

A woman with long brown hair, wearing a red cardigan over a white top, is looking down at a smartphone she is holding with both hands. The background is a blurred office or home setting with a desk and some equipment.

Demo for Currency-linked Deposit Online Trading

Currency-linked Deposit Online Subscription Demo



Currency-linked Deposit Online Subscription Demo

The screenshot shows the OCBC online portal interface. On the left is a navigation menu with the following items: Investment, Securities, Securities Margin, eIPO and Financing, Stock Monthly Investment Plan, IPO Bond Subscription, Unit Trust, Unit Trust Monthly Investment Plan, Equity Linked Deposit, **Currency-linked Deposit**, Structured Deposit, Customer Investment Info/ Risk Profiling Questionnaire, Settlement Account Registration, and Consent for Transfer of Personal Data. The 'Investment' tab is selected at the top, and 'Currency-linked Deposit' is highlighted in the left menu. A 'Place Order' button is visible in the top navigation bar. The main content area is titled 'Currency-Linked Deposit' and contains a 'Warning' section and a 'Customer Declaration' section. The 'Warning' section states: 'This is a structured product involving derivatives. The investment decision is yours but you should not invest in the Currency-linked 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. Currency-linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.' The 'Customer Declaration' section includes a bulleted list of terms and conditions that the user must accept.

1 Select “Investment”

2 Select “Currency-linked Deposit”

3 Select “Place Order” *

4 Read the Warning and Customer Declaration

*Before you can place any order, you must first have a valid “Risk Profiling Questionnaire” record in the bank

OCBC

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Investment Securities Securities Margin eIPO and Financing Stock Monthly Investment Plan IPO Bond Subscription Unit Trust Unit Trust Monthly Investment Plan Equity Linked Deposit **Currency-linked Deposit** Structured Deposit Customer Investment Info/ Risk Profiling Questionnaire Settlement Account Registration Consent for Transfer of Personal Data

Outstanding Deal Summary **Place Order**

Currency-Linked Deposit

Warning

This is a structured product involving derivatives. The investment decision is yours but you should not invest in the Currency-linked 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. Currency-linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Customer Declaration

- I/We have read, understood and accepted the contents of
 - [Currency-linked Deposit Terms and Conditions](#) ("Terms and Conditions-CLD")
 - [Currency-linked Deposit Important Facts Statement](#)
 - [OCBC Bank \(Hong Kong\) Limited Terms & Conditions for All Accounts and Related Services](#) ("Terms and Conditions")

all of which are issued by the Bank, and agree that this Currency-linked Deposit ("Deposit") will be governed by the Terms and Conditions-CLD and Terms and Conditions (together with all of their amendments and supplements from time to time) which shall be binding on me/us. For the avoidance of doubt, Clause 2.3 of Terms and Conditions shall not be applicable to the Deposit. I/We also understand that I/we can obtain printed copies of the above documents at the investment corner of the Bank's [designated branches](#).

- This application is irrevocable by me/us. I/We agree that all the final transaction details applicable to the Deposit, if any, shall be conclusively stated in the Deposit Confirmation subsequently issued by the Bank and shall be binding on me/us.
- Subject to the Terms and Conditions-CLD and the Terms and Conditions, I/we am/are aware and understand that the net return in relation to the Deposits will depend on market conditions prevailing at the deposit fixing time on the deposit fixing date and is limited to the nominal interest payable thereon as notified to me/us, and I/we understand that the Deposits made by me/us may incur loss as a result of depreciation in the value of the Deposit Currency or the Linked Currency paid to me/us and such loss may offset the interest earned on the deposit and may even result in losses in the principal amount of the deposit. I/We understand that if I/we withdraw the Deposits before maturity, I/we will have to seek the Bank's consent, will suffer loss and will bear the costs involved. I/We understand that I/we should seek my/our own professional advisers if I/we have concerns about this product.
- I/We understand and agree that, I/We have made my/our own judgments and decisions with respect to making the Deposits, and, if we are an Institutional Professional Investor or a Corporate Professional Investor (as defined in the Terms and Conditions), such judgments and decisions have been made without reliance on any recommendation, advice and/or communication (either written or oral) of the Bank. I/We understand and agree that the Bank shall be under no liabilities to me/us whatsoever in respect of any information, advice or suggestion rendered by any of its directors, officers, employees or agents irrespective of whether or not such advice and suggestion was given at my/our request, to the maximum extent permitted by applicable law and not inconsistent with the applicable obligations of the Bank under the Code (as defined in the Terms and Conditions).

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Currency-linked Deposit Online Subscription Demo

- Subject to the Terms and Conditions-CLD and the Terms and Conditions, I/we am/are aware and understand that the net return in relation to the Deposits will depend on market conditions prevailing at the deposit fixing time on the deposit fixing date and is limited to the nominal interest payable thereon as notified to me/us, and I/we understand that the Deposits made by me/us may incur loss as a result of depreciation in the value of the Deposit Currency or the Linked Currency paid to me/us and such loss may offset the interest earned on the deposit and may even result in losses in the principal amount of the deposit. I/We understand that if I/we withdraw the Deposits before maturity, I/we will have to seek the Bank's consent, will suffer loss and will bear the costs involved. I/We understand that I/we should seek my/our own professional advisers if I/we have concerns about this product.
- I/We understand and agree that, I/We have made my/our own judgments and decisions with respect to making the Deposits, and, if we are an Institutional Professional Investor or a Corporate Professional Investor (as defined in the Terms and Conditions), such judgments and decisions have been made without reliance on any recommendation, advice and/or communication (either written or oral) of the Bank. I/We understand and agree that the Bank shall be under no liabilities to me/us whatsoever in respect of any information, advice or suggestion rendered by any of its directors, officers, employees or agents irrespective of whether or not such advice and suggestion was given at my/our request, to the maximum extent permitted by applicable law and not inconsistent with the applicable obligations of the Bank under the Code (as defined in the Terms and Conditions).
- I/We confirm that all information stated in this Application is correct. I/We undertake to notify the Bank of any change to the information stated in this Application.
- I/We acknowledge and understand that the Bank is acting as Principal in providing Currency-linked Deposit to me/us and the Bank will benefit from providing the Deposits to me/us.
- I /We acknowledge and understand that the Bank is NOT an independent intermediary because the Bank is the issuer of this product and receives fees or other monetary benefits in relation to the sale of the Deposits to me/us.
- I/We acknowledge that I/we have received and understand that the Currency-linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme.
- I/We have read and understood the above declarations as well as the Note and Disclaimer below. Should there be any inconsistency between the English and Chinese version hereof, the English version shall always prevail.

5 Read the Note and Disclaimer

Note and Disclaimer :

1. These pages contain general information and are designed only as a means of communicating with you. These pages have not been authorized by the Securities and Futures Commission nor any other regulatory authority in Hong Kong. You must read all of the offering documents before making any investment decision and must only make an investment decision on the basis of those documents. If you are in doubt of making any investment decisions, you should seek independent professional advice.
2. Investment involves risks. Currency-linked Deposit ("CLD") is NOT principal protected and the return is limited to the pre-determined Interest Amount. You may result in a loss of the entire Principal Amount invested.
3. CLD is NOT a substitute for a traditional fixed deposit.
4. CLD is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
5. CLD is an unlisted structured investment product involving derivatives. The investment decision is yours but you should not invest in the CLD 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.
6. Please read and understand the [OCBC Bank \(Hong Kong\) Limited Terms & Conditions for All Accounts and Related Services](#), [Currency-linked Deposit Terms and Conditions](#) and [Currency-linked Deposit Important Facts Statement](#) before deciding whether to invest in a Currency-linked Deposit. You may obtain printed copies of these documents at the investment corner of our designated branches.
7. CLD order placement is available from 9:00a.m. to 5:30p.m. on Monday to Friday (except non-business day of Hong Kong or by OCBC Bank decision from time to time).
8. Please be reminded that communications over the Internet may be subject to interruptions, transmission blackouts, delayed or incorrect data transmissions arising out of situations beyond our control. Messages sent over internet cannot be guaranteed to be completely secure. OCBC Bank (Hong Kong) Limited and its Hong Kong subsidiaries will not be responsible in any manner for any damages incurred by you as a result of any delay, loss, diversion, alteration or corruption of any message either sent to or received from OCBC Bank (Hong Kong) Limited and its Hong Kong subsidiaries over the internet.

6 Click "Submit"

Submit

Currency-linked Deposit Online Subscription Demo

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refresh

Currency-Linked Deposit

Rate Enquiry

Deposit Currency and Amount: - Please Select - ▾ - Please Select - ▾

Linked Currency: - Please Select - ▾

Note and Disclaimer :

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Currency-Linked Deposit

Rate Enquiry

Deposit Currency and Amount:

HKD

100,000.00 - 156,000.00

Linked Currency:

All

Indicative Terms

Linked Currency	Indicative Spot Price	Indicative Strike Price	1-Week (%p.a.)	2-Week (%p.a.)	1-Month (%p.a.)
EUR	8.4118	Spot	58.62%	40.17%	27.56%
		8.4088	58.09%	39.90%	27.44%
		Customize	Click here	Click here	Click here
CNY	1.1019	Spot	--	--	--
		--	--	--	--
		Customize	Click here	Click here	Click here
AUD	5.2340	Spot	19.32%	12.81%	9.92%
		5.2310	52.22%	37.00%	25.04%
		Customize	Click here	Click here	Click here
CAD	5.8517	Spot	55.42%	38.02%	27.18%
		5.8487	53.82%	37.48%	26.80%
		Customize	Click here	Click here	Click here
JPY	0.056266	Spot	52.75%	38.29%	26.41%
		0.056236	51.68%	37.48%	26.03%
		Customize	Click here	Click here	Click here
GBP	9.7614	Spot	52.75%	39.09%	26.80%
		9.7584	52.22%	38.56%	26.67%
		Customize	Click here	Click here	Click here
NZD	4.7792	Spot	62.36%	44.77%	31.67%

1 Select CLD interest rate

Example

Currency-linked Deposit Online Subscription Demo

The screenshot displays the OCBC online subscription interface for a Currency-linked Deposit. The top navigation bar includes links for Investment, Account Services, eStatement & eAdvice, Remittance, FX Margin Trading, Loan Services, and Other Services. A secondary bar contains links for 繁體, 简体, FAQ, Contact Us, Print, Service Fees, Forms, T&Cs, Security Tips, and Logout. The left sidebar lists various services, with 'Currency-linked Deposit' highlighted. The main content area is titled 'Suitability Assessment' and includes a 'Place Order' button. It contains a questionnaire about changes to the Risk Profiling Questionnaire, with 'No' selected. Below this is the 'Asset Concentration Assessment' section, which has a dropdown menu set to 'HKD' and a text input field containing '100000'. At the bottom right are 'Previous' and 'Next' buttons. Three red callout boxes with numbered circles provide instructions: 1. 'Select do you have any changes to your “Risk Profiling Questionnaire”' points to the questionnaire section. 2. 'Input intended investment currency and amount for this transaction' points to the 'HKD' dropdown and '100000' input field. 3. 'Click “Next”' points to the 'Next' button.

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Suitability Assessment

To fulfill the requirements of the regulators, please complete the suitability assessment below. Information provided will be kept confidential.

The following suitability assessment is based on your latest Risk Profiling Questionnaire (RPQ) in the Bank's record for assessment. Do you have any changes to your Risk Profiling Questionnaire dated 31 May 2023 in the Bank's record?

☐ Yes ☒ No

Asset Concentration Assessment

Please fill in your intended investment amount for this transaction.

HKD 100000

Previous Next

1 Select do you have any changes to your “Risk Profiling Questionnaire”

2 Input intended investment currency and amount for this transaction

3 Click “Next”

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Suitability Assessment

What is your investment objective for this transaction?

- ☐ Capital Preservation - Principally seek to preserve capital
- ☒ **Income Oriented** - Principally seek to have income generated from your investment
- ☐ Growth Oriented - Principally seek for capital growth of investment
- ☐ Aggressive Growth - Principally seek for profit maximization with extensive use of derivatives or leverage

Asset Concentration Assessment

1. Based on your investment holdings in the Bank, your asset concentration per individual product is that:
this intended investment amount is **Below 20%** of your assets under management maintained in the Bank.

2. Based on your investment holdings in the Bank, your asset concentration per product type is that:
this intended investment amount together with the sum of previous investment(s) in the same product type which remain(s) outstanding is **Below 50%** of your assets under management maintained in the Bank.

3. Based on your investment holdings in the Bank, asset concentration per product risk rating is that:
this intended investment amount together with the sum of previous investment(s) in products with the same risk level in the Bank is **Below 100%** of your assets under management maintained in the Bank.

Previous **Next**

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Currency-linked Deposit Online Subscription Demo

IPO Bond Subscription

Unit Trust

Unit Trust Monthly Investment Plan

Equity Linked Deposit

Currency-linked Deposit

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Suitability Assessment

Suitability Assessment

Customer	Product	Result
Risk Matching		
Investment risk profile	Risk level	✓ Match
Aggressive	Medium	
Investment Objective Matching		
Investment objective	Investment objective(s)	✓ Match
Income Oriented	Income Oriented , Growth Oriented	
Investment Tenor Matching		
Investment horizon	Tenor	✓ Match
5 years or above	Less than 1 year	
Investment Experience/ Knowledge		✓ Pass
Asset Concentration Assessment		✓ Pass

Suitability Assessment Result:
 ✓ *The selected product is suitable to you.*

Pre-Investment Cooling-off Period (PICOP)
☒ I/We fully understand that the Pre-Investment Cooling-off Period ("PICOP") arrangement is provided by the Bank but I/we request to opt out from the PICOP arrangement. I/We declare that the invested amount for this subscription is below 20% of my/our asset concentration.

Customer Declaration
 I/We confirm and declare that

- ☒ I/We have investment experience and/or investment knowledge in Currency-linked Deposit.
- ☒ I/We fully understand the nature and associated risks of the product as well as the suitability assessment result. I/We consider that this product is suitable for me/us after taking into account my/our risk appetite, investment objective(s), financial situation, asset concentration and personal circumstances. I/We fully understand the investment product and the risks involved, and I/we request to apply for the product.
- ☒ I/We understand that there is/are other investment alternative(s), which match(es) with my/our risk appetite, investment objective & experience, and expected investment horizon. I/We decide to apply for the product and do not consider any other alternatives at the moment.
- ☒ I/We fully understand the product risk rating as shown as above is subject to change by the Bank from time to time and I/we can visit the Bank's website: www.ocbc.com.hk for details of the most recent risk rating update. I/We understand that I/we should carefully consider if the product continues to be suitable for me/us after taking into account the revised product risk level (if any), my/our risk appetite, investment objective(s), financial situation, asset concentration and personal circumstances. If there is any mismatch as a result of a change in the product risk level, I/we am/are advised to seek independent professional advice.

Previous
Next

Suitability Assessment Result
(Transaction will be rejected if there is any mismatch)

2 Read, confirm and declare
Customer Declaration

1 Choose to opt out PICOP arrangement
(if applicable *)

*Opt out PICOP arrangement is applicable to customer with the following conditions:

- Elderly customers aged 65 or above, who is a first-time buyer of relevant currency linked product types and customer's asset concentration is below 20%.

3 Click "Next"

Currency-linked Deposit Online Subscription Demo



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Currency-Linked Deposit

1 Input "Deposit Amount", "Strike Rate", "Currency-linked Deposit Account", "Debit Principal Amount Account" and "Settlement Account (Linked Currency)"

2 Click "Calculate Interest Rate" to calculate the interest rate after inputting the Strike Rate

3 Click "Check A/C Balance" to display the Debit Principal Account balance

4 Read and click to agree and acknowledge the application details

5 Click "Submit"

Deposit Currency and Amount:	HKD 100000
	Minimum: HKD 100,000.00
	Maximum: HKD 156,000.00
Linked Currency:	AUD
Deposit Tenor (Days):	2-Week (14 days)
Trade Date:	2023/06/06
Value Date:	2023/06/06
Exchange Rate Fixing Date:	2023/06/20
Maturity Date:	2023/06/20
Spot Rate:	5.2340
Strike Rate:	5.2310
Interest Rate (% p.a.):	37.00%
Currency-linked Deposit Account:	Premier Banking Currency Linked HKD 476471-386
Debit Principal Amount from:	Premier Banking Savings HKD 163372-100
Settlement Account (Deposit Currency):	Premier Banking Savings HKD 163372-100
Settlement Account (Linked Currency):	Premier Banking Multi-Currency Statement AUD 404121-030

☒ I/We agree and acknowledge that:

(i) You may accept or reject my/our Currency Linked Deposit application at your sole and absolute discretion and

(ii) once I/we place an order with you, I/we will be committed to making the Currency Linked Deposit unless the Post-sale Cooling-off Period is applicable and I/we exercise such right and consequently I/we will be exposed to the risks associated with this investment product starting from the time when I/we place an order.

For the purpose of my/our application, I/we authorize the Bank until value date to hold and debit the Principal Amount from the account indicated above. Without prejudice to the rights of the Bank under the Currency-linked Deposit Terms and Conditions, I/we also authorize the Bank to credit after maturity of the deposit the principal and interest into Settlement Account indicated above.

Previous Submit Cancel

Currency-linked Deposit Online Subscription Demo



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Outstanding Deal Summary

Place Order

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Currency-Linked Deposit

Transaction Details

Deposit Currency and Amount:	HKD100,000.00
Linked Currency:	AUD
Deposit Tenor (Days):	2-Week (14 days)
Trade Date:	2023/06/06
Value Date:	2023/06/06
Exchange Rate Fixing Date:	2023/06/20
Maturity Date:	2023/06/20
Spot Rate:	5.2356
Strike Rate:	5.2310
Interest Rate (% p.a.):	36.73%
Currency-linked Deposit Account:	Premier Banking Currency Linked HKD 476471-386
Debit Principal Amount from:	Premier Banking Savings HKD 163372-100
Settlement Account (Deposit Currency):	Premier Banking Savings HKD 163372-100
Settlement Account (Linked Currency):	Premier Banking Multi-Currency Statement AUD 404121-030
** Settlement Amount (Deposit Currency):	HKD101,408.82
*** Settlement Amount (Linked Currency):	AUD19,386.13

☒ I/We agree and acknowledge that:
(i) You may accept or reject my/our Currency Linked Deposit application at your sole and absolute discretion and
(ii) once I/we place an order with you, I/we will be committed to making the Currency Linked Deposit unless the Post-sale Cooling-off Period is applicable, consequently I/we will be exposed to the risks associated with this investment product starting from the time when I/we place an order.
For the purpose of my/our application, I/we authorize the Bank until value date to hold and debit the Principal Amount from the account indicated above. Without prejudice to the right of the Bank under the Currency-linked Deposit Terms and Conditions, I/we also authorize the Bank to credit after maturity of the deposit the principal and interest into Settlement Account indicated above.

Amend

Confirm

Cancel

Check transaction details and click "Confirm"

Currency-linked Deposit Online Subscription Demo



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Your Instruction was Executed. Bank Ref. No. 330516H00011

Instruction executed

Currency-Linked Deposit

Deposit Confirmation

Warning

This is a structured product involving derivatives. The investment decision is yours but you should not invest in the Currency-linked 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. Currency-linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Transaction Details

Deposit Currency and Amount:	HKD100,000.00
Linked Currency:	AUD
Deposit Tenor (Days):	2-Week (14 days)
Trade Date:	2023/06/06
Value Date:	2023/06/06
Exchange Rate Fixing Date:	2023/06/20
Maturity Date:	2023/06/20
Spot Rate:	5.2356
Strike Rate:	5.2310
Interest Rate (% p.a.):	36.73%
Currency-linked Deposit Account:	Premier Banking Currency Linked HKD 476471-386
Debit Principal Amount from:	Premier Banking Savings HKD 163372-100
Settlement Account (Deposit Currency):	Premier Banking Savings HKD 163372-100
Settlement Account (Linked Currency):	Premier Banking Multi-Currency Statement AUD 404121-030
** Settlement Amount (Deposit Currency):	HKD101,408.82
*** Settlement Amount (Linked Currency):	AUD19,386.13

Currency-linked Deposit Online Subscription Demo

Not the same as buying the Linked Currency - Investment in CLD is not the same as buying the Linked Currency directly.

Market risk - The return of CLD is linked to the exchange rates of the Deposit Currency against the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors.

No guarantee or collateral - CLD is not secured by any collateral, and is subject to the "Credit and insolvency risks of the Bank" as mentioned in "Currency-linked Deposit Important Facts Statement".

No first priority to collateral realization proceeds - CLD is not backed by any collateral, thus you are no longer having the right to realize the collateral or gain any priority to the entire collateral realization proceeds.

Credit and insolvency risks of the Bank - When you invest CLD, the Bank has performance obligations to you and you will be relying on the Bank's creditworthiness, internal systems, process and procedures to fulfill such obligations. If the Bank becomes insolvent or defaults on its obligations under CLD, the settlement of the CLD is subject to the credit and insolvency risks of the Bank itself, and you will be ranked as an unsecured creditor of the Bank. In the worst case, you may lose your entire Principal Amount and receive no interest, irrespective of the performance of the Linked Currency and the terms of your CLD.

No liquid secondary market - There is no secondary market for you to sell your CLD prior to its maturity. If you try to sell your CLD, you may not be able to find a buyer.

Liquidity risk - CLD is designed to be held till maturity. You do not have a right to request early termination of this product before maturity.

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

Risks of early termination by the Bank - The Bank has the right (but not the obligation) to terminate the CLD early upon occurrence of certain events. If CLD is terminated by the Bank early, you may suffer a substantial loss under this product as described in the section "Can the Bank adjust the terms or early terminate the products" in "Currency-linked Deposit Important Facts Statement".

Concentration issues - You should avoid excessive investment in any single type of investment.

Risk relating to Renminbi (applicable to CLD which involves CNY)-

- **Market and Currency Risk:** If the Deposit Currency or the Linked Currency is CNY, you should note that the value of Renminbi against other currencies fluctuates and will be affected by the PRC's government control (for example, the PRC government regulates conversion between Renminbi and other currencies), which may result in a loss of value under the CLD if you subsequently convert Renminbi to another currency (including Hong Kong dollars).
- **Conversion of Renminbi:** Renminbi is currently not freely convertible. There is a limited pool of Renminbi outside the PRC and any tightening of foreign exchange control by the government may adversely affect the liquidity of offshore Renminbi. Conversion of Renminbi through the Bank is subject to the restriction specified by regulatory requirements and the position of the Bank and the Bank's commercial decisions at the relevant time.
- **Different Markets of Renminbi:** Although both onshore Renminbi and offshore Renminbi are the same currency, they are traded in different and separated markets. As the two markets are independent of each other, the flow between them is highly restricted, onshore Renminbi and offshore Renminbi are currently traded at different exchange rates and their movements may not be in the same direction or scale. The offshore Renminbi exchange rate may deviate significantly from the onshore Renminbi exchange rate.

I/We hereby agree and acknowledge that for the purposes of the Currency-linked Deposit Terms and Conditions (the "Terms and Conditions"), the above Important Risk Warning shall constitute the Risk Disclosure Statement (as defined in the Terms and Conditions) and we shall be deemed to have signed such statement.

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1. These pages contain general information and are designed only as a means of communicating with you. These pages have not been authorized by the Securities and Futures Commission nor any other regulatory authority in Hong Kong. You must read all of the offering documents before making any investment decision and must only make an investment decision on the basis of those documents. If you are in doubt of making any investment decisions, you should seek independent professional advice.
2. Investment involves risks. Currency-linked Deposit ("CLD") is NOT principal protected and the return is limited to the pre-determined Interest Amount. You may result in a loss of the entire Principal Amount invested.
3. CLD is NOT a substitute for a traditional fixed deposit.
4. CLD is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
5. CLD is an unlisted structured investment product involving derivatives. The investment decision is yours but you should not invest in the CLD 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.
6. Please read and understand the [OCBC Bank \(Hong Kong\) Limited Terms & Conditions for All Accounts and Related Services](#), [Currency-linked Deposit Terms and Conditions](#) and [Currency-linked Deposit Important Facts Statement](#) before deciding whether to invest in a Currency-linked Deposit. You may obtain printed copies of these documents at the investment corner of our [designated branches](#).
7. CLD order placement is available from 9:00a.m. to 5:30p.m. on Monday to Friday (except non-business day of Hong Kong or by OCBC Bank decision from time to time).
8. ** If, on the exchange rate fixing date, the Linked Currency appreciates against the Deposit Currency or has not changed value by comparing the fixing rate with the strike rate, the customer will be repaid with the amount of the Deposit Currency plus accrued interest on maturity date.
9. ***If, on the fixing date, the Linked Currency depreciates against the Deposit Currency when comparing the fixing rate with the strike rate, the customer will be repaid with the amount of the Linked Currency plus accrued interest based on the strike rate on maturity date.
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Outstanding Deal Summary

Place Order

Outstanding Deal Summary

Account: Premier Banking Currency Linked HKD 476471-386

Reference No.	Deposit Amount	Linked Currency	Strike Rate	Interest Rate (% p.a.)	Deposit Tenor (Days)	Exchange Rate Fixing Date	Maturity Date
330502H00004	HKD 100,103.00	GBP	9.673000	52.750000%	7	2023/06/06	2023/06/06
330502H00005	HKD 100,104.00	CHF	8.634300	52.220000%	7	2023/06/06	2023/06/06
330502H00009	HKD 100,001.00	NZD	4.705800	62.360000%	7	2023/06/06	2023/06/06
330516H00001	HKD 100,000.00	AUD	5.162200	49.740000%	8	2023/06/06	2023/06/06
330516H00002	HKD 100,000.00	AUD	5.162200	49.740000%	8	2023/06/06	2023/06/06
330516H00003	HKD 100,000.00	AUD	5.158300	49.740000%	8	2023/06/06	2023/06/06
330516H00010	HKD 100,000.00	AUD	5.222600	36.460000%	14	2023/06/06	2023/06/06
330516H00011	HKD 100,000.00	AUD	5.231000	36.730000%	14	2023/06/06	2023/06/06

Note and Disclaimer :

1. Investment involves risk. Amount invested may be lost.

2. CLD is NOT a structured deposit.

3. CLD is NOT a principal protected investment.

4. CLD is an unlisted structured investment product involving derivatives. The investment decision is yours but you should not invest in the CLD 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.

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6. The Outstanding Deal Summary includes the CLD order(s) matured today.

7. Please click 'Reference No.' for the transaction details.

8. For enquiries, please contact our Wealth Management Manager at the investment corner of our designated branches.

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Customer Services Hotline 2815-9919

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Outstanding deal details are available for inquiry before maturity in "Outstanding Deal Summary"

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Outstanding Deal Summary

Place Order

Outstanding Deal Summary

Transaction Details

Reference No:	330516H00011
Deposit Currency and Amount:	HKD100,000.00
Linked Currency:	AUD
Deposit Tenor (Days):	2-Week (14 days)
Value Date:	2023/06/06
Exchange Rate Fixing Date:	2023/06/20
Maturity Date:	2023/06/20
Spot Rate as at order placement:	5.235600
Strike Rate:	5.231000
Interest Rate (% p.a.):	36.730000%
Currency-linked Deposit Account:	Premier Banking Currency Linked HKD 476471-386
Debit Principal Amount from:	Premier Banking Savings HKD 163372-100
Settlement Account (Deposit Currency):	Premier Banking Savings HKD 163372-100
Settlement Account (Linked Currency):	Premier Banking Multi-Currency Statement AUD 404121-030
Settlement Amount (Deposit Currency):	HKD101,408.82
Settlement Amount (Linked Currency):	AUD19,386.13
Fixing Rate:	
Receive On Maturity:	

Transaction details

The fixing rate result will be shown after 2:00 p.m. on the Maturity Date



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