

A Structured Investment Product tailored to your needs

What else can you do with foreign currencies besides travelling? Have you ever thought of seizing investment opportunities with foreign currencies?

HSBC's Capital Protected Investment – Currency Linked III

CPI III is a currency-linked investment product which provides higher potential returns than a traditional time deposit. The product offers you not only 100% capital protection at maturity after a flexible investment term, but also higher potential returns based on the performance of your chosen currencies. This investment product may be suitable for you if you have children studying abroad, are looking to invest in overseas markets, planning for your retirement, or looking for wealth growth.

Let's take a look at the following example.

Ms Chan deposited some Australian dollars in her savings account to pay for an overseas property while saving up for her children's abroad studies. While Ms Chan is looking for safer investment solutions, she opted for the low-risk CPI III in hopes of increasing the value of her unused currencies.

Let's assume the spot rate for AUD/USD was 0.70. Ms Chan held a bullish view of the pair, so she chose to set AUD against USD at a Trigger Rate of 0.72. Upon maturity, if the exchange rate of AUD/USD at fixing was 0.73, which was higher than the Trigger Rate of 0.72, she would receive a best return of 2.0%, that is, 102.0% of the principal amount. Even if the rate was 0.69 upon maturity, which was lower than the Trigger Rate of 0.72, she could still enjoy a minimum return of 1.5% with full principal, that is, 101.5% of the principal amount. You may make reference to Ms Chan's example and grab your chance of investing in foreign currencies.

Log on to HSBC Online Banking or visit a branch to learn more about the product!