



# A Practitioner's Guide To Target Accrual Redemption Forwards

By Dr. Yat-fai Lam, Prof Kin-keung Lai

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Target accrual redemption forwards are the most popular currency structured products among corporate and private banking customers. This investment product facilitates an investor to hedge his currency exposure at a low cost or speculate on the direction of a currency rate with low upfront cash outflow. Nevertheless, the technical details behind target accrual redemption forwards have never been elaborated with sufficient granularity in any public documents. This results a material mis-communications among treasury marketing, corporate sales, risk management and investors. This book takes the first step in the financial industry to explain the technical details of target accrual redemption forwards in simple terms so as to unify the understanding among various stakeholders.

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#### About the Author

Dr. Yat-fai LAM is the Adjunct Assistant Professor of Finance at The University of Hong Kong, the MSc Dissertation Supervisor of the postgraduate programmes conducted in Hong Kong by The University of Warwick and the Adjunct Faculty of Finance at City University of Hong Kong. Prof. Kin-keung LAI received his PhD at Michigan State University, USA. He is currently the Chair Professor of Management Science at City University of Hong Kong. Prior to his academic career, Prof. LAI was a Senior Operational Research Analyst of Cathay Pacific Airways and an Area Manager on Marketing Information Systems of Union Carbide Eastern.

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