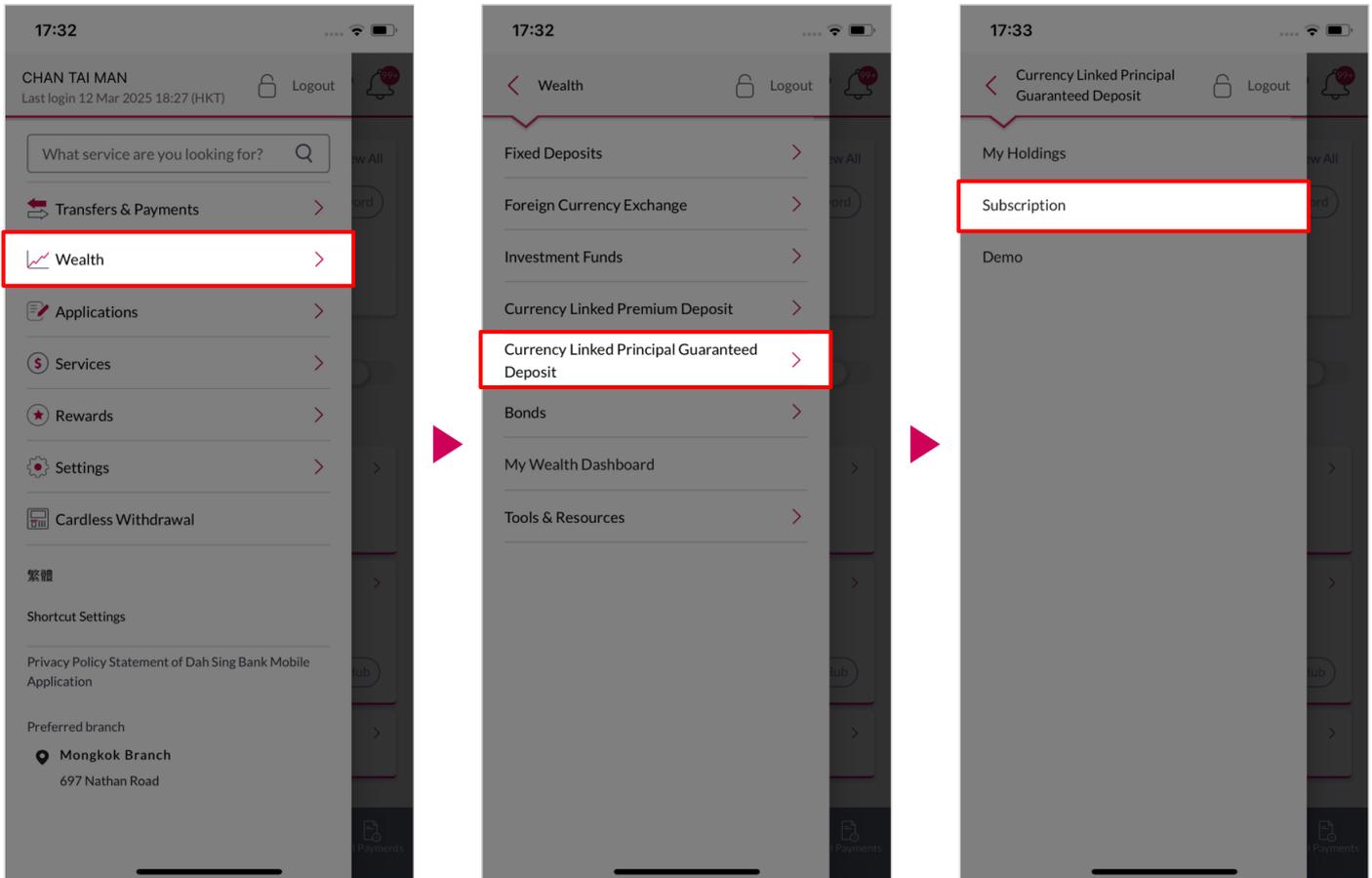


## Online CLPGD Service - Subscription User Guide

1. Log in to Dah Sing Digital Banking Service
2. Select **Wealth** > **Currency Linked Principal Guaranteed Deposit** > **Subscription** from the menu



### Customers must:

- Have a valid **Structured Deposit Master Account** (signing arrangement must be **either-to-sign** for joint-name account)
- Complete the General Training on Derivatives (for customers who do not have Derivative Knowledge)
- Complete Online Risk Assessment and the Risk Tolerance Level must match with this product
- Complete Technology Literacy Questionnaire and confirm to have adequate technology literacy for online investment services

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

3. Read the **Important Notes**, **Product Features** and **Key Risks Warning** on the page carefully

- If you understand and accept the contents, tick the checkbox at the bottom and click "**Read and Understood**" to proceed

Currency Linked Principal Guaranteed Deposit  
Subscription

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**Important Notes**

Please note that all currency pairs of Currency Linked Principal Guaranteed Deposit ("CLPGD") offered for online subscription are limited to those provided by Dah Sing Bank, Limited (the "Bank"). If the quota of the tranche of CLPGD that you are going to subscribe is full during the process of online subscription, your relevant CLPGD subscription instruction will be rejected.

If you are considered as a "vulnerable customer for all investment products", that is if the customer is (A) with observable disabilities, or (B) (i) is aged 65 or above, or (ii) has an education level of primary or below, or (iii) has limited means; and without investment experience,

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I hereby declare and confirm that I understand and accept the Important Notes and the risks involved in investing in this investment product. I confirm that I have read and understood the product features and key risks warning of the product and I understand that the risks factors set out only discuss the generic risks associated with an investment in Currency Linked Principal Guaranteed Deposit ("CLPGD"). I confirm that I have read and understood the above statements and I wish to proceed to online CLPGD subscription.

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**Read and Understood**

Cancel



#### 4. Select Product

- You can view the **CLPGD product(s)** currently available for subscription, and click to open and download the “Important Facts Statement” and “Term Sheet”
- Click “**View**” to view the corresponding product details

### Currency Linked Principal Guaranteed Deposit Subscription ✕

Showing 1-1 of 1 results
 Filters

**Currency Linked Principal Guaranteed Deposit GD25021403**

Currency: HKD | Tenor: 1 Month | Interest Rate / Potential Interest Rate (p.a.): 5.00% / 6.00%

View

 Important Facts Statement

 Term Sheet

You can click to open and download the "Important Facts Statement" and "Term Sheet"

To subscribe other tranches of CLPGD in addition to the above, please contact our Bank staff.

**Remarks**

- For more product details, please refer to the Term Sheet.
- Product Risk Rating (PRR) is classified into 5 levels, ranging from Level 1 to Level 5 (with Level 5 as the highest risk level).
- Investment involves risks. Please pay attention to the risks as stated in Key Risks Warning.
- Currency Linked Principal Guaranteed Deposit ("CLPGD") is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- The principal guaranteed feature of CLPGD is only applicable if it is held to maturity.
- CLPGD is subject to the creditworthiness of the Bank.

## 5. View Product Details

- Please click **“Important Facts Statement”** and **“Term Sheet”** for more product details
- Click **“Next”** to proceed

<
Currency Linked Principal Guaranteed Deposit Subscription
×

Deposit Currency ⓘ  
**HKD**

Tenor  
**34 Days**

Product Risk Rating  
**2**

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**Product Details**

Offer Period	From 10 Mar 2025 09:00 to 14 Mar 2025 19:00
Min. Deposit Amount	HKD 10,000.00
Increment Amount	HKD 1,000.00
Trade Date	08 May 2025
Deposit Date	08 May 2025
Observation Date	30 May 2025
Maturity Date	11 Jun 2025
Reference Exchange Rate	USD/HKD
Initial Reference Exchange Rate	Refer to Term Sheet
Trigger Level	Refer to Term Sheet
Embedded Currency Swap	Refer to Term Sheet

Principal Guarantee % at Maturity	100.00%
Interest Rate / Potential Interest Rate (p.a.)*	5.00% / 6.00%
Day Count Fraction	365
Investment Objective	Income Focused / Capital Preservation
Important Facts Statement	<a href="#">View</a>
Term Sheet	<a href="#">View</a>

**Remarks**

- \* Subject to Reference Exchange Rate on Observation Date.
- For more product details, please refer to the Term Sheet.
- Product Risk Rating (PRR) is classified into 5 levels, ranging from Level 1 to Level 5 (with Level 5 as the highest risk level).
- Investment involves risks. Please pay attention to the risks as stated in Key Risks Warning.
- Currency Linked Principal Guaranteed Deposit ("CLPGD") is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- The principal guaranteed feature of CLPGD is only applicable if it is held to maturity.
- CLPGD is subject to the creditworthiness of the Bank.

Next

## 6. Input Subscription Order

<
Currency Linked Principal Guaranteed Deposit Subscription
×

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### Subscription Details

Product Name & Code	Currency Linked Principal Guaranteed Deposit GD25021403
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### Offering Document

Important Facts Statement	<a href="#">View</a>
Term Sheet	<a href="#">View</a>

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### SD Master Account

785 000 00634 6

**Step 1: Select SD Master Account**

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### Settlement Account

VIP i-Account Multi-Currency Savings Account	Available Balance	
785 888 03213	HKD 1,180,478.79	

**Step 2: Account number and available balance of the linked Settlement Account will be automatically displayed**

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### Deposit Amount

HKD ▼

100000

**Step 3: Input deposit amount  
Please note the remarks of minimum and maximum deposit amount below**

Minimum deposit amount is HKD 100,000, and has to be in multiples of HKD 10,000.

Maximum deposit amount is HKD 2,000,000 or equivalent.

Please read and understand the Important Facts Statement and Term Sheet relating to the above Currency Linked Principal Guaranteed Deposit ("CLPGD") ("Offering Document") before clicking "Next".

Next

## 7. Complete Suitability Checking & Declaration

<
Currency Linked Principal Guaranteed Deposit Subscription
✕

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### Suitability Checking & Declaration

"Vulnerable Customer" Assessment Record

Assessment Date: 06 Dec 2022 00:57:05

- Aged 65 or above  
 Yes  No
- With education level of Primary or below  
 Yes  No
- Limited Means  
 Total amount of annual income and net worth is below HK\$ 350,000. Net worth is the total value of all assets (exclude real estate properties) deducted by the total value of liabilities (exclude outstanding mortgages)  
 Yes  No
- With Observable Disabilities (which may affect the customer's ability to make investment decision), e.g. incapacitated, visually impaired, hearing impaired, etc.  
 Yes  No

I confirm that I understand and agree to the Vulnerable Customer Assessment result as "Non-Vulnerable Customer" for all investment products.

Confirm and Proceed

Disagree and Perform New Assessment

<
Currency Linked Principal Guaranteed Deposit Subscription
✕

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### Suitability Checking & Declaration

Customer Risk Profile

- My investment objective for this transaction is same as the product investment objective i.e. Income Focused v  
 Yes  No
- I confirm that the investment period of this investment product suits my intended investment tenor and I do not intend to use this investment capital during the tenor.  
 Yes  No
- I have relevant investment knowledge and experience in currency linked structured product.  
 Yes  No
- The investment amount for this transaction is less than 20% of my financial assets. i  
 Yes  No
- My total investments in this type of product (including this transaction) does not exceed 50% of my financial assets. i  
 Yes  No
- My total investments under the bank exceed the amount that I reserved for investment purpose as indicated in Risk Assessment Questionnaire because:  

The amount that I have reserved for investment purpose

v

Proceed

## 8. Confirm Subscription Order

The details of your subscription order, Terms & Conditions and Declaration will be displayed:

- Verify the order details carefully
- Please read **Terms & Conditions and Declaration**
- Tick the relevant checkboxes if you agree with the contents and click **"Agree and Confirm"** to submit the order

**\*\*\* Please note that you cannot amend or cancel the order once it has been submitted \*\*\***

<
Currency Linked Principal Guaranteed Deposit Subscription
>

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**Confirmation**

Please verify the below instruction before confirming this order.

Product Name & Code	Currency Linked Principal Guaranteed Deposit GD25021403
Offer Period	From 10 Mar 2025 09:00 to 14 Mar 2025 19:00
Deposit Currency	HKD

**Remarks**

- Subject to Reference Exchange Rate on Observation Date.
- Please make sure that there is sufficient balance in your settlement account for the execution of the CLPGD subscription instruction.

**Risk of communication and remittance**

All communications and remittances sent to Dah Sing Bank, Limited (the "Bank") by you or your nominee or vice versa are sent at your risk. The Bank shall have no responsibility for any loss arising from the inaccuracy or failure of any communication, whether by post or fax, unless such loss results from our willful default or negligence.

I hereby confirm that the above subscription details are correct.

I hereby confirm that I have read, understood and agreed to the [Important Notes and Product Features and Key Risks Warning governing the CLPGD](#). Besides, I agree to receive such aforesaid information in non-paper based format, and understand that I shall download and store the relevant document via the above hyperlink for future reference.

You can click to open and download the relevant document

**CLPGD Terms and Conditions**

- I confirm that I have obtained a complete set of Important Facts Statement and Term Sheet (including all the risk disclosure statements contained in it) published by Dah Sing Bank, Limited ("Bank") in relation to the Currency Linked Principal Guaranteed Deposit ("CLPGD") product that I am subscribing for (in my preference for either the Chinese or English version) ("Offering Document"). I confirm that I have read and understood the Offering Document.
- I acknowledge that I have read and understood the section of "What are the key risks?" contained in the Important Facts

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**Declarations**

- I agree and authorize Dah Sing Bank, Limited (the "Bank") to debit the settlement account set out above (the "Settlement Account") maintained with the Bank in my name for this Instruction.
- I acknowledge and agree that:-
  - The Bank has the right to reject this Instruction and the funding reserved today for the relevant Deposit Amount (including its all related expenses (if any)) in my Settlement Account with the Bank will be released back to me within 3 business days from the date of such rejection; and
  - A written confirmation will be issued to me if this Instruction is accepted by the Bank.

I hereby confirm that I have read, understood and agreed to the above [CLPGD Terms and Conditions and Declarations](#). Besides, I agree to receive such above information in non-paper based format, and understand that I shall download and store the relevant document via the above hyperlink for future reference.

I hereby agree and confirm the above instruction.

Agree and Confirm

You can click to open and download the relevant document

## 9. Completion of Subscription Order

- The corresponding **reference number** will be displayed after your subscription order has been submitted
- After the product is launched successfully, an **“Order Confirmation Note”** will be mailed to the correspondence address of your relevant account

Currency Linked Principal Guaranteed Deposit Subscription ✕



**Your order has been received!** (Reference No. 785GD2502140303981)

After the product is launched successfully, an "Order Confirmation Note" will be mailed to the correspondence address of your relevant account.

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

Reference Number

**Summary**

Product Name & Code	Currency Linked Principal Guaranteed Deposit GD25021403
Offer Period	From 10 Mar 2025 09:00 to 14 Mar 2025 19:00
Deposit Currency	HKD
Trade Date	08 May 2025
Deposit Date	08 May 2025
Observation Date	30 May 2025
Maturity Date	11 Jun 2025
Tenor	34 Days

Investment Objective	Income Focused
SD Master Account	785 000 00634 6
Settlement Account	VIP i-Account Multi-Currency Savings Account 785 888 03213
Deposit Amount	HKD 10,000.00
Important Facts Statement	<a href="#">View</a>
Term Sheet	<a href="#">View</a>

Done

**What you can do next**

 [Place Another Subscription](#)

 [View Current Holdings](#)