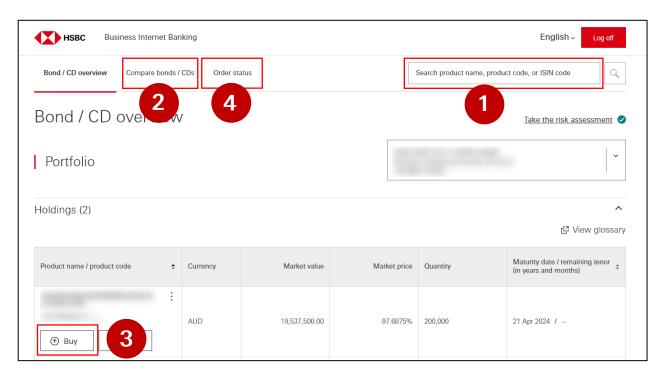


Interface Overview

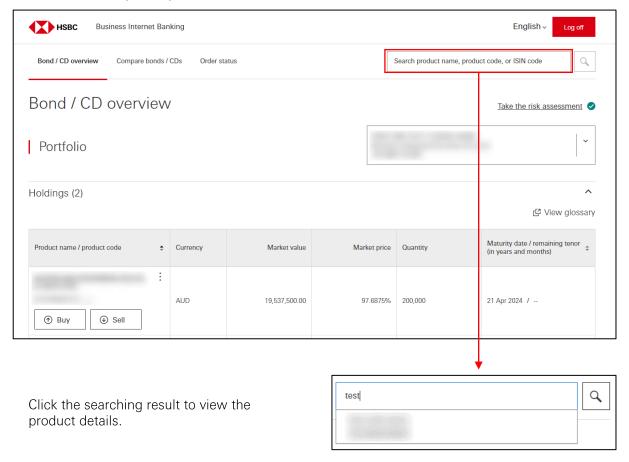
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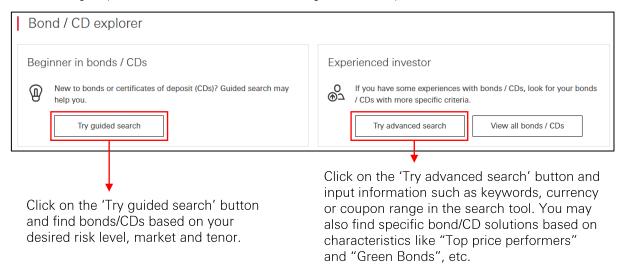


1. Search Bonds / CDs

Under the 'Bond / CD overview' page, you can input product name, product code or ISIN code to search for a specific product in the search box.

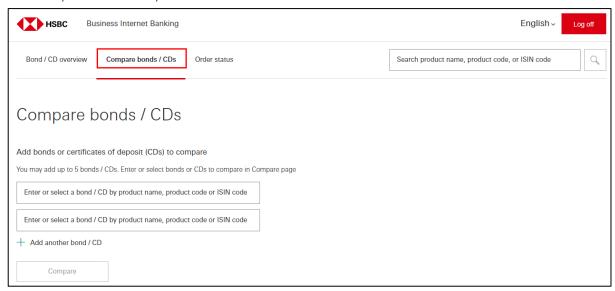


The 'Bond / CD explorer' section under the overview page helps you to find bonds/CDs according to your investment needs for both beginner and experienced investor.

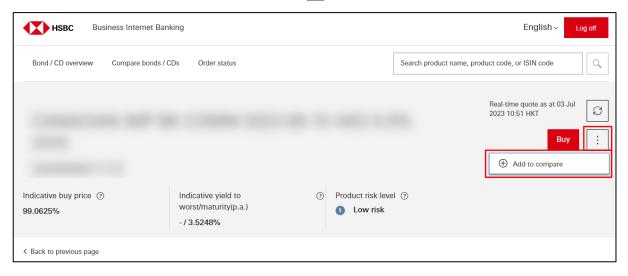


2. Compare bonds / CDs

The 'Compare bonds / CDs' functions helps you to study the characteristics and price trends of different products side by side with ease.

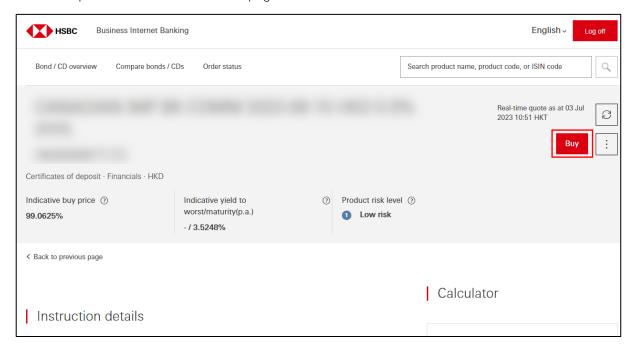


If you are on Product details page, you can click [:] and 'Add to compare'

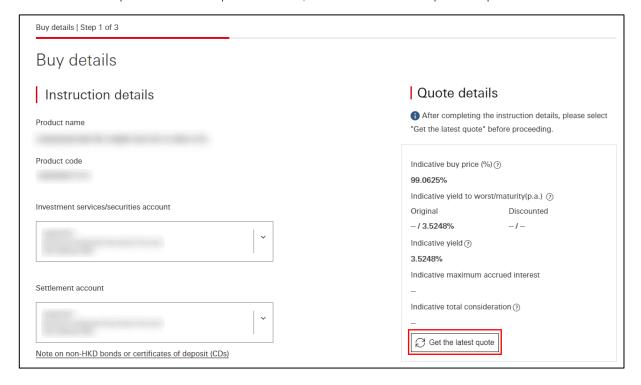


3. Place an order

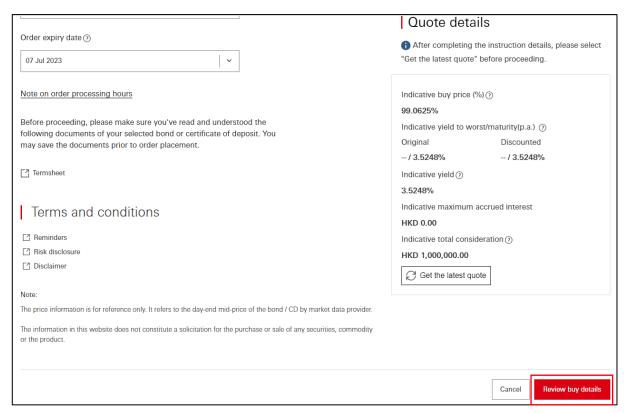
Select your desired bond or CD, understand the product details and risks, and then click 'Buy' button to proceed to the order details page.



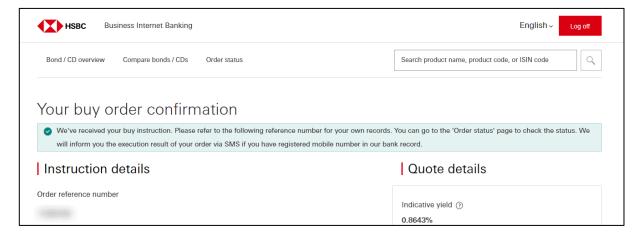
Fill in the required information on this page and choose to place an order either at 'Market price' now or at 'Limit price' whenever you like. Then, click 'Get the latest quote' to proceed.



Click 'Review buy details' to double check and confirm that all the details are correct. Make sure you also read through and understand the offering documents, special terms and conditions as well as declarations. Then, check the corresponding boxes and confirm your order.

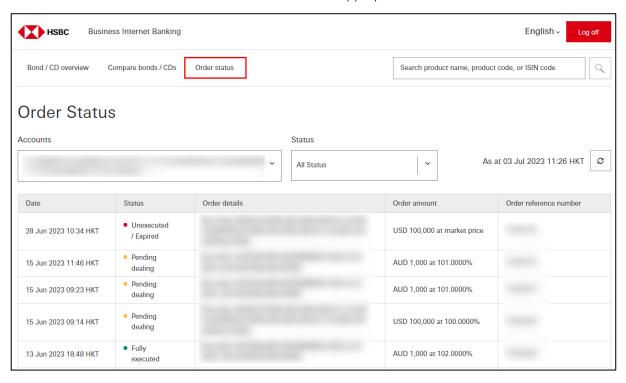


Your buy order confirmation page will appear once the order is successfully placed.



4. Order Status

'Order Status' for you to view all status of bonds / CDs order. You can click 'Order details' to view the details of an order and make 'Cancellation' where appropriate.



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