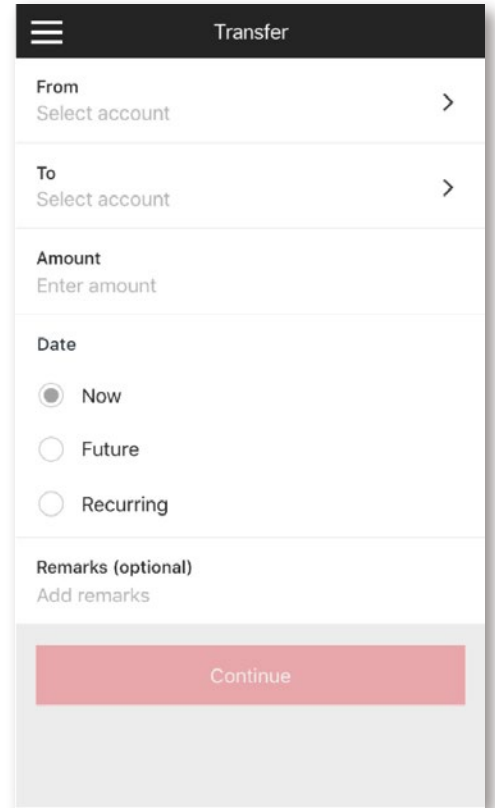
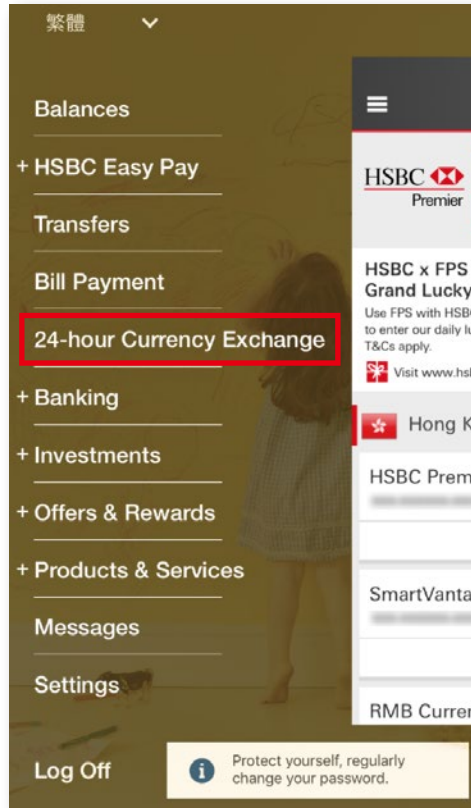
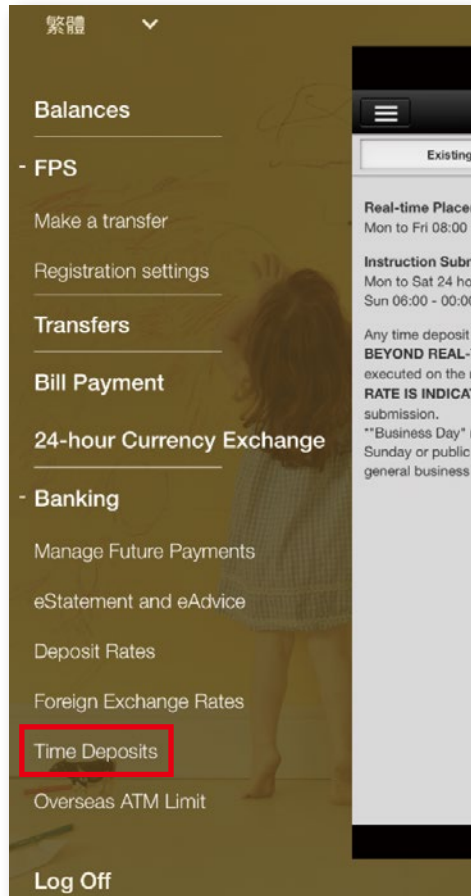


HSBC HK Mobile Banking app

- Log on to HSBC HK Mobile Banking app, select "24-hour Currency Exchange" at menu bar to perform foreign currency exchange transactions.

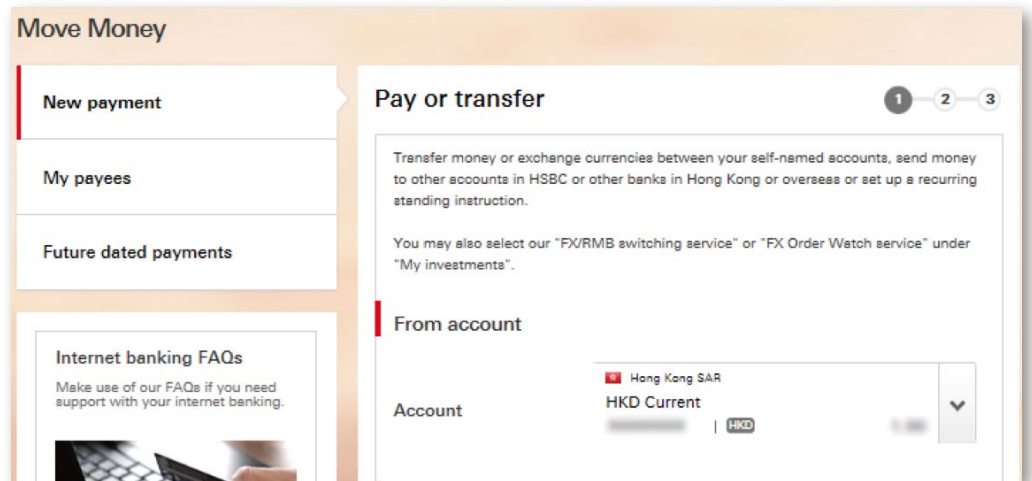
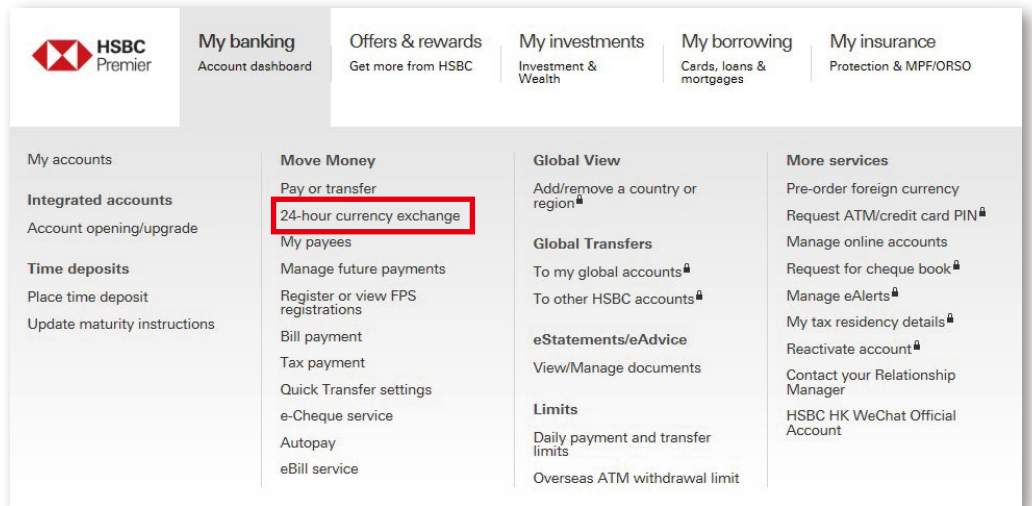


- After foreign currency exchange transactions are completed, select "Time Deposits" at menu bar to set up time deposit with the exchanged fund.



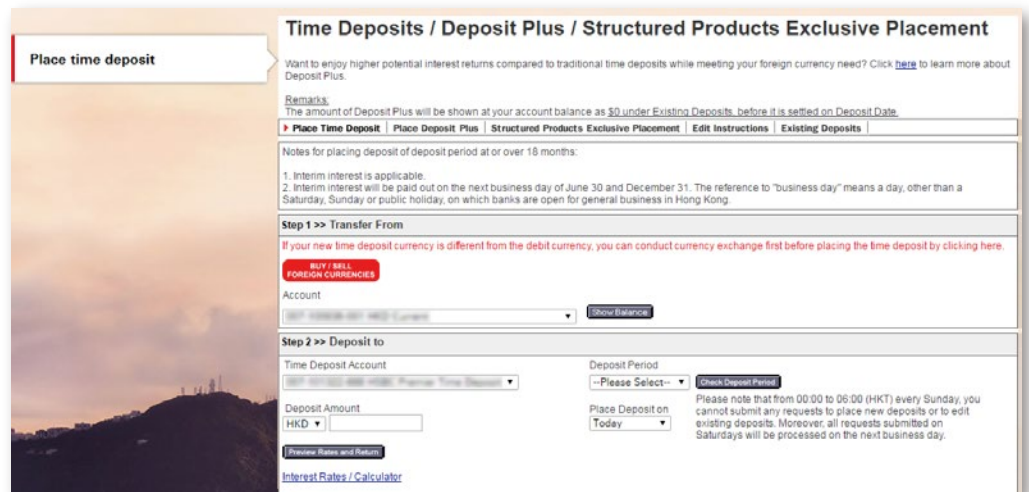
Personal Internet Banking

- Log on to Personal Internet Banking, select “24-hour currency exchange” under “Move Money” section to perform foreign currency exchange transactions.



Note: The screenshot above is for illustration only.

- After foreign currency exchange transactions are completed, select “Place time deposit” under “Time deposits” section to set up time deposit with the exchanged fund.



Note: The screenshot above is for illustration only.

Risk disclosure:

Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

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