

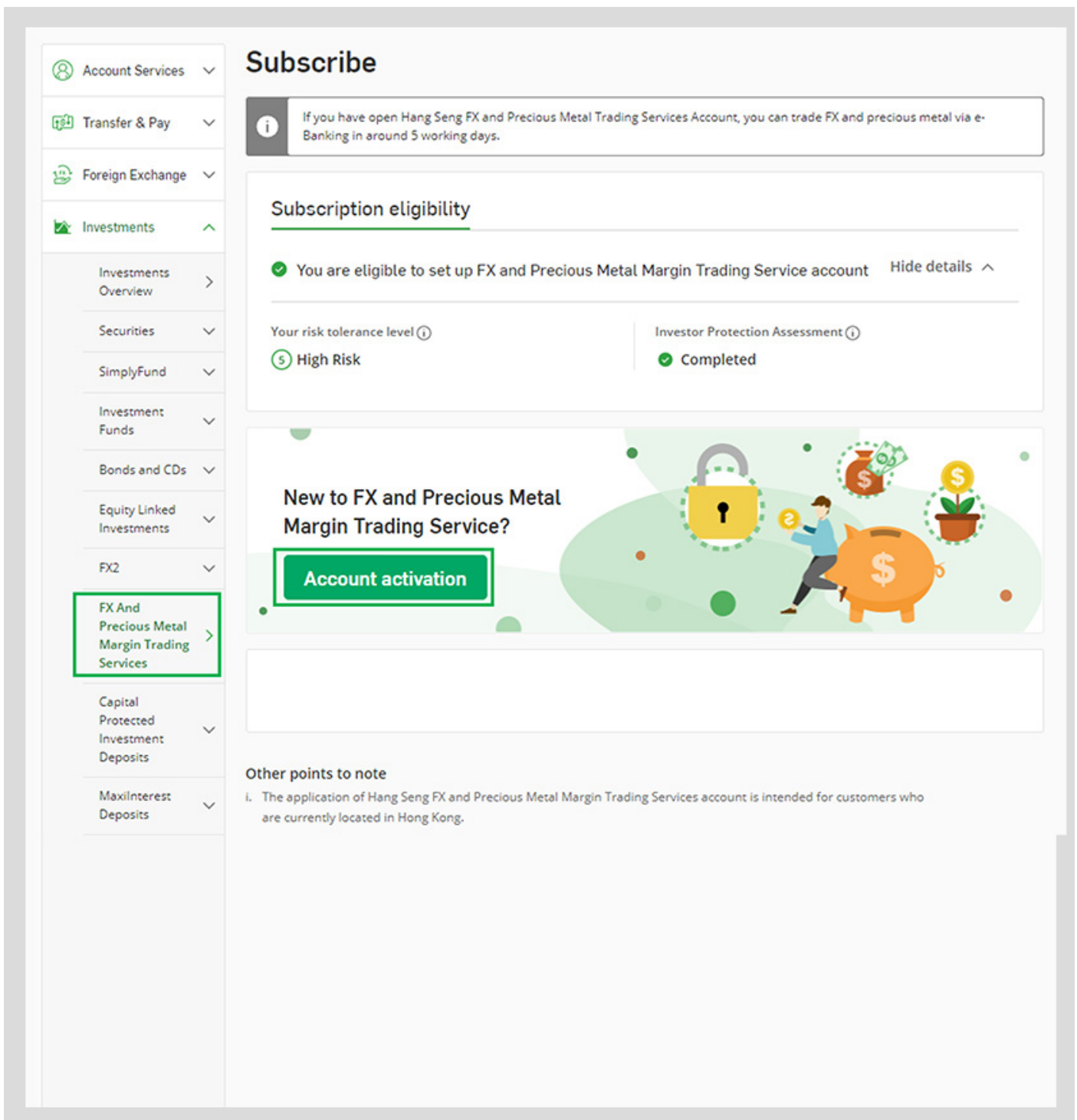
## Step by step account opening guide

### Desktop Personal e-Banking

### Hang Seng Mobile App

#### Step 1

Kick-start your FX and Precious Metal Margin Trading Service journey by selecting “Investments” > “FX And Precious Metal Margin Trading Services” from the left menu, then click “Account activation”.



The screenshot displays the 'Subscribe' page for the FX and Precious Metal Margin Trading Service. On the left, a navigation menu lists various services, with 'FX And Precious Metal Margin Trading Services' highlighted. The main content area includes a 'Subscribe' header, an information box about trading via e-Banking, and a 'Subscription eligibility' section. The eligibility section shows a green checkmark indicating that the user is eligible to set up the account. Below this, two assessment boxes are shown: 'Your risk tolerance level' is 'High Risk' (5), and 'Investor Protection Assessment' is 'Completed'. A large illustration features a piggy bank, a padlock, and a person, with a green 'Account activation' button overlaid. At the bottom, 'Other points to note' includes a disclaimer that the service is intended for customers currently located in Hong Kong.

**Subscribe**

If you have open Hang Seng FX and Precious Metal Trading Services Account, you can trade FX and precious metal via e-Banking in around 5 working days.

**Subscription eligibility**

- ✓ You are eligible to set up FX and Precious Metal Margin Trading Service account [Hide details](#)

Your risk tolerance level ⓘ

5 High Risk

Investor Protection Assessment ⓘ

✓ Completed

**New to FX and Precious Metal Margin Trading Service?**

**Account activation**

**Other points to note**

i. The application of Hang Seng FX and Precious Metal Margin Trading Services account is intended for customers who are currently located in Hong Kong.

## Step 2

Declare whether or not you are a "Restricted Person" / "Connected Person".

If you are NOT a Restricted Person/ Connected Person, please select "Correct" as per the statement.

### FX And Precious Metal Margin Trading Services Account Opening



Customers must use Mobile Security Key or Security Device to trade securities and other investment products online. Please view [Security for Trading Securities and Other Investment Products Online](#) for details.



Enlarge your capital power through leveraged investments

FX rate spread as low as 6 basis points for online trading. Leverage ratio up to 15 times.

Enquire

#### Declaration

Step 1 / 6

I/We confirm that I am/we are NOT  
"Restricted Person" ⓘ

Correct

Incorrect

I/We represent and warrant that I am/we  
are NOT a connected person. ⓘ

Correct

Incorrect

- I undertake to immediately notify Hang Seng Bank Limited in writing if this information is no longer true and correct.
- I shall obtain consent and authorisation from such persons who are connected with HSBC Group<sup>[1]</sup> as referred to above for the provision of their information to Hang Seng Bank Limited, its branches, subsidiaries<sup>[1]</sup> and Affiliates<sup>[1]</sup> for the purpose of enabling Hang Seng Bank Limited and its Affiliates<sup>[1]</sup> to comply with the Banking (Exposure Limits) Rules.
- I hereby authorize Hang Seng Bank Limited to exchange with Hang Seng Bank Limited's branches, subsidiaries<sup>[1]</sup> and Affiliates<sup>[1]</sup> information relating to me and the facilities granted to me for the purpose of enabling Hang Seng Bank Limited and its Affiliates<sup>[1]</sup> to comply with the Banking (Exposure Limits) Rules.

## Step 3

Check and compare your risk tolerance level to the product risk level. Select your type of investment return for transaction.

FX and Precious Metal Margin Trading Services serves the purpose of “potential capital growth” investment. The product risk level is level 5. If your risk tolerance level is lower than the product risk level, you are not eligible to activate RMT account.

### Review Risk Profile Step 2 / 6

---

#### Risk level ⓘ

✔ Your risk tolerance level is equal to or higher than the product risk level

---

Product risk level	Your risk tolerance level
5 High Risk	5 High Risk

#### Type of investment return ⓘ

ⓘ Please select your type of investment return for transaction

---

Product investment return	Type of investment return you selected
A leveraged foreign exchange and precious metal trading service with potential capital growth.	<input type="radio"/> Capital preservation
	<input type="radio"/> Potential cash income
	<input type="radio"/> Potential capital growth

If there is any change to your personal circumstances or if you are in doubts whether this service is suitable for you hereafter, you are encouraged to consider seeking independent professional advice or not to proceed with the service.

---

## Step 4

Please check your personal particulars and set your Integrated Account as the Designated Account for the Hang Seng FX and Precious Metal Margin Trading Services. Money in your Collateral Accounts can only be transferred to such Designated Account. Then click "Next".

Read and tick the box if you accept e-statement/ e-advice service.

### Personal particulars Step 3 / 6

Please select your Integrated Account to be your designated FX and Precious Metal Margin Trading Services account. Money in your collateral accounts can only be transferred to the following account.

Set up account under (all currencies) ⓘ	Integrated Account 123-456789-999
Residential address ⓘ	Room 10 ***** *****
Correspondence address	Same as residential address Room 10 ***** *****
Mobile phone number ⓘ	91****11
E-Mail Address	abc*****@gmail.com
Opt-in for e-Statement / e-Advice service	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

**Important note(s)**

You can set up to receive e-Statement/e-Advice and other communication related to your FX And Precious Metal Margin Trading Services Account. Your email address will be used for receiving the email reminder on the day of e-Statement/e-Advice and other communication related to your FX And Precious Metal Margin Trading Services Account, and other new investment account(s)/ sub-account(s) I open in the future will be set to receive e-Statement/e-Advice by default via my registered correspondence email address with the Bank and will be registered for Hang Seng "e-Statement / e-Advice Service" automatically unless I notify the Bank otherwise. Please ensure your registered correspondence email address in the Bank's record is valid to receive such communications. To switch to Paper Statement / Advice, you may change the setting under "Settings" > "My Profile" > "e-Statement/e-Advice Settings" in Hang Seng Personal Banking mobile app and "Settings" > "My profile settings" > "Account List and maintain e-Statement / e-Advice" in personal e-banking any time subsequently, or you may call our Customer Service Hotline or visit our branches for assistance to change the preference for receiving paper or e-Statements/e-Advices.

I acknowledge and understand the [unclear] [unclear] e-Statement/e-Advice

The above is your personal particulars recorded in the Bank for FX And Precious Metal Margin Trading Services account opening. To change your personal details, please login with your security device and change your Personal Contact Information under "[Personal Particulars](#)".

## Step 5

Input account information (e.g. total assets, leverage ratio, collateral account) and past investment experience, then click “Next”.

If you do not have any investment experience in FX/Precious Metal Margin Trading, Futures, Warrants and/or Options, you can watch an educational video and read the factsheet. Then confirm you have read the relevant investment declaration and agreed to proceed with this application.

You can select more than one collateral account in your desired currencies. You will need to visit our branch if you wish to open additional collateral accounts subsequently.

### Account information Step 4 / 6

Total assets of applicant

Do you have investment experience in FX/precious metal margin trading, Futures, Warrants and/or Options? ⓘ

Monthly personal income

Leverage ratio ⓘ

Collateral account (compulsory) ⓘ **HKD, USD**

Additional collateral account (optional)  EUR  AUD  
 CAD  CHF  
 GBP  JPY  
 NZD

Verify your application details, then click “Confirm”.

## Verify Step 5 / 6

Please verify the following application details.

### Declaration

I/We confirm that I am/we are NOT "Restricted Person" ⓘ	Correct
I/We represent and warrant that I am/we are NOT a connected person. ⓘ	Correct

---

### Personal particulars

Set up account under (all currencies) ⓘ	Integrated Account 123-456789 AUD CAD
---	---

---

### Details of accounts

Ceiling limit ⓘ	USD 1,000,000
Top up collateral level	5%
Close out collateral level	3%

---

BackConfirm

## Step 7

Read and confirm the declaration by clicking “Confirm”.

The screenshot shows a web application interface with a confirmation dialog box. The background is dimmed, showing a header with "Offers", "Collateral account", and "HKD, USD". The dialog box is titled "Hang Seng FX And Precious Metal Margin Trading Services Application" and contains the following text:

- I will only receive e-Statements / e-Advices for FX & Precious Metal Margin Trading Account, and abc\*\*\*\*\*@gmail.com is my registered correspondence email address with the Bank to receive e-Statements / e-Advices and other communication related to my FX & Precious Metal Margin Trading Account and other new investment account(s)/sub-account(s) I open in future. [View more](#)
- Hang Seng FX And Precious Metal Margin Trading Services terms and conditions
- I hereby authorise the Bank to open in my name the above accounts and agree that such accounts shall be operated in accordance with (i) the [Account Rules](#) of the Bank and the (ii) Terms and Conditions for Hang Seng FX and Precious Metal Margin Trading Services / Hang Seng Advanced FX and Precious Metal Margin Trading Services Master Agreement published from time to time. I also agree and accept that to the extent of any inconsistency between (i) the [Account Rules](#) and (ii) the Terms and Conditions for Hang Seng FX and Precious Metal Margin Trading Services / Hang Seng Advanced FX and Precious Metal Margin Trading Services Master Agreement the latter shall prevail

At the bottom of the dialog, there are two buttons: "Cancel" and "Confirm". The "Confirm" button is highlighted with a green border. In the background, there is also a large green "Confirm" button on the right side of the page.

© Hang Seng Bank Limited  
The website is intended for Hong Kong customers. [Cross-border disclaimer](#)

Member HSBC Group

## Step 8

Your application instruction is placed successfully. It will take a few business days to proceed your application.

You will receive a welcome call from our staff once the FX And Precious Metal Margin trading service is ready for use.

### Acknowledgement

Step 6 / 6



#### Instruction received

Reference number: 052008735697

#### Thank you for your application

Please note that account opening will normally take a few business days and the outcome of account opening will be advised to you via letter.

For any enquiries, please contact us at our Enquiry Hotline: 2913 3388.

You can print or save this acknowledgement page for future reference. Please note that this page is not an official receipt of the transaction.

#### Personal particulars

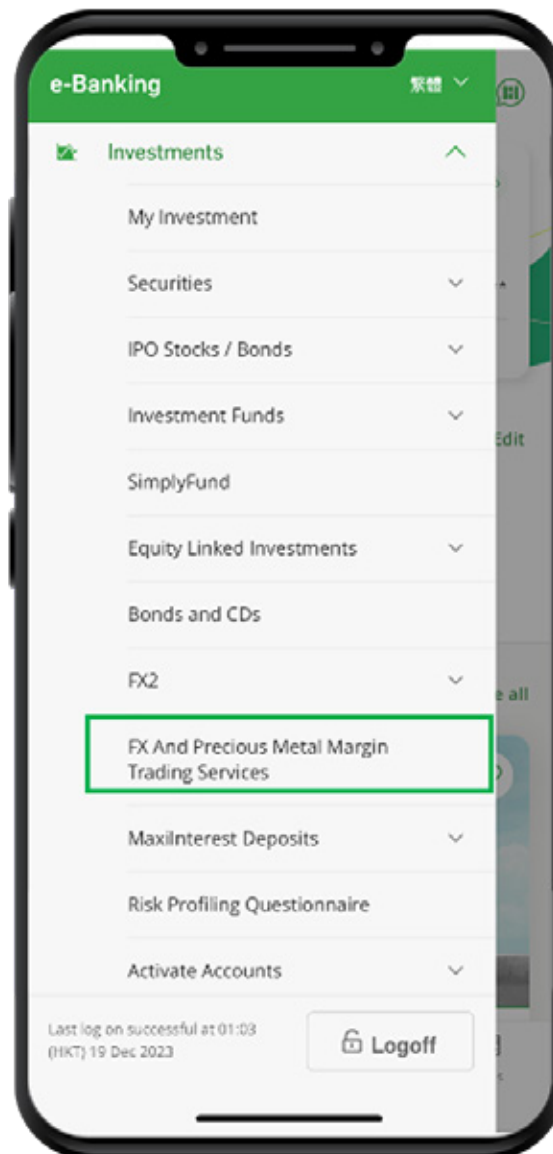
Set up account under (all currencies)	Investments, Securities
Investment type	No
Monthly personal income	HK\$ 35,001 - HK\$ 50,000
Leverage ratio	3
Collateral account	HKD, USD
Additional collateral account	AUD, CAD

[Investments Overview](#)



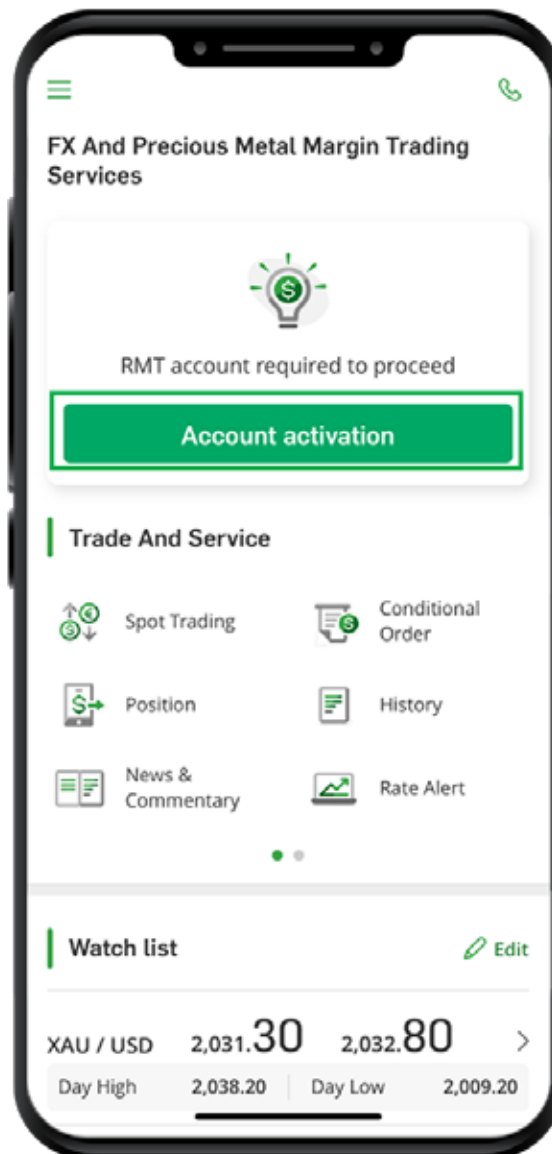
## Step 1

Log on Hang Seng Personal Banking mobile app, and select “Investments” > “FX And Precious Metal Margin Trading Services” from the left menu.



## Step 2

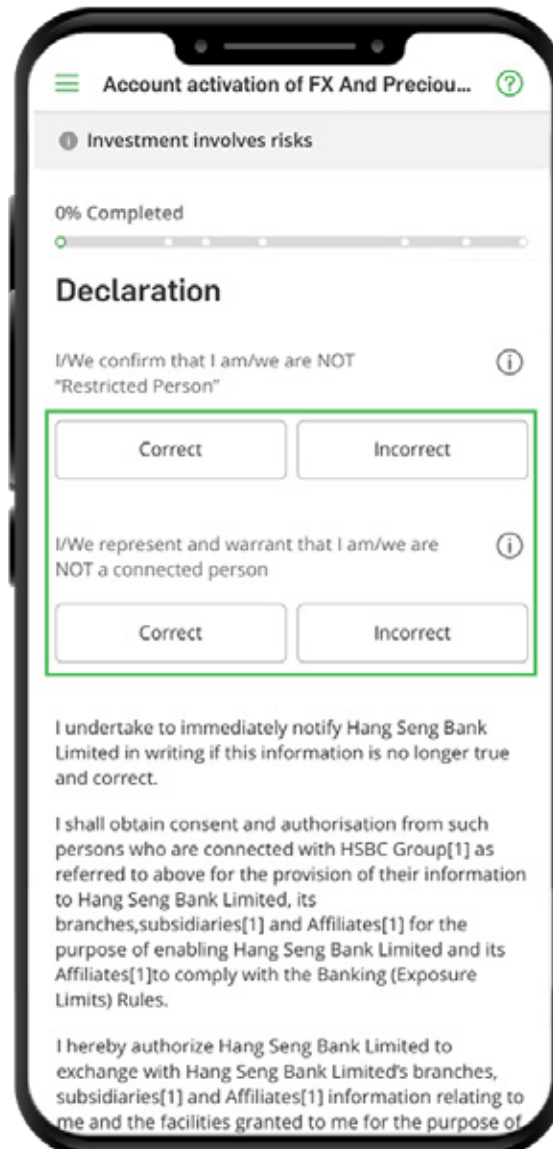
Kick-start your FX and Precious Metal Margin Trading Service journey by clicking "Account activation".



## Step 3

Declare whether or not you are a "Restricted Person" / "Connected Person".

If you are NOT a Restricted Person/ Connected Person, please select "Correct" as per the statement.



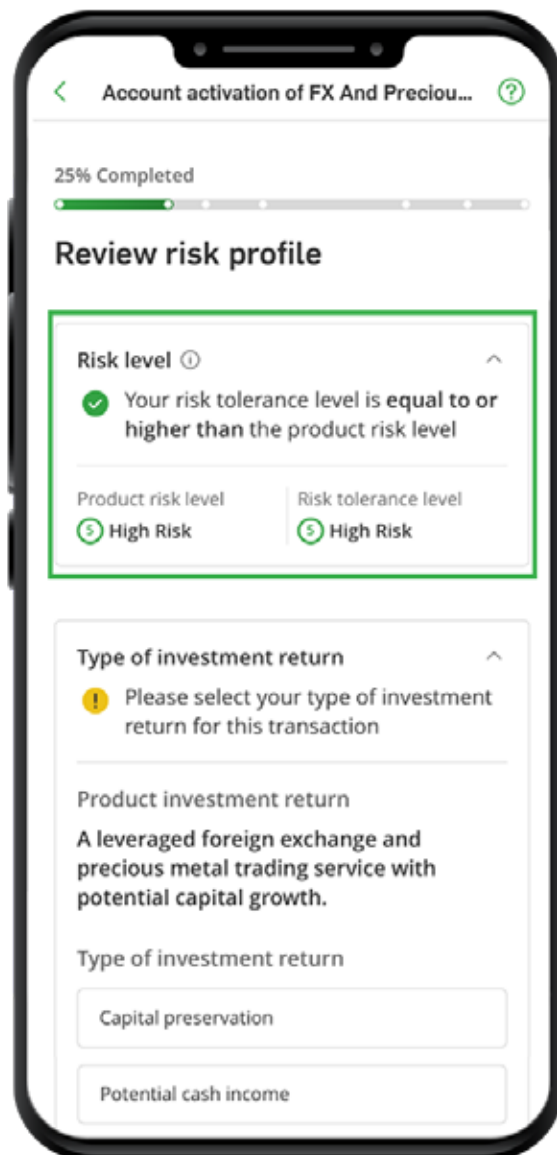
The screenshot shows a mobile application interface for account activation. At the top, there is a header with a hamburger menu icon, the text "Account activation of FX And Preciou...", and a question mark icon. Below the header is a grey bar with the text "Investment involves risks" and an information icon. A progress indicator shows "0% Completed" with a horizontal bar. The main section is titled "Declaration" and contains two statements, each with an information icon to its right. The first statement is "I/We confirm that I am/we are NOT 'Restricted Person'", and the second is "I/We represent and warrant that I am/we are NOT a connected person". Below each statement are two buttons: "Correct" and "Incorrect". The buttons for the first statement are highlighted with a green border. Below the declaration section, there are three paragraphs of text: "I undertake to immediately notify Hang Seng Bank Limited in writing if this information is no longer true and correct.", "I shall obtain consent and authorisation from such persons who are connected with HSBC Group[1] as referred to above for the provision of their information to Hang Seng Bank Limited, its branches, subsidiaries[1] and Affiliates[1] for the purpose of enabling Hang Seng Bank Limited and its Affiliates[1] to comply with the Banking (Exposure Limits) Rules.", and "I hereby authorize Hang Seng Bank Limited to exchange with Hang Seng Bank Limited's branches, subsidiaries[1] and Affiliates[1] information relating to me and the facilities granted to me for the purpose of".

## Step 4

Check and compare your risk tolerance level to the product risk level. Select your type of investment return for transaction.

FX and Precious Metal Margin Trading Services serves the purpose of “potential capital growth” investment.

The product risk level is level 5. If your risk tolerance level is lower than the product risk level, you are not eligible to activate RMT account.



## Step 5

Please check your personal particulars and set your Integrated Account as the Designated Account for the Hang Seng FX and Precious Metal Margin Trading Services. Money in your Collateral Accounts can only be transferred to such Designated Account.

Read and tick the box if you accept e-statement/ e-advice service.

< Account activation of FX And Preciou... ?

33% Completed

**Personal Particulars**

Please select your Integrated Account to be you designated FX And Precious Metal Margin Trading Services account. Money in your collateral accounts can only be transferred to the following account.

Set up account under (all currencies) ⓘ

**Integrated Account**  
123-456789-999

Residential address ⓘ

Room 9,  
7  
/\*\*\*\*\*

Correspondence address

Same as residential address  
Room 9,  
7  
/\*\*\*\*\*

Mobile phone no. ⓘ

91\*\*\*\*11

E-Mail Address

abc\*\*\*\*\*@gmail.com

Opt-in for e-Statement / e-Advice Service

Statement / e-Advice Service  
Customer Service Hotline or visit our branches for assistance to change the preference for receiving e-Statement / e-Advice.

I acknowledge that I have read and understood the important notes for Hang Seng e-Statement / e-Advice Service above.  
[View more](#)

Statement date of each month

8th

Employment status

Full time employed

Industry  
(Please Select)

Occupation [Edit](#)

Teacher

The above is your personal particulars recorded in the Bank for FX And Precious Metal Margin Trading Services account opening

To change your personal details, please login with your security device and change your Personal Contact Information under "Settings" > "My Profile" > "Personal Particulars".

Next

## Step 6

Input account information (e.g. total assets, leverage ratio, collateral account) and past investment experience, then click “Next”.

If you do not have any investment experience in FX/precious metal margin trading, you can watch an educational video and read the factsheet. Then confirm you have read the relevant investment declaration and agreed to proceed with this application.

You can select more than one collateral account in your desired currencies. You will need to visit our branch if you wish to open additional collateral accounts subsequently.

**Account information**

Total assets of applicant  
(Please Select) ▾

Do you have investment experience in FX/precious metal margin trading, Futures, Warrants and/or Options? ⓘ

Monthly personal income  
(Please Select) ▾

Leverage ratio ⓘ  
(Please Select) ▾

Collateral account (compulsory) ⓘ  
HKD,USD

Additional collateral account Optional  
(Please Select) ▾

All application will be subject to the Bank's final approval.

## Step 7

Verify your application details, then click “Confirm”.

The image shows a smartphone screen with the following content:

- Header: Account activation of FX And Preciou... (with a back arrow)
- Progress: 75% Completed (with a green progress bar)
- Section: **Confirm application**
  - Text: Please make sure the information is correct before confirming your application.
- Section: **Declaration**
  - Text: I/We confirm that I am/we are NOT "Restricted Person" ⓘ **Correct**
  - Text: I/We represent and warrant that I am/we are NOT a connected person ⓘ **Correct**
- Section: **Personal Particulars**
  - Text: Set up account under (all currencies) ⓘ **Integrated Account 123-456789-999**
  - Text: Residential address ⓘ **Room 9, 7/\*\*\*\*\*  
\*\*\*\*\*  
\*\*\*\*\***
- Bottom Button: **Confirm**

## Step 8

Read and confirm declaration by ticking the check box, then click "Submit".

Applicat

I acknowledge that I have read and understood the below statements.

Hang Seng FX And Precious Metal Margin Trading Services terms and conditions.

- I will only receive e-Statement / e-Advice for my FX And Precious Metal Margin Trading Services account, and si\*\*\*\*ly@gmail.com is my registered correspondence email address with the Bank to receive e-Statement / e-Advice and other communication related to my FX And Precious Metal Margin Trading Services account and other new investment account(s)/sub-account(s) I open in future. [View more](#)
- I hereby authorise the Bank to open in my name the above accounts and agree that such accounts shall be operated in accordance with (i) the [Account Rules](#) of the Bank and the (ii) Terms and Conditions for Hang Seng FX and Precious Metal Margin Trading Services / Hang Seng Advanced FX and Precious Metal Margin Trading Services Master Agreement published from time to time. I also agree and accept that

I confirm that the information given above is true, correct and complete and authorize the Bank to verify and exchange the same from and with any source (whether inside or outside Hong Kong) the Bank may consider fit.

Please read [risk disclosure](#) before proceeding.

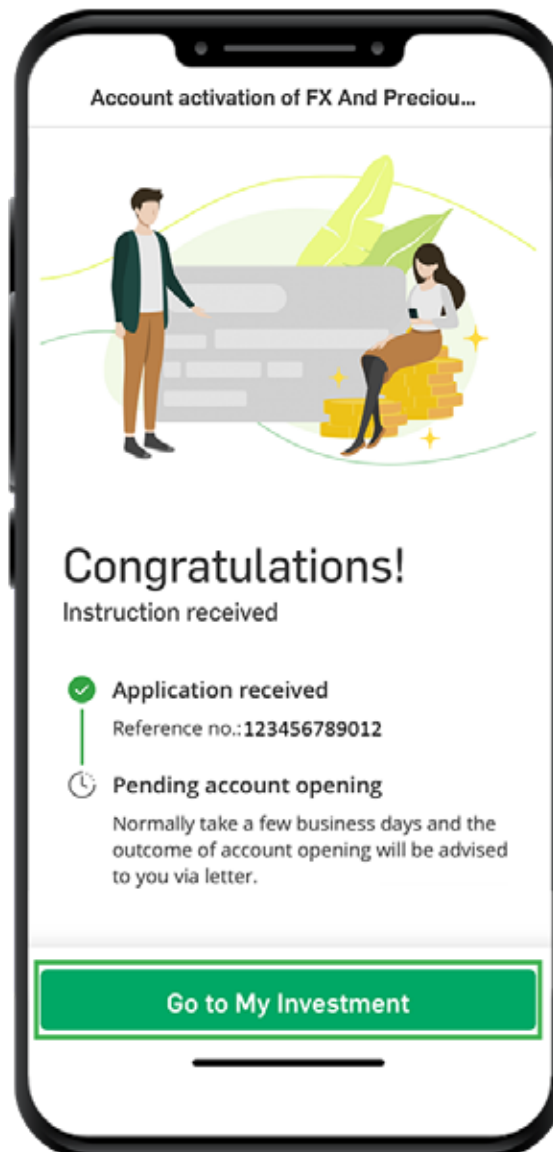
**Submit**



## Step 9

Your application instruction is placed successfully. It will take a few business days to proceed your application.

You will receive a welcome call from our staff once the FX and Precious Metal Margin trading service is ready for use.



### **Risk Disclosure of FX and Precious Metal Margin Trading Services**

- The risk of loss in leveraged foreign exchange and precious metal trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as “stop-loss” or “stop-limit” orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your Account. You should therefore carefully consider whether FX and precious metal margin trading is suitable for you in light of your own financial position and investment objectives.
- Renminbi (RMB) is subject to foreign exchange control by the PRC government. If your Margin Trading Contract involves Offshore Renminbi, you will be subject to foreign control and currency risk of RMB.
- Trading on an electronic trading system may differ from trading on other trading systems or platforms. You will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all.
- Investment involves risks. The above risk disclosure cannot disclose all the risks involved. You should read and understand all the relevant documents and risk disclosure (in particular, the Risk Disclosure Statement contained in the relevant application form) before making any investment decision.
- If you are uncertain of or do not understand the nature of and the risks involved in leveraged foreign exchange and precious metal trading, you should seek independent professional advice.