

Internet Banking and Mobile App User Guide for Currency Linked Deposit

Part 1: Internet Banking User Guide for Currency Linked Deposit

1. Login to Shanghai Commercial Bank Personal Internet Banking.

上海商業銀行
SHANGHAI COMMERCIAL BANK

English

i-Banking

Cannot login? Service Introduction Rates & Prices Banking Service Charges FAQ Download Forms and Documents Security Notes System Maintenance Schedule

Login Personal Internet Banking

User ID:
Password:

2FA Login

[Forgot User ID & Password?](#)

To provide you with quality and secure internet banking service, with effect from 4 October 2020, customers will be required to login Personal Internet / Mobile Banking services with two-factor authentication.

To experience the new login process in advance! Starting from 30 August 2020, you may:

- Click "2FA Login" on this page and login the services with Mobile Security Token or physical Security Device
- If you have not registered for Mobile Security Token yet, please download "Shacom Bank" Mobile App and register now

Besides, with effect from 4 October 2020, customers will receive email or SMS notifications after successfully logging on Personal Internet / Mobile Banking services.

To register Mobile Security Token and receive the security notifications, please make sure that you have registered your valid and up-to-date mobile number and email address with the Bank.

[Click here](#) for more details.

Important Security Messages

Please do not access our i-Banking services through hyperlinks embedded in e-mails or third-party websites including internet search engines, suspicious pop-up windows, or other doubtful channels. Under no circumstances will our bank/agents/business partners or police etc. send e-mails with embedded hyperlinks to transactional websites to customers, ask customers to provide sensitive account and personal information such as user ID and password, update banking information or verify their accounts online via such e-mails. Please contact our bank staff or call (852) 2818 0282 immediately if in doubt.

Change your password from time to time. [Click here](#) for more security tips.

Please have your attention to the updated "Notice to Customers and Other Individuals relative to the Personal Data (Privacy) Ordinance".

Customer Notice

With immediate effect, the opening hours of all branches will be temporarily adjusted until further notice. Please [refer](#) to our website for details.

Registering your UKID number to receive FPS payment

Protect your Personal Digital Keys Before of Transaction Links

數碼KEY 綁緊啲 撤LINK 前 要三思

New User Registration (Only applicable to)

2. After logging in, select "Investments" in the main catalogue on the left, then select "Quote & Place CLD Order" under "Currency Linked Deposits"

SERVICES

View Total Summary

Save

Securities

Invest

Transfer & Pay

Cards

Protect

Borrow

Retire

View Statement

Personalize

Overview

> Portfolio

Currency Linked Deposits

> Balance

> Quote & Place CLD Order

> Matured CLD

> CLD Reference Exchange Rate

> Price Alert

Customer Risk Profiling

> Enquire Risk Profiling

> Update Risk Profiling

Unit Trust

> Balance

> Subscribe Funds

> Same Fund House Switching

> Redeem Funds

> Search Fund

> Fund Price

> Compare Funds

Enquiry

> Order Status

> Transaction History

Retail Bond

> Subscription Registration

> Registration Enquiry / Cancel Registration

Last Logon Date & Time: 2024-10-24 14:55

Hotline or visit our branches to verify identity in order to authorize credit card online transaction of Personal Internet

contact customer service > 1 to select Personal Banking. Please

press 3>1>8>1>*>2>7

My Setting

My Transaction Limit >

My Homepage >

My Accounts >



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3. Confirm you have received, read and understood the offering documents of Currency Linked Deposit.

SERVICES

Quote & Place CLD Order

Important Notice: If you have not registered a valid email address. We regret that we are not able to provide you with online Investment trading service.

Disclaimer

Currency Linked Deposit ("CLD") involves derivatives. The investment decision is yours but you should not invest in this product unless you fully understand the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Before making any investments, you should consult your own independent advisers on the legal, regulatory, tax, investment and financial implications of the investments to ensure that you understand the nature of the investments in order to consider whether the investments are suitable investments for you.

No indication, representation, guarantee or other assurance as to the outcome of any investment has been made or will be given to you by or on behalf of the Bank. You should seek independent legal and financial advice.

Key Risks

Investment involves risks, and the offering documents (including the Important Facts Statement and Product Brochure of this product) (where applicable) should be read for further details. Where past performance is quoted, the past performance figures shown are not indicative of future performance.

- CLD is NOT the same as NOR should it be treated as a substitute for normal time deposits NOR exchange of currency.
- **CLD is NOT principal protected. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.**
- Investing in CLD is NOT the same as buying the Linked Currency directly.
- CLD is embedded with currency option. Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial.
- The amount of gain is limited to the pre-determined interest rate no matter how high the price of the Linked Currency has increased.

Note

1. Online CLD Order Placement service is not eligible for the customer who

- is a First-time Buyer of CLD;
- does not have a valid Risk Profile maintained with our Bank;
- has been classified as not having knowledge of the nature and risks of derivative products according to the "Customer Knowledge of Derivative Products Assessment Form";
- possess vulnerable attributes but have not completed the relevant assessment; or who has assessed as a vulnerable customer or possess special vulnerable attributes (e.g. visual impairment, etc.);
- identified as having intellectual disabilities or Dementia;
- does not pass the "Technology Literacy Assessment";
- has a joint account that the effective signature is not signing by either one account holder;
- does not have a Hong Kong Dollar or Foreign Currency Designed Account;
- the Securities Account, Hong Kong Dollar or Foreign Currency Designed Account has not been added in i-Banking account portfolio; or
- Hong Kong Dollar or Foreign Currency Designed Account is a dormant account.

2. The order cannot be amended or revoked once you have confirmed the order.

Have you received, read and understood the offering documents (including the Terms & Conditions and the Important Facts Statement and Product Brochure) in the language of your choice (English or Chinese)?

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Have you received, read and understood the offering documents (including the Terms & Conditions and the Important Facts Statement and Product Brochure) in the language of your choice (English or Chinese)?

☒ Yes, I have received, read and understood the offering documents for this product.

☐ No, please do not proceed, I would like to download the offering documents for further study.

Should you have any queries, please feel free to contact your Relationship Manager.

Click here to view [Online CLD Application Guide](#)



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4. Please confirm that you do not have the below conditions and click "Confirm" to continue the registration process.

SERVICES

☰

✉

👤

English ▾

Logout ↗

Quote & Place CLD Order

🏠 / Invest / Currency Linked Deposits / Quote & Place CLD Order

1 Input

2 Acknowledge

3 Review

4 Complete

For your interest, please confirm whether you currently: (1) have visual impairment ; (2) have writing & reading disorder(known as illiterate), (3) have been diagnosed by qualified health personnel (such as practitioners of Western medicine and Chinese medicine) as having (i) Psychiatric disorder ; (ii) Impairment in cognitive ability(Dementia) ; or (iii) intellectual disability, etc; and (4) have any circumstances which can hinder you to proceed the investment transaction via internet banking normally, etc.

☐ Yes

☒ No

Confirm


Cancel




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5. Select “Deposit Currency and Amount” and answer the question “How did you learn about this product?”. Click  to refresh the interest rates.

SERVICES 

  English  Logout 

Quote & Place CLD Order / Invest / Currency Linked Deposits / Quote & Place CLD Order

Today's Highest Interest Rate

This is the highest rate of CLD that has been shown on our online banking platform today. The rate is for reference only and is not guaranteed.



79.68% p.a.
HKD/EUR 1-Week

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Online Customer Special Offering

Please select your deposit currency and amount:

HKD  ≥38,000 - ≤155,000 

How did you learn about this product?

- ☐ Advised by my friend or relatives / my personal investment advisor / other financial institutions
- ☐ Made my own investment decision after self-learning from relevant sources about the product(s) (e.g. newspaper, research report/market update issued by other Financial Institutions, etc.)
- ☐ Made my own investment decision without any influence after self-learning from the research report /market update issued by Shanghai Commercial Bank Ltd.; or presentation made by the sales staff of the Shanghai Commercial Bank Ltd.

Please click on the interest rate to place order



Online Customer Special Offering [HKD Deposit] Deposit Amount: ≥38,000 - ≤155,000				Interest Rate (p.a.)					
Linked Currency	Spot	Conversion Rate	Pips	1-Week	2-Week	1-Month	2-Month	3-Month	6-Month
AUD	5.1706	5.1706	0	69.73%	34.93%	22.52%	--	--	--
		5.1596	110	60.46%	32.25%	21.32%	--	--	--
CAD	5.6207	5.6207	0	75.69%	36.66%	24.63%	--	--	--
		5.6094	113	66.41%	34.24%	23.55%	--	--	--
CHF	8.9591	8.9591	0	70.43%	36.46%	23.21%	--	--	--
		8.9462	129	63.94%	34.58%	22.37%	--	--	--
EUR	8.3689	8.3689	0	78.98%	38.67%	24.99%	--	--	--
		8.3531	158	70.62%	36.25%	23.91%	--	--	--



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6. Input "Deposit Amounts" and order details, click "Get Rate" to update the interest rate, then click "Continue" to proceed.

SERVICES
English
Logout

CLD Order Placement

Invest / Currency Linked Deposits / Quote & Place CLD Order

1 Input
2 Acknowledge
3 Review
4 Complete

Important Notes: If each of the joint accountholders has a valid Customer Risk Profiling Questionnaire ("CRPQ") concurrently, the Bank shall use the most stringent or conservative response provided to the following questions: investment objective, expected investment horizon, investment experience and the risk tolerance level in the valid CRPQ conducted most recently respectively by each of the joint accountholders. Otherwise, the Bank shall use the response provided in the CRPQ which is valid and conducted most recently by the accountholder who made the investment decision.

Deposit Details

Deposit Amount
AUD
≥7,000 - ≤30,000

Linked Currency
HKD

Deposit Date
24/10/2024

Deposit Tenor
Tenor
1-Week

Maturity Date
28/10/2024

Fixing Date and Time
28/10/2024 14:00:00

Spot Reference
5.1698

Rate
Conversion Rate
Pips from Spot
0

Interest Rate(p.a.)
68.66%
Get Rate

Maturity Principal & Interest
To be calculated

Account Instructions

Securities Account No.
Securities Account 328-88-25443-8

Settlement Account No. (Deposit Currency)
FC No Passbook Savings 328-28-73887-2

Settlement Account No. (Linked Currency)
Checking Account 328-82-73931-6

Additional Details

Product Risk Level
Medium

Fees and Charges
No extra handling cost for the placement of CLD. All fees and charges incurred by the Bank are already contained and subsumed into the calculation of the interest rate.

Maturity Alert
Maturity Alert will be sent to your latest mobile contact number recorded in our system through SMS on the maturity date unless you have chosen not to receive any Maturity Alert or have not provided any mobile contact number to us. For Joint Account, all account holders will receive the alert, however, when any one of the joint account holders chooses not to receive any Maturity Alert, all the other account holders will not receive the alert as well. If you need to update your contact information, please contact our customer service officer through any of our branches in Hong Kong, the new contact may be effective in 7 working days.

Offering Documents:

- Currency Linked Deposit Important Facts Statement and Product Brochure
- Terms and Conditions

Continue
Cancel



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7. The system will identify whether an Asset Concentration Assessment is required according to your records in the Bank. If an assessment is required, please answer to the 2 questions, then click “Continue”; otherwise system will proceed to next page. (Remarks: The Bank will NOT accept your order with over-concentration.)

SERVICES

English

Logout

Quote & Place CLD Order

1 Input

2 Acknowledge

3 Review

4 Complete

Asset Concentration Assessment

According to the bank record, the subscription amount of this transaction and the total investment amount in the same **product risk level** in the bank represent equal to or more than 60% of your total asset in the bank.

Including the subscription amount of this transaction and the total investment amount in the same product risk level in the Bank and other financial institution, does it represents less than 60% of your total net liquid asset in the bank and other financial institution (including cash, deposit and investment portfolio net of outstanding loans and credit (exclude mortgage loan))?

☒ Exceed 60%

☐ Not Exceed 60%

According to bank record, the subscription amount of this transaction and the total investment amount in **this type of product** in the bank represent equal to or more than 40% of your total asset in the bank.

Including the subscription amount of this transaction and the total investment amount in this type of product in the Bank and other financial institution, does it represents equal to or more than 40% of your total net liquid asset in the bank and other financial institution (including cash, deposit and investment portfolio net of outstanding loans and credit (exclude mortgage loan))?

☒ Exceed 40%

☐ Not Exceed 40%

Continue



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8. Tick the boxes after you have read all the declarations. Then, click "Submit".

SERVICES

English

Logout

CLD Order Placement

1

Input

2

Acknowledge

3

Review

4

Complete

Customer Acknowledgement and Declaration

☐ I confirm that Currency Linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. It is not the same as nor should it be treated as a substitute for normal time deposits.

Customer Declaration

- I acknowledge and agree that the Bank acts as a principal in executing the above order and the above order is subject to the Terms and Conditions of the Master Agreement as defined in the Terms and Conditions for Securities Services of the Bank, which I have read and understood.
- I have been invited to read the Risk Disclosure Statement set out in the Important Facts Statement and Product Brochure and take independent advice if I so wish. I also agree to be bound by them, which I have read and understood.
- I confirm that Currency Linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. It is not the same as nor should it be treated as a substitute for normal time deposits. In making a linked deposit, I am undertaking market risk whereby the determination of the value I receive under a linked deposit is related to changes in the particular financial market to which the transaction is linked, and I am exposed to price volatility in that market. I may not receive the amount deposited by me or any cash at all on the maturity of the deposit. Any assets I may receive on the maturity of the deposit may be worth substantially less than the amount deposited by me.
- I authorize the Bank to debit my Designated Account(s) for settling this transaction, as stipulated in the Securities Account Mandate.
- I agree and acknowledge that this instruction will be treated as valid only if the deposit amount has been settled through my Designated Account(s). Upon the completion of the transaction, the Bank will mail a formal confirmation to my corresponding address.
- I accept that it is my sole duty and responsibility to decide whether or not to make a linked deposit and whether or not to take independent advice (which advice will not be provided by the Bank).
- I have completed a customer risk profiling questionnaire within one year from the above transaction and agree with the result.
- I understand and accept that the Bank has a right to rely on my risk profiling to access the suitability of investment product (where applicable), which the related product may not be suitable for other account holder(s), all account holders are jointly and severally responsible for the investment decision and take the risks and bear the possible losses that may result from the investment decision.
- I understand that Maturity Alert is a value-added service. I agree that if I need to update my contact information, the new contact may be effective in 7 working days. Information provided through the SMS is solely for my reference. I accept that unless due to the negligence or wilful default of the Bank, the Bank is not responsible for any liability for any error, failure or delay in sending any information to me through the SMS, or for any error, misdirection or interception of such information, or for any event beyond the Bank's control.
- I confirm and agree to the Assessment result that the product would be suitable for me as a result of each assessment above. I am advised to make sure myself clearly understand the product features, structure, fees & charges, and accept the associated risks in making my investment decision in consideration of my financial situation, investment experience and objective. The investment decision would be at my sole risk.
- I confirm that after investing in the above product, I still hold sufficient net cash to cover at least six months of monthly household expenses.
- I acknowledge to the health warning statement: "The product above is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that it is suitable for you having regard to your financial situation, investment experience and investment objectives."
- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via internet banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

Submit

Back



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10. If the investment amount is at HKD 3 million or above, you have to confirm the transaction amount is correct, click “Confirm” to complete the transaction.

SERVICES
English
Logout

CLD Order Placement
/ Invest / Currency Linked Deposits / Quote & Place CLD Order

1 Input
2 Acknowledge
3 Review
4 Complete

Deposit Details

Deposit Amount	AUD 800,000.00
Linked Currency	HKD
Deposit Date	24/10/2024
Deposit Tenor	182-Day
Maturity Date	24/04/2025
Fixing Date and Time	24/04/2025 14:00:00
Spot Reference	5.1714

Fees and Charges	No extra handling cost for the placement of CLD. All fees and charges incurred by the Bank are already contained and subsumed into the calculation of the interest rate.
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Large Size Transaction
☐ I confirm the investment amount is correct.

Maturity Alert

- Maturity Alert will be sent to 69950437 by SMS. For Joint Account, all account holders will receive the alert.
- If you need to update your contact information, please contact our customer service officer through any of our branches in Hong Kong. The new contact may be effective in 7 working days, the Maturity Alert will be sent to the latest contact recorded in our system.

Customer Acknowledgement and Declaration

☒ I confirm that Currency Linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. It is not the same as nor should it be treated as a substitute for normal time deposits.

- I confirm that after investing in the above product, I still hold sufficient net cash to cover at least six months of monthly household expenses.
- I acknowledge to the health warning statement: "The product above is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that it is suitable for you having regard to your financial situation, investment experience and investment objectives."
- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via internet banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Confirm

Cancel

Amend

Quit



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11. Your application has been accepted.

SERVICES
English
Logout

CLD Order Placement

/ Invest / Currency Linked Deposits / Quote & Place CLD Order

1 Input
2 Acknowledge
3 Review
4 Complete


Your application has been accepted

Application Information

Trade Date/Time24/10/2024 16:32:05

Investment Transaction NumberIW24102439280CD

Deal No.1194911

Deposit Details

Deposit AmountAUD 15,000.00

Linked CurrencyHKD

Deposit Date24/10/2024

Deposit Tenor4-Day

Maturity Date28/10/2024

Fixing Date and Time28/10/2024 14:00:00

Spot Reference5.1722

Conversion Rate5.1722

☒ Customer Declaration

- I acknowledge and agree that the Bank acts as a principal in executing the above order and the above order is subject to the Terms and Conditions of the Master Agreement as defined in the Terms and Conditions for Securities Services of the Bank, which I have read and understood.
- I have been invited to read the Risk Disclosure Statement set out in the Important Facts Statement and Product Brochure and take independent advice if I so wish. I also agree to be bound by them, which I have read and understood.
- I confirm that Currency Linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. It is not the same as nor should it be treated as a substitute for normal time deposits. In making a linked deposit, I am undertaking market risk whereby the determination of the value I receive under a linked deposit is related to changes in the particular financial market to which the transaction is linked, and I am exposed to price volatility in that market. I may not receive the amount deposited by me or any cash at all on the maturity of the deposit. Any assets I may receive on the maturity of the deposit may be worth substantially less than the amount deposited by me.
- I authorize the Bank to debit my Designated Account(s) for settling this transaction, as stipulated in the Securities Account Mandate.
- I agree and acknowledge that this instruction will be treated as valid only if the deposit amount has been settled through my Designated Account(s). Upon the completion of the transaction, the Bank will mail a formal confirmation to my corresponding address.
- I accept that it is my sole duty and responsibility to decide whether or not to make a linked deposit and whether or not to take independent advice (which advice will not be provided by the Bank).
- I have completed a customer risk profiling questionnaire within one year from the above transaction and agree with the result.
- I understand and accept that the Bank has a right to rely on my risk profiling to access the suitability of investment product (where applicable), which the related product may not be suitable for other account holder(s), all account holders are jointly and severally responsible for the investment decision and take the risks and bear the possible losses that may result from the investment decision.
- I understand that Maturity Alert is a value-added service. I agree that if I need to update my contact information, the new contact may be effective in 7 working days. Information provided through the SMS is solely for my reference. I accept that unless due to the negligence or wilful default of the Bank, the Bank is not responsible for any liability for any error, failure or delay in sending any information to me through the SMS, or for any error, misdirection or interception of such information, or for any event beyond the Bank's control.
- I confirm that after investing in the above product, I still hold sufficient net cash to cover at least six months of monthly household expenses.
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- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via internet banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Print
Save
Complete

<<The End>>

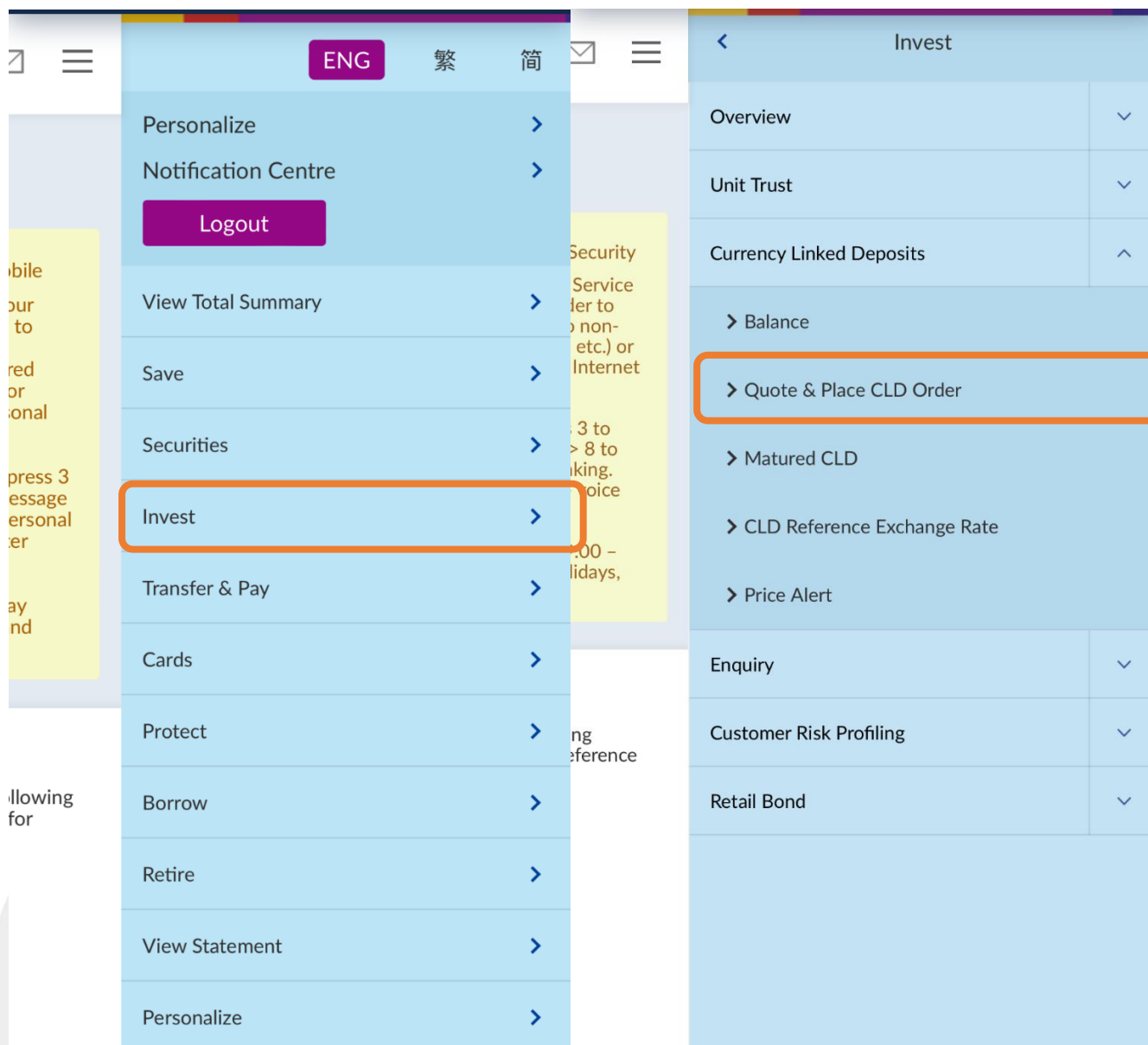


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Part 2: Mobile App User Guide for Currency Linked Deposit

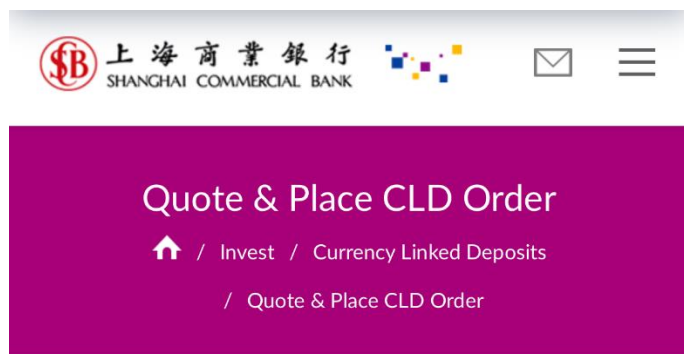
1. Login to Shanghai Commercial Bank Mobile App.
2. After logging in, click "Invest" in the main catalogue on the right, then select "Quote & Place CLD Order" under "Currency Linked Deposits"



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3. Confirm you have received, read and understood the offering documents of Currency Linked Deposits.



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Before making any investments, you should consult your own independent advisers on the legal, regulatory, tax, investment and financial implications of the investments to ensure that you understand the nature of the investments in order to consider whether the investments are suitable investments for you.

No indication, representation, guarantee or other assurance as to the outcome of any investment has been made or will be given to you by or on behalf of the Bank. You should seek independent legal and financial advice.

Have you received, read and understood the offering documents (including the Terms & Conditions and the Important Facts Statement and Product Brochure) in the language of your choice (English or Chinese)?

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Have you received, read and understood the offering documents for this product (including the Terms & Conditions and the Important Facts Statement and Product Brochure) in the language of your choice (English or Chinese)?

- ☒ Yes, I/We have received, read and understood the offering documents for this product.
- ☐ No, please do not proceed, I/We would like to download the offering documents for further study.

Should you have any queries, please feel free to contact your Relationship Manager.

Accept

Decline

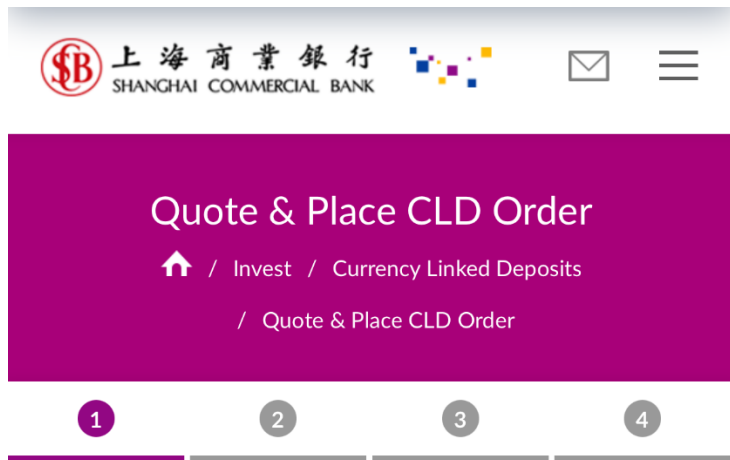
Click here to view [Online CLD Application Guide](#)



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4. Please confirm that you do not have the below conditions and click "Confirm" to continue the registration process.



For your interest, please confirm whether you currently: (1) have visual impairment ; (2) have writing & reading disorder(known as illiterate), (3) have been diagnosed by qualified health personnel (such as practitioners of Western medicine and Chinese medicine) as having (i) Psychiatric disorder ; (ii) Impairment in cognitive ability(Dementia) ; or (iii) intellectual disability, etc; and (4) have any circumstances which can hinder you to proceed the investment transaction via internet banking normally, etc.

☐ Yes

☒ No

Confirm


Cancel





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5. Select “Deposit Currency and Amount” and answer the question “How did you learn about this product?”.

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SHANGHAI COMMERCIAL BANK



Quote & Place CLD Order

[Home](#) / [Invest](#) / [Currency Linked Deposits](#)
/ [Quote & Place CLD Order](#)

Today's Highest Interest Rate

This is the highest rate of CLD that has been shown on our online banking platform today. The rate is for reference only and is not guaranteed.

93.22%


p.a.
HKD/NZD 1-Week


Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Online Customer Special Offering

Please select your deposit currency and amount:

HKD 

≥38,000 - ≤155,000 

How did you learn about this product?

☐ Advised by my friend or relatives / my personal investment advisor / other financial institutions


☒ Made my own investment decision after self-learning from relevant sources about the product(s) (e.g. newspaper, research report/market update issued by other Financial Institutions, etc.)

☐ Made my own investment decision without any influence after self-learning from the research report /market update issued by Shanghai Commercial Bank Ltd.; or presentation made by the sales staff of the Shanghai Commercial Bank Ltd.



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6. Swipe to the right to show the conversion rates and interest rates in different tenors of different “Linked Currency”. Click the interest rate to choose the product tenor. Click  to refresh the interest rates.

Please click on the interest rate to place order 

Online Customer Special Offering [HKD Deposit]
Deposit Amount: ≥38,000 - ≤155,000

Linked Currency	Spot	Conversion Rate	Pips
AUD	5.1660	5.1660 5.1550	0 110
CAD	5.6195	5.6195 5.6082	0 113
CHF	8.9684	8.9684 8.9555	0 129
EUR	8.3805	8.3805 8.3647	0 158

Please click on the interest rate to place order 

Interest Rate (p.a.)


1-Week	2-Week	1-Month	2-Month
69.73%	34.93%	22.52%	---
60.46%	32.25%	21.32%	---
75.69%	36.66%	24.63%	---
66.41%	34.24%	23.55%	---
70.43%	36.46%	23.21%	---
63.94%	34.58%	22.37%	---
78.98%	38.67%	24.99%	---
70.62%	36.25%	23.91%	---



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7. Input "Deposit Amounts" and order details, click "Get Rate" to update the interest rate, then click "Continue" to proceed.

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CLD Order Placement

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Important Notes: If each of the joint accountholders has a valid Customer Risk Profiling Questionnaire ("CRPQ") concurrently, the Bank shall use the most stringent or conservative response provided to the following questions: investment objective, expected investment horizon, investment experience and the risk tolerance level in the valid CRPQ conducted most recently respectively by each of the joint accountholders. Otherwise, the Bank shall use the response provided in the CRPQ which is valid and conducted most recently by the accountholder who made the investment decision.

Deposit Details

Deposit Amount

HKD

≥38,000 - ≤155,000

Linked Currency

AUD

Deposit Date

07/10/2024

Deposit Tenor

☒ Tenor

1-Month

Maturity Date

07/11/2024

Fixing Date and Time

07/11/2024 14:00:00

Spot Reference

5.2757

Rate

☐ Conversion Rate

☒ Pips from Spot

0

Interest Rate(p.a.)

23.00%

[Get Rate](#)

Maturity Principal & Interest

To be calculated

Maturity Alert

Maturity Alert will be sent to your latest mobile contact number recorded in our system through SMS on the maturity date unless you have chosen not to receive any Maturity Alert or have not provided any mobile contact number to us. For Joint Account, all account holders will receive the alert, however, when any one of the joint account holders chooses not to receive any Maturity Alert, all the other account holders will not receive the alert as well.

If you need to update your contact information, please contact our customer service officer through any of our branches in Hong Kong, the new contact may be effective in 7 working days.

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Continue


Cancel







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8. The system will identify whether an Asset Concentration Assessment is required according to your records in the Bank. If an assessment is required, please answer to the 2 questions, then click "Continue"; otherwise system will proceed to next page. (Remarks: The Bank will NOT accept your order with over-concentration.)

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Quote & Place CLD Order

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Asset Concentration Assessment

According to the bank record, the subscription amount of this transaction and the total investment amount in the same **product risk level** in the bank represent **equal to or more than 60%** of your total asset in the bank.

Including the subscription amount of this transaction and the total investment amount in the same product risk level in the Bank and other financial institution, does it represents less than 60% of your total net liquid asset in the bank and other financial institution (including cash, deposit and investment portfolio net of outstanding loans and credit (exclude mortgage loan))?

☐ Exceed 60%

☒ Not Exceed 60%

According to bank record, the subscription amount of this transaction and the total investment amount in **this type of product** in the bank represent **equal to or more than 40%** of your total asset in the bank.

Including the subscription amount of this transaction and the total investment amount in this type of product in the Bank and other financial institution, does it represents equal to or more than 40% of your total net liquid asset in the bank and other financial institution (including cash, deposit and investment portfolio net of outstanding loans and credit (exclude mortgage loan))?

☐ Exceed 40%

☒ Not Exceed 40%

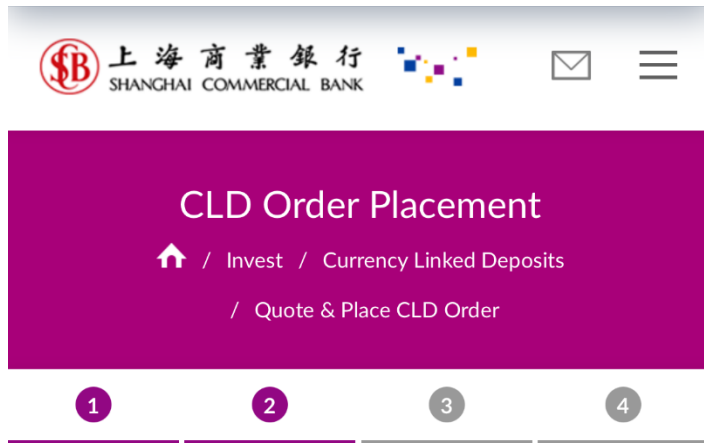
Continue



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9. Tick the boxes after you have read all the declarations. Then, click "Submit".



Customer Acknowledgement and Declaration



I confirm that Currency Linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. It is not the same as nor should it be treated as a substitute for normal time deposits.



Customer Declaration

- I acknowledge and agree that the Bank acts as a principal in executing the above order and the above order is subject to the Terms and Conditions of the Master Agreement as defined in the Terms and Conditions for Securities Services of the Bank, which I have read and understood.
- I have been invited to read the Risk Disclosure Statement set out in the Important Facts Statement and Product Brochure and take independent advice if I so wish. I also agree to be bound by them, which I have read and understood.

- I confirm that after investing in the above product, I still hold sufficient net cash to cover at least six months of monthly household expenses.
- I acknowledge to the health warning statement: "The product above is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that it is suitable for you having regard to your financial situation, investment experience and investment objectives."
- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via internet banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

Submit


Back



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10. Verifying the transaction information. Click “Confirm” to complete the transaction.

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CLD Order Placement

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 CLD term has been changed due to the price movement. Please verify the order information.

Deposit Details

Deposit Amount
HKD 50,000.00

Linked Currency
AUD

Deposit Date
07/10/2024

Deposit Tenor
31-Day

Maturity Date
07/11/2024

Fixing Date and Time
07/11/2024 14:00:00

- I confirm that after investing in the above product, I still hold sufficient net cash to cover at least six months of monthly household expenses.
- I acknowledge to the health warning statement: "The product above is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that it is suitable for you having regard to your financial situation, investment experience and investment objectives."
- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via internet banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Confirm Cancel


Amend Quit





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11. If the investment amount is at HKD 3 million or above, you have to confirm the transaction amount is correct, click "Confirm" to complete the transaction.

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CLD Order Placement


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CLD term has been changed due to the price movement. Please verify the order information.

Deposit Details

Deposit Amount
HKD 6,000,000.00

Linked Currency
GBP

Deposit Date
10/10/2024

Deposit Tenor
4-Day

Maturity Date
14/10/2024

Fixing Date and Time
14/10/2024 14:00:00

Settlement Account No. (Deposit Currency)
No Passbook Savings 329-24-74838-3

Settlement Account No. (Linked Currency)
FC No Passbook Savings 329-28-75479-5

Additional Details

Product Risk Level
Medium

Fees and Charges
No extra handling cost for the placement of CLD. All fees and charges incurred by the Bank are already contained and subsumed into the calculation of the interest rate.

Large Size Transaction

☐ I confirm the investment amount is correct.

Maturity Alert

- Maturity Alert will be sent to 68746536 by SMS. For Joint Account, all account holders will receive the alert.
- If you need to update your contact information, please contact our customer service officer through any of our branches in Hong Kong. The new contact may be effective in 7 working days, the Maturity Alert will be sent to the latest contact recorded in our system.

invest in this product unless the intermediary who sells it to you has explained to you that it is suitable for you having regard to your financial situation, investment experience and investment objectives."

- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via internet banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Confirm

Cancel

Amend

Quit

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► Privacy Statement

► Terms and Conditions

► Contact Us



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12. Your application has been accepted.



CLD Order Placement

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Your application has been accepted

Application Information

Trade Date/Time
10/10/2024 15:30:24

Investment Transaction Number
IW24101039141CD

Deal No.
1194547

Deposit Details

Deposit Amount
HKD 6,000,000.00

Linked Currency
GBP

Deposit Date
10/10/2024

Deposit Tenor
4-Day

Maturity Date
14/10/2024

Fixing Date and Time
14/10/2024 14:00:00

Spot Reference
10.1642

Conversion Rate
10.1642

Pips from Spot
0

Interest Rate(p.a.)
70.13%

Maturity Principal & Interest
HKD 6,046,112.88 or GBP 594,843.95

- I acknowledge to the health warning statement: "The product above is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that it is suitable for you having regard to your financial situation, investment experience and investment objectives."
- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via internet banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

Offering Documents:

- [Currency Linked Deposit Important Facts Statement and Product Brochure](#)
- [Terms and Conditions](#)

Complete

<<The End>>

31/10/2024



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