk/personal/investment/structured-notes/](https://hangseng.com/en-hk/personal/investment/structured-notes/).

26.2 You should note that investment involves risks. Structured notes are complex in nature and involved derivatives. You should exercise caution in relation to this product. You may suffer partial or total loss of the amount originally invested if the issuer becomes insolvent during the tenor of the structured notes or the issuer defaults on its payment obligation under the structured notes. You should therefore ensure that you understand the nature of the product and carefully study this document and the risk factors set out in the offering documents and, where necessary, seek independent professional advice, before you decide whether to invest in this product. For more details, please read the Important Notes to Customers [hangseng.com/cms/ivp/invif/SPDG2\\_E.pdf](https://hangseng.com/cms/ivp/invif/SPDG2_E.pdf).

## 27. Bonds and Certificates of Deposit

27.1 For Bonds and Certificates of Deposit details, please refer to [hangseng.com/en-hk/personal/investment/bonds-and-certificates-of-deposit/](https://hangseng.com/en-hk/personal/investment/bonds-and-certificates-of-deposit/).

27.2 Bonds and Certificates of Deposit (CDs) are investment products. The investment decision is yours but you should not invest in a bond/CD unless the intermediary who sells it to you has explained to you that the bond/CD is suitable to you having regard to your financial situation, investment experience and investment objectives. Your intermediary is under a duty to assure that you understand the nature and risks of this product, and that you have sufficient net worth to be able to assume the risks and bear the potential losses of trading in this product. Bonds are not deposits and should not be treated as substitute for conventional time deposits. Certificate of Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investors who purchase bonds/CDs are exposed to the credit risk of the issuer and guarantor (if any) of the bonds/CDs. There is no assurance of protection against a default by the issuer/guarantor in respect of the repayment obligations. In the worst case scenario, any failure by the issuer and the guarantor (if any) to perform their respective obligations under the bonds/CDs when due may result in a total loss of all of your investment. For more details, please read the “Bond/ Certificate of Deposit Trading Service” Factsheet

[hangseng.com/cms/spd/chi/PDF/BondCDFactsheet.pdf](http://hangseng.com/cms/spd/chi/PDF/BondCDFactsheet.pdf).

## 28. MaxiInterest Investment Deposit

28.1 For MaxiInterest Investment Deposit details, please refer to [hangseng.com/en-hk/personal/investment/maxiinterest-investment-deposit/](http://hangseng.com/en-hk/personal/investment/maxiinterest-investment-deposit/).

28.2 Investor should note that 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. Investor should read the relevant Important Facts Statement, the Term Sheet, the Terms and Conditions and the risk disclosure statements 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. 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. 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.

## 29. FX and Precious Metal Margin Trading Services

- 29.1 For FX and Precious Metal Margin Trading Services details, please refer to [hangseng.com/en-hk/investment/fx-and-precious-metal-trading-services/margin/](https://hangseng.com/en-hk/investment/fx-and-precious-metal-trading-services/margin/).
- 29.2 The risk of loss in leveraged foreign exchange and precious metal trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as “stop-loss” or “stop-limit” orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your Account. You should therefore carefully consider whether FX and precious metal margin trading is suitable for you in light of your own financial position and investment objectives. Renminbi (RMB) is subject to foreign exchange control by the PRC government. If your Margin Trading Contract involves Offshore Renminbi, you will be subject to foreign control and currency risk of RMB. Trading on an electronic trading system may differ from trading on other trading systems or platforms. You will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all. Investment involves risks. The above risk disclosure cannot disclose all the risks involved. You should read and understand all the relevant documents and risk disclosure (in particular, the Risk Disclosure Statement contained in the relevant application form) before making any investment decision. Please read the Important Risk

Warning [hangseng.com/cms/spd/chi/PDF/rmt\\_eng\\_rds.pdf](http://hangseng.com/cms/spd/chi/PDF/rmt_eng_rds.pdf).

### **30. FX2 – FX and Precious Metal Trading Services**

30.1 For FX2 - FX and Precious Metal Trading Services details, please refer to [hangseng.com/en-hk/investment/fx-and-precious-metal-trading-services/fx2/overview/](http://hangseng.com/en-hk/investment/fx-and-precious-metal-trading-services/fx2/overview/).

30.2 Foreign exchange and precious metal trading involves a high degree of risk. You may sustain a substantial or even total loss of your initial collateral. Under certain market conditions, you may find it difficult or impossible to liquidate a position of outstanding FX2 Trading Contracts. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit your loss at the designated price. In extreme circumstances whereby the market moves significantly against your positions, you may be required to make additional deposits or interest payments within a short period of time to maintain your positions. If you fail to provide the required deposits or interest payments immediately, your positions under all outstanding FX2 Trading Contracts may be closed out without prior notice. You should therefore carefully consider if foreign exchange and precious metal trading is suitable for you in light of your own financial position and investment objectives. Renminbi ("RMB") is subject to foreign exchange control by the PRC government. If your FX2 Trading Contract involves offshore RMB, you will be subject to foreign control and currency risks of RMB. Trading on an electronic trading system may differ from trading on other trading systems or platforms. You will be exposed to risks associated with the system including the

failure of hardware and software, which could result in your order not being executed according to your instructions or at all. Investment involves risks. The above risk disclosure cannot disclose all the risks involved. You should read and understand all the relevant documents and risk disclosure (in particular, the Risk Disclosure Statement contained in the relevant application form) before making any investment decision. Please read the Important Risk Warning [hangseng.com/cms/spd/eng/PDF/fx2\\_rds\\_E.pdf](https://hangseng.com/cms/spd/eng/PDF/fx2_rds_E.pdf).

### **31. Capital Protected Investment Deposit**

- 31.1 For Capital Protected Investment Deposit details, please refer to [hangseng.com/en-hk/personal/investment/capital-protected-investment-deposit/](https://hangseng.com/en-hk/personal/investment/capital-protected-investment-deposit/).
- 31.2 Investor should note that 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. 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.

## **32. SimplyStock pricing**

- 32.1 For SimplyStock pricing details, please refer to [hangseng.com/en-hk/personal/investment/securities-services/simplystock/](https://hangseng.com/en-hk/personal/investment/securities-services/simplystock/).
- 32.2 Investors should note that investments involve risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Investors should read in detail the relevant risk disclosure statements before making any investment decision.

## **33. Hang Seng Statement Gold Scheme**

- 33.1 For Hang Seng Statement Gold Scheme details, please refer to [hangseng.com/en-hk/personal/investment/paper-gold/](https://hangseng.com/en-hk/personal/investment/paper-gold/).
- 33.2 Key information about Hang Seng Statement Gold Scheme (the "Scheme") provided via this channel is for reference only. Investment involves risks. You should recognize that the unit prices of the Scheme are volatile and may go up and down, past performance information presented is not indicative of future performance. You will bear the potential losses due to the price fluctuation. Your investments in the Scheme are not principal



protected and are not protected by the Deposit Protection Scheme in Hong Kong. In the worst case scenario, you may lose your entire investment amount. The account through which you can buy or sell units of the Scheme is not an interest-bearing account and provides neither yield nor interest. The reference asset of the Scheme is gold bullion of 99% fineness ("Gold"). The Scheme does not involve physical delivery of Gold and investment in the Scheme is not the same as investing in Gold. Price changes in Gold might not reflect in price changes of the Scheme. You should also be aware of the risk of foreign exchange rate fluctuations and you may experience a loss when you convert the unit of the Scheme back to your home currency. You should read carefully and understand the Product Key Facts Statement [hangseng.com/cms/tpr/eng/analyses/PDF/GLT\\_KFS\\_ENG.pdf](https://hangseng.com/cms/tpr/eng/analyses/PDF/GLT_KFS_ENG.pdf) and Product Brochure [hangseng.com/cms/tpr/eng/analyses/PDF/GLT\\_PB\\_ENG.pdf](https://hangseng.com/cms/tpr/eng/analyses/PDF/GLT_PB_ENG.pdf) of the Scheme (including the Scheme details and the full text of the risk factors stated therein) before making any investment decision.

## 34. Money Safe Account

34.1 For Money Safe Account details, please refer to [hangseng.com/en-hk/resources/security/moneysafe/](https://hangseng.com/en-hk/resources/security/moneysafe/).

## 35. Physical Gold

35.1 For Physical Gold details, please refer to [hangseng.com/en-hk/personal/banking/rates/gold-prices/](https://hangseng.com/en-hk/personal/banking/rates/gold-prices/).