

## Menguak misteri tingginya bunga dual-currency deposit

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### Abstrak

Dual-currency deposit is one of the latest innovative banking products offered by foreign banks in Indonesia. Its much higher interest than prevailing deposit interest rate and convertibility to another the currency may attract many investors. As an investor, one should fully understand the risk and return characteristics of this deposit before pouring his funds into this product. This paper covers the financial instruments behind dual-currency deposit. It writer questions and challenges the appropriateness of "dual-currency" name for this kind of hybrid instrument and offers a more ability table product name. The risk and return characteristics of this product together with the strategy of investing in this instrument are so discussed. Last, the paper demonstrates the use of Black-holes Model with the help of Derivagem® in calculating the implied ability and explains how investors should make decision based on at volatility