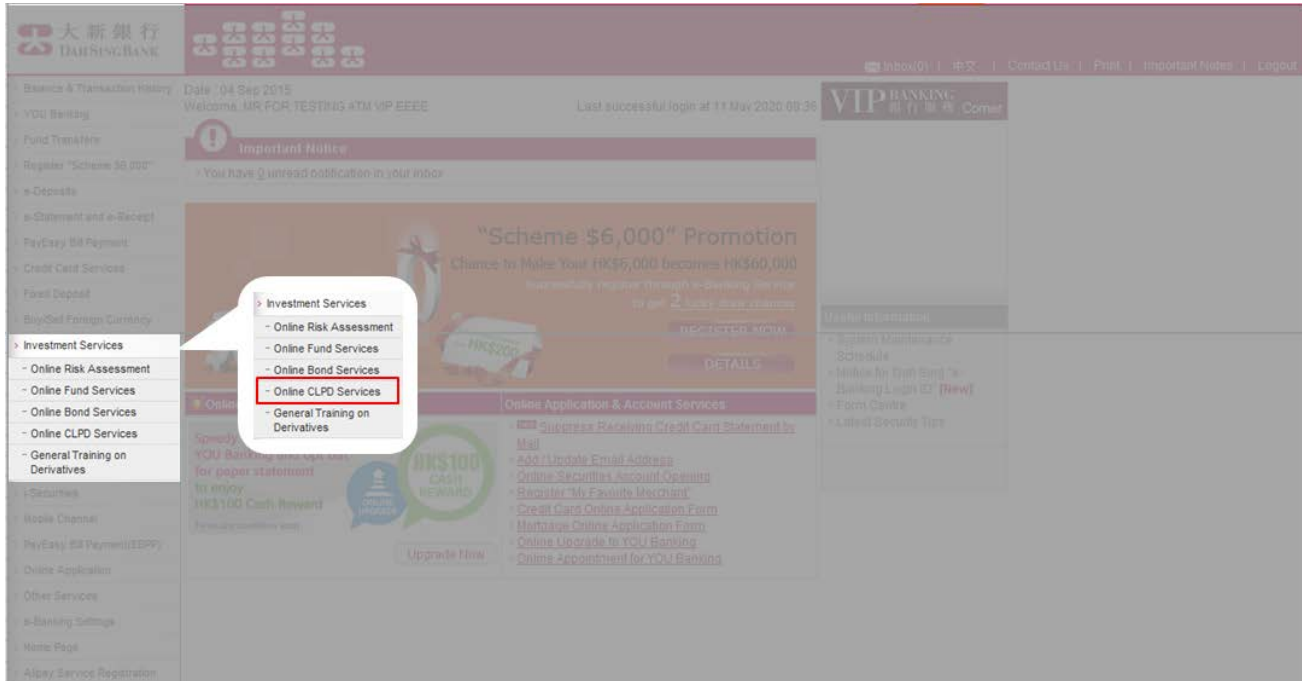


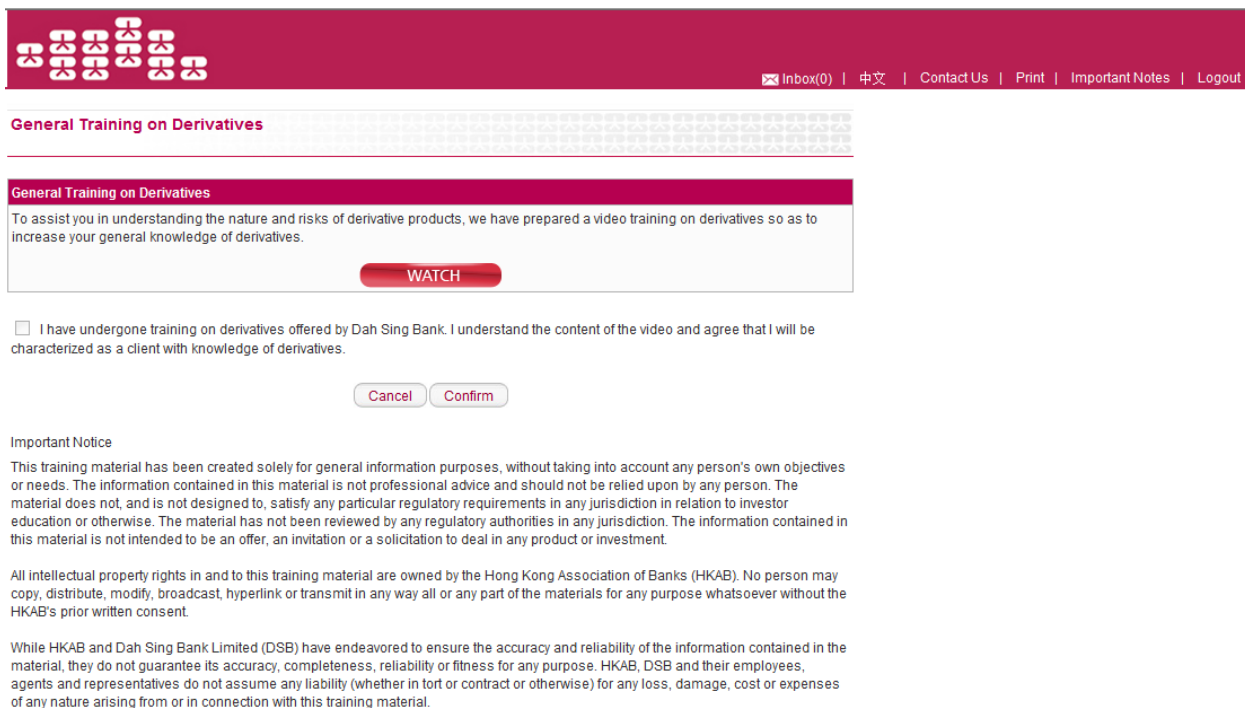
## Online CLPD Service User Guide

### CLPD Subscription

1. Login Dah Sing e-Banking Service
2. Click "CLPD Subscription" under Investment Services – Online CLPD Services in the menu bar on the left



3. Complete the General Training on Derivatives (for customers who do not have Derivative Knowledge)



The screenshot displays the 'General Training on Derivatives' page. At the top, there is a navigation bar with 'Inbox(0) | 中文 | Contact Us | Print | Important Notes | Logout'. Below the header, the page title 'General Training on Derivatives' is shown. The main content area contains the following text:

To assist you in understanding the nature and risks of derivative products, we have prepared a video training on derivatives so as to increase your general knowledge of derivatives.

**WATCH**

I have undergone training on derivatives offered by Dah Sing Bank. I understand the content of the video and agree that I will be characterized as a client with knowledge of derivatives.

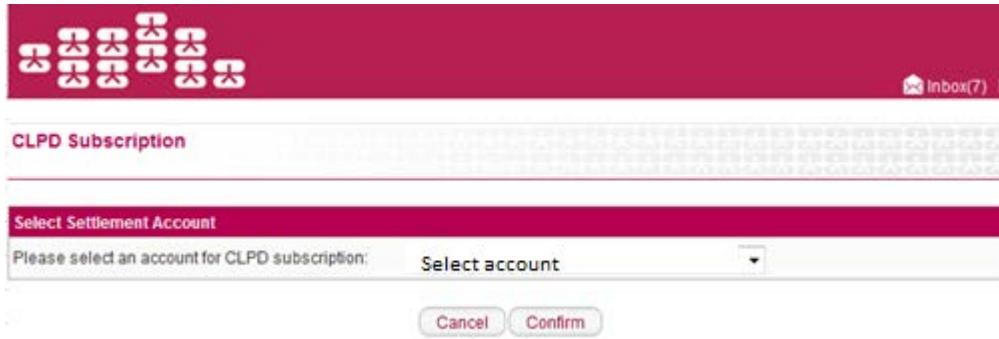
**Cancel** **Confirm**

**Important Notice**  
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#### 4. Select Settlement Account



The screenshot shows a web interface for Dah Sing Bank. At the top left is the bank's logo, and at the top right is an 'Inbox(7)' notification. Below the header is a 'CLPD Subscription' section. The main part of the screenshot is a 'Select Settlement Account' dialog box. It contains the text 'Please select an account for CLPD subscription:' followed by a dropdown menu labeled 'Select account'. Below the dropdown are two buttons: 'Cancel' and 'Confirm'.

5. Read the Important Notice, Recap on Product Features and Key Risks, and Declaration on the page carefully

- If you understand and accept the contents, tick the checkbox at the bottom to confirm
- Click "Confirm" to proceed

CLPD Subscription

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Important Notice

Please note that all currency pairs of Currency Linked Premium Deposit offered for online subscription are limited to those provided by Dah Sing Bank, Limited.  
If you are (i) aged 65 or above, (ii) education level of primary or below, (iii) visually impaired, (iv) total sum of annual income and [net worth](#) is below HK\$350,000, you are a "Vulnerable Customer" and you may request our Bank staff and/or bring a companion to any one of our branches to witness the transaction. If you do not require any witness for this transaction, you may continue to conduct the Online Currency Linked Premium Deposit subscription.

Recap on Product Features and Key Risks

Currency Linked Premium Deposit ("CLPD") is a structured product that consists of a time deposit (in Deposit Currency) and a currency option on an Alternate Currency of your choice. At the Fixing Date (same as Maturity Date), if the Alternate Currency has depreciated against the Deposit Currency to a level below the Conversion Rate, the Principal and Interest on your deposit will be paid in the Alternate Currency at the Conversion Rate; if the Alternate Currency has not depreciated against the Deposit Currency to a level below the Conversion Rate (or the Fixing Rate is equal to the Conversion Rate), the Principal and Interest on your deposit will be paid in the Deposit Currency. There is no fee for the subscription of this product.

This service/product is not targeted at customers in the European Union.

The key risks for CLPD are set out below. However, these risks do not represent all possible risks associated with an investment in CLPD. You should obtain any necessary and appropriate professional advice before investing in this product.

**Non-Principal Protected Structured Deposit** – CLPD is a structured deposit involving derivatives. CLPD is not principal protected. You could lose all or part of your original deposit amount.

**Derivative Risk** – CLPD is embedded with foreign exchange option(s). 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.

**Not a Protected Deposit** – CLPD is not equivalent to time deposit and should not be regarded as a substitute for time deposit. CLPD is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

**Foreign Exchange Risk** – The return of CLPD is linked to the exchange rate between the Deposit Currency and the Alternate Currency. Movements in exchange rates can be sudden and drastic, and affected by complex political and economic factors. You will be exposed to a risk of loss arising from exchange rate fluctuations. If the Deposit Currency and/or Alternate Currency is/are not 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.

**Exchange Control** – For currencies subject to exchange controls imposed by the relevant governments, such as renminbi (RMB), the exchange rates may be easily affected by change in government policies. Such currencies may have different exchange rates quoted in different markets. For example, exchange rates of RMB are quoted in onshore and offshore markets, the onshore rate of RMB is being referred as "CNY" and the offshore rate (i.e. when traded in Hong Kong) is being referred as "CNH". Although CNY and CNH represent the same currency, they do not necessarily have the same exchange rate and may not move in the same direction.

**Limited Potential Return** – Investing in CLPD is not the same as investing in the Alternate Currency directly. Even if your view of the market movement of the Alternate Currency is correct, the maximum potential return is limited to the total interest amount for the CLPD.

**Credit Risk** – CLPD is not supported by any collateral or guarantee. CLPD is subject to the creditworthiness of the Bank. If the Bank becomes insolvent or goes into liquidation or defaults on its obligations under the CLPD while your CLPD is still outstanding, you will rank as an unsecured creditor of the Bank and could, in the worst case, lose your entire deposit amount irrespective of the terms of the CLPD.

**Liquidity Risk** – CLPD should be held until maturity. CLPD is not listed on any exchange and is not transferable. Any termination, cancellation or withdrawal prior to maturity is subject to the consent of the Bank. You may incur significant costs or losses as a result of early termination, cancellation or withdrawal.

**Risks of early termination by the Bank** – The Bank has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is terminated by the Bank early, you may suffer a substantial loss under this product.

**Suitability** – This is a structured product involving derivatives. The investment decision is yours but you should not invest in the CLPD 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.

**Conflict of Interests** – Potential conflicts of interest may arise from the different roles played by the Bank, its subsidiaries and/or its affiliates in connection with the CLPD. The Bank and/or its subsidiaries and/or its affiliates may enter into, adjust or unwind transactions relating to the relevant currencies, whether for its or its subsidiaries' or its affiliates' proprietary accounts or for account under management or to facilitate transactions on behalf of investors or otherwise. In carrying out these roles, the Bank's economic interests and those of its subsidiaries and/or its affiliates are potentially adverse to the investors' interests in the CLPD.

**Not Covered by the Investor Compensation Fund** – The CLPD is not listed on any stock exchange and is not covered by the Investor Compensation Fund in Hong Kong.

Declaration

I hereby declare and confirm that


- I confirm that I have read and understood the product features and the key risks of the Currency Linked Premium Deposit ("CLPD") that are contained in the [Product Leaflet](#)\* and [Important Facts Statement](#)\*. I confirm that my investment decision in CLPD is based on my own judgment without relying upon any communication (written or oral) or document provided to me, including its agent or employees. I further confirm that the Bank has not given me any assurances in relation to the CLPD.  
\* Please install [Adobe Acrobat Reader 5.0](#) or above to view the Offering Documents of the Currency Linked Premium Deposit. You may also obtain the Offering Documents at any of our branches.
- I acknowledge that I have been informed and I understand that the CLPD is not a protected deposit and is not covered by the Deposit Protection Scheme in Hong Kong.
- I understand that the Bank is acting as principal to effect the following transaction. The Bank and/or any of its associates would benefit from the origination and distribution of this product.
- I confirm that I am not: (a) a U.S. Person within the meaning of Section 7701(a)(30) and the regulations thereunder of the United States Internal Revenue Code of 1986 (as amended) or Rule 902(k) of Regulation S of the United States Securities Law, or (b) a U.S. owned foreign entity, as defined in Sections 1471(d)(3) and 1473(2) and the regulations thereunder of the United States Internal Revenue Code of 1986 (as amended). I also confirm that I am not acting as agent on behalf of any U.S. Person or any U.S. owned foreign entity. I undertake to immediately notify the Bank should I (in case of joint account holders, any one of us) become or am deemed to be a U.S. Person or a U.S. owned foreign entity at any future time. I confirm that I am not a resident or an agent for a resident of Canada.
- I undertake to confirm the terms and conditions of the CLPD in this application. The confirmation after the completed transaction constitutes a "Confirmation" as referred to the [Master Terms and Conditions](#) including its General Terms and the Specific Terms for Asset Linked Deposits, as modified from time to time (the "Agreement") between you and us. This Confirmation supplements, forms part of, and is subject to the Agreement.
- I agree and understand that the order is irrevocable after submission of subscription instruction.

You can also download Product Leaflet and Important Facts Statement here

I hereby declare and confirm that I have read and understood the above statements.

[Back](#) [Cancel](#) [Confirm](#)

## 6. Input Subscription Order


Inbox(0) | 中文 | Contact Us | Print | Important

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**CLPD Subscription**

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**Step 1: Input Subscription Amount**

Deposit Currency / Subscription Amount\* HKD 100000

\* For online CLPD subscription, please enter a subscription amount between USD 12,500 and USD 2,500,000 or its equivalent.

**Step 2: Suitability Checking**

1. My investment objective for this transaction is the same as the product investment objective i.e.  Yes  No
2. Yield Enhancement My investment objective period of this investment product suits my intended investment tenor and I do  Yes  No
3. I have relevant investment  Yes  No
4. The investment amount  Yes  No
5. My total investments in  Yes  No

**Step 3: View Rate**

By Standard Conversion Rate: Alternate Currency: HKD Tenor: 1-week

OR

By Specific Conversion Rate: Alternate Currency: Select currency Tenor: Select tenor Input Conversion Rate:

[Click here to open the breakeven calculator](#) View Rate

**Step 1:** Specify the (i) deposit currency and (ii) the subscription amount. The subscription amount should be in-between USD 12,500 and USD 2,500,000 or its equivalent

**Step 2:** To ensure that this product is suitable for you, please go through 5 suitability questions in "Suitability Checking". Please select your investment objective for this transaction

**<Standard Conversion Rate>**  
Step 3: If you want to have an overview of the market interest rates of various currencies or tenors, please choose "Standard Conversion Rate"

**<Specific Conversion Rate>**  
Step 3: If you have desired alternate currency, tenor and conversion rate, you can choose "Specific Conversion Rate" instead

**Remarks 1:** You may need to subscribe CLPD at our branches or via phone channel under some situations for better protection of your interest.

**Remarks 2:** To offer better protection to elderly customers, elderly customers are required to additionally confirm on "PICOP Arrangements". For details, please refer to the remark on PICOP below.

Click to view rate by "Standard Conversion Rate":

Step 4: Subscription Details and Rates Deposit Currency / Subscription Amount : HKD 1,000,000.00 As at 31/01/2013 12:11:23 HKT								
Alternate Currency	Spot Exchange Rate	Conversion Rate	1-Week	2-Week	1-Month	2-Month	3-Month	6-Month
AUD	8.0574	8.0574 8.0474	<u>31.65%</u> ▶ <u>27.92%</u> ▶	<u>30.23%</u> ▶ <u>28.62%</u> ▶	<u>19.06%</u> ▶ <u>18.24%</u> ▶	<u>12.82%</u> ▶ <u>12.43%</u> ▶	<u>9.55%</u> ▶ <u>9.28%</u> ▶	<u>5.79%</u> ▶ <u>5.63%</u> ▶
CAD	7.7355	7.7355 7.7255	<u>32.19%</u> ▶ <u>18.77%</u> ▶	<u>28.89%</u> ▶ <u>27.27%</u> ▶	<u>18.37%</u> ▶ <u>17.55%</u> ▶	<u>9.39%</u> ▶ <u>9.00%</u> ▶	<u>5.67%</u> ▶ <u>5.41%</u> ▶	<u>2.45%</u> ▶ <u>2.32%</u> ▶
CHF	8.5364	8.5364 8.5264	<u>29.52%</u> ▶ <u>26.32%</u> ▶	<u>30.23%</u> ▶ <u>28.62%</u> ▶	<u>18.10%</u> ▶ <u>17.28%</u> ▶	<u>8.94%</u> ▶ <u>8.55%</u> ▶	<u>5.67%</u> ▶ <u>5.41%</u> ▶	<u>2.04%</u> ▶ <u>1.91%</u> ▶
EUR	10.5324	10.5324 10.5224	<u>35.92%</u> ▶ <u>33.79%</u> ▶	<u>31.58%</u> ▶ <u>30.50%</u> ▶	<u>19.47%</u> ▶ <u>18.92%</u> ▶	<u>9.21%</u> ▶ <u>8.82%</u> ▶	<u>5.67%</u> ▶ <u>5.41%</u> ▶	<u>2.45%</u> ▶ <u>2.32%</u> ▶
GBP	12.2642	12.2642 12.2542	<u>30.05%</u> ▶ <u>27.92%</u> ▶	<u>29.96%</u> ▶ <u>28.89%</u> ▶	<u>18.24%</u> ▶ <u>17.69%</u> ▶	<u>8.82%</u> ▶ <u>8.43%</u> ▶	<u>5.67%</u> ▶ <u>5.41%</u> ▶	<u>2.45%</u> ▶ <u>2.32%</u> ▶
JPY	0.085448	0.085448 0.085348	<u>29.52%</u> ▶ <u>26.32%</u> ▶	<u>29.16%</u> ▶ <u>27.54%</u> ▶	<u>17.69%</u> ▶ <u>16.87%</u> ▶	<u>8.82%</u> ▶ <u>8.43%</u> ▶	<u>5.67%</u> ▶ <u>5.41%</u> ▶	<u>2.45%</u> ▶ <u>2.32%</u> ▶
NZD	6.4762	6.4762 6.4662	<u>38.60%</u> ▶ <u>34.86%</u> ▶	<u>35.10%</u> ▶ <u>32.93%</u> ▶	<u>22.63%</u> ▶ <u>21.53%</u> ▶	<u>12.82%</u> ▶ <u>12.43%</u> ▶	<u>9.55%</u> ▶ <u>9.28%</u> ▶	<u>5.79%</u> ▶ <u>5.63%</u> ▶

Please click ▶ next to your desired rate to proceed to the next step.

To meet your various needs, two quotes will be provided for your selection:

- (i) Quote with a conversion rate that equals spot exchange rate
- (ii) Quote with a conversion rate that is more conservative than spot exchange rate

Click to view rate by "Specific Conversion Rate ":

Step 4: Subscription Details and Rates Deposit Currency / Subscription Amount : HKD 1,000,000.00 As at 31/01/2013 12:13:17 HKT					
Alternate Currency	Spot Exchange Rate	Conversion Rate	1-Week	Principal + Interest on Maturity (Paid in Deposit Currency)	Principal + Interest on Maturity (Paid in Alternate Currency)
AUD	8.0590	8.0473	<u>27.39%</u> ▶	HKD 1,005,252.88	AUD 124,918.03

Please click ▶ next to your desired rate to proceed to the next step.

Quotes will be provided according to the alternate currency, tenor and conversion rate you selected. Meanwhile, the sum of principal and interest on maturity in deposit or alternate currency is shown for your easy reference.

### Smart Tip – Breakeven Calculator


You can use the Breakeven Calculator to calculate the breakeven exchange rate. The breakeven exchange rate is the rate at which you do not have loss or profit.

**Step 3: View Rate**

By Standard Conversion Rate:

Alternate Currency  ▼

Tenor  ▼

 [Click here to open the breakeven calculator](#)

**Breakeven Calculator**

Please input details below and click "Calculate".  
The breakeven rate will be shown at the bottom.

Deposit Currency  ▼

Alternate Currency  ▼

Tenor  ▼

Input Conversion Rate

Enter Interest Rate  %

Breakeven rate

*All the information is for reference only.*



## 7. Confirm Subscription Order

The details of your subscription order will be displayed:

- Verify the order details carefully
- Click "Proceed" if you agree with the order details. Note that you cannot amend or cancel the order once it has been submitted

### CLPD Subscription

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Please verify the below instructions before confirming this order.

<b>Product Name (Code)</b>	Currency Linked Premium Deposit ("Deposit Currency" Linked with "Alternate Currency") (CLPD-LM)
<b>Trade Date</b>	2020/03/20
<b>Deposit Date</b>	2020/03/20
<b>Fixing Date<sup>^</sup></b>	2020/03/27
<b>Maturity Date</b>	2020/03/27
<b>Deposit Amount</b>	USD 20,000.00
<b>Interest Rate (Annualized)</b>	43.73%
<b>Interest Amount</b>	USD 170.06
<b>Alternate Currency</b>	GBP
<b>Conversion Rate</b>	1.1731
<b>Principal + Interest on Maturity</b>	If paid in Deposit Currency: USD 20,170.06 If paid in Alternate Currency: GBP 17,193.81
<b>Settlement Account No</b>	3288872714
<b>Product's Investment Objective</b>	Yield Enhancement, Income Focused
<b>Product Risk Rating</b>	Level 2
<b>My Investment Objective for This Transaction</b>	Income Focused

<sup>^</sup> The Bank will decide the Fixing Rate at 2:00PM HKT on the Fixing Date.

For the purpose herein, "CNH" means "CNY".

## 8. Completion of Subscription Order

- Your subscription order has been submitted. Confirmation will be shown and please print out this page or save a copy of it for record. Then, you can subscribe another currency pair or view your transaction record

### CLPD Subscription

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#### Confirmation Relating to Currency Linked Premium Deposit

Your order is completed. This is the confirmation for this transaction and no separate order confirmation will be mailed by the Bank. Please print out or save a copy for your record keeping.

Product Name (Code)	Currency Linked Premium Deposit ("Deposit Currency" Linked with "Alternate Currency") (CLPD-LM)
Trade Date	2020/03/20
Deposit Date	2020/03/20
Fixing Date <sup>^</sup>	2020/03/27
Maturity Date	2020/03/27
Deposit Amount	USD 20,000.00
Interest Rate (Annualized)	43.73%
Interest Amount	USD 170.06
Alternate Currency	GBP
Conversion Rate	1.1731
Principal + Interest on Maturity	If paid in Deposit Currency: USD 20,170.06 If paid in Alternate Currency: GBP 17,193.81
Settlement Account No	3288872714
Product's Investment Objective	Yield Enhancement, Income Focused
Product Risk Rating	Level 2
My Investment Objective for This Transaction	Income Focused
CLPD Reference No.	32300117

<sup>^</sup> The Bank will decide the Fixing Rate at 2:00PM HKT on the Fixing Date.

For the purpose herein, "CNH" means "CNY".

At the Fixing Date (same as Maturity Date), if the Alternate Currency has depreciated against the Deposit Currency to a level below the Conversion Rate, the Principal and Interest on your deposit will be paid in the Alternate Currency at the Conversion Rate; if the Alternate Currency has not depreciated against the Deposit Currency to a level below the Conversion Rate (or the Fixing Rate is equal to the Conversion Rate), the Principal and Interest on your deposit will be paid in the Deposit Currency.

For Currency Linked Premium Deposit with Deposit Currency or Alternate Currency being HKD or USD, the Product Risk Rating is "Level 3"; for Currency Linked Premium Deposit with both Deposit Currency and Alternate Currency being currencies other than HKD and USD, the Product Risk Rating is "Level 3".

Currency Linked Premium Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Save

Print

Subscribe another Currency Pair

Transaction Record