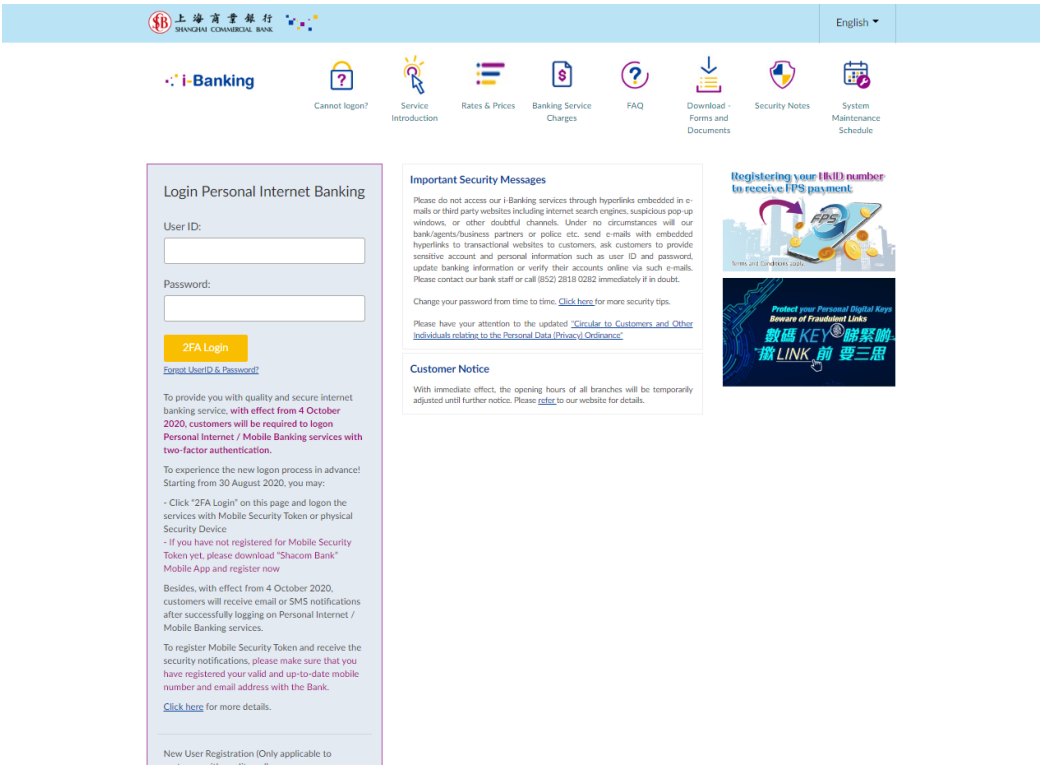
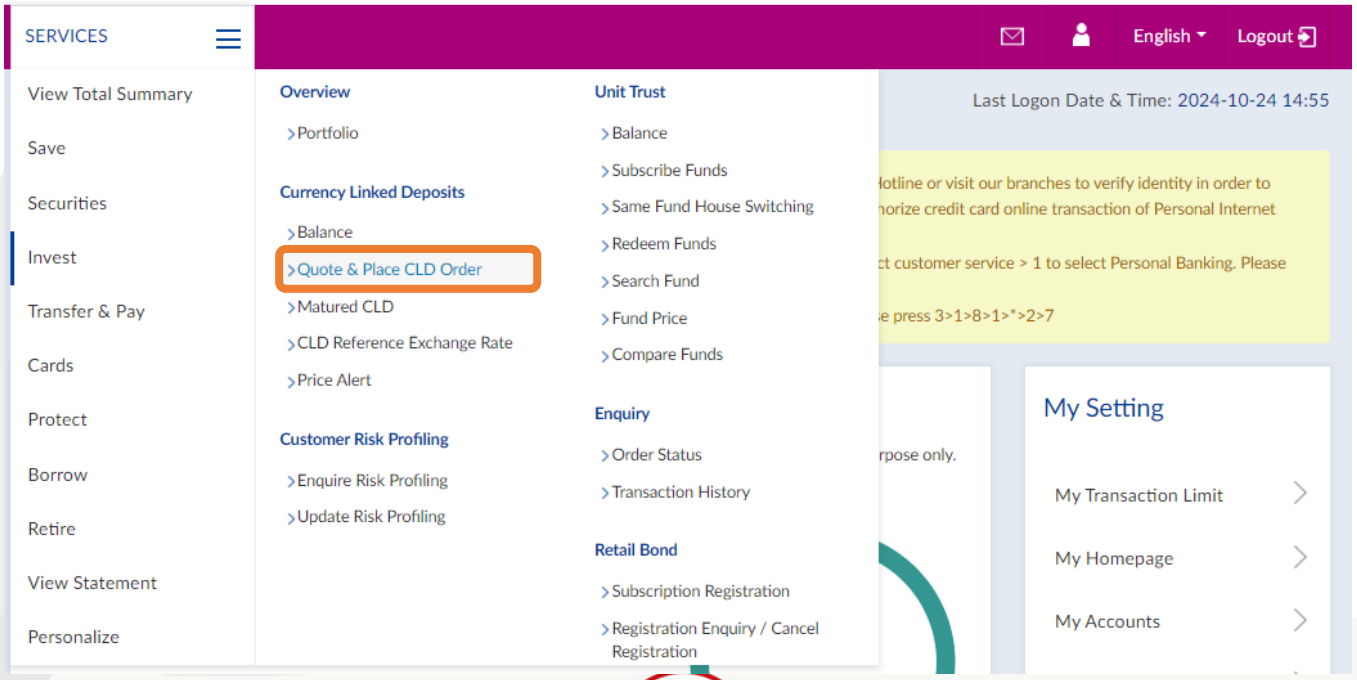
Internet Banking and Mobile App User Guide for Currency Linked Deposit

Part 1: Internet Banking User Guide for Currency Linked Deposit

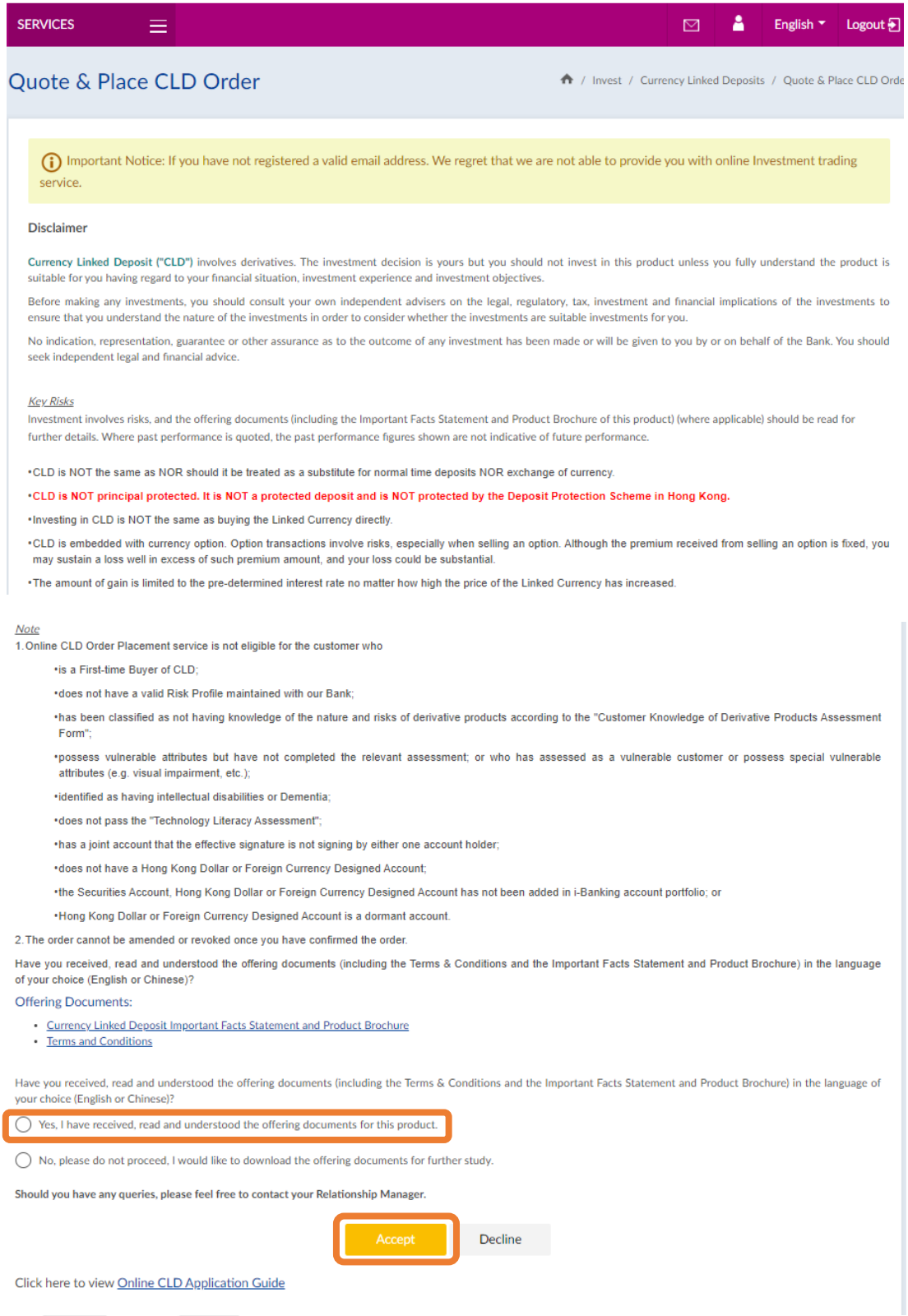
1. Login to Shanghai Commercial Bank Personal Internet Banking.



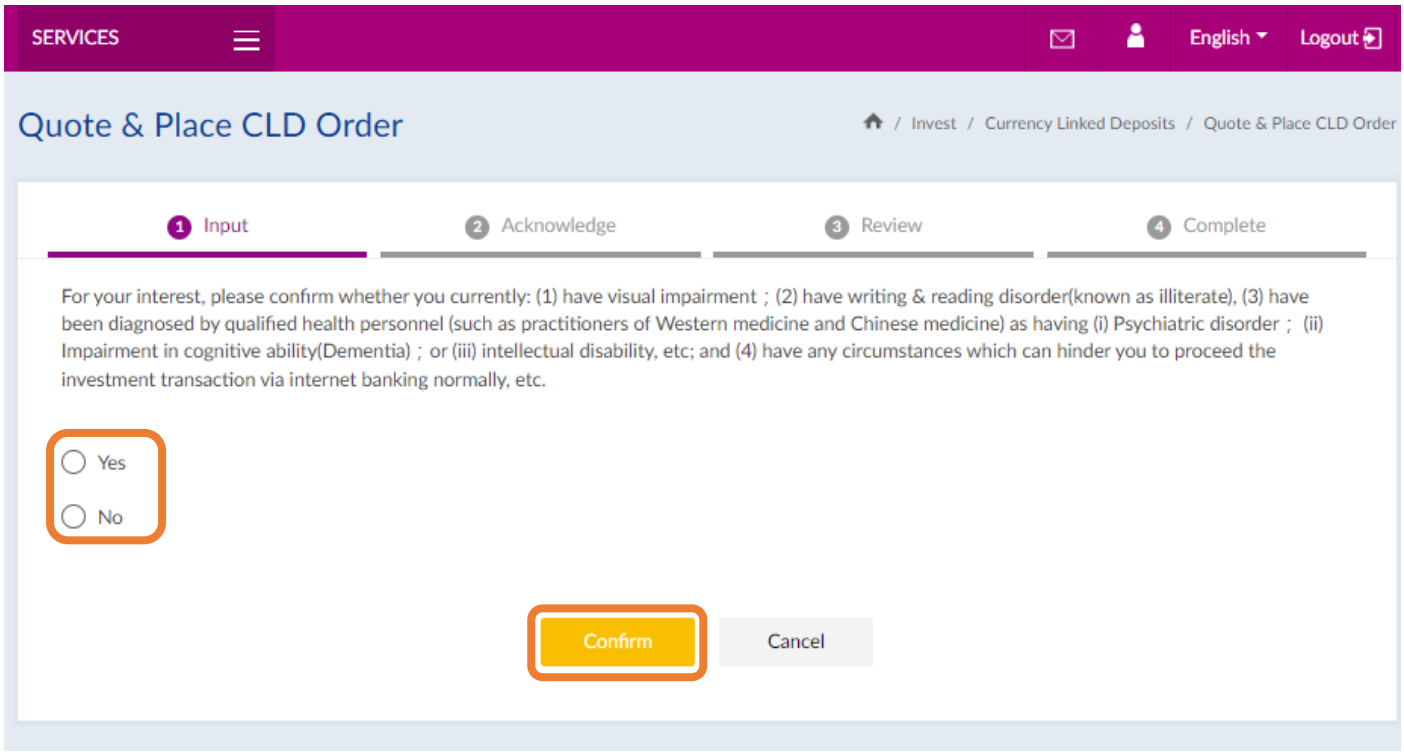
2. After logging in, select "Investments" in the main catalogue on the left, then select "Quote & Place CLD Order" under "Currency Linked Deposits"



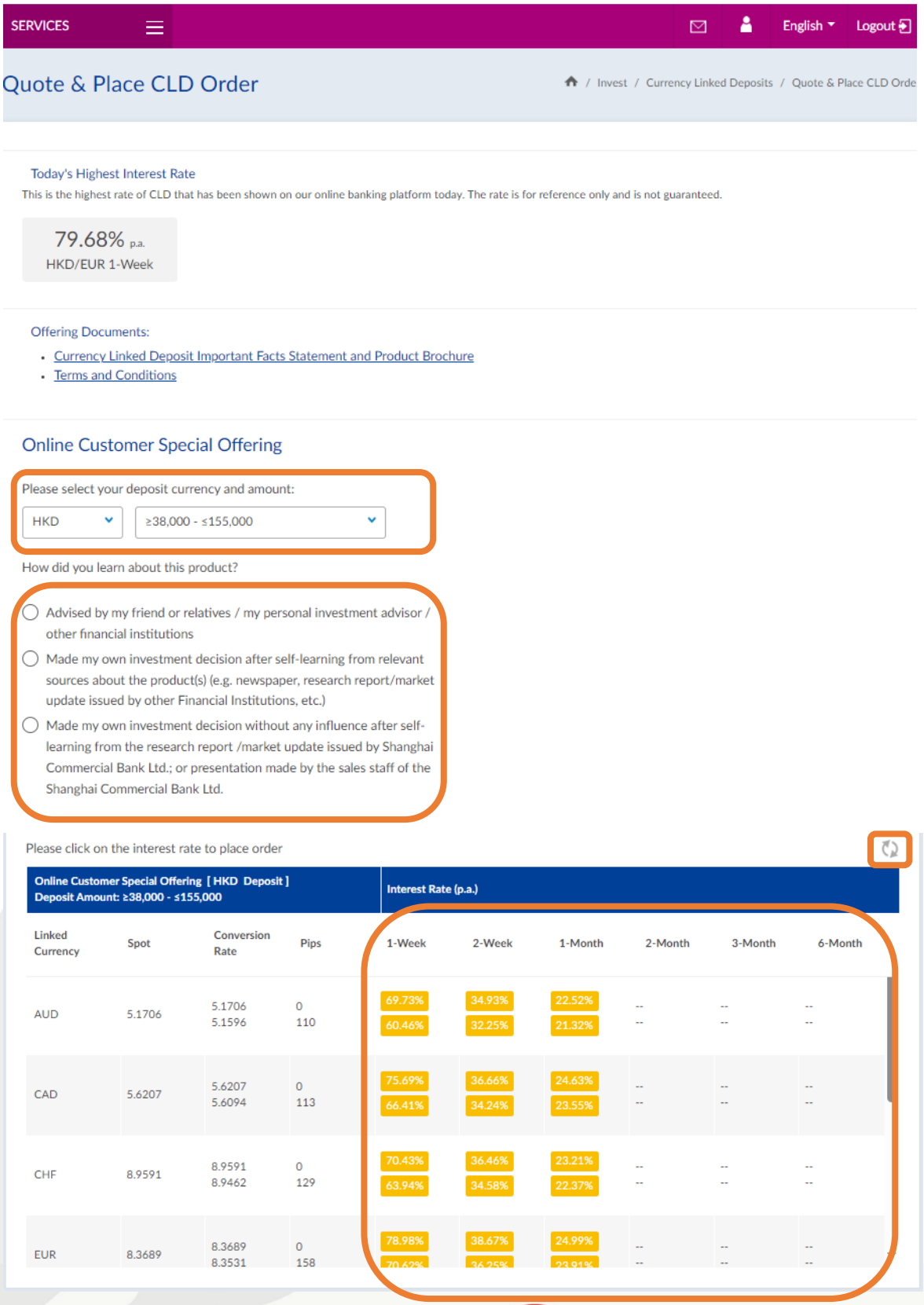
3. Confirm you have received, read and understood the offering documents of Currency Linked Deposit.



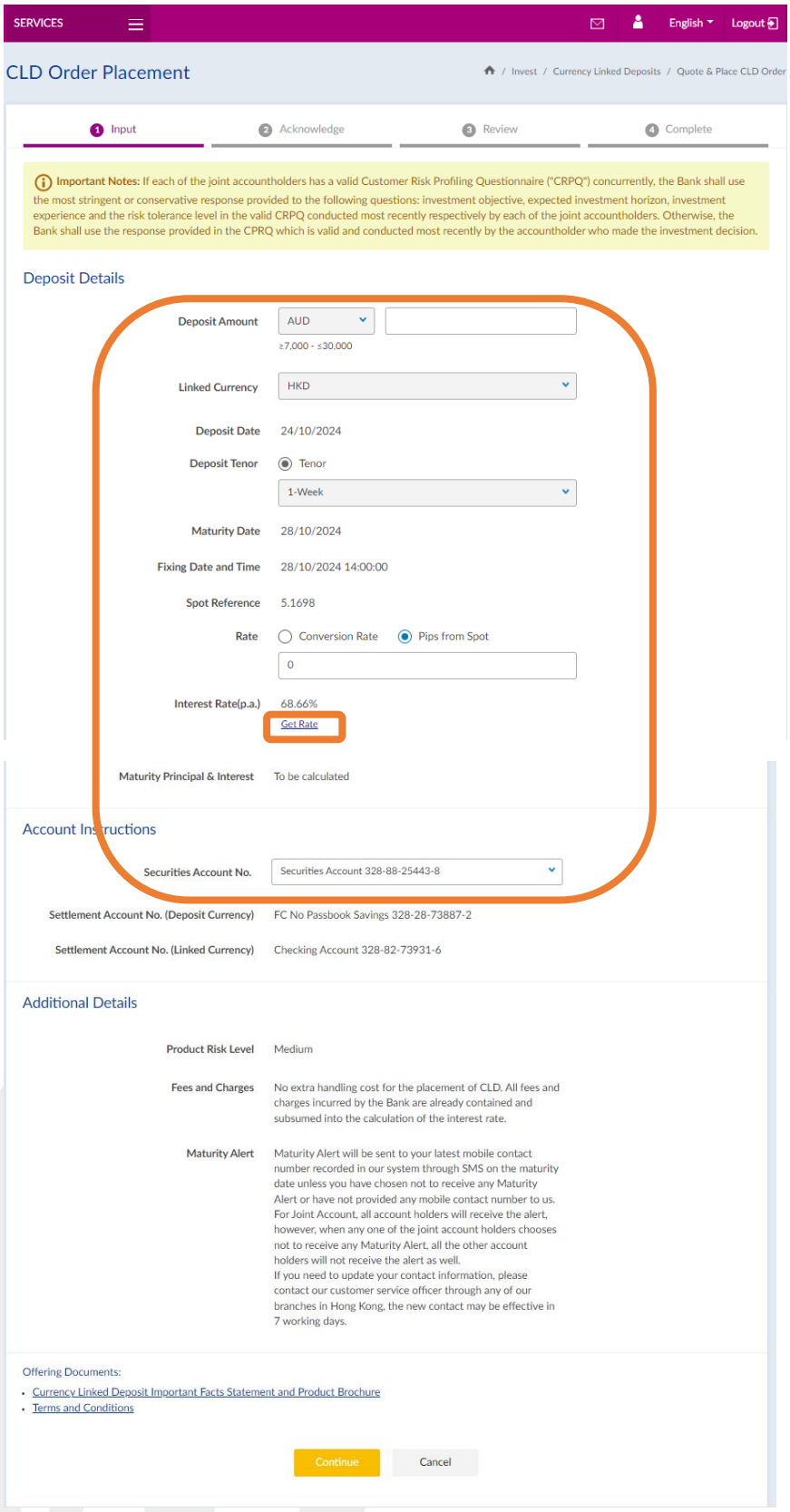
4. Please confirm the following conditions, choose "Yes" or "No" based on your actual situation, and click "Confirm" to proceed.



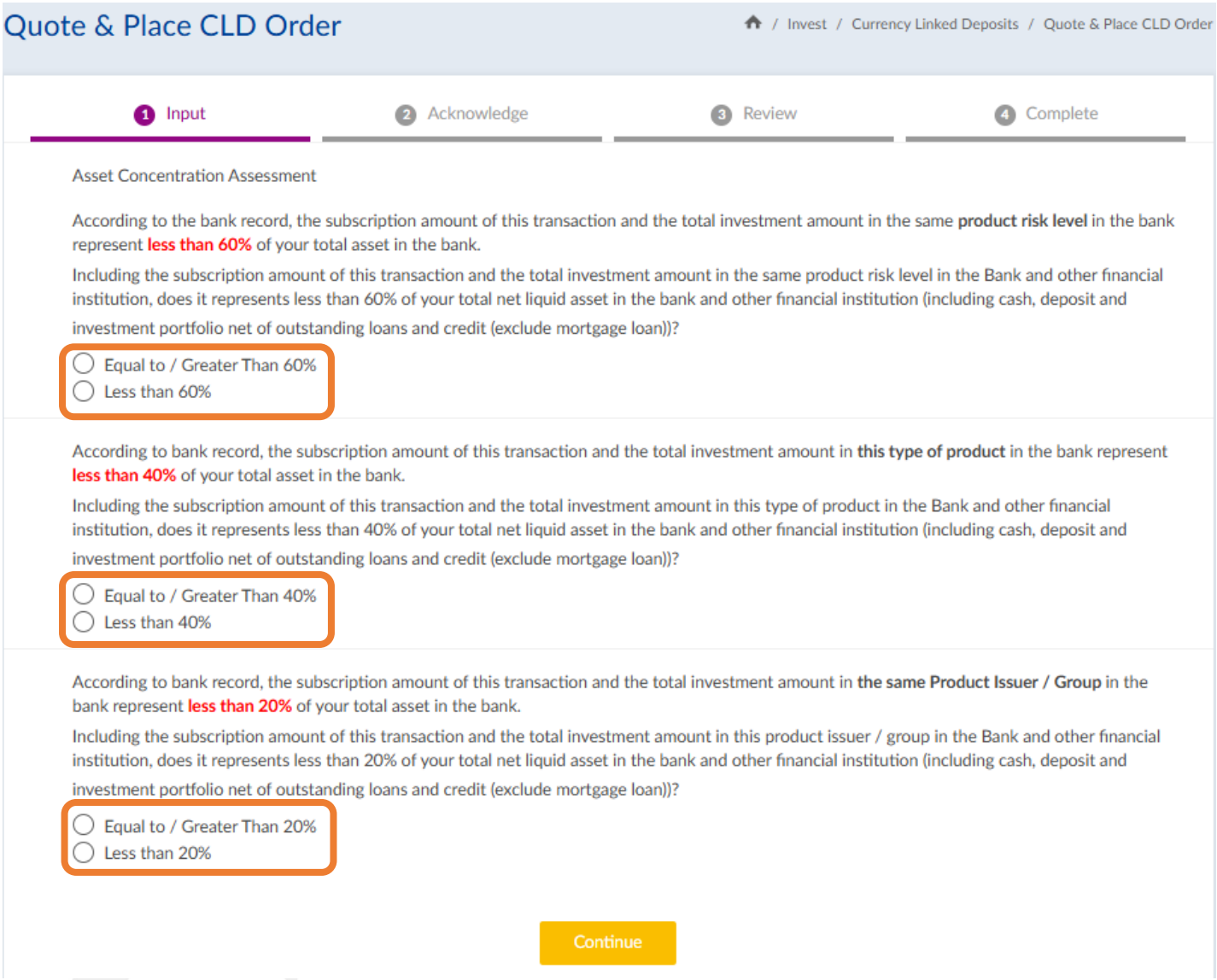
5. Select “Deposit Curreny and Amount” and answer the question “How did you learn about this product?”. Click to refresh the interest rates.



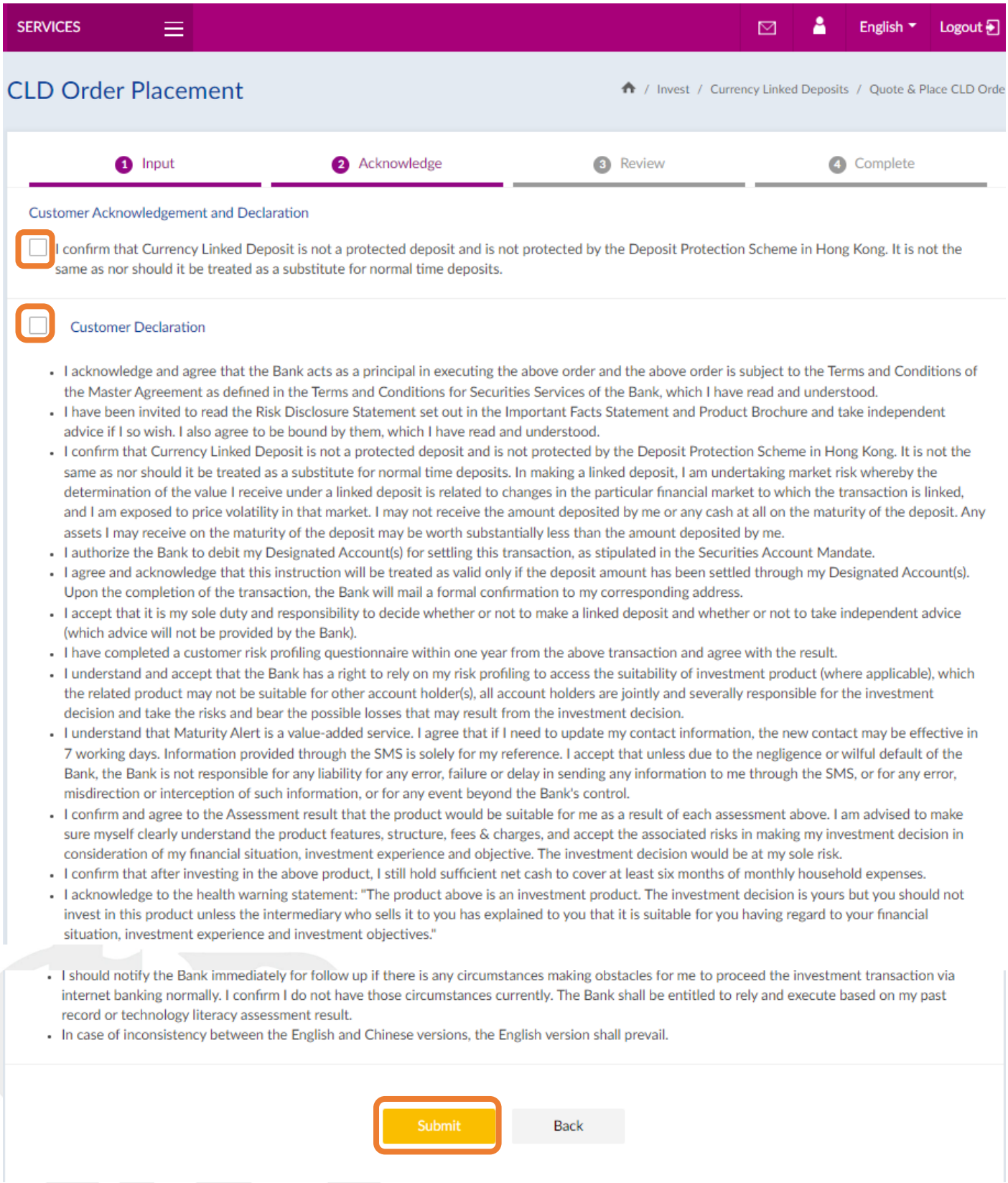
6. Input “Deposit Amounts” and order details, click “Get Rate” to update the interest rate, then click “Continue” to proceed.



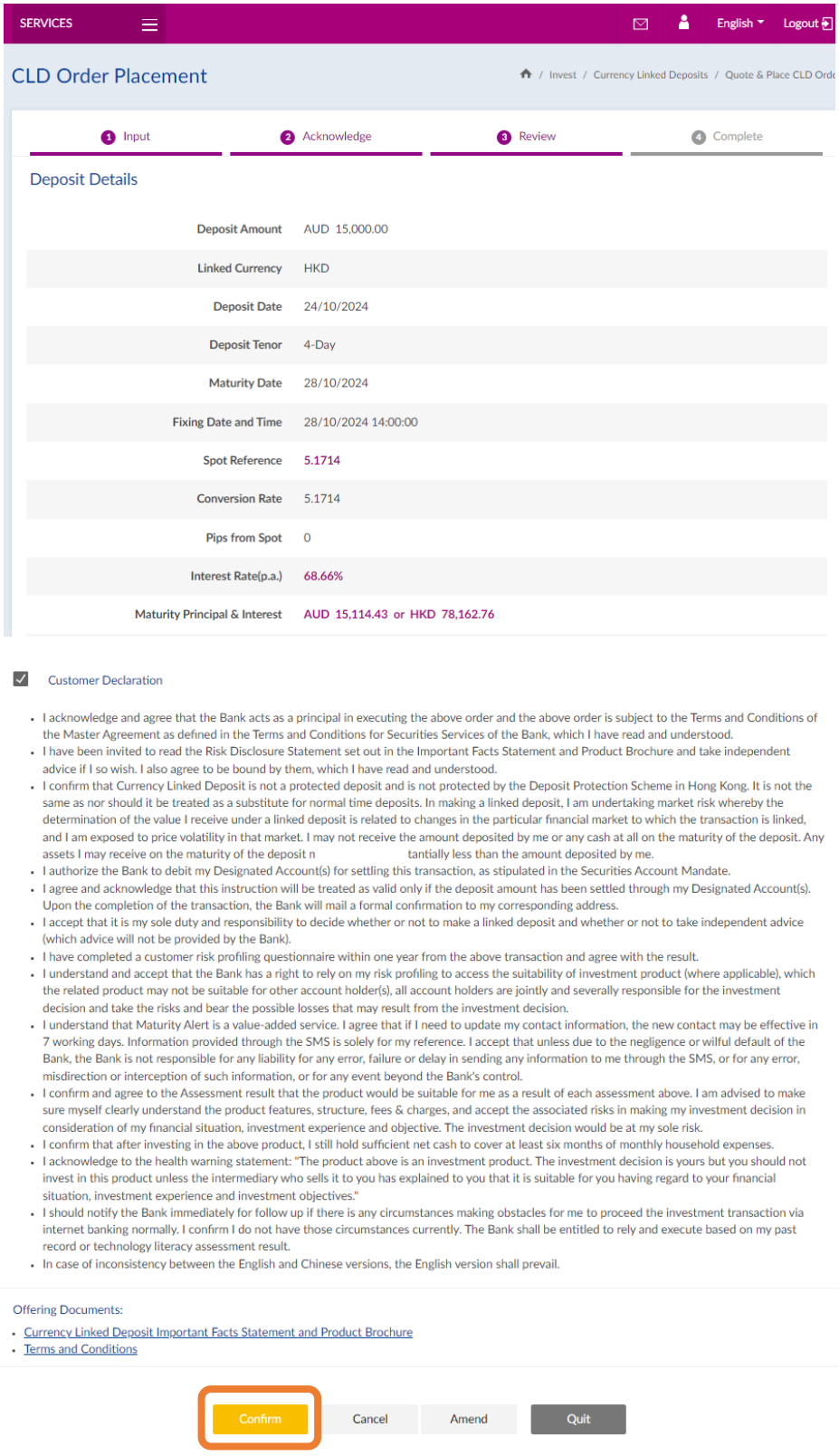
7. The system will identify whether an Asset Concentration Assessment is required according to your records in the Bank. If an assessment is required, please answer to the 3 questions, then click “Continue”; otherwise system will proceed to next page. (Remarks: The Bank will NOT accept your order with over-concentration.)



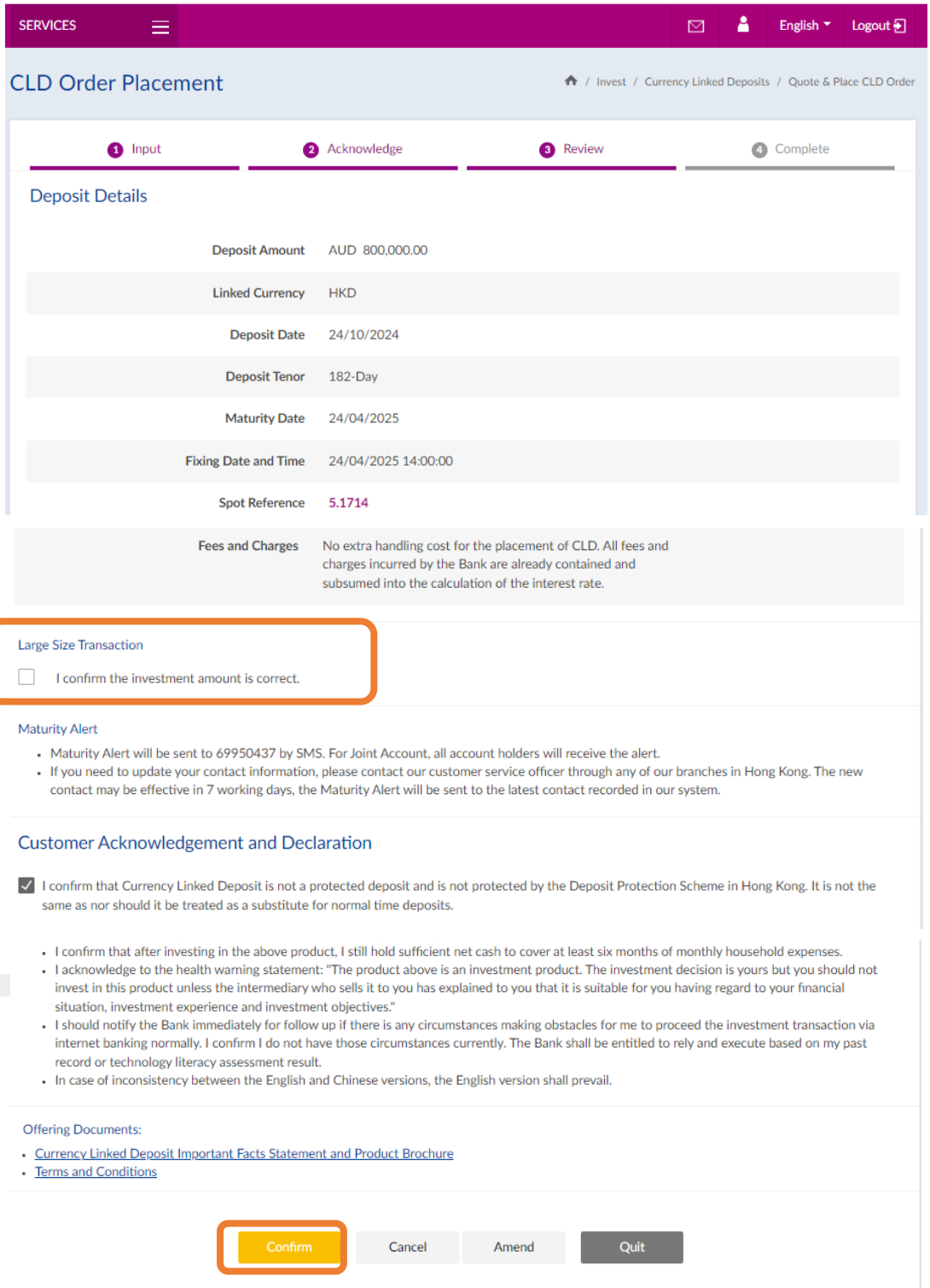
8. Tick the boxes after you have read all the declarations. Then, click “Submit”.



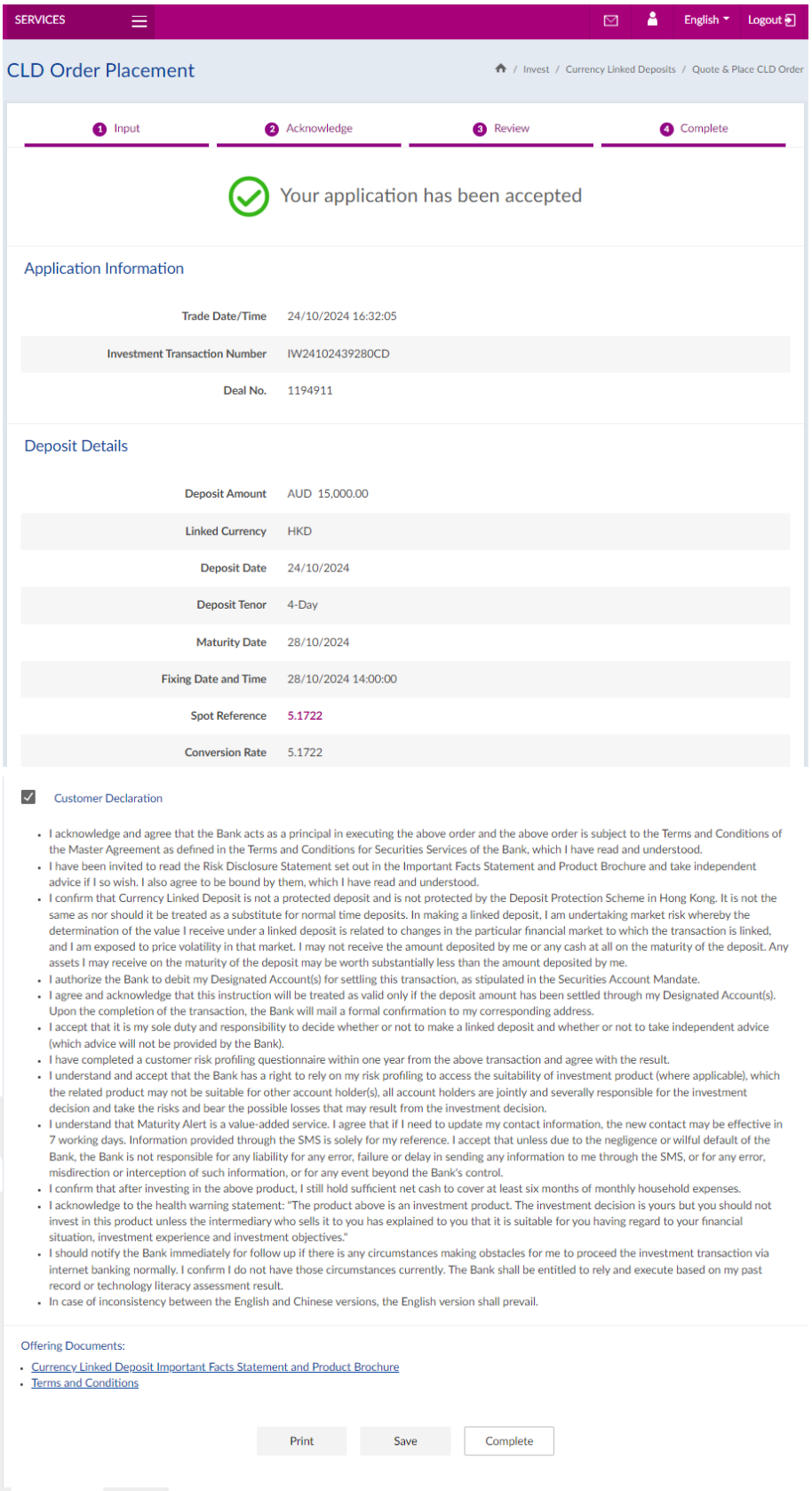
9. Verifying the transaction information. Click “Complete” to complete the transaction.



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.



11.Your application has been accepted.

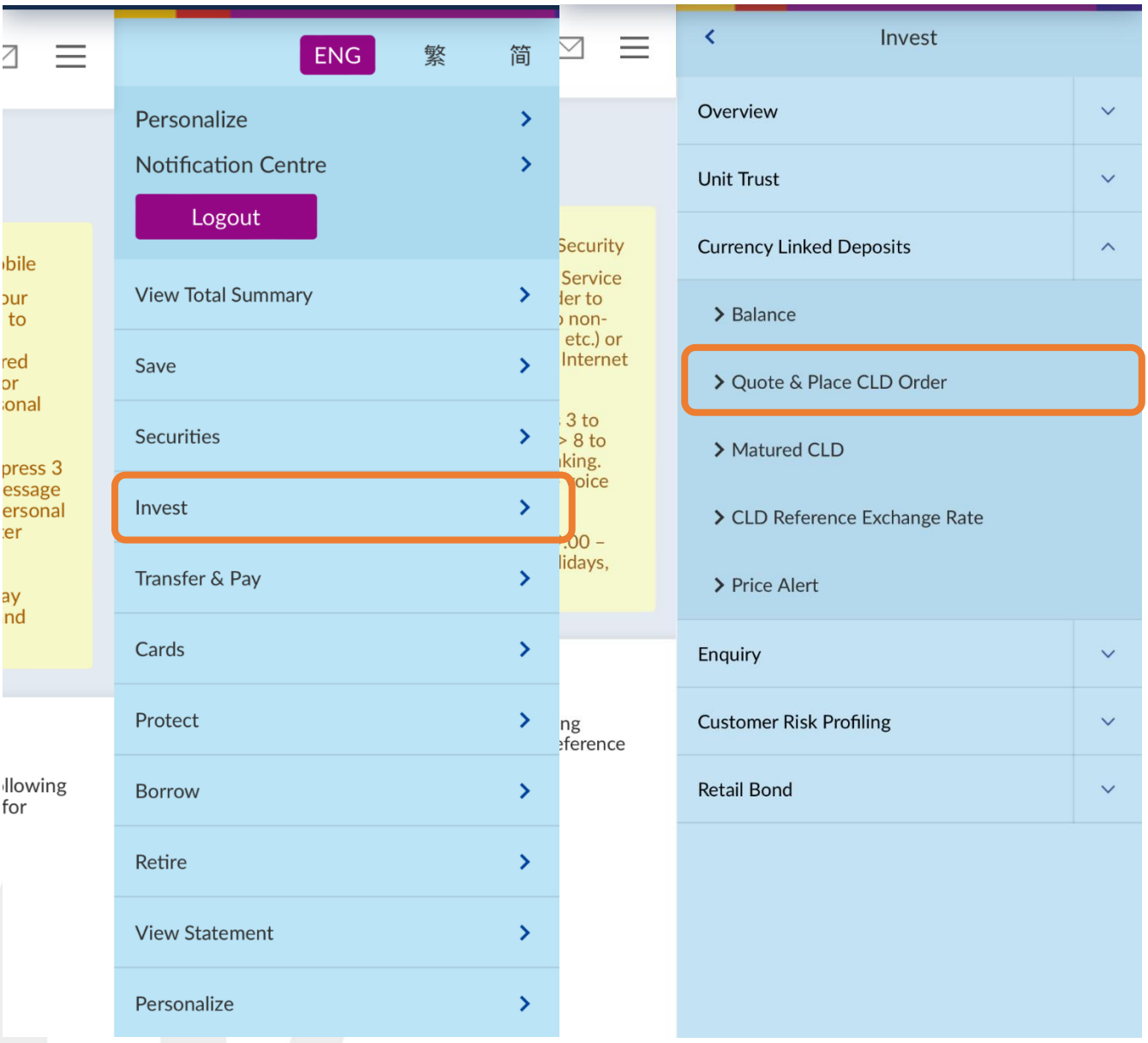


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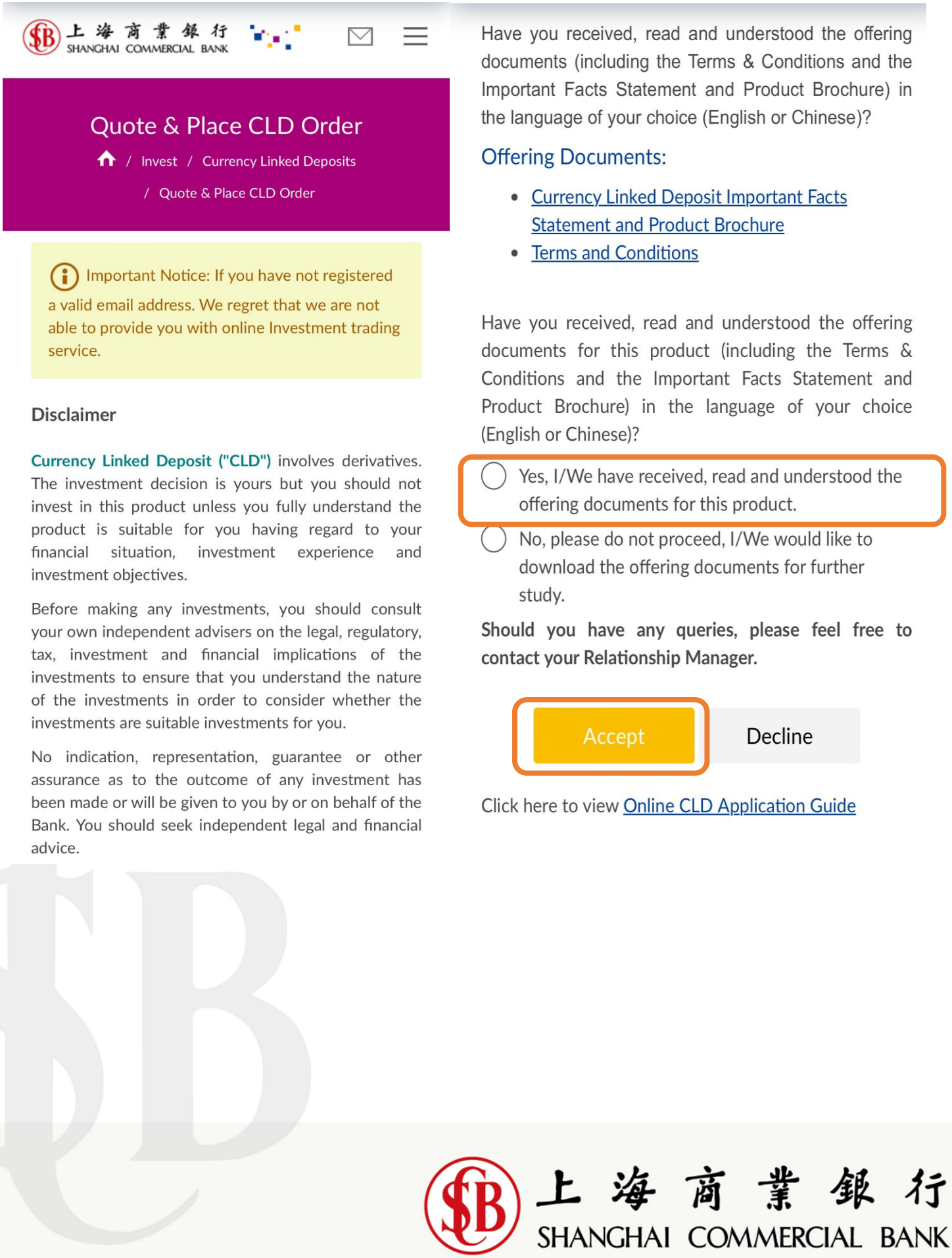
Part 2: Mobile App User Guide for Currency Linked Deposit

1. Login to Shanghai Commercial Bank Mobile App.

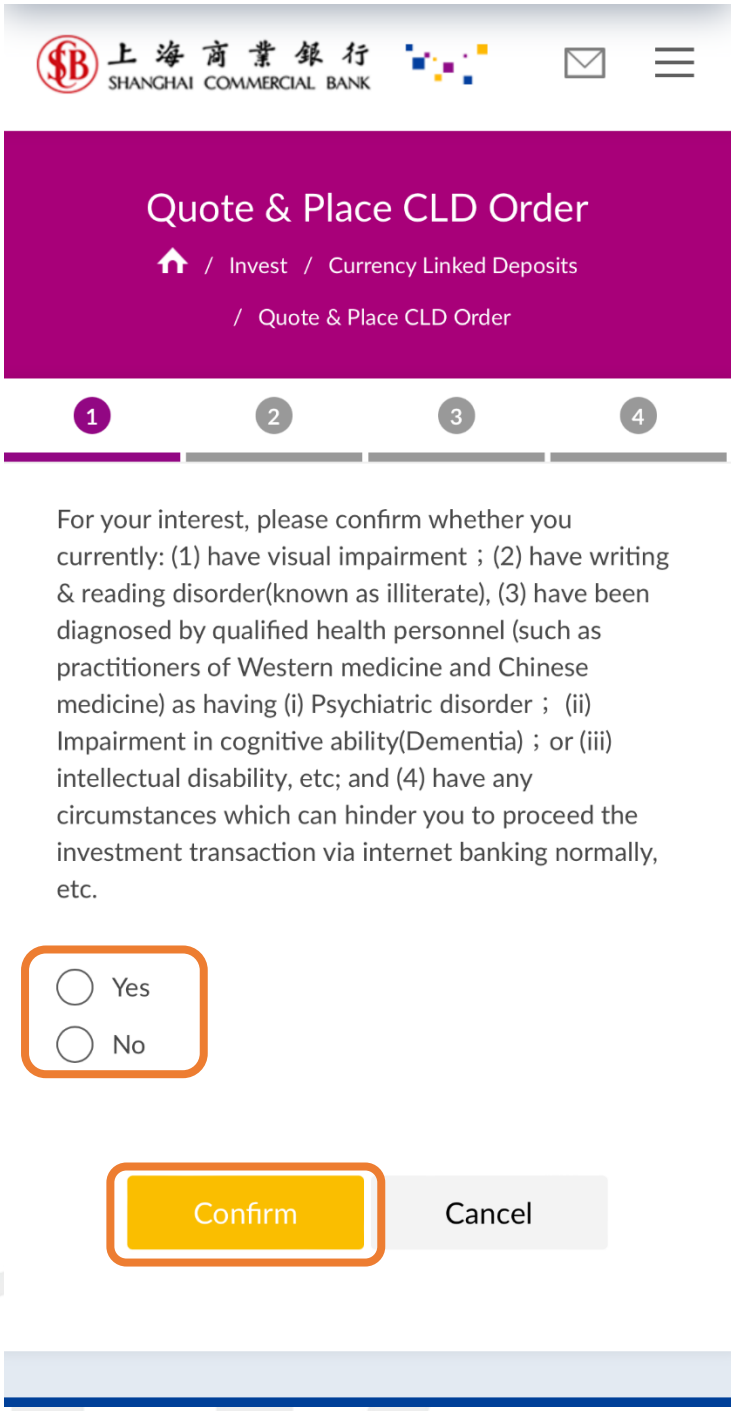
2. After logging in, click “Invest” in the main catalogue on the right, then select "Quote & Place CLD Order" under "Currency Linked Deposits"



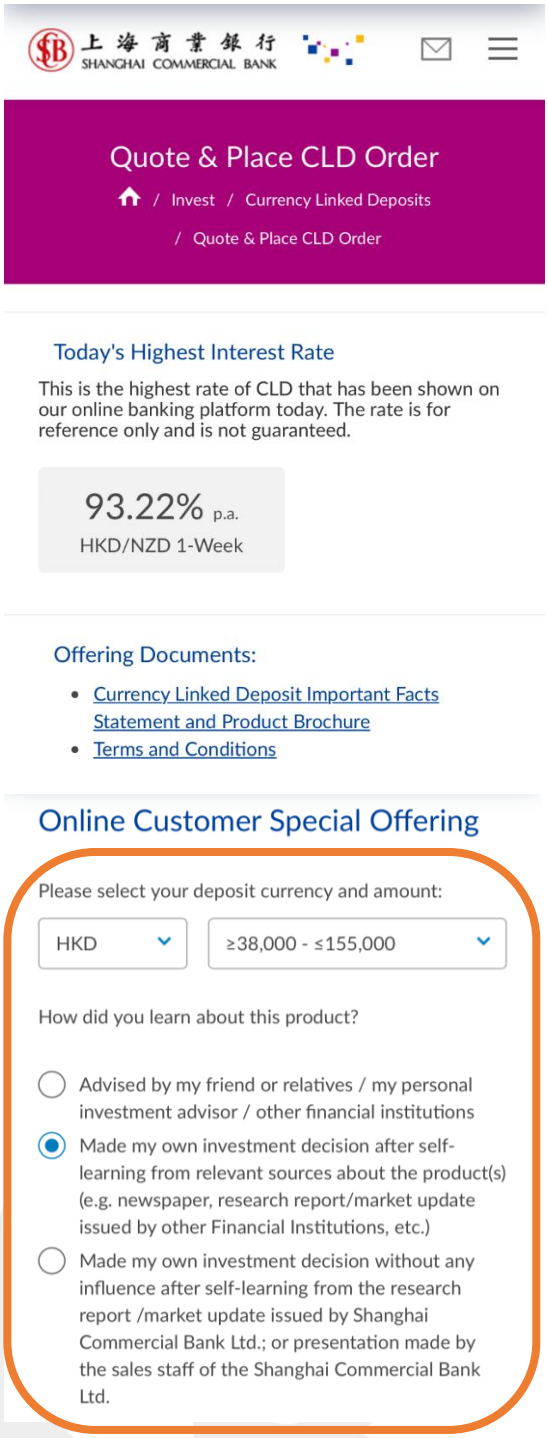
3. Confirm you have received, read and understood the offering documents of Currency Linked Deposits.



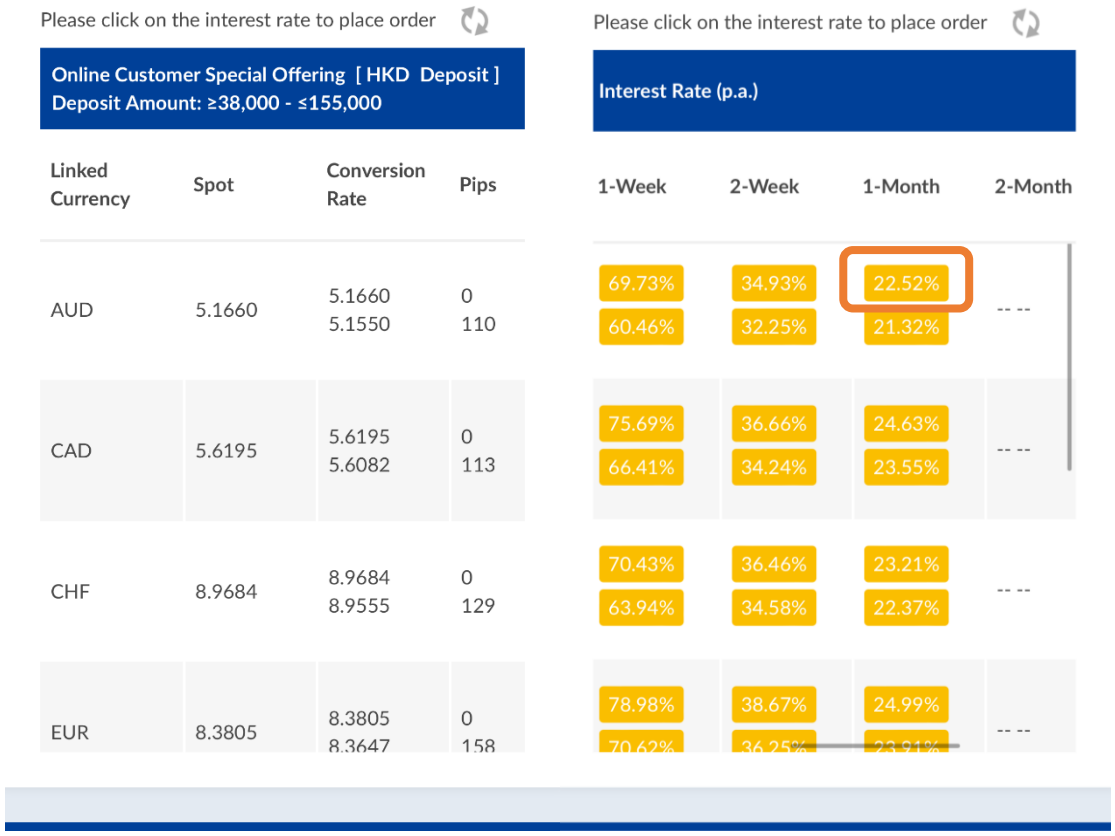
4. Please confirm the following conditions, choose "Yes" or "No" based on your actual situation, and click "Confirm" to proceed.



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



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.

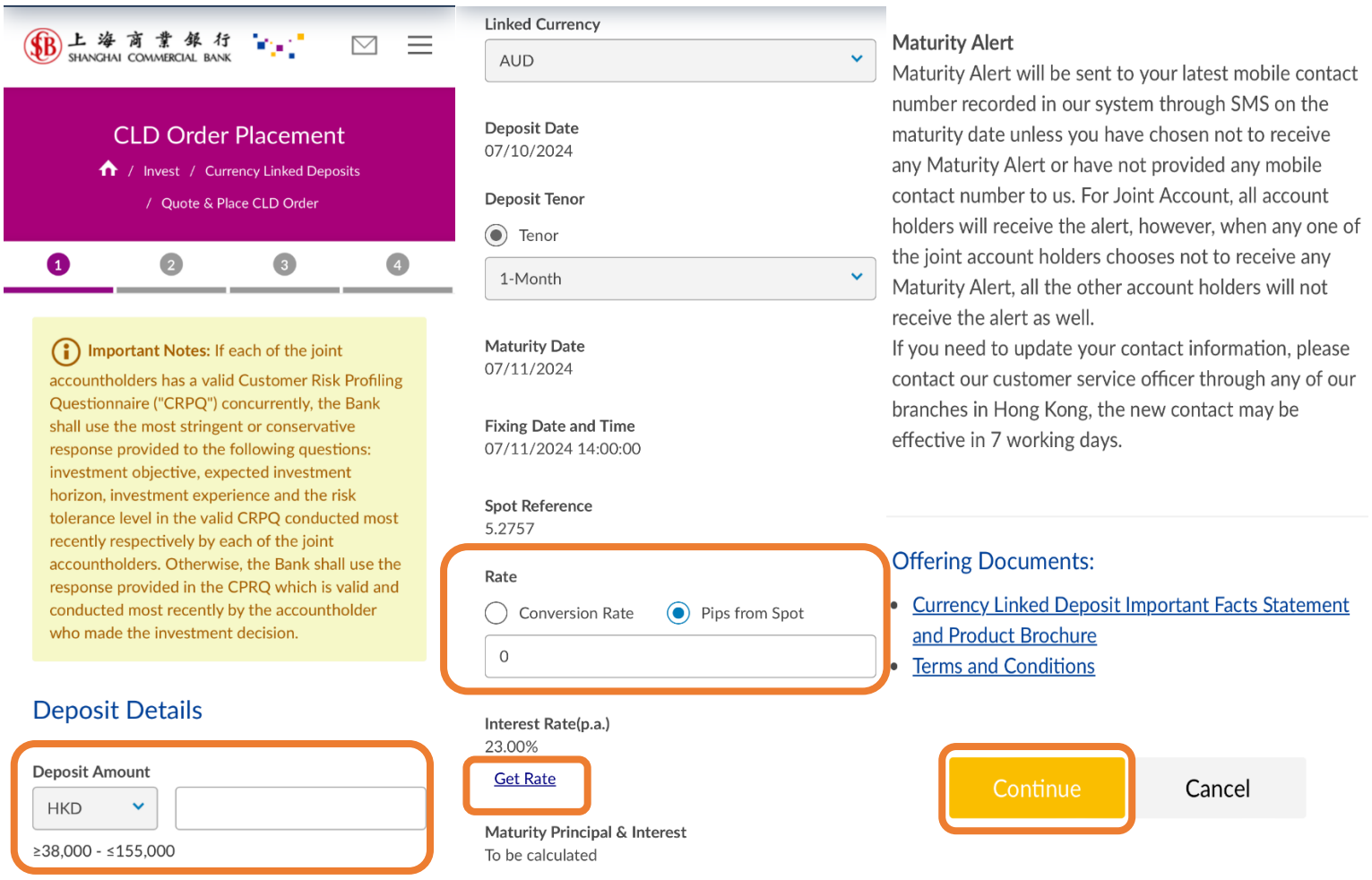


Please click on the interest rate to place order

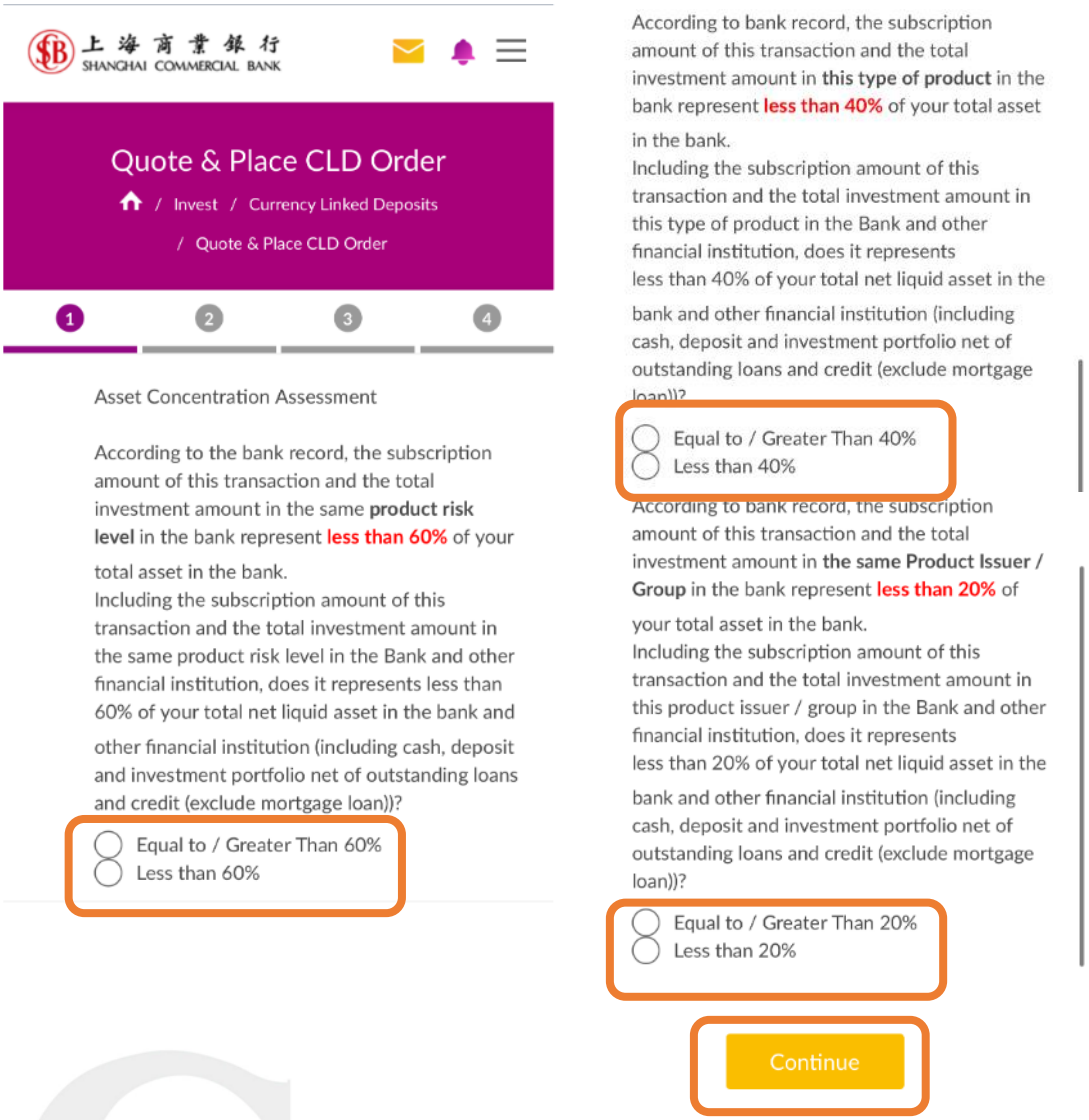
Please click on the interest rate to place order

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
AUD	5.1660	5.1660 5.1550	0 110	69.73% 60.46%	34.93% 32.25%	22.52% 21.32%	-- -- -- --
CAD	5.6195	5.6195 5.6082	0 113	75.69% 66.41%	36.66% 34.24%	24.63% 23.55%	-- -- -- --
CHF	8.9684	8.9684 8.9555	0 129	70.43% 63.94%	36.46% 34.58%	23.21% 22.37%	-- -- -- --
EUR	8.3805	8.3805 8.3647	0 158	78.98% 70.62%	38.67% 36.25%	24.99% 23.91%	-- -- -- --

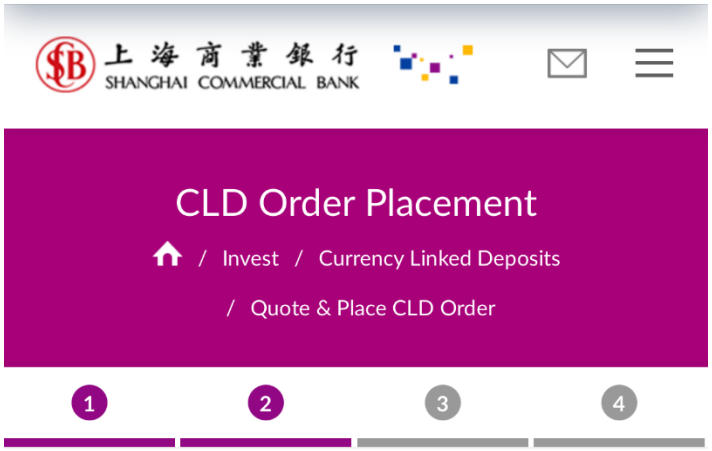
7. Input “Deposit Amounts” and order details, click “Get Rate” to update the interest rate, then click “Continue” to proceed.



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 3 questions, then click “Continue”; otherwise system will proceed to next page. (Remarks: The Bank will NOT accept your order with over-concentration.)



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



Customer Acknowledgement and Declaration

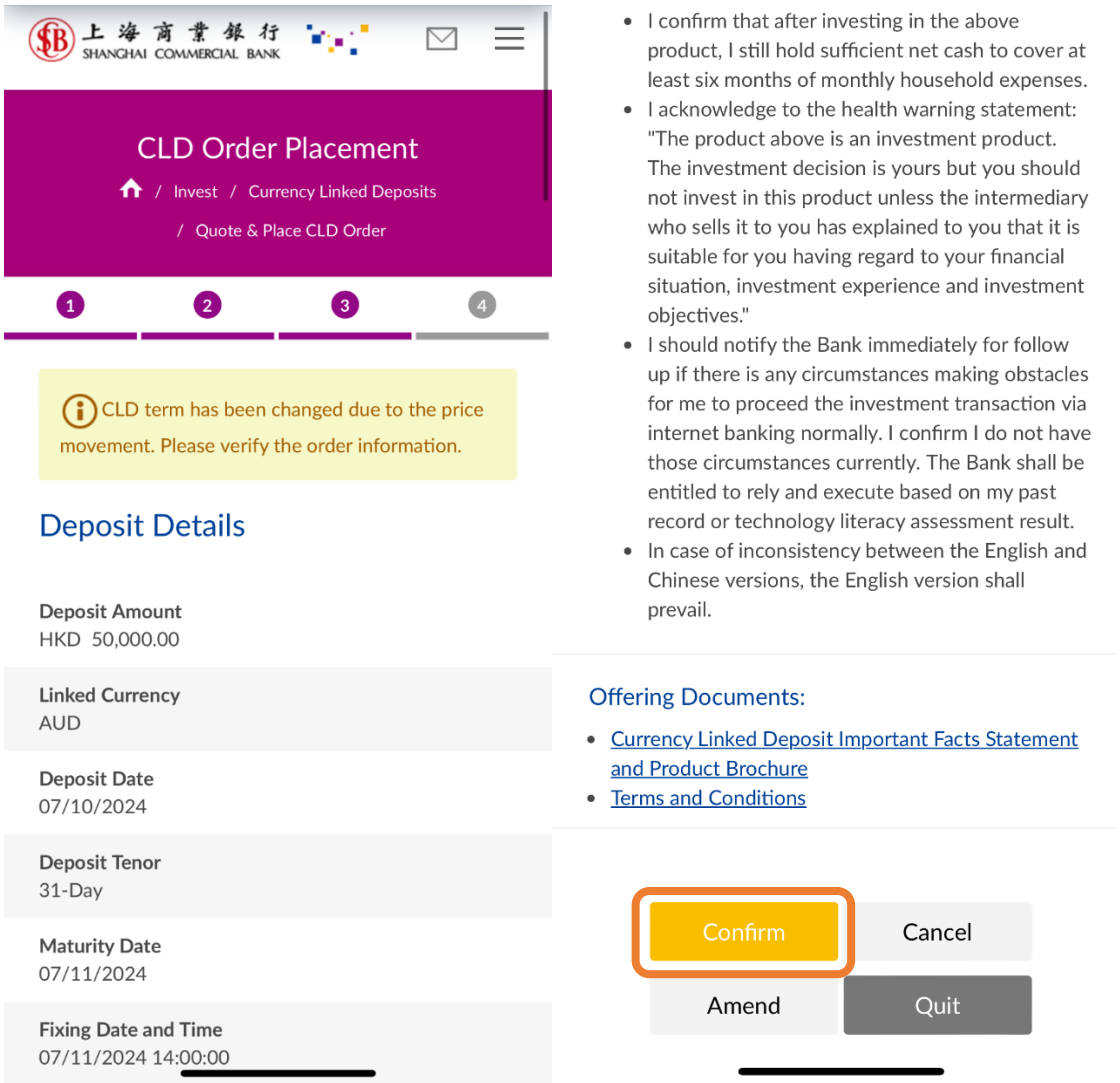
☐ I confirm that Currency Linked Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. It is not the same as nor should it be treated as a substitute for normal time deposits.

Customer Declaration

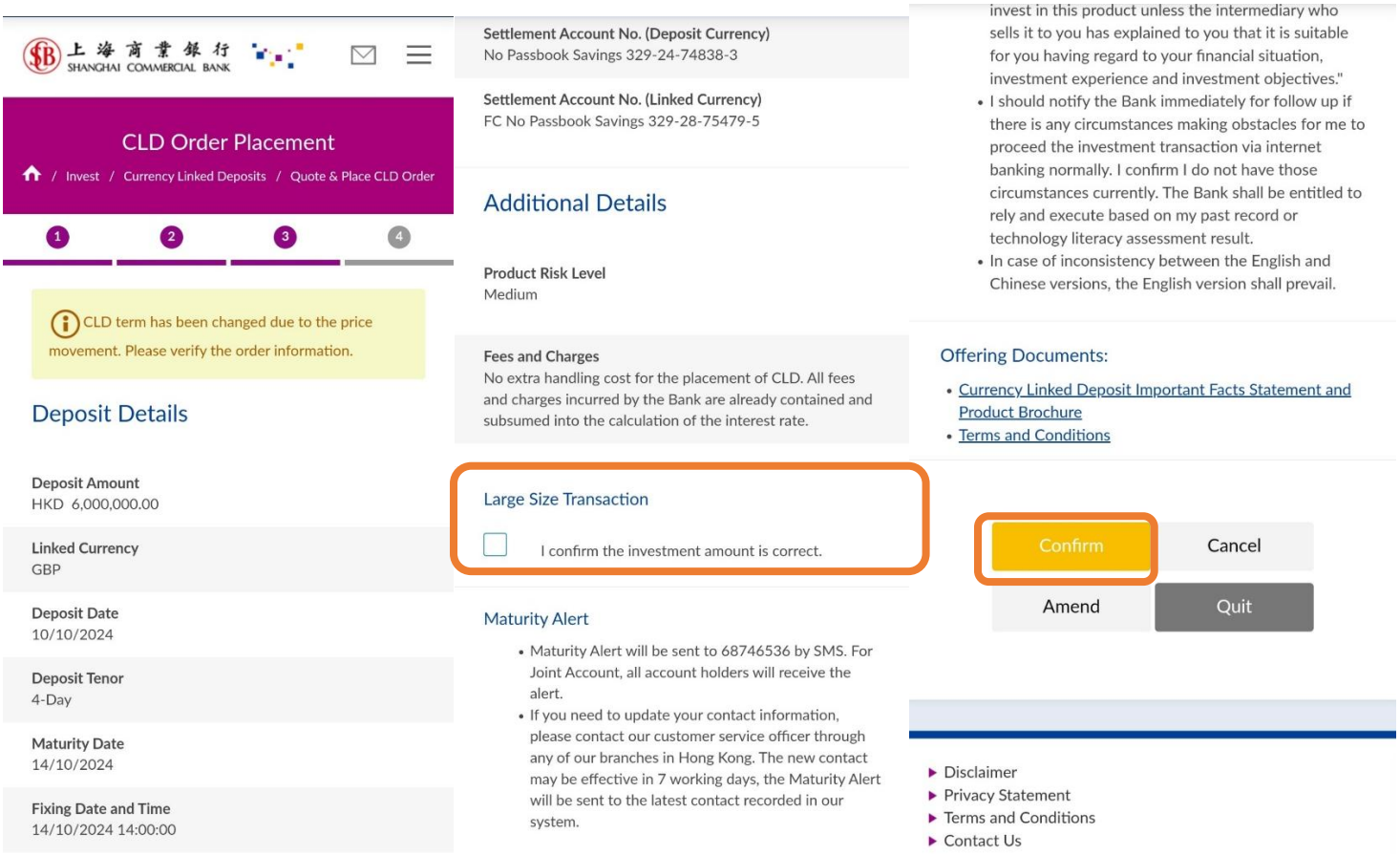
- I acknowledge and agree that the Bank acts as a principal in executing the above order and the above order is subject to the Terms and Conditions of the Master Agreement as defined in the Terms and Conditions for Securities Services of the Bank, which I have read and understood.
- I have been invited 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

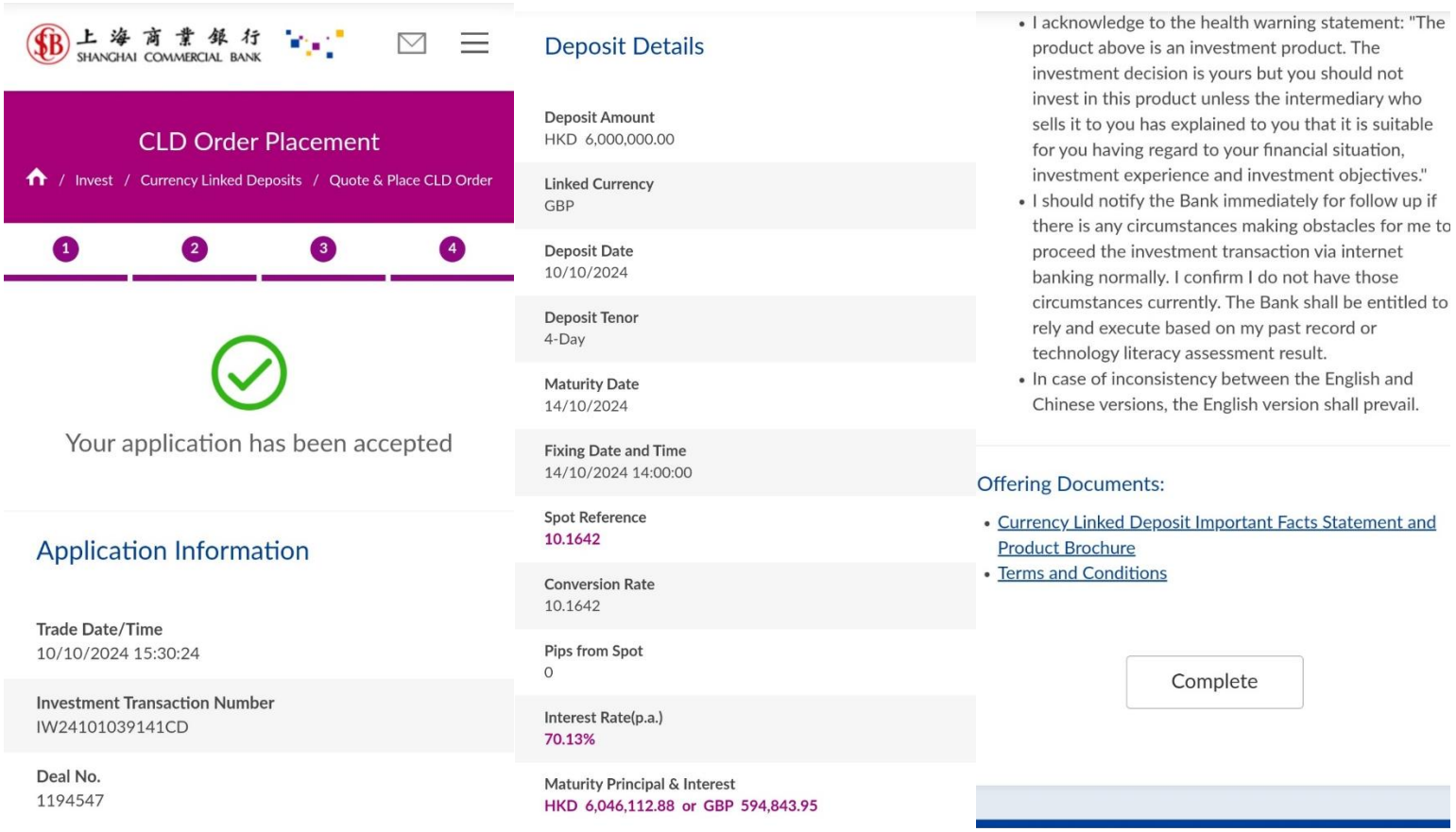
10. Verifying the transaction information. Click “Confirm” to complete the transaction.



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.



12. Your application has been accepted.



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