

2018 10

| 客戶 B Customer B                                |  |                        |  |                   |   |
|--|--|------------------------|--|-------------------|---|
| 香港身份證/護照號碼<br>HKID/Passport No..               |  | 發出地點<br>Place of issue |  | 國籍<br>Nationality |   |
| 出生日期 (日/月/年)<br>Date of Birth (day/month/year) |  |                        | 性別 (男/女)<br>Gender (M/F)   |                   |   |
| 住宅地址<br>Residential Address                    | <input type="checkbox"/> 與客戶 (A) 相同 Same as Customer (A) <input type="checkbox"/> 詳列如下 As detailed below:  |                        |  |                   |   |
|  | 室/層/座<br>Room/ Flat, Floor, Block  |                        | 樓宇/屋苑名稱, 街道號數/名稱<br>Name of Building/Est., No & Name of St/Rd  |                   |   |
|  | 地區<br>District   |                        | 國家<br>Country  |                   |   |
| 電話號碼<br>Tel. No.                               | 流動電話/傳呼機<br>Mobile/Pager   |                        | 辦公室<br>Office  |                   |   |
|  | 住宅<br>Residence/ Home  |                        | 其他<br>Others   |                   |   |
| 傳真號碼 (非必須填寫)<br>Fax No. (Optional)             |  |                        | ^電郵地址 (非必須填寫)<br>E-mail Address (Optional)   |                   |   |
| 職業及職位<br>Occupation & Position                 | <input type="checkbox"/> 自僱[9H] Self-employed<br><input type="checkbox"/> 公務員[0B] Civil servant<br><input type="checkbox"/> 助理經理/經理[2F] Assistant Manager/Manager<br><input type="checkbox"/> 教師(幼稚園[8D]/小學[2K]/中學[2K]*) Teacher (Kindergarten/Primary/Secondary*)<br><input type="checkbox"/> 售貨員/店舖主管 (連鎖店式[4E]/非連鎖店式[4F]*) Salesman/Shop Manager (Retail Chain Shop/Non Retail Chain Shop*)<br><input type="checkbox"/> 收銀員/侍應生[6C] Cashier/Waiter/Waitress<br><input type="checkbox"/> 家庭主婦[22]/退休人士[23]/學生[24]* Housewife/Retired/Student*<br><input type="checkbox"/> 文員/秘書/客戶服務代表[2C] Clerk/Secretary/Customer Service Representative<br><input type="checkbox"/> 非在職[Z1] Not Currently Employed<br><input type="checkbox"/> 其他 Others (請註明 Please specify): _____          |                        |  |                   |   |
| 行業性質<br>Nature of Industry                     | <input type="checkbox"/> 專業人士(自僱[8]/非自僱[7]*) Professional (Self-employed/Non self-employed*)<br><input type="checkbox"/> 政府(紀律部隊[2]/非紀律部隊[1]*) Government (Disciplinarian/ Non-Disciplinarian*)<br><input type="checkbox"/> 金融、財務[L] Financial Concern<br><input type="checkbox"/> 教育(官立[4]/政府資助[4]/私營[K]*) Education (Government/Subsidized/Private*)<br><input type="checkbox"/> 貿易[F] Trading<br><input type="checkbox"/> 電訊、資訊及數據處理[J] Telecommunication/Information Service and Data<br><input type="checkbox"/> 零售/批發 [E] Retail/Wholesale<br><input type="checkbox"/> 酒店及飲食[Q] Hotel & Catering<br><input type="checkbox"/> 服務 [S] Service<br><input type="checkbox"/> 建築/工程 [A] Construction/Engineering<br><input type="checkbox"/> 其他 Others (請註明 Please specify): _____ |                        |  |                   |   |
| 僱主名稱<br>Name of Employer                       |  |                        |  |                   | 從業年數 Year in Occupation   |
| 辦公室地址<br>Office Address                        |  |                        |  |                   |   |
| 教育程度#<br>Education#                            | <input type="checkbox"/> 小學 Primary<br><input type="checkbox"/> 初中 Junior Secondary<br><input type="checkbox"/> 高中或預科 Secondary or Matriculation<br><input type="checkbox"/> 大專 Post Secondary   |                        | <input type="checkbox"/> 大學 University<br><input type="checkbox"/> 碩士或博士學位 Post Graduate<br><input type="checkbox"/> 其他 Others |                   | 婚姻狀況 (非必須填寫)<br>Marital Status (Optional)<br><input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married<br><input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 喪偶 Widowed |

\*若客戶只申請綜合服務，非必須填寫。Optional field for customer who applies for General Banking Services only

\*若客戶多於兩人，請填寫「附頁甲」。If the Customer consists of more than two persons, please fill in "Separate Sheet A".

^銀行可能會將銀行的適用條款及其他通知、文件及通訊按此電郵地址(或客戶通知銀行的其他電郵地址)送予客戶，而銀行可能會在其送予客戶之電郵內提供連接銀行的適用條款及其他通知、文件及通訊的超連結，並不會在電郵內附上該等文件。如客戶對此反對，請勿提供客戶的電郵地址。

The Bank may send its applicable Terms and Conditions and other notices, documents and communications to you via this email address (or any other email address notified by you to the Bank), and the Bank may provide hyperlink(s) to its applicable Terms and Conditions and other notices, documents and communications in its email to you instead of attaching them in the email. Please do not provide your email address if you object to that.

## 通訊地址 Correspondence Address

☐ 與上文所述的 Same as      ☐ 客戶 (A) Customer (A)'s      ☐ 客戶 (B) Customer (B)'s 住宅地址相同。

☐ 詳列如下：  
As detailed below:

|  |  |   |  |
|--|--|---|--|
| 室/層/座<br>Room/ Flat, Floor, Block  |  | 樓宇/屋苑名稱, 街道號數/名稱<br>Name of Building/Est., No & Name of St/Rd |  |
| 地區 District  |  | 國家 Country  |  |
| 郵政信箱 (不適用於投資賬戶服務)<br>P.O. Box (not applicable to Investment Accounts Services) |  |   |  |

\*若客戶之前已指定了通訊地址，該通訊地址將被視為已被本通訊地址所取代。

If the Customer has previously designated the Correspondence Address, such Correspondence Address shall be replaced by this Correspondence Address.

## 附表二 Schedule 2

### 第一部份 Part I

### 理財服務 Wealth Management Services

本人(等)欲申請以下理財服務：

I/We would like to apply for the following service: ☐ 通達理財 BComBEST      ☐ 交銀理財 BOCOM FORTUNE

本人(等)授權貴行於賬戶號碼：

扣取本人(等)按貴行的「通達理財服務條款及條件」或「交銀理財服務條款及條件」須支付的任何

費用及收費。

I/We authorize the Bank to debit from Account No.: \_\_\_\_\_ in settlement of any fees and charges payable by me/us in accordance with the Bank's "BComBEST Services Terms and Conditions" or "BOCOM FORTUNE Services Terms and Conditions".

為了讓貴行向本人(等)提供全面的通達/交銀理財服務，本人(等)現同意貴行可查閱及使用本人(等)在貴行之存款資料以作投資及財富管理用途，並即時生效。本人(等)明白(1)本人(等)有權隨時以書面形式撤銷上述同意；及(2)若撤銷上述同意後，貴行可能無法向本人(等)提供或繼續提供全面的通達/交銀理財服務，及貴行有權終止本人(等)的通達/交銀理財客戶安排或任何通達/交銀理財服務。

In order to provide the full BComBEST/BOCOM FORTUNE Services to me/us by the Bank, I/we hereby give my/our consent for the Bank to access and utilize my/our deposit information for investment and wealth management purposes with immediate effect. I/We understand that (1) I/we may withdraw the above consent in writing at any time; and (2) upon withdrawal of the above consent, the Bank may not be able to provide or continue to provide the full BComBEST/BOCOM FORTUNE Services to me/us, and the Bank has the right to terminate the BComBEST/BOCOM FORTUNE Customer arrangement or any BComBEST/BOCOM FORTUNE Services.

**綜合結單(可不選擇) Consolidated Statement (optional)**

- ☐ 請就本人(等)於貴行的所有儲蓄存款、支票活期存款、定期存款及強積金賬戶(若有)(包括下文「銀行賬戶」內指定的賬戶)發出綜合結單(以實物形式發出)。本人(等)謹此授權貴行從任何本人(等)的賬戶扣取有關服務費用(如有)。  
Please issue consolidated statements (in physical copies) to me/us for all my/our savings, current, time deposit and MPF Accounts (if any) maintained with the Bank (including those account(s) specified under "Bank Account(s)" below). I/We hereby authorize your Bank to debit the related service fees (if any) from any of my/our account with you.
- ☐ 請就本人(等)於貴行的所有儲蓄存款、支票活期存款、定期存款及強積金賬戶(若有)(包括下文「銀行賬戶」內指定的賬戶)提供電子綜合結單服務。  
Please provide the e-consolidated statements service to me/us in respect of all my/our savings, current, time deposit and MPF Accounts (if any) maintained with the Bank (including those account(s) specified under "Bank Account(s)" below).
- ☐ 其他(請參照其他申請表格)。  
Others (Please refer to other application form(s)).

\* 若客戶並無揀選任何一項,本行將不會向客戶就新增銀行賬戶發出綜合結單。

If the Customer has not chosen any option, no consolidated statement for the New Bank Account(s) will be issued to the Customer.

**賬戶名稱(若與客戶名稱不同) Name of Account (if different from Name of Customer)**

|               |
|---------------|
| 英文<br>English |
| 中文<br>Chinese |

**綜合服務項下的新增賬戶及/或服務 New Account(s) and / or Service(s) under General Banking Service(s)****銀行賬戶 Bank Account(s)**

- ☐ 支票活期存款賬戶 Current A/C

☐ 港元 HK Dollar ☐ 美元 US Dollar ☐ 人民幣 Renminbi

本人(等)欲申請一本指定來人的支票簿(50張),並以平郵形式寄往本人(等)之通訊地址。

Please send one Order Crossed Cheque Book (containing 50 cheques) to my/our Correspondence Address by ordinary mail.

- ☐ 儲蓄存款賬戶 Savings A/C

☐ 存摺 Passbook ☐ 結單 Statement

- ☐ 定期存款賬戶 Time Deposit A/C

☐ 預設存入賬戶 Default Credit A/C

☐ 現開立的 ☐ 儲蓄存款賬戶 Savings A/C to be opened

☐ 支票活期存款賬戶 Current A/C to be opened

☐ 賬號 Account No.: \_\_\_\_\_

- ☐ 保管箱 Safe Deposit Box

☐ 賬號 Account No.: \_\_\_\_\_ ☐ 箱號 Box No.: \_\_\_\_\_

**綜合交易服務 General Service(s)**

請選取適用卡類(只選取一類) Please choose appropriate card type (Choose one type only)

- ☐ 港幣銀聯自動櫃員機卡 HKD China UnionPay ATM Card / ☐ 港幣通達理財卡 HKD BComBEST Card /
- ☐ 港幣交銀理財卡 HKD BOCOM FORTUNE Card / ☐ 雙幣卡 Dual Currency Card /
- ☐ 雙幣通達理財卡 Dual Currency BComBEST Card / ☐ 雙幣交銀理財卡 Dual Currency BOCOM FORTUNE Card

|  |  |
|--|--|
| 基本賬戶 Primary A/C* <input type="checkbox"/> 現開立的 <input type="checkbox"/> 儲蓄存款賬戶 Savings A/C to be opened <input type="checkbox"/> 港元支票活期存款賬戶 HKD Current A/C to be opened<br><input type="checkbox"/> 賬號 Account No.: _____<br>結算貨幣 Settlement Currency: _____<br>* 雙幣卡之基本賬戶必須為儲蓄存款賬戶。The Primary A/C of the Dual Currency Card must be a Savings A/C. |  |
| 第一附屬賬戶 Subsidiary A/C No.1<br><input type="checkbox"/> 現開立的 <input type="checkbox"/> 儲蓄存款賬戶 Savings A/C to be opened <input type="checkbox"/> 港元支票活期存款賬戶 HKD Current A/C to be opened<br><input type="checkbox"/> 賬號 Account No.: _____<br>結算貨幣 Settlement Currency: _____   | 第二附屬賬戶 Subsidiary A/C No.2<br><input type="checkbox"/> 現開立的 <input type="checkbox"/> 儲蓄存款賬戶 Savings A/C to be opened <input type="checkbox"/> 港元支票活期存款賬戶 HKD Current A/C to be opened<br><input type="checkbox"/> 賬號 Account No.: _____<br>結算貨幣 Settlement Currency: _____ |
| 第三附屬賬戶 Subsidiary A/C No.3<br><input type="checkbox"/> 現開立的 <input type="checkbox"/> 儲蓄存款賬戶 Savings A/C to be opened <input type="checkbox"/> 港元支票活期存款賬戶 HKD Current A/C to be opened<br><input type="checkbox"/> 賬號 Account No.: _____<br>結算貨幣 Settlement Currency: _____   | 第四附屬賬戶 Subsidiary A/C No.4<br><input type="checkbox"/> 現開立的 <input type="checkbox"/> 儲蓄存款賬戶 Savings A/C to be opened <input type="checkbox"/> 港元支票活期存款賬戶 HKD Current A/C to be opened<br><input type="checkbox"/> 賬號 Account No.: _____<br>結算貨幣 Settlement Currency: _____ |
| 取卡方式 Delivery Method <input type="checkbox"/> 郵寄 By Mail <input type="checkbox"/> 或 <input type="checkbox"/> 由本人(等)到 _____ 網點領取 To be collected by me/us at _____ Branch   |  |
| 自動櫃員機屏幕顯示的指示 Instruction Displayed on ATM Screen#: <input type="checkbox"/> 中文 Chinese <input type="checkbox"/> 或 <input type="checkbox"/> 英文 English  |  |
| 購買香港賽馬會現金券功能 Hong Kong Jockey Club Cash Voucher Purchase Function#: <input type="checkbox"/> 需要 Required <input type="checkbox"/> 或 <input type="checkbox"/> 不需要 Not Required  |  |
| 海外現金提款交易設定: <input type="checkbox"/> 需要 Required <input type="checkbox"/> 或 <input type="checkbox"/> 不需要 Not Required<br>Overseas Cash Withdrawal Transaction setting 開始日期 Start of Date _____ 至 結束日期 End of Date _____<br>每日海外現金提款限額 Overseas Cash Withdrawal Daily limit 港幣 HKD _____  |  |

# 視乎個別自動櫃員機設定。Subject to availability of such function at the ATM.

☐ 網上銀行 Internet Banking ☐ 電話銀行 Phone Banking (不適用於聯名賬戶 Not applicable to Joint A/C)

電話銀行收款賬戶 Account(s) accessible by Phone Banking for receiving payment:

賬戶名稱\*  
Name of Account

賬號  
Account No.

\* 有關賬戶須於交通銀行(香港)有限公司開立。The relevant account shall be maintained with Bank of Communications (Hong Kong) Limited.

## 網上銀行 Internet Banking

☐ 雙重認證 Two-factor Authentication

☐ 申領保安編碼器 Application for Security Device

收取方式 Delivery Method: ☐ 於網點領取 Collected at Outlet ☐ 郵寄 By Mail

語言選擇 Language Selection: ☐ 中文 Chinese ☐ 英文 English

本人了解保安編碼器應在分發後 60 天內在網上完成啟動程序；否則保安編碼器可能自動失效。本人了解及同意保安編碼器將適用於本人所有網上銀行的服務，本人必須成功申請短訊服務才可使用雙重認證服務。I understand that the Security Device should be activated online within 60 days after its distribution; otherwise the Security Device may be disabled automatically. I understand and agree that the Security Device would be applicable to all my Internet Banking services and that I must have successfully applied for SMS Service in order to use the two-factor authentication services.

設定網上轉賬/繳付賬單每日累計最高限額 Set Up Online Transfer/Bill Payment Accumulated Daily Limit\*

| 轉賬 Fund Transfer  | 每日最高限額 Daily Limit (HKD equivalent)  |
|---|--|
| 至任何非登記賬戶<br>To Any Non-registered Account   | 港元<br>HKD _____ (不得多於港元 150,000 或其等值 not exceeding HKD150,000 or its equivalent)     |
| 轉賬至本行第三者賬戶 Transfer to Third-party Account Within the Bank                              |  |
| 至已登記賬戶<br>To Registered Account   | 港元<br>HKD _____ (不得多於港元 1,000,000 或其等值 not exceeding HKD1,000,000 or its equivalent) |
| 至非登記賬戶<br>To Non-registered Account   | 港元<br>HKD _____ (不得多於港元 50,000 或其等值 not exceeding HKD50,000 or its equivalent)       |
| 本地銀行轉賬 Transfer to Other Local Bank Account   |  |
| 至已登記賬戶<br>To Registered Account   | 港元<br>HKD _____ (不得多於港元 1,000,000 或其等值 not exceeding HKD1,000,000 or its equivalent) |
| 至非登記賬戶<br>To Non-registered Account   | 港元<br>HKD _____ (不得多於港元 50,000 或其等值 not exceeding HKD50,000 or its equivalent)       |
| 海外銀行轉賬 Transfer to Overseas Bank Account  |  |
| 至已登記賬戶<br>To Registered Account   | 港元<br>HKD _____ (不得多於港元 1,000,000 或其等值 not exceeding HKD1,000,000 or its equivalent) |
| 至非登記賬戶<br>To Non-registered Account   | 港元<br>HKD _____ (不得多於港元 50,000 或其等值 not exceeding HKD50,000 or its equivalent)       |
| 小額轉賬 Small Value Fund Transfer (不預先登記收款賬戶服務 Non-Registered Beneficiary Account Service) |  |
| 只適用於 FPS 及 JetcoPay<br>Application to FPS and JetcoPay only                             | 港元<br>HKD _____ (不得多於港元 10,000 或其等值 not exceeding HKD10,000 or its equivalent)       |

| 繳付賬單 Bill Payment                      | 每日最高限額 Daily Limit (HKD equivalent)  |
|--|--|
| e-IPO                                  | 港元<br>HKD _____ (不得多於港元 4,000,000 或其等值 not exceeding HKD4,000,000 or its equivalent)                       |
| 捐款及一般商戶<br>Donation & General Merchant | 港元<br>HKD _____ (不得多於港元 50,000 或其等值 not exceeding HKD50,000 or its equivalent)                             |
| 高風險商戶<br>High-risk Merchant            | 港元<br>HKD _____ (不得多於上述的「捐款及一般商戶」每日最高限額 not exceeding the "Donation & General Merchant" Daily Limit above) |
| 稅款<br>Tax                              | 港元<br>HKD _____ (不得多於港元 300,000 或其等值 not exceeding HKD300,000 or its equivalent)                           |

\* 為減低未授權轉賬的風險，建議客戶視乎客戶的實際需要，可考慮設定較低的轉賬/繳付賬單每日累計最高限額。若沒有填上每日累計最高限額，有關交易類型之每日累計最高限額將被設置為 0。In order to reduce the risk of unauthorized transfers, depending on the Customer's own needs, it may be advisable for the Customer to set a lower transfer/bill payment accumulated daily limit. If the accumulated daily limit is not filled, the accumulated daily limit of the corresponding transaction type will be set to 0

網上本行賬戶(香港)轉賬服務 BOCOM Account (HK) Transfer Service over Internet

預先登記收款賬戶資料 Pre-registered beneficiary account information:

|   |                |
|---|----------------|
| 收款人名稱 Name of Beneficiary   | 賬號 Account No. |
| 每日最高限額(最高限額為港元100萬或其等值) Daily Limit (Maximum HKD 1 Million or its equivalent) |                |
| 港元HKD _____ 或其等值 or its equivalent  |                |

\* 有關賬戶須於交通銀行(香港)有限公司開立。The relevant account shall be maintained with Bank of Communications (Hong Kong) Limited.

☐ 網上CHATS匯款/轉數快服務 CHATS Remittance /FPS Service over Internet

預先登記收款賬戶管理 Pre-Registered Beneficiary Account(s) Maintenance

本人(等) 確認, 除本表格明示修改外, 所有本人(等) 之前已指定的其他預先登記賬戶持續有效。I/We confirm that save as expressly amended hereby, all of my/our other Pre-Registered Accounts previously designated by me/us shall continue to remain in full force and effect.

☐ 新增賬戶 Add A/C ☐ 刪除賬戶 Delete A/C ☐ 修改賬戶資料 Amend A/C details

|  |  |
|--|--|
| 收款人名稱 Name of Beneficiary                      | <input type="checkbox"/> 轉數快賬戶 FPS Account             |
| 銀行編號及收款人賬號/AID 號 Bank Code & A/C Number/AID NO | <input type="checkbox"/> 流動電話號碼 Mobile Phone No. _____ |
| 收款銀行名稱 Name of Receiving Bank                  | <input type="checkbox"/> 電郵地址 Email Address _____      |
|  | <input type="checkbox"/> 轉數快識別碼 FPS Identifier _____   |

每日最高限額(最高限額為港元100萬或其等值) Daily Limit (Maximum HKD 1 Million or its equivalent)

港元HKD \_\_\_\_\_ 或其等值 or its equivalent

附言 Message to Recipient (只適用於網上CHATS匯款服務 For CHATS Remittance Service over Internet only) (不超過140 個英文字 Maximum 140 English characters)

網上外幣/境外匯款服務 Foreign Currency / Outward Remittance Service over Internet

預先登記收款賬戶資料 Pre-registered beneficiary account information:

|   |                                  |
|---|----------------------------------|
| 收款銀行名稱及地址 Name and Address of Beneficiary Bank  | 國家 Country                       |
| 收款人戶口號碼 Beneficiary A/C Number  | 電報碼 ABA/UID/SWIFT                |
| 收款人名稱 Beneficiary Name / 收款人地址 Beneficiary Address  |                                  |
| 每日最高限額(最高限額為港元100萬或其等值) Daily Limit (Maximum HKD 1 Million or its equivalent)                             |                                  |
| 港元HKD _____ 或其等值 or its equivalent  |                                  |
| 電話號碼 (非必須提供) Phone No. (Optional)   | 傳真機號碼 (非必須提供) Fax No. (Optional) |
| 電郵 (非必須提供) E-mail (Optional)  |                                  |
| 代理銀行(如適用)戶口號碼 Beneficiary Bank's Correspondent A/C Number(if applicable)                                  | 名稱及地址 Name and Address           |
| 匯款電文 Message to Recipient (不超過24 個中文字或140 個英文字) (Maximum 24 Chinese characters or 140 English characters) |                                  |

風險聲明: 網上本行賬戶(香港)轉賬服務/CHATS匯款服務/轉數快或網上外幣/境外匯款服務/小額轉賬可能涉及付款/匯款予第三者。小額轉不需使用保安編碼器進行雙重認證。為減低未經授權轉賬的風險, 建議閣下視乎閣下的實際需要, 可考慮設定較低的每日轉賬金額上限, 或刪除預先登記賬戶。

Risk Disclosure: BOCOM Account (HK) Transfer Service over Internet/CHATS Remittance Service over Internet or Faster Payment System or Foreign Currency / Outward Remittance Service over Internet may involve payments/ remittance to third parties. Two-factor Authentication is not required for Small Value Fund Transfer. In order to reduce the risk of unauthorized transfers, depending on your own needs, it may be advisable for you to set a lower daily transfer limit, or delete a pre-registered account.

☐ 結單和通知書 Statement and Advice

| 結單/通知書類型<br>Type of Statement/Advice | 電子<br>Electronic         | 電郵提示 (只適用於電子結單)<br>E-mail Reminder (Applicable to E-statement ONLY) | 短訊提示 (只適用於電子結單)<br>SMS Reminder (Applicable to E-statement ONLY) | 郵寄<br>Mail               |
|--------------------------------------|--------------------------|---|--|--------------------------|
| 理財及存款<br>Wealth Management           | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>   | <input type="checkbox"/> |
| 投資<br>Investment                     | <input type="checkbox"/> | <input type="checkbox"/>  | <input checked="" type="checkbox"/>                              | <input type="checkbox"/> |
| 信用卡<br>Credit Card                   | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>   | <input type="checkbox"/> |
| 貸款<br>Loan                           | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>   | <input type="checkbox"/> |

如選擇以電子方式收取結單, 則必須申請本行的短訊服務, 並鉤選電郵或短訊提示(註: 本行只提供電郵提示予投資類電子結單。)

閣下可到本行網頁 [www.hk.bankcomm.com](http://www.hk.bankcomm.com), 並點選「個人銀行」→「網上銀行」→「簡介」瀏覽電子結單/及通知書列表及分類。

Please apply for SMS services and select e-mail / SMS reminder if you would like to receive electronic statement.  
(Remarks: Only E-mail Reminder is available for electronic Investment Statements)  
You may visit our website at www.hk.bankcomm.com. and access "Personal Banking" → "Internet Banking" → "Overview" to view full list of e-statement and e-advice with category.

☐ 網上銀行交易提示短訊服務 SMS Alert Service for Internet Banking Transaction  
短訊語言 SMS Language ☐ 中文 Chinese ☐ 英文 English  
手機號碼 Mobile Phone No.: \_\_\_\_\_

☐ 短訊服務 SMS Services (開立證券賬戶必須申請此項服務 Essential Services for opening Securities A/C)

|  |   |
|--|---|
| 登記流動電話<br>Registered Mobile Phone                            | 國家區號 Area Code :<br>電話號碼 Phone No. :                                    |
| 短訊語言選擇 : 設定為中文<br>SMS Language Selection: Preset for Chinese | <input type="checkbox"/> 中文 Chinese <input type="checkbox"/> 英文 English |

☐ 交易提示短訊服務 SMS Alert Service

|  |  |
|--|--|
| 由銀行選擇任何一個存款賬戶為扣取費用賬戶<br>Account for payment of fees* determined by your Bank from time to time | 指定扣取費用賬戶<br>Designated A/c for payment of fees*: _____ |
|--|--|

\* 扣取費用賬戶將用作為收取交易提示短訊服務的服務費用(如適用)。Account for payment of fees would be used for settlement of SMS Alert services charges (if applicable).

交易提示短訊服務適用以下交易/服務 SMS Alert Service covers the following transactions/services:

- 存款賬戶交易 Deposit Account Transaction  
定期存款到期 (一般定期) Time Deposit Maturity (Common Deposit)  
客戶名下所有之現有及新增定期賬戶將會享有此服務。This service will be available to all existing or future time deposit account(s) which have/has been opened or will be opened in the name of the Customer.
- 其他 Others  
貴行決定適用於交易提示短訊服務的其他交易/服務 (但日後若貴行擴大交易提示短訊服務範圍以涵蓋新增服務/交易, 有關新增服務/交易將不會自動適用貴行向本人(等)提供的交易提示短訊服務)。Such other transactions/services as determined by your Bank as being subject to SMS Alert Service (but if your Bank subsequently expands the coverage of SMS Alert Service to cover additional service/transaction, such additional service / transaction will not be automatically covered by the SMS Alert Service provided by your Bank to me/us)

除非本人(等)明確刪除有關短訊服務, 所有以上短訊服務會啟動。若本人(等)不就短訊服務提供流動電話號碼, 貴行可將短訊發送到任何本人(等)登記於貴行的任何流動電話號碼。除非本人(等)明確選擇英文作為短訊語言, 短訊語言將會是中文。除非本人(等)在以上已明確述明有關指定賬戶, 貴行可選擇任何本人(等)的賬戶作為短訊服務的指定扣取費用賬戶。

All SMS Services above are activated unless expressly deleted. If no mobile phone number is provided for the SMS Services, you may send SMS to any mobile phone number registered by me/us with you. The language of SMS will be Chinese unless I/we expressly select English language above. You may select any of my/our account with you as the designated A/C for payment of fees regarding SMS Alert Service, except where I/we have specifically specified the relevant designated account above.

**綜合投資服務項下的新增服務 New Service(s) under General Investment Services**  
**電子理財服務 Electronic Finance Services**

電子理財服務客戶號碼 EFC No.: \_\_\_\_\_

|                     |  |
|---------------------|--|
| 相關賬戶<br>Related A/C | <input type="checkbox"/> 現開立的儲蓄存款賬戶 Savings A/C to be opened<br><input type="checkbox"/> 賬號 A/C No.: _____ |
|---------------------|--|

☐ 外匯孖展交易賬戶 FX Margin Trading A/C 指定賬戶 Designated A/C: \_\_\_\_\_

|  |  |                                 |                                  |
|--|--|---------------------------------|----------------------------------|
| 計算存/欠利息貨幣 Currency for interest calculation:   | <input type="checkbox"/> 原貨幣 Original currency | <input type="checkbox"/> 港元 HKD | <input type="checkbox"/> 美元 *USD |
| * 港元利息不適用 Not applicable to HKD interest   |  |                                 |                                  |
| 計算平倉合約盈利/虧損貨幣 Currency for calculating contract profit and loss:   | <input type="checkbox"/> 原貨幣 Original currency | <input type="checkbox"/> 港元 HKD | <input type="checkbox"/> 美元 USD  |
| <input type="checkbox"/> 啟動外匯孖展交易提示短訊服務 Activate SMS Alert Service for FX Margin Transaction   |  |                                 |                                  |
| 短訊語言 SMS Language <input type="checkbox"/> 中文 Chinese <input type="checkbox"/> 英文 English  |  |                                 |                                  |
| 國家區號 Area Code : _____ 手機電話號碼 Mobile Phone No. : _____   |  |                                 |                                  |
| 交易提示短訊服務適用以下交易/服務 SMS Alert Service covers the following transactions/services:  |  |                                 |                                  |
| ➢ 外匯孖展預放盤狀態(成盤/到期取消)<br>FX Margin order status (execution/expiry)  |  |                                 |                                  |
| ➢ 其他: 貴行決定適用於交易提示短訊服務的其他交易/服務 (但日後若貴行擴大交易提示短訊服務範圍以涵蓋新增服務/交易, 有關新增服務/交易將不會自動適用貴行向本人(等)提供的交易提示短訊服務)。<br>Others: Such other transactions/services as determined by your Bank as being subject to SMS Alert Service (but if your Bank subsequently expands the coverage of SMS Alert Service to cover additional service/transaction, such additional service/transaction will not be automatically covered by the SMS Alert Service provided by your Bank to me/us) |  |                                 |                                  |

☐ 證券賬戶 Securities A/C 指定賬戶 Designated A/C: \_\_\_\_\_

|  |
|--|
| <input type="checkbox"/> 電話 (不適用於聯名賬戶)<br>Telephone (not applicable to Joint A/C)  |
| 本人(等)同意透過電話途徑下達證券指示。<br>I/We hereby agree to give instruction(s) via Telephone channel.  |
| 另本人知悉, 本人可透過 貴行網頁或分行的客戶服務人員, 以了解下達證券指示的其他途徑之詳情。<br>I/We also acknowledge that, I/we can understand the details of other channels for giving instructions via the Bank's webpage or the Customer Service Officer at any branch(es) of the Bank. |

☐ 中華通證券交易服務

China Connect Securities Trading Services

本人(等)確認並同意使用中華通證券交易服務。另為配合中華通證券買賣服務之個人資料處理，本人(等)於下列欄位提供本人(等)英文姓氏及名字資料。

I/We hereby acknowledge and agree to use the China Connect Securities Trading Services. In order to comply with processing of personal data in relation to China Connect Securities Trading Services, I/we hereby provide my/our last name and first name information (in English) in the below fields.

客戶 A 英文姓氏 Last name (in English): \_\_\_\_\_ 英文名字 First name (in English): \_\_\_\_\_

客戶 B 英文姓氏 Last name (in English): \_\_\_\_\_ 英文名字 First name (in English): \_\_\_\_\_

☐ 從相關賬戶扣賬買入證券

Debit from Related Account for purchase of Securities

就購買證券的任何指示 (包括 (不限於) 申請認購新發行證券) 而言，本人(等)謹此授權貴行，凡貴行經絕對酌情，認為本人(等)的證券賬戶並無足夠資金執行指示時，貴行可作出下列行為：

In relation to any Instruction for buying Securities (which includes, without limitation, application for new issues of Securities), I/we hereby authorize the Bank to do the following acts whenever in the Bank's absolute discretion there are insufficient funds in my/our Securities Account to carry out the Instruction:

- (1) 在本人(等)指定相關賬戶的結餘中預留或保留一筆款項，所按金額乃 貴行絕對酌情預計為扣除在本人(等)的證券賬戶中的可用結餘後，證券買入或認購價格、相關費用和開支及本人(等)就本人(等)的證券賬戶欠下貴行的所有款項 (如有) 的全數金額：  
to earmark or hold a sum against the credit balance in my/our designated Related Account in such amount as the Bank may in its absolute discretion estimate to be the full amount of the purchase or subscription price of the Securities, the relevant fees and expenses and all moneys owing by me/us to the Bank in respect of my/our Securities Account (if any) less the available credit balance in my/our Securities Account;
- (2) 將上文第 (1) 段所提述的金額轉賬至本人(等)的證券賬戶，預留作指示用途；及  
to transfer the amount referred to in paragraph(1) above to my/our Securities Account to be earmarked for the Instruction; and
- (3) 從本人(等)的證券賬戶扣除買入或認購所有或任何證券所須支付的全部金額 (包括所產生的所有費用及開支) 及本人(等)就本人(等)的證券賬戶欠下貴行的所有款項 (如有)。  
to debit from my/our Securities Account the entire amount payable for the purchase or subscription of all or any Securities (including all fees and expenses incurred) and all moneys owing by me/us to the Bank in respect of my/our Securities Account (if any).

本人(等)同意：

I/We agree that:

- (a) 基於無論何種理由 (例如：貴行系統的技術性問題)，貴行可能無法在接獲本人(等)指示當日內進行上文第 (2) 及 (3) 段分別提述的轉賬及扣賬，貴行有權於下一營業日進行該轉賬及扣賬；及  
for whatever reason (e.g. technical problem in the Bank's system) the Bank may not be able to carry out the transfer and the debit respectively referred to in paragraphs (2) and (3) above during the day on which the Instruction is received from me/us, the Bank shall be entitled to carry out such transfer and debit on the next Business Day; and
- (b) 基於無論何種理由，貴行未必可執行指示或只可執行部份指示，貴行有權於本應結算交易之日後的下一營業日，發還根據上文第 (1) 段所預留或保留的款項或其中的尚餘結餘 (視何者適用而定)。  
for whatever reason the Instruction may not be effected or only part of the Instruction may have been effected, the Bank shall be entitled to release the sum earmarked or held under paragraph (1) above or the remaining balance thereof (as the case may be) on the next Business Day following the day on which the transaction would otherwise settle.
- (c) 就代履行股東權責收取之手續費及其他服務收費而言，貴行有權於本人(等)證券賬戶內扣除所需支付的全部金額 (包括所產生費用及因未能扣賬而產生欠款之罰息)。  
For the corporate actions service fee and such other relevant fees (the "Service Fees"), the Bank shall be entitled to debit the full amount from my/our securities account (including the Service Fees and any default interest accruing thereto).

☐ 從證券賬戶轉賬至相關賬戶

Transfer from Securities Account to Related Account

本人(等)謹此授權貴行於每營業日午夜時，若證券賬戶內的結餘超過或等值港元 100，將在本人(等)的證券賬戶中所有結餘轉賬至本人(等)的相關賬戶。

I/we hereby authorize the Bank to transfer all credit balance held in my/our Securities Account to my/our Related Account at midnight on each business day when the credit balance in securities account equal to or above HKD 100.

本人(等)同意如果基於無論何種理由 (例如：貴行系統的技術性問題)，貴行無法於任何日子進行前述轉賬，貴行應有權在隨後的 1 至 2 個營業日內進行該轉賬。

I/We agree that if for whatever reason (e.g. technical problem in the Bank's system) the Bank is not able to carry out the aforesaid transfer on any day, the Bank shall be entitled to carry out such transfer within the next 1 to 2 Business Days.

本人(等) ☐ 欲 / ☐ 不欲收取有關本人(等)為未登記證券所有人並存放於中央結算系統內的證券之公司通訊。(按發行人指定選項收取)

I/We wish / do not wish to receive the corporate communications for those securities held in the CCASS depository of which I am/we are the non-registered beneficial owner(s). (select to receive the same in accordance with the Issuer's default option)

若本人(等)欲收取有關本人(等)為未登記證券所有人並存放於中央結算系統內的證券之公司通訊，本人(等)授權貴行向香港中央結算有限公司及/或上市發行人的有關過戶處披露貴行記錄在案的本人(等)之姓名、通訊地址及身份證明文件號碼。此外，本人(等)承諾該等資料有所更改時，將立即通知貴行，並知悉就此事宜貴行只負責向上述機構披露貴行記錄在案的本人(等)之姓名、通訊地址及身份證明文件號碼。

If I/we wish to receive the corporate communications for those securities held in the CCASS depository of which I am/we are the non-registered beneficial owner(s), you are authorized to disclose my/our name(s), correspondence address and identification document no(s), on your record to the Hong Kong Securities Clearing Co. Ltd. and/or the relevant registrar(s) of the listed issuer(s). Further, I/we undertake to advise you immediately of any change of such particulars and acknowledge that your sole duty in this respect is to dispatch my/our name(s), correspondence address and identification document no(s), on your record to the aforesaid entities.

本人(等) ☐ 同意 / ☐ 不同意收取貴行的證券交易短訊提示

I/We ☐ agree / ☐ do not agree to receive SMS Alert from the Bank for Securities Transactions

提示語言 Alert Language ☐ 中文 Chinese ☐ 英文 English

國家區號 Area Code : \_\_\_\_\_ 手機電話號碼 Mobile Phone No : \_\_\_\_\_

本人(等) ☐ 同意 / ☐ 不同意收取貴行的證券交易電郵提示 (網上證券服務必須申請)

I/We ☐ agree / ☐ do not agree to receive Email Alert from the Bank for Securities Transactions (Essential for online securities services)

提示語言 Alert Language ☐ 中文 Chinese ☐ 英文 English

電郵地址 Email Address: \_\_\_\_\_

交易短訊/電郵提示適用以下交易/服務 SMS /Email Alert covers the following transactions/services:

- 即時證券交易覆盤(交易成盤結果)  
Instant securities trading order confirmation (Execution results)
- 認購新股分配結果  
IPO subscription allotment result
- 其他: 貴行決定適用於交易短訊/電郵提示服務的其他交易/服務 (但日後若貴行擴大交易短訊/電郵提示服務範圍以涵蓋新增服務/交易, 有關新增服務/交易將不會自動適用貴行向本人(等)提供的交易短訊/電郵提示服務)。  
Others: Such other transactions/services as determined by your Bank as being subject to SMS/Email Alert Service (but if your Bank subsequently expands the coverage of SMS /Email Alert Service to cover additional service/transaction, such additional service / transaction will not be automatically covered by the SMS/Email Alert Service provided by your Bank to me/us)

## 投資賬戶服務 Investment Accounts Services

☐ 投資基金賬戶 Investment Funds Account

賬號 Account No.: \_\_\_\_\_

結算賬戶號碼 Settlement Account No.\*

☐ 現開立的儲蓄存款賬戶 Savings A/C to be opened

☐ 賬號 A/C No.: \_\_\_\_\_

☐ 債務票據賬戶 Debt Instrument Account

賬號 Account No.: \_\_\_\_\_

結算賬戶號碼 Settlement Account No.\*

☐ 現開立的儲蓄存款賬戶 Savings A/C to be opened

☐ 賬號 A/C No.: \_\_\_\_\_

☐ 股票掛鉤投資賬戶 Equity Linked Investments Account

賬號 Account No.: \_\_\_\_\_

結算賬戶號碼 Settlement Account No.\*

(i) 現金 Cash:

☐ 現開立的儲蓄存款賬戶 Savings A/C to be opened

☐ 賬號 A/C No.: \_\_\_\_\_

(ii) 證券 Securities: 賬號 A/C No.: \_\_\_\_\_

\* 股票掛鉤投資賬戶的證券結算賬戶必須為以客戶名義開立, 其他結算賬戶則必須為以客戶名義開立的多幣式儲蓄存款賬戶。

The Securities Settlement Account for the Equity Linked Investments Account must be in the name of the Customer, whereas other Settlement Account must be a multi-currency savings account in the name of the Customer.

#收取股息貨幣 Dividend Currency

☐ 港元 HKD

☐ 根據所投資的基金所屬貨幣 Fund Currency

#月結單語言 Statement Language

☐ 中文 Chinese

☐ 英文 English

# 只適用於申請投資基金賬戶/股票掛鉤投資賬戶。 Applicable to application for Investment Funds Account/Equity Linked Investments Account only.



| 客戶 A Customer A  |  |   |   |   |
|--|--|---|---|---|
| <b>財務摘要 Financial Summary</b>  |  |   |   |   |
| 每月個人入息 Monthly Personal Income   | <input type="checkbox"/> <HKD5,000   | <input type="checkbox"/> HKD5,000 - 9,999   | <input type="checkbox"/> HKD10,000 - 19,999   | <input type="checkbox"/> HKD20,000 - 29,999 |
|  | <input type="checkbox"/> HKD30,000 - 49,999  | <input type="checkbox"/> HKD50,000 - 99,999 | <input type="checkbox"/> HKD100,000-199,999   | <input type="checkbox"/> ≥HKD200,000        |
| 每月家庭入息 Monthly Household Income  | <input type="checkbox"/> <HKD40,000<br><input type="checkbox"/> HKD70,000 - 99,999 |   | <input type="checkbox"/> HKD40,000 - 69,999<br><input type="checkbox"/> ≥HKD100,000 |   |
| 資產類別 Asset Class   | <input type="checkbox"/> 房產 Property   |   | <input type="checkbox"/> 有價證券 Valuable Stock  |   |
|  | <input type="checkbox"/> 現金/存款 Cash/Deposit  |   | <input type="checkbox"/> 其他 Others: _____   |   |
| <b>披露事項 Disclosure of Matters</b>  |  |   |   |   |
| 閣下是否與本行任何僱員有親屬關係？ Are you related to any of our Bank's employee(s)?<br><input type="checkbox"/> 否 NO <input type="checkbox"/> 是 YES (僱員名稱及關係 Employee's name and relationship: _____)  |  |   |   |   |
| 閣下是否香港證監會持牌人或註冊人的僱員？<br>Are you an employee of a person licensed by or registered with the Securities and Futures Commission of Hong Kong?<br><input type="checkbox"/> 否 NO <input type="checkbox"/> 是 YES (如是，請提供閣下僱主的同意信。 If YES, please provide a consent letter from your employer. )  |  |   |   |   |
| 閣下是否賬戶的最終受益人及發出最初交易指示的人士？<br>Are you the ultimate beneficial owner(s) of the Account(s) and the person(s) ultimately responsible for originating the instructions for the Account(s)?<br><input type="checkbox"/> 是 YES <input type="checkbox"/> 否 NO (如否，請在下方填寫最終受益人的資料。 If NO, please provide the information of the ultimate beneficial owner(s) below )<br>姓名 Name: _____ ( ) 香港身份證/護照號碼 HKID/Passport No.: _____<br>地址 Address: _____ |  |   |   |   |

| 客戶 B Customer B  |  |   |   |   |
|--|--|---|---|---|
| <b>財務摘要 Financial Summary</b>  |  |   |   |   |
| 每月個人入息 Monthly Personal Income   | <input type="checkbox"/> <HKD5,000   | <input type="checkbox"/> HKD5,000 - 9,999   | <input type="checkbox"/> HKD10,000 - 19,999   | <input type="checkbox"/> HKD20,000 - 29,999 |
|  | <input type="checkbox"/> HKD30,000 - 49,999  | <input type="checkbox"/> HKD50,000 - 99,999 | <input type="checkbox"/> HKD100,000-199,999   | <input type="checkbox"/> ≥HKD200,000        |
| 每月家庭入息 Monthly Household Income  | <input type="checkbox"/> <HKD40,000<br><input type="checkbox"/> HKD70,000 - 99,999 |   | <input type="checkbox"/> HKD40,000 - 69,999<br><input type="checkbox"/> ≥HKD100,000 |   |
| 資產類別 Asset Class   | <input type="checkbox"/> 房產 Property   |   | <input type="checkbox"/> 有價證券 Valuable Stock  |   |
|  | <input type="checkbox"/> 現金/存款 Cash/Deposit  |   | <input type="checkbox"/> 其他 Others: _____   |   |
| <b>披露事項 Disclosure of Matters</b>  |  |   |   |   |
| 閣下是否與本行任何僱員有親屬關係？ Are you related to any of our Bank's employee(s)?<br><input type="checkbox"/> 否 NO <input type="checkbox"/> 是 YES (僱員名稱及關係 Employee's name and relationship: _____)  |  |   |   |   |
| 閣下是否香港證監會持牌人或註冊人的僱員？<br>Are you an employee of a person licensed by or registered with the Securities and Futures Commission of Hong Kong?<br><input type="checkbox"/> 否 NO <input type="checkbox"/> 是 YES (如是，請提供閣下僱主的同意信。 If YES, please provide a consent letter from your employer. )  |  |   |   |   |
| 閣下是否賬戶的最終受益人及發出最初交易指示的人士？<br>Are you the ultimate beneficial owner(s) of the Account(s) and the person(s) ultimately responsible for originating the instructions for the Account(s)?<br><input type="checkbox"/> 是 YES <input type="checkbox"/> 否 NO (如否，請在下方填寫最終受益人的資料。 If NO, please provide the information of the ultimate beneficial owner(s) below )<br>姓名 Name: _____ ( ) 香港身份證/護照號碼 HKID/Passport No.: _____<br>地址 Address: _____ |  |   |   |   |

**投資風險分析 Investment Profile Analysis****重要資料 Important Notice:**

- 本問卷是協助您了解您對投資風險的整體態度。  
This questionnaire is to help you to determine your overall attitude towards investment risk.
- 投資涉及風險。投資產品價格有時可能會非常波動。投資產品價格可升可跌，甚至變成毫無價值。  
Investment involves risks. The prices of investment product fluctuate, sometimes dramatically. The price of an investment product may move up or down, and may become valueless.

客戶(A)                      客戶(B)  
Customer (A)                      Customer (B)

## 1. 您的年紀有多大？ What is your age?

- |                |                       |                          |                          |
|----------------|-----------------------|--------------------------|--------------------------|
| 1.1. 18 – 24 歲 | 18 - 24 years old     | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2. 25 – 35 歲 | 25 - 35 years old     | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.3. 36 – 49 歲 | 36 - 49 years old     | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.4. 50 – 64 歲 | 50 - 64 years old     | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.5. 65 歲或以上   | 65 years old or above | <input type="checkbox"/> | <input type="checkbox"/> |

## 2. 您的教育程度？ What is your education level?

- |            |                                 |                          |                          |
|------------|---------------------------------|--------------------------|--------------------------|
| 2.1. 中學    | Secondary                       | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2. 大專或預科 | Matriculation or Post Secondary | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.3. 大學或以上 | University or above             | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.4. 其他    | Others                          | <input type="checkbox"/> | <input type="checkbox"/> |

## 3. 您用作儲蓄或投資佔您的可支配收入的平均百分比為多少？

What is the average percentage of your disposal income that can be set aside for savings or investment?

- |                  |                      |                          |                          |
|------------------|----------------------|--------------------------|--------------------------|
| 3.1. 少於 5%       | Less than 5%         | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.2. 5% 至少於 10%  | 5% to less than 10%  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3. 10% 至少於 20% | 10% to less than 20% | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.4. 20% 至少於 25% | 20% to less than 25% | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.5. 25% 或以上     | 25% or more          | <input type="checkbox"/> | <input type="checkbox"/> |

## 4. 您分配作投資用途的資產佔您的淨資產（不包括物業、汽車和人壽保險）平均約多少個百分比？

What is the average percentage of your current net assets (excluding property, automobile and life insurance) that will be allocated for investment purpose?

- |                  |                      |                          |                          |
|------------------|----------------------|--------------------------|--------------------------|
| 4.1. 少於 5%       | Less than 5%         | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.2. 5% 至少於 10%  | 5% to less than 10%  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.3. 10% 至少於 20% | 10% to less than 20% | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.4. 20% 至少於 30% | 20% to less than 30% | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.5. 30% 或以上     | 30% or more          | <input type="checkbox"/> | <input type="checkbox"/> |

## 5. 您平均投資年期為多少年？ What is the average time horizon for your investments?

- |                 |                              |                          |                          |
|-----------------|------------------------------|--------------------------|--------------------------|
| 5.1. 少於 1 年     | Less than 1 year             | <input type="checkbox"/> | <input type="checkbox"/> |
| 5.2. 1 年至少於 2 年 | 1 year to less than 2 years  | <input type="checkbox"/> | <input type="checkbox"/> |
| 5.3. 2 年至少於 3 年 | 2 years to less than 3 years | <input type="checkbox"/> | <input type="checkbox"/> |
| 5.4. 3 年至少於 5 年 | 3 years to less than 5 years | <input type="checkbox"/> | <input type="checkbox"/> |
| 5.5. 5 年或以上     | 5 years or more              | <input type="checkbox"/> | <input type="checkbox"/> |

## 6. 您的儲備(包括現金或高流動性資產，如外匯、金銀、現金等值物等) 約可足夠支付多少個月的平均家庭開支？

In terms of average monthly household expenses, how much have you reserved for your living (including cash or highly liquid assets e.g. foreign currency, bullion, cash equivalents, etc.)?

- |                     |   |                          |                          |
|---------------------|---|--------------------------|--------------------------|
| 6.1. 少於 3 個月        | Less than 3-month household expenses              | <input type="checkbox"/> | <input type="checkbox"/> |
| 6.2. 3 個月至少於 6 個月   | 3-month to less than 6-month household expenses   | <input type="checkbox"/> | <input type="checkbox"/> |
| 6.3. 6 個月至少於 12 個月  | 6-month to less than 12-month household expenses  | <input type="checkbox"/> | <input type="checkbox"/> |
| 6.4. 12 個月至少於 24 個月 | 12-month to less than 24-month household expenses | <input type="checkbox"/> | <input type="checkbox"/> |
| 6.5. 24 個月或以上       | 24-month or more household expenses               | <input type="checkbox"/> | <input type="checkbox"/> |

## 7. 以下哪項最能描述你的預期價格波動和回報？

Which of the following best describes your expected price fluctuation and return?

- |  |                          |                          |
|--|--------------------------|--------------------------|
| 7.1. 我只能承擔較小程度的價格波動，並希望獲得比銀行存款利率略高的收益。<br>I can only bear little price fluctuation of my investment and wish to gain slightly higher than the rate of bank deposits. | <input type="checkbox"/> | <input type="checkbox"/> |
| 7.2. 我能承擔中等程度的價格波動，並希望獲得高於銀行存款利率的收益。<br>I can bear moderate price fluctuation of my investment and wish to gain much better than the rate of bank deposits.          | <input type="checkbox"/> | <input type="checkbox"/> |
| 7.3. 我能承擔較大程度的價格波動，並希望獲得與股票指數相近的收益。<br>I can bear high degree of price fluctuation of my investment and wish to have gain comparable to the stock market indexes.    | <input type="checkbox"/> | <input type="checkbox"/> |
| 7.4. 我可以承受任何價格波動，並希望獲得明顯高於股票指數的收益。<br>I can bear any price fluctuation of my investment and wish to gain remarkably higher than the stock market indexes.            | <input type="checkbox"/> | <input type="checkbox"/> |

就以下各項投資產品，您有多少年的投資經驗？  
How many years of trading experience do you have in the following investments?

|   | 客戶(A)<br>Customer (A)<br>投資經驗<br>Trading Experience |  |  | 客戶(B)<br>Customer (B)<br>投資經驗<br>Trading Experience |  |  |
|---|---|--|--|---|--|--|
|   | 沒有<br>No  | 在過去三年<br>曾投資<br>少於五次<br>Invested less than five transactions within the past three years | 在過去三年<br>曾投資過<br>五次或以上<br>Invested five or more transactions within the past three years | 沒有<br>No  | 在過去三年曾<br>投資<br>少於五次<br>Invested less than five transactions within the past three years | 在過去三年<br>曾投資過<br>五次或以上<br>Invested five or more transactions within the past three years |
| 8. 保本產品（如存款證、保本結構性存款/票據）<br>● 基金 (保證基金、貨幣市場基金)<br>● 由政府發行的債券 (例如：中華人民共和國財政部發行的國債、香港特別行政區政府發行的債券)<br>● Principal Protected Products (e.g. CD, Principal Protected Structured Deposits/Notes)<br>● Investment Funds (Guaranteed Funds, Money Market Funds)<br>● Government Bonds (e.g. RMB sovereign bond issued by The Ministry of Finance of the People's Republic of China, Bonds issued by the Hong Kong SAR Government.) | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   |
| 9. 外幣<br>● 定息工具（投資級別的債券）<br>● 結構性產品（利率掛鉤的工具）<br>● Foreign Currency<br>● Fixed Income (e.g. Investment grade bonds)<br>● Structured Products (Interest Rate Linked Instrument)   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   |
| 10. 基金（不包括保證基金、貨幣市場基金及對沖基金）<br>● 股票<br>● 定息工具（非投資級別的債券）<br>● 結構性產品（貨幣掛鉤的工具）<br>● Investment Funds (Excluding Guaranteed Funds, Money Market Funds and Hedge Funds)<br>● Equities<br>● Fixed Income (Non-investment grade bonds)<br>● Structured Products (Currency Linked Instrument)   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   |
| 11. 結構性產品(股票掛鉤、商品掛鉤的工具)<br>● Structured Products (Equity Linked, Commodity Linked Instrument)   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   |
| 12. 衍生產品/槓桿性產品（例如：期權、期貨、權證、遠期、掉期或孖展交易）<br>● 對沖基金<br>● 結構性產品(信貸掛鉤的工具)<br>● Derivatives/ Leverage Products (e.g. Options, Futures, Warrants, Forwards, Swaps or Margin Trading)<br>● Hedge Funds<br>● Structured Products (Credit Linked Instrument)  | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   | <input type="checkbox"/>                            | <input type="checkbox"/>   | <input type="checkbox"/>   |

投資風險分析表的評估結果

The result of the Investment Profile Analysis

請提供您認為最合適的風險承受程度

Please indicate your risk tolerance level that you believe is most appropriate

|                      |       |     |     |
|----------------------|-------|-----|-----|
| 風險承受程度               | 客戶(A) | ( ) | ( ) |
| Risk Tolerance Level | 客戶(B) | ( ) | ( ) |

本行會按投資風險分析表的評估結果及您認為最合適的風險承受程度之中的較低者，記錄為您最終的風險承受程度。

The lower risk tolerance level from Investment Profile Analysis result and provided by you which you believe is most appropriate, will be the final risk tolerance level captured in the Bank's record.

| 風險承受程度<br>Risk Tolerance Level | 投資風險的態度<br>Attitude towards investment risk  |
|--------------------------------|--|
| 低 Conservative                 | 您沒有或具有很少或有限的專業知識或投資經驗，並盡量投資於潛在資本損失較少和較穩定回報的產品。<br>You have no, little or limited knowledge or experience in financial investment. You prefer the investment products which can minimize the potential capital loss and uncertainty on returns.   |
| 中低 Low                         | 您對投資具一些專業知識或投資經驗；並願意承擔少量風險，以尋求優於銀行存款的回報；及/或傾向維持潛在資本損失較低的投資組合。<br>You have some knowledge or experience in financial investment; are willing to take some risk to achieve returns better than bank deposits; and/or have tendency to maintain an investment portfolio with lower potential of capital loss.   |
| 中 Moderate                     | 您對投資具有一定程度的專業知識或投資經驗；並願意承擔一定程度的潛在資本損失，以尋求近乎平衡投資組合的回報；及/或擁有健全的財務能力來承擔相應的投資損失。<br>You have reasonable knowledge or experience in financial investment; are willing to take more risk to achieve returns comparable to a balance portfolio with moderate potential of capital loss; and/or have sound financial capability to absorb the corresponding investment loss.   |
| 中高 High                        | 您對投資具有相當的專業知識或投資經驗；並願意承擔較高的風險，以尋求回報優於全球市場指數的回報；及/或擁有穩健的財務能力以承擔較高的資金損失。<br>You have considerable knowledge or experience in financial investment; and are willing to take higher risk to achieve returns better than the global market indexes; and/or have strong financial capability to bear higher capital loss from high-risk investment.  |
| 高 Aggressive                   | 您偏向喜好高風險、結構性或槓桿性投資產品或對此類產品具豐富的專業知識或投資經驗；並願意承擔高程度的風險，以尋求更大幅度的回報；及/或擁有雄厚的財務能力以承擔高風險投資所導致的較大資金損失。<br>You have preference, professional knowledge or experience in high-risk, structured or leveraged financial investment; and are willing to take a very high amount of risk to achieve significant return; and/or have solid financial capability to tolerate substantial capital losses from high-risk investment. |

## 客戶聲明 Customer Declaration

- (1) 本人(等)確認本人(等)是自願、獨立及真確地回答上述投資風險分析的問題。本人(等)接受分析的結果包括向本人(等)指定的風險承受程度。  
I/We confirm that I/we answered the questions in the above Investment Profile Analysis voluntarily, independently and truthfully. I/We accept the result of the analysis including the risk tolerance level assigned to me/us.
- (2) 本人(等)承認上述分析純粹為確定本人(等)可承受之風險程度而設。分析的結果僅供參考。上述分析的內容並非亦不應被視為買賣投資產品的推薦、邀請或招攬。本人(等)亦完全了解投資涉及風險，在作出任何投資決定之前，本人(等)應先了解有關投資產品及其涉及的風險，考慮它們是否適合本人(等)及尋求本人(等)認為合適的獨立專業意見。  
I/We acknowledge that the above Investment Profile Analysis is only intended to ascertain my/our risk tolerance level. The result of the analysis is for reference only. Nothing in the above Investment Profile Analysis shall constitute or be regarded as constituting a recommendation, offer or solicitation to buy or sell investment products. I/We also fully understand that investment involves risks and I/we should understand the relevant investment products and the risks associated with them, consider whether they are suitable for me/us and seek independent professional advice as I/we consider appropriate before making any investment decisions.
- (3) 本人(等)同意申請上述投資賬戶，並聲明本人(等)是依據本身的判斷作出此決定。  
I/We agree to apply for the said Investment Account(s) and declare that I/we have made this decision based on my/our own judgment.

## 第二部份 Part II

### 現有銀行賬戶/綜合交易服務及現有綜合投資服務項下的服務

### Existing Bank Account(s)/General Service(s) and Existing Service(s) under General Investment Services

- ☐ 現有銀行賬戶/綜合交易服務資料如下：

Particulars of the Existing Bank Account(s)/General Service(s) are as follows:

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |
|  |  |  |

- ☐ 現有綜合投資服務項下的服務資料如下：

Particulars of the Existing Service(s) under General Investment Services are as follows:

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |

## 附表三 Schedule 3

### 通知事項 Notification

#### 受保障存款產品通知 Notice of protected deposit product

現謹通知 閣下，支票活期存款賬戶、儲蓄存款賬戶內的存款、年期不超過五年的定期存款(不論是否已抵押)、證券賬戶餘額、外匯孖展交易現金保證金、股票孖展賬戶保證金的現金賬餘額(只適用於私人銀行客戶)及可提早贖回遞升利率存款(所示年期不超過五年)，是符合香港的存款保障計劃保障資格的存款。

Please be informed that the deposits in Current Account, Savings Account, Time Deposit with a maturity not exceeding 5 years (regardless whether they are secured or not), Credit Balance in the Securities Account, Cash Margin in the Foreign Exchange Margin Trading Account, Cash Margin (Available Cash Balance) in the Securities Margin Account (for private banking customer(s) only) and Step-Up Callable Deposit (with an original term to maturity not exceeding 5 years) are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong.

#### 只適用於申請綜合投資服務 Applicable to application for General Investment Services only

現謹通知 閣下，在交通銀行(香港)有限公司以第三方服務供應商代理人身份分銷投資產品時，有關產品是第三方服務供應商而非交通銀行(香港)有限公司的產品；及對於交通銀行(香港)有限公司與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，交通銀行(香港)有限公司須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款有任何爭議應由第三方服務供應商與客戶直接解決。

Please be informed that in distributing investment products as agents for third party service providers by Bank of Communications (Hong Kong) Limited, the product is a product of the third party service provider but not Bank of Communications (Hong Kong) Limited; and in respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Bank of Communications (Hong Kong) Limited and the customer out of the selling process or processing of the related transaction, Bank of Communications (Hong Kong) Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly the third party service provider and the customer.

## 附表四 Schedule 4

### 客戶自我證明 Self-Certification by Customer

#### 甲部 Part A 自我證明 - 共同匯報標準 Self-Certification – CRS

##### 重要提示：

##### Important Notes:

- 此甲部是由賬戶持有人向銀行提供的自我證明，以作自動交換財務賬戶資料用途。銀行可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一稅務管轄區的稅務當局。  
This Part A is a self-certification provided by an account holder to the Bank for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the Bank to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
- 如賬戶持有人的稅務居民身分有所改變，應盡快將所有變更通知銀行。  
An account holder should report all changes in his/her tax residency status to the Bank.
- 閣下在此甲部的資料(閣下之出生地點除外)及在本協議內列出的閣下之名稱、住宅地址之城市及國家、出生日期(統稱「共同匯報標準資料」)為銀行須向稅務局申報的資料。  
Your information in this Part A (except your place of birth), your name, the city and country of your residential address and your date of birth (collectively, "CRS Information") as stated in this Agreement are required to be reported by the Bank to the Inland Revenue Department.
- 此甲部內採用的名詞及措辭釋義可在銀行的網頁([www.hk.bankcomm.com](http://www.hk.bankcomm.com))內找到及在銀行之分行在客戶要求時提供。  
The meanings of certain terms and expressions used in this Part A are available on the Bank's website at [www.hk.bankcomm.com](http://www.hk.bankcomm.com) and at the branch of the Bank upon request.

**警告：根據《稅務條例》第 80(2E)條，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可處第 3 級(即\$10,000)罰款。**

**WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000).**

出生地點 (可不填寫)

**Place of Birth (Not Compulsory)**

|                 |                |            |  |
|-----------------|----------------|------------|--|
| 客戶 A Customer A | 鎮/城市 Town/City | 國家 Country |  |
| 客戶 B Customer B | 鎮/城市 Town/City | 國家 Country |  |

**居留司法管轄區及稅務編號或具有等同功能的識別編號 (以下簡稱「稅務編號」)**

請提供以下資料，列明 (a) 賬戶持有人的居留司法管轄區，亦即賬戶持有人的稅務管轄區 (香港包括在內) 及 (b) 該居留司法管轄區發給賬戶持有人的稅務編號。列出所有 (不限於 5 個) 居留司法管轄區。

**Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")**

Please complete the following table indicating (a) the jurisdiction of residence (including Hong Kong) where the account holder is a **resident for tax purposes** and (b) the account holder's TIN for each jurisdiction indicated. Indicate **all** (not restricted to five) jurisdictions of residence.

| 居留司法管轄區<br>Jurisdiction of Residence | 稅務編號<br>TIN<br>(如賬戶持有人是香港稅務居民，稅務編號是其香港身份證號碼。<br>If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number.) | 如沒有提供稅務編號，填寫理由 A、B 或 C<br>Enter Reason A, B or C if no TIN is available | 如選取理由 B，解釋賬戶持有人不能取得稅務編號的原因<br>Explain why the account holder is unable to obtain a TIN if you have selected Reason B |
|--------------------------------------|---|---|--|
| <b>客戶 A Customer A</b>               |   |   |  |
| (1)                                  |   |   |  |
| (2)                                  |   |   |  |
| (3)                                  |   |   |  |
| (4)                                  |   |   |  |
| (5)                                  |   |   |  |
| <b>客戶 B Customer B</b>               |   |   |  |
| (1)                                  |   |   |  |
| (2)                                  |   |   |  |
| (3)                                  |   |   |  |
| (4)                                  |   |   |  |
| (5)                                  |   |   |  |

**理由 A** – 賬戶持有人的居留司法管轄區並沒有向其居民發出稅務編號。

**Reason A** – The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.

**理由 B** – 賬戶持有人不能取得稅務編號。如選取這一理由，解釋賬戶持有人不能取得稅務編號的原因。

**Reason B** – The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.

**理由 C** – 賬戶持有人毋須提供稅務編號。居留司法管轄區的主管機關不需要賬戶持有人披露稅務編號。

**Reason C** – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

## 客戶聲明 Customer Declaration

本人(等)知悉及同意，銀行可根據《稅務條例》(第 112 章)有關交換財務賬戶資料的法律條文，a) 收集共同匯報標準資料及此甲部所載資料並可備存作自動交換財務賬戶資料用途及 (b) 把該等資料和關於賬戶持有人及任何須申報賬戶的資料向香港稅務局申報，從而把資料轉交到賬戶持有人的居留司法管轄區的稅務當局。

I/We acknowledge and agree that (a) the CRS Information and the information contained in this Part A is collected and may be kept by the Bank for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Bank to the Inland Revenue Department of Hong Kong and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112).

本人(等)證明，就與本協議所有相關的賬戶，本人(等)是賬戶持有人。

I/We certify that I am/we are the account holder(s) of all the account(s) to which this Agreement relates.

本人(等)承諾，如情況有所改變，以致影響本人(等)的稅務居民身分，或引致共同匯報標準資料及此甲部所載的資料不正確，本人(等)會通知銀行，並會在情況發生改變後 30 日內，向銀行提交一份已適當更新的自我證明表格。

I/We undertake to advise the Bank of any change in circumstances which affects my/our tax residency status or causes the CRS Information and the information contained in this Part A to become incorrect, and to provide the Bank with a suitably updated self-certification form within 30 days of such change in circumstances.

本人(等)聲明就本人(等)所知所信，共同匯報標準資料及此甲部內所填報的所有資料和聲明均屬真實、正確和完備。

**I/We declare that the CRS Information and the information given and statements made in this Part A are, to the best of my/our knowledge and belief, true, correct and complete.**

## 乙部 Part B 自我證明 - 外國賬戶稅務合規法案 Self-Certification – FATCA

|  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| <p>第一節：賬戶身份認證<br/>Section 1: Certification of account status</p> <p>a) 本人保證本人乃美國公民。I certify that I am a citizen of the United States of America ( “U.S.” ).</p> <p>b) 本人保證本人乃美國聯邦稅法定義下的美國居民。<br/>(美國居民包括任何人士 (i) 持有美國永久居民卡 ( “綠卡” ) , 或 (ii) 通過美國聯邦稅法所規定的 “居住測試”<sup>1</sup>。 )<br/>I certify that I am a resident of the United States of America (“U.S.”) for US federal income tax purposes. (Resident of the United States of America includes any individual who (i) holds an Alien Registration Card (a green card) or (ii) meets a US “substantial presence”<sup>1</sup> test as prescribed under the US federal income tax law. )</p> | <p><b>客戶 A Customer A</b></p> <p><input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No</p> <p><input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No</p>      | <p><b>客戶 B Customer B</b></p> <p><input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No</p> <p><input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No</p> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <p>若您在上述任何問題中選擇 “是” , 請完成第二節。If you have indicated “Yes” to any of the above questions, please go to Section 2.</p>  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <p>第二節：納稅人識別號 (Tax Identification Number, TIN)<br/>Section 2: Taxpayer Identification Number (TIN)</p> <p>c) 請提供您的納稅人識別號<sup>2</sup>。對於個人戶, 這是您的社會安全號碼。<br/>Please provide your TIN<sup>2</sup> number. For Individuals, this is your social security number (SSN).</p>  | <p>社會安全號碼<br/>Social Security Number</p> <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> |   |  |  |  |  |  |  |  |  |  | <p>社會安全號碼<br/>Social Security Number</p> <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> |  |  |  |  |  |  |  |  |  |  |
|  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

<sup>1</sup>居住: 對於任何日曆年, 若您身在美國至少 (1) 31 天 (在本年度內); 且 (2) 183 天 (3 年內, 包括本年度以及本年度之前緊接的 2 年), 包含本年度內的所有天數, 本年度之前第一年 1/3 的天數, 以及本年度之前第二年 1/6 的天數; 則視為通過 “居住測試”。

<sup>1</sup> Substantial presence: The “substantial presence” test is generally met with respect to any calendar year if you are physically present in the U.S. for at least (1) 31 days during the current year and (2) 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting all the days you were present in the current year and 1/3 of the days you were present in the first year before the current year and 1/6 of the days you were present in the second year before the current year.

<sup>2</sup> 納稅人識別號: 若您為外籍居民, 而且您沒有社會安全號碼並且沒有資格取得, 您的納稅人識別號則為您的個人報稅號碼。請填寫該號碼於社會安全號碼框上。

<sup>2</sup> Taxpayer Identification Number (TIN): If you are a resident alien and you do not have and are not eligible to get a SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box

### 客戶聲明 Customer Declaration

在不抵觸當地適用的法律的情況下, 本人(等)同意銀行或任何其他本地或海外附屬機構 (統稱 “**銀行集團**”) 可向本地及海外監管機構或稅務機構使用、披露、呈交或提供本人(等)的個人資料以確立本人(等)於任何司法管轄區的稅務責任。

Subject to applicable local laws, I/We hereby consent for the Bank or any of its local or overseas subsidiaries (collectively “**the Bank Group**”) to use, disclose or share my/our information with local and overseas regulators or tax authorities where necessary to establish my/our tax liability in any jurisdiction.

因應本地及海外監管機構或稅務機構的要求, 本人(等)同意並准許銀行集團可按適用的法律、法規和指令在本人(等)銀行戶口中扣留相關所須的款項。

Where required by local or overseas regulators or tax authorities, I/We consent and agree that the Bank Group may withhold from my/our account(s) such amounts as may be required according to applicable laws, regulations and directives.

(以下聲明僅適用閣下在第一節的任何問題中選擇 “是” 的情況)

(The following certification is applicable only if you are a U.S citizen or other U.S. person (i.e. you have tick “Yes” in any of the questions in Section 1 above)

在願受作假證供的懲處下, 本人(等)聲明:

Under penalty of perjury, I/we certify that:

1. 上述第二節所示的號碼是本人(等)正確的納稅人識別號; 及

The number(s) shown in Section 2 above is/are my/our correct taxpayer identification number(s), and

2. \*(客戶 A) 本人毋須繳納後備預扣稅, 原因是 a) 本人獲豁免繳納後備預扣稅, 或 b) 國稅局並未通知本人, 指因本人未能申報所有利息或股息而須繳納後備預扣稅, 或 c) 國稅局已通知本人不再需要繳納後備預扣稅, 及

\*(For Customer A) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

\*(客戶 B) 本人毋須繳納後備預扣稅, 原因是 a) 本人獲豁免繳納後備預扣稅, 或 b) 國稅局並未通知本人, 指因本人未能申報所有利息或股息而須繳納後備預扣稅, 或 c) 國稅局已通知本人不再需要繳納後備預扣稅, 及

\*(For Customer B) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

3. 本人(等)是美國公民, 或其他美國人士。

I am/We are a U.S. citizen(s) or other U.S. person(s).

(聲明說明: 如閣下已獲國稅局通知閣下目前因未能在稅務申報表中申報所有利息或股息而須繳納後備預扣稅, 則須刪除上文第 2 項 (以 \* 符號標示)。)

(Note: You must cross out item 2 (marked with \*) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)

本人(等)聲明本人(等)已閱讀且明白此乙部的所有內容, 同時聲明就本人(等)所知所信, 此乙部所提供的相關資料均屬真實、正確和完整。本人(等)明白銀行集團依賴此等資料以決定本人(等)的身份是否符合 FATCA 的要求 (FATCA 為一項美國稅務法律)。本人(等)有責任在提供此乙部上的資料時確保資料的準確性。銀行集團不能提供美國的稅務意見或任何關於 FATCA 或其對本人(等)的影響的意見。本人(等)需就任何稅務問題尋求專業稅務顧問的意見。

I/We declare that I/we have examined the information in this Part B and to the best of my/our knowledge and belief it is true, correct, and complete. I/We understand that the Bank Group is relying on this information and it is my/our responsibility to be accurate in giving the information in this Part B. I/We understand that the Bank Group is relying on this information for the purpose of determining my/our status in compliance with FATCA which is a U.S. tax legislation. It is my/our responsibility to be accurate in giving the information in this Part B. The Bank Group is not able to offer U.S. tax advice or any advice on FATCA or its impact on me/us. I/We should seek advice from professional tax advisor for any tax questions.

本人(等)了解,倘若此乙部所載的資料在作出時是被證明是虛假的或具誤導性的,銀行集團可能因此蒙受損失或招致損害。本人(等)同意就所有該等損失或損害對銀行集團作出彌償。

I/We acknowledge that the Bank Group may suffer loss or incur damages if the information in this Part B is or proves to be false or misleading when made. I/We agree to indemnify the Bank Group on demand for all such losses and damages.

若此乙部中的任何資料有誤,本人(等)同意於 30 日內重新提供正確的聲明書。

I/We agree that I/we will submit a new certification form within 30 days if any certification in this Part B becomes incorrect.

除為避免後備預扣稅所要求的聲明之外,美國國稅局並不需要同意此乙部的任何規定。

**The Internal Revenue Service does not require your consent to any provision of this Part B other than the certifications required to avoid backup withholding.**

## **附表五 Schedule 5**

### **客戶確認聲明 Acknowledgement by Customer**

鑒於貴行同意應本人(等)的要求:

- (i) 開立及維持在上文附表二第一部份「綜合服務項下的新增賬戶及/或服務」項下「銀行賬戶」內指定的賬戶(「**新增銀行賬戶**」);及/或
- (ii) 提供在上文附表二第一部份「綜合服務項下的新增賬戶及/或服務」項下「綜合交易服務」及/或「綜合投資服務項下的新增服務」內選擇的服務(分別稱「**新增綜合交易服務**」及「**新增投資服務**」);及/或
- (iii) 繼續維持或提供在上文附表二第二部份「現有銀行賬戶/綜合交易服務及現有綜合投資服務項下的服務」項下指定為「現有銀行賬戶/綜合交易服務」的賬戶及/或服務(「**現有銀行賬戶/綜合交易服務**」);及/或
- (iv) 繼續提供在上文附表二第二部份「現有銀行賬戶/綜合交易服務及現有綜合投資服務項下的服務」項下指定為「現有綜合投資服務項下的服務」的服務(「**現有投資服務**」),

本人(等)(詳情載於上文附表一及附頁甲(如有))謹此同意受本協議及下列條款約束:

- (a) 實行的「綜合服務總條款」(「**總條款**」,包括其不時之修訂或更改)(祇要該條款是適用於新增銀行賬戶、新增綜合交易服務、現有銀行賬戶/綜合交易服務及/或任何其他並未有訂明於上文附表二第二部份內,由貴行現時為本人(等)維持或提供的銀行賬戶及/或綜合交易服務);及
- (b) 實行的「綜合投資服務條款」(「**投資服務條款**」,包括其不時之修訂或更改)(祇要該條款是適用於新增投資服務、現有投資服務及/或任何其他並未有訂明於上文附表二第二部份內,由貴行現時向本人(等)提供的在綜合投資服務項下的服務)。

In consideration of your agreeing at my/our request to:

- (i) open and maintain the account(s) specified under "Bank Account(s)" of "New Account(s) and/or Service(s) under General Banking Service(s)" in Part I of Schedule 2 above (the "**New Bank Account(s)**"); and/or
- (ii) provide the service(s) selected under "General Service(s)" of "New Account(s) and/or Service(s) under General Banking Service(s)" and/or "New Service(s) under General Investment Services" in Part I of Schedule 2 above (the "**New General Service(s)**" and the "**New Investment Service(s)**" respectively); and/or
- (iii) continue to maintain or provide the account(s) and/or service(s) specified as "Existing Bank Account(s)/General Service(s)" under "Existing Bank Account(s)/General Service(s) and Existing Service(s) under General Investment Services" in Part II of Schedule 2 above (the "**Existing Bank Account(s)/General Service(s)**"); and/or
- (iv) continue to provide the service(s) specified as "Existing Service(s) under General Investment Services" under "Existing Bank Account(s)/General Service(s) and Existing Service(s) under General Investment Services" in Part II of Schedule 2 above (the "**Existing Investment Service(s)**"),

I/We (whose particulars are set out in Schedule 1 above and Separate Sheet A (if any)) hereby agree to be bound by this Agreement together with:

- (a) your General Terms and Conditions for Banking Services (the "**Terms**", as amended or varied from time to time) insofar as the same is applicable to the New Bank Account(s), the New General Service(s), the Existing Bank Account(s)/General Service(s) and/or any other existing bank account(s) and/or general service(s) currently maintained or provided by you for me/us (which is/are not specified in Part II of Schedule 2 above); and
- (b) your Terms and Conditions for General Investment Services (the "**Investment Terms**", as amended or varied from time to time), insofar as the same is applicable to the New Investment Service(s), the Existing Investment Service(s) and/or any other existing service(s) under General Investment Services currently provided by you to me/us (which is/are not specified in Part II of Schedule 2 above).

為免生疑問,本人(等)謹此同意,任何現時適用於現有銀行賬戶/綜合交易服務、現有投資服務及/或任何其他並未有訂明於上文附表二第二部份內的現有銀行賬戶、綜合交易服務及/或在綜合投資服務項下的服務的條款將即時被總條款及投資服務條款的適用條款所取代。

For the avoidance of doubt, I/we hereby agree that any terms and conditions which are currently applicable to the Existing Bank Account(s)/General Service(s), the Existing Investment Service(s) and/or any other existing bank account(s), general service(s) and/or service(s) under General Investment Services (which is/are not specified in Part II of Schedule 2 above) shall be replaced by applicable provisions of the Terms and the Investment Terms forthwith.

本人(等)確認及明白上文附表三「通知事項」。

I/We acknowledge and understand "Notification" that as specified in Schedule 3 above.

除非文意另有要求,否則總條款及投資服務條款中所定義的詞語於本協議中有相同意思。

Unless the context otherwise requires, capitalized terms defined in the Terms and the Investment Terms shall have the same meaning when used herein.

本人(等)謹此同意及確認:

I/We hereby agree and confirm that:

- (a) 以上所載關於本人(等)的所有資料均是真實、完整和正確的。本人(等)承諾會立即通知貴行任何該些資料的任何改變。  
All of my/our above particulars and information are true, complete and correct and I/we undertake to advise you immediately of any changes in any of such particulars and information.
- (b) 新增銀行賬戶、新增投資服務(包括,如適用,為其指定的結算賬戶)、現有銀行賬戶/綜合交易服務(包括,如適用,為其指定的基本或結算賬戶)、現有投資服務(包括,如適用,為其指定的結算賬戶)及新增綜合交易服務之被授權簽字人及其簽字式樣及簽署安排將以下文內所指定的為準。  
The Authorized Signatory(ies) and his/her/their specimen signature(s) and the Agreed Signing Arrangement of the New Bank Account(s), the New Investment Service(s) (including, where applicable, the Settlement Account(s) designated in respect thereof), the Existing Bank Account(s)/General

Service(s) (including, where applicable, the primary or settlement Account(s) designated in respect thereof), the Existing Investment Service(s) (including, where applicable, the Settlement Account(s) designated in respect thereof) and the New General Service(s) shall be those as specified below.

- (c) 總條款及投資服務條款內所指的通訊地址按上文「通訊地址」所指定的為準。本人(等)謹此同意及確認，以上所提供的通訊地址及/或住宅地址及/或所有聯絡資料(包括所有電話號碼、傳真號碼及電郵地址)將會記錄於貴行內作為本人(等)最後所知的通訊地址及/或住宅地址及/或聯絡資料，並將會相應地取代該等通訊地址及/或住宅地址及/或聯絡資料的現有記錄。然而，除非本人(等)另行指示貴行，否則賬戶地址及綜合結單地址將維持不變。  
The Correspondence Address referred to in the Terms and the Investment Terms shall be that as specified in "Correspondence Address" above. I/We hereby agree and confirm that the Correspondence Address and/or residential address and/or all contact details (including all telephone numbers, fax number and email address) provided above will be recorded in your Bank as my/our last-known Correspondence Address and/or residential address and/or contact details and will replace existing records of such Correspondence Address and/or residential address and/or contact details accordingly. However, the Account Address and Consolidated Statement Address will remain unchanged unless I/we instruct you otherwise.
- (d) 本人(等)確認，貴行將通知本人(等)有關貴行的地址、註冊身份、將予提供服務的性質，或貴行的佣金、費用或收費的任何重大更改。  
I/We acknowledge that you will inform me/us of any material changes to your address, registration status, the nature of the services to be provided, or your commission, fees or charges.
- (e) 本人(等)確認貴行可以發出短訊至本人(等)指定的手機號碼之方式通知本人(等)交易處理情況。本人(等)亦確認，若因貴行能力控制以外的任何原因導致本人(等)無法接收有關訊息，貴行對因此而引致的一切損失、損害賠償及索償(不論何種形式)概不負責。本人(等)明白本人(等)宜自行到開戶行櫃檯或(如本人(等)可通過專線電話敘做交易的)透過專線電話或(如本人(等)可通過互聯網敘做交易的)通過互聯網查詢交易處理情況。  
I/We acknowledge that you may notify me/us the execution status of a transaction by transmitting a short message to that effect to the mobile phone no. specified by me/us. I/We also acknowledge that in case I/we cannot receive those messages for any reason beyond your control, you will not be responsible for any losses, damages and claims of whatever nature incurred or suffered by me/us as a consequence thereof. I/We understand that it is advisable for me/us to check the execution status of a transaction by inquiring at a counter of the account opening branch or (if I/we can transact by designated telephone line) via the designated telephone line or (if I/we can transact by Internet) via Internet.
- (f) 本人(等)同意及確認，若本人(等)選擇收取綜合結單(以實物形式發出)，本人(等)可能須繳付服務費用。本人(等)謹此授權貴行從任何本人(等)的賬戶扣取有關服務費用(如有)。  
I/We agree and acknowledge that if I/we choose to receive consolidated statements (in physical copies), I/we may be required to pay service fees. I/We hereby authorize your Bank to debit the related services fees (if any) from any of my/our account with you.

#### **只適用於申請綜合投資服務 Applicable to application for General Investment Services only**

本人(等)謹此進一步同意及確認：

I/We hereby further agree and confirm that:

- (a) 本人(等)進一步確認，無論從美國或加拿大的證券或稅務法例或任何其他方面而言，本人(等)均非美國人士(「美國人士」按《美國證券法》規例S界定，包括任何在美國居住的人)或加拿大居民，且本人(等)並不代表任何美國人士或加拿大居民行事。本人(等)就本協議向貴行所提供之任何資料(特別而言，本人(等)之地址及/或聯絡電話號碼)如有任何更改，本人(等)承諾將立即通知貴行。  
I/We further confirm that I am/we are not a United States Person (A "United States Person" has the meaning ascribed in Regulation S of the "United States Securities Act"), which includes any person resident in the United States ("US") or Canadian resident, whether for the US or Canada securities or tax laws or for any other purposes and I am/we are not acting as agent on behalf of any United States Person and/or Canadian resident. I/We undertake to advise you immediately of any changes in any of the particulars (in particular, my/our address and/or contact number(s)) furnished by me/us to you in connection with this agreement.
- (b) 本協議(包括總條款、投資服務條款及風險披露聲明)已以本人(等)所選擇的語文(英文或中文)提供予本人(等)。  
This Agreement (including the Terms, the Investment Terms and the Risk Disclosure Statement) was provided in a language (English or Chinese) of my/our choice.
- (c) 本人(等)已被促請閱讀本協議(包括總條款、投資服務條款及風險披露聲明)、提問及按本人(等)的意願尋求獨立意見。  
I was/We were invited to read this Agreement (including the Terms, the Investment Terms and the Risk Disclosure Statement), to ask questions and to take independent advice if I/we wish.
- (d) 本人(等)謹此聲明，本人(等)完全知悉並明白風險披露聲明內所列出的事項。  
I/We hereby declare that I am/we are fully aware of and understand(s) the matters set out in the Risk Disclosure Statement.
- (e) 本人(等)同意受本協議(包括總條款、投資服務條款及風險披露聲明)約束。  
I/We agree to be bound by this Agreement (including the Terms, the Investment Terms and the Risk Disclosure Statement).
- (f) 本人(等)確認本人(等)已閱讀並完全明白根據存款保障計劃條例(第581章)而成立的存款保障計劃。惟個別結構性投資存款、不記名證書及離岸存款等皆不受該計劃保障。金融產品如債券、股票、互惠基金、單位信託基金及保險單等亦不被列入受保障範圍之內。  
I/We acknowledge that I/we have read and fully understand that according to the Deposit Protection Scheme in Hong Kong established under the Deposit Protection Scheme Ordinance (Cap 581), some products are not protected by the Deposit Protection Scheme. These include, but are not limited to, most structured investment deposits, bearer instruments, offshore deposits as well as financial products such as bonds, stocks, mutual funds, unit trusts and insurance policies.
- (g) 若本人或本人(等)的任何一人是貴行的僱員(包括董事，但非執行董事除外)，本人(等)確認，本人(等)完全知悉貴行有關僱員為自己買賣證券或作其他投資或外匯孖展交易的書面政策，並且同意遵守該政策。  
If I am/any of us is your employee (including a director, other than a non-executive director), I/we acknowledge that I am/we are fully aware of your written policy relating to employees' dealings in securities or other investment or foreign exchange margin trading for their own account and agree to abide by such policy.
- (h) 本人(等)確認本人(等)同意受貴行《中華通證券服務補充條款及條件》(經不時修訂的版本，下稱「**補充條款**」)約束。本人(等)確認已收到、閱讀及理解補充條款。本聲明書所使用的定義及/或經界定詞語應具有的涵義與在總條款及補充條款所界定者相同。  
I/We confirm my/our agreement to be bound by your Bank's "Supplemental Terms and Conditions for China Connect Securities Services" (as amended from time to time, the "**Supplemental Terms**"). We confirm that we have received, read and understood the Supplemental Terms. Definitions and/or capitalized terms used herein shall have the same meanings as defined in the Terms and the Supplemental Terms.
- (i) 本人(等)確認倘發現貴行的經紀或其任何客戶曾經或可能觸犯相關中國證券交易所(中國證交所)的規則和規例以及適用的法律和規例所載的不尋常交易行為、或未有遵守相關中國證交所的規則和規例以及適用的法律和規例，香港聯合交易所有限公司(香港聯交所)有權不向本人(等)提供中華通服務及有權要求貴行經紀不接納本人(等)的指示。  
I/We acknowledge that the Stock Exchange of Hong Kong Limited (SEHK) has the power not to extend the China Connect Service to me/us and to require the Bank's broker not to accept instructions from me/us, if it is found that the Bank's broker or any of its clients has or may have committed any abnormal trading conduct set out in or fail to comply with the rules and regulations of the relevant PRC Stock Exchange (PSE) and applicable laws and regulations.
- (j) 本人(等)確認若中國證交所的規則和規例遭違反或若該等規則和規例提及的披露及其他責任遭違反，中國證交所所有權進行調查，並可透過香港聯交所要求貴行經紀提供相關資料及材料(包括其客戶的資料及個人資料)和協助調查。  
I/We acknowledge that if the rules and regulations of PSE are breached, or if the disclosure and other obligations referred to in such rules and regulations is breached, PSE has the power to carry out investigations, and may, through SEHK, require the Bank's broker to provide relevant information and materials (including the information and personal data of its clients) and to assist in its investigation.
- (k) 本人(等)確認為協助中國證交所中國證交所市場執行其規管監察和強制執行中國證交所規則，以及作為香港聯交所與中國證交所之間訂立規管合作安排的一部分，香港聯交所或會應中國證交所要求，規定貴行經紀就貴行經紀代表本人(等)輸入的中華通買賣盤、或貴行經紀代表本人(等)作出或進行的中華通交易提供關於其客戶的資料。  
I/We acknowledge that SEHK may (for the purpose of assisting PSE in its regulatory surveillance of the PSE market and enforcement of the PSE rules and as part of the regulatory cooperation arrangement between SEHK and PSE), at the request of PSE, require the Bank's broker to provide



information concerning its clients with respect to any China Connect orders input or China Connect trades made or entered into by the Bank's broker on my/our behalf.

- (I) 本人(等)確認中國證交所無須負責因中國證交所制訂、修訂或強制執行其規則，或者中國證交所在履行其監察或規管責任或職能時所採取的任何行動(包括為處理不尋常交易行為或活動而採取的任何行動)而引致或與此相關而令本人(等)直接或間接蒙受的任何損失或損害。  
I/We acknowledge that PSE shall not be responsible for any loss or damage suffered directly or indirectly by me/us arising from or in connection with PSE making, amending or enforcing the its rules, or any action taken by it in the discharge of its supervisory or regulatory obligations or functions including any action taken to deal with abnormal trading conduct or activities.

**只適用於申請通達理財/交銀理財服務 Applicable to application for BComBEST / BOCOM FORTUNE Services only**

本人(等)申請成為通達理財/交銀理財客戶。本人(等)並申請一張通達理財/交銀理財卡。本人(等)認知通達理財/交銀理財客戶安排及貴行向通達理財/交銀理財客戶提供的所有服務、產品、設施、利益及優惠(包括通達理財/交銀理財卡)均受貴行的「通達理財服務條款及條件」/「交銀理財服務條款及條件」監管。本人(等)確認本人(等)已獲得該等條款及條件並同意受其約束。

I/We apply to become a BComBEST / BOCOM FORTUNE Customer. I/We also apply for a BComBEST / BOCOM FORTUNE Card. I/We acknowledge that the BComBEST / BOCOM FORTUNE Customer arrangement and all services, products, facilities, benefits and privileges offered by the Bank to a BComBEST / BOCOM FORTUNE Customer (including the BComBEST / BOCOM FORTUNE Card) are governed by the Bank's "BComBEST Services Terms and Conditions"/"BOCOM FORTUNE Services Terms and Conditions". I/We confirm that I/we have been provided with a copy of such Terms and Conditions and agree to be bound by them.

**只適用於申請保管箱服務 Applicable to application for SAFE DEPOSIT BOX(ES) Services only**

本人(等)申請成為保管箱客戶。本人(等)認知服務均受貴行的「保管箱租約」服務條款及條件監管。本人(等)確認本人(等)已獲得該等條款及條件並同意受其約束。

I/We apply to become a SAFE DEPOSIT BOX(ES) Customer. I/We acknowledge that the arrangement for renting of safe deposit box(es), Customers are governed by the Bank's "Agreement for Renting of Safe Deposit Box(es) Services Terms and Conditions". I/We confirm that I/we have been provided with a copy of such Terms and Conditions and agree to be bound by them.

**拒絕使用個人資料作直接促銷 Opt-out request to the use of personal data in direct marketing**

☐ 如閣下不希望本行在直接促銷中使用閣下的個人資料，請在方格內加上剔號("✓")，本行免費提供此項安排。

You should check ("✓") this box if you do not wish the Bank to use your personal data in direct marketing, this arrangement is free of charge.

以上代表閣下目前是否希望收到直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向本行傳達的任何選擇。

The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.

請注意 閣下以上的選擇適用於就本協議隨附之本行〈關於個人資料(私隱)條例致客戶的通知〉(「通知」)中所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

閣下同時確認已經收取、閱讀及明白該通知。

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Notice to Customers relating to the Personal Data (Privacy) Ordinance ("the Notice") attached to this Agreement. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing. You also confirm that you have already received, read and understood the Notice.

**簽署安排 Agreed Signing Arrangement**

簽署安排如下 Agreed Signing Arrangement shall be as follows:

- ☐ 在下文「客戶簽署」中及附頁甲 (共 份) 上簽署，組成客戶的人士其 ( ) 式簽名中，任何 ( ) 式即屬有效。  
The ( ) Signature(s) of the person(s) signed in "Customer Signature(s)" below and on Separate Sheet A ( copy(ies) in total) comprising the Customer, of which any ( ) will be effective.
- ☐ 在下文「客戶簽署」中及附頁甲 (共 份) 上簽署，組成客戶的人士以及下文及「附加被授權人簽字表格」(共 份) 述及的「被授權簽字人」其 ( ) 式簽名中，任何 ( ) 式即屬有效。  
The ( ) Signature(s) of the person(s) signed in "Customer Signature(s)" below and on Separate Sheet A ( copy(ies) in total) and the "Authorized Signatory(ies)" set out below and in the "Additional Authorized Signatory(ies)" form ( copy(ies) in total), of which any ( ) will be effective.
- ☐ 特別指示 Special Instruction: \_\_\_\_\_

有權按上述簽署安排簽署的各人士將被稱為「被授權簽字人」。除非簽署安排形容為與客戶的另一賬戶相同，否則並非組成客戶人士的被授權簽字人須於下文提供其資料及簽字式樣。若任何被授權簽字人乃組成客戶的人士，則其在下文「客戶簽署」中及附頁甲上的簽名即作為其於上述簽署安排中的簽字式樣。

Any person who is authorized to sign in accordance with the above Agreed Signing Arrangement shall be referred to as an "Authorized Signatory". Unless the Agreed Signing Arrangement is described as the same as that of another Account of the Customer, otherwise any Authorized Signatory who is not a person comprising the Customer shall provide his/her particulars and specimen signature below. If any Authorized Signatory is a person comprising the Customer, his/her signature in "Customer Signature(s)" below and on Separate Sheet A shall serve as his/her specimen signature for the purpose of the above Agreed Signing Arrangement.

**被授權簽字人 Authorized Signatory(ies)**

| 組別<br>Class | 被授權簽字人資料<br>Particulars of Authorized Signatory(ies) |               |                  |  | 簽字式樣<br>Specimen Signature |
|-------------|--|---------------|------------------|--|----------------------------|
|             | 全名<br>Full Name                                      | 英文<br>English |                  |  |                            |
|             |  | 中文<br>Chinese |                  |  |                            |
|             | 香港身份證/<br>護照號碼<br>HKID/Passport No.                  |               | 職業<br>Occupation |  |                            |
|             | 住宅地址<br>Residential Address                          |               |                  |  |                            |
|             | 與客戶關係<br>Relationship with Customer                  |               |                  |  |                            |
|             | 全名<br>Full Name                                      | 英文<br>English |                  |  |                            |
|             |  | 中文<br>Chinese |                  |  |                            |
|             | 香港身份證/<br>護照號碼<br>HKID/Passport No.                  |               | 職業<br>Occupation |  |                            |
|             | 住宅地址<br>Residential Address                          |               |                  |  |                            |
|             | 與客戶關係<br>Relationship with Customer                  |               |                  |  |                            |

\* 若並非組成客戶人士的被授權簽字人多於兩人，請填寫「附加被授權人簽字表格」

If there are more than two Authorized Signatories who are not persons comprising the Customer, please fill in the "Additional Authorized Signatory(ies)" form

**客戶簽署 Customer Signature(s)**

| 組別<br>Class        | 簽署<br>Signature |
|--------------------|-----------------|
| 客戶 A<br>Customer A |                 |

|                                  |             |                 |
|----------------------------------|-------------|-----------------|
| <b>客戶 B</b><br><b>Customer B</b> | 組別<br>Class | 簽署<br>Signature |
|                                  |             |                 |

\*若客戶多於兩人，請額外人士簽署於「附頁甲」。 If the Customer consists of more than two persons, please arrange additional person(s) to sign on "Separate Sheet A".

### 職員聲明 Declaration by Staff (只適用於申請綜合投資服務 Applicable to application for General Investment Services only)

(\*職員姓名請以英文大楷填寫 The name of staff should be stated in block letters)

本人\* 是交通銀行(香港)有限公司的註冊代表，現聲明本人已：  
 I\* a registered representative of Bank of Communications (Hong Kong) Limited declare that I have:

- ◆ 以客戶所選擇的語文 (英文或中文) 提供本協議 (包括總條款、投資服務條款及風險披露聲明) 予客戶；及  
 provided this Agreement (including the Terms, the Investment Terms and the Risk Disclosure Statement) in a language (English or Chinese) of the Customer's choice; and
- ◆ 促請客戶閱讀本協議 (包括總條款、投資服務條款及風險披露聲明)、提問並按客戶的意願尋求獨立意見。  
 invited the Customer to read this Agreement (including the Terms, the Investment Terms and the Risk Disclosure Statement), ask questions and take independent advice if the Customer wishes.

職員簽署 Signature of Staff ( ) 金管局註冊號碼 HKMA Registration Number 日期 Date

### 銀行專用 FOR BANK USE ONLY

|  |                  |            |               |                |                      |                          |                 |                 |  |
|--|------------------|------------|---------------|----------------|----------------------|--------------------------|-----------------|-----------------|--|
| A/C Opening Date:  |                  |            |               | PB Class       |                      | Nature                   |                 | Sign Card No    |  |
| Follow-Up Unit   |                  |            |               | Follow-Up Team |                      | Customer Service Officer |                 |                 |  |
| For Investment Accounts Services Only:   | Open Branch Code |            | RIS Staff No. |                | Referrer's Staff No. |                          | Referrer's Unit |                 |  |
| <input type="checkbox"/> Documentation completed (Gen Inv Services only)<br><input type="checkbox"/> Permanent Address same as Residential Address <input type="checkbox"/> Permanent Address different from Residential Address & Permanent Address Proof collected<br><input type="checkbox"/> Existing Customer (C.I.: ) address proof not required <input type="checkbox"/> Confirmed Correspondence Address with existing Customer (Gen Inv Services only)<br><input type="checkbox"/> Special List checked (Customer) <input type="checkbox"/> Special List checked (Person(s) related to Customer)<br><input type="checkbox"/> Confirmed with Customer not Special List 2 / AML Name Checking* <input type="checkbox"/> Confirmed with Person(s) related to Customer not Special List 2 / AML Name Checking*<br><input type="checkbox"/> Cancel Internet Banking A/C No.: , which was opened due to Credit Card application.<br><input type="checkbox"/> Cancel Phone Banking A/C No.: , which was opened due to Credit Card application.<br><input type="checkbox"/> Consent Letter collected<br><input type="checkbox"/> Self Cert and/or related doc collected <input type="checkbox"/> FATCA Checklist completed <input type="checkbox"/> "Consent Letter for Compliance Purposes" Collected (US Account only)<br>* Please circle if applicable |                  |            |               |                |                      |                          |                 |                 |  |
| <input type="checkbox"/> Special List 1 <input type="checkbox"/> Special Status 1 <input type="checkbox"/> Special List 2 <input type="checkbox"/> Special Status 2<br><input type="checkbox"/> AML Name Checking <input type="checkbox"/> With C09 <input type="checkbox"/> Open A/C with BNO / HKSAR Passport<br><input type="checkbox"/> HRISK CUS Account opening approval obtained with correct code set in the system  |                  |            |               |                |                      |                          |                 |                 |  |
| Remarks:   |                  |            |               |                |                      |                          |                 |                 |  |
| Manager  |                  | Checker(s) |               | Maker(s)       |                      | Witness                  |                 | CI Confirmed By |  |
|  |                  |            |               |                |                      |                          |                 |                 |  |

## 風險披露聲明

除非文意另有要求，否則綜合投資服務條款(不時經修訂或更改)「投資服務條款」中所定義的詞語於本聲明中使用時應具相同涵義。

就以下客戶在「綜合投資服務」項下所選擇的服務而言，客戶現作以下聲明：

## 證券交易的風險

- (i) 就證券的一般情況而言，客戶完全知悉並明白：
- (a) 投資涉及風險，有關詳情應仔細閱讀發售文件。(如有引述往績的情況下)所列示的往績數字並非未來表現的指標。
  - (b) 經證券賬戶進行的交易可涉及高風險投資工具，在作出任何交易前，應審慎地考慮後再作決定。證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失；
  - (c) 證券交給銀行安全保管可能存在風險。例如當銀行持有客戶的證券銀行無力償債時，客戶取回證券的時間可能受到嚴重阻延。客戶願意承擔此等風險。

## 買賣創業板股份的風險

- (ii) 就在香港聯合交易所有限公司創業板（「**創業板**」）買賣的證券而言，客戶確認及完全明白：
- (a) 創業板買賣之證券涉及很高的風險。尤其是該等公司可在無需具備盈利往績及無需預測未來盈利的情況下在創業板上市。客戶了解，創業板買賣之證券可能非常波動及流動性很低；
  - (b) 客戶應在審慎及仔細考慮後，才作出有關的投資決定。客戶明白創業板市場的較高風險性質及其他特點，意味著這個市場較適合專業及其他熟悉投資技巧的投資者；
  - (c) 現時有關創業板證券的資料只可以在香港聯合交易所有限公司所操作的互聯網網站上找到。創業板上市公司一般毋須在憲報指定的報章刊登付費公告。因此，客戶了解客戶須獲取經由創業板網頁發佈的創業板上市公司的最新資料；
  - (d) 如客戶對此第(ii)段的內容或對買賣創業板證券的性質及風險有不明確或不明白之處，客戶應尋求獨立的专业意見。

## 在香港聯合交易所有限公司買賣的窩輪及牛熊證的風險

- (iii) 就在香港聯合交易所有限公司買賣的窩輪及牛熊證而言，客戶確認及完全明白：
- (a) 窩輪及牛熊證的價格可急升或急跌，客戶或會損失全部投資。掛鈎資產的過往表現並非日後表現的指標。客戶應確理解窩輪及牛熊證的性質，並仔細研究窩輪及牛熊證的有關上市文件中所載的風險因素，如有需要，應尋求專業意見。沒有行使的窩輪於屆滿時將沒有任何價值。
  - (b) 發行商失責風險 - 倘若結構性產品發行商破產而未能履行其對所發行證券的責任，客戶只被視為無抵押債權人，對發行商任何資產均無優先索償權。因此，客戶須特別留意結構性產品發行商的財力及信用。（注意：香港交易所公司網站的「衍生權證」及「牛熊證」內的「發行商與流通量提供者資料」均載列「發行商之信貸評級」，顯示個別發行商的信貸評級。）
  - (c) 非抵押產品風險 - 非抵押結構性產品並沒有資產擔保。倘若發行商破產，客戶可以損失其全數投資。要確定產品是否非抵押，客戶須細閱上市文件。
  - (d) 槓桿風險 - 結構性產品如衍生權證及牛熊證均是槓桿產品，其價值可按相對相關資產的槓桿比率而快速改變。客戶須留意，結構性產品的價值可以跌至零，屆時當初投資的資金將會盡失。
  - (e) 時間損耗風險 - 假若其他情況不變，衍生權證愈接近到期日，價值會愈低，因此不能視為長線投資。
  - (f) 波幅風險 - 衍生權證的價格可隨相關資產價格的引伸波幅而升跌，客戶須注意相關資產的波幅。
  - (g) 有效期的考慮 - 結構性產品設有到期日，到期後的產品即一文不值。客戶須留意產品的到期時間，確保所選產品尚餘的有效期能配合其交易策略。
  - (h) 特殊價格移動 - 結構性產品的價格或會因為外來因素(如市場供求)而有別於其理論價，因此實際成交價可以高過亦可以低過理論價。
  - (i) 外匯風險 - 若客戶所買賣結構性產品的相關資產並非以港幣為單位，其尚要面對外匯風險。貨幣兌換率的波動可對相關資產的價值造成負面影響，連帶影響結構性產品的價格。
  - (j) 流通量風險 - 聯交所規定所有結構性產品發行商要為每一隻個別產品委任一名流通量提供者。流通量提供者的職責在為產品提供兩邊開盤方便買賣。若有流通量提供者失責或停止履行職責，有關產品的客戶或就不能進行買賣，直至有新的流通量提供者委任出來止。
  - (k) 強制收回風險 - 客戶買賣牛熊證，須留意牛熊證可以即日「取消」或強制收回的特色。若牛熊證的相關資產價值等同上市文件所述的強制收回價/水平，牛熊證即停止買賣。屆時，客戶只能收回已停止買賣的牛熊證由產品發行商按上市文件所述計算出來的剩餘價值（注意：剩餘價值可以是零）。
  - (l) 融資成本 - 牛熊證的發行價已包括融資成本。融資成本會隨牛熊證接近到期日而逐漸減少。牛熊證的年期愈長，總融資成本愈高。若一天牛熊證被收回，客戶即損失牛熊證整個有效期的融資成本。融資成本的計算程式載於牛熊證的上市文件。

## 在香港聯合交易所有限公司買賣的交易所買賣基金(ETF)的風險

- (iv) 就在香港聯合交易所有限公司買賣的交易所買賣基金(ETF)而言，客戶確認及完全明白：
- (a) ETF 的目標是要追蹤某個市場或行業股份的表現。ETF 可能會投資於場外衍生工具，因此客戶需同時要承擔指數成份證券所涉及的風險，以及 ETF 為模擬這些證券表現而購入的衍生工具的發行商信貸風險。一旦上述發行衍生工具的交易對手違責，這些 ETF 或會損失慘重，虧損額可高達衍生工具的全部價值。客戶需了解 ETF 的投資及指數模擬策略等重要資料，該資料可查閱 ETF 的銷售文件。
  - (b) 市場風險 - 客戶會承受與合成 ETF 相關指數有關的政治、經濟、貨幣及其他風險。
  - (c) 交易對手風險 - 若合成 ETF 投資於衍生工具以追蹤指數表現，客戶除了會承受與指數有關的風險外，亦會承受發行有關衍生工具的交易對手的信貸風險。此外，註冊機構亦應考慮有關衍生工具發行人的潛在連鎖影響及集中風險（例如由於衍生工具發行人主要是國際金融機構，因此若合成 ETF 的其中一個衍生工具交易對手倒閉，便可能對該合成 ETF 的其他衍生工具交易對手產生「連鎖」影響）。有些合成 ETF 備有抵押品以減低交易對手風險，但仍要面對當合成 ETF 的抵押品被變現時，抵押品的市值可能已大幅下跌的風險。
  - (d) 流動性風險 - 若合成 ETF 涉及的衍生工具沒有活躍的第二市場，流動性風險會較高。較大的衍生工具的買賣差價亦會引致虧損。
  - (e) 追蹤誤差 - 合成 ETF 及相關指數的表現可能不一致。原因，舉例來說，可能是模擬策略失效、匯率、收費及支出等因素。
  - (f) 以折讓或溢價買賣 - 若合成 ETF 所追蹤的指數／市場就投資者的參與設有限制，則為使合成 ETF 的價格與其資產淨值一致的增設或贖回單位機制的效能可能會受到影響，令合成 ETF 的價格相對其資產淨值出現溢價或折讓。客戶若以溢價購入合成 ETF，在基金終止時可能無法收回溢價。
  - (g) 外匯風險 - 若客戶所買賣結構性產品的相關資產並非以港幣為單位，其尚要面對外匯風險。貨幣兌換率的波動可對相關資產的價值造成負面影響，連帶影響結構性產品的價格。

## 在香港聯合交易所有限公司買賣納斯達克－美國證券交易所證券的風險

- (v) 就在香港聯合交易所有限公司買賣之納斯達克－美國證券交易所證券而言，客戶確認及完全明白，按照納斯達克－美國證券交易所試驗計劃（「試驗計劃」）掛牌買賣的證券是為熟悉投資技巧的投資者而設的，而客戶在買賣該項試驗計劃的證券之前，應諮詢銀行的意見和熟悉該項試驗計劃。客戶了解，按照該項試驗計劃掛牌買賣的證券並非以香港聯合交易所有限公司主板或創業板作第一或第二上市的證券類別加以監管。

## 存放於銀行的證券的風險

- (vi) 客戶確認，按投資服務條款，客戶已給予銀行書面授權，為了適用法律及規例（包括由有關監管機構所制訂的規則）所准許的任何或所有目的，出售或以任何其他方式處置客戶不論是為了穩妥保管或作為抵押品的目的而存放於銀行的證券。

## 提供將客戶的證券抵押品再質押的授權書風險等

- (vii) 客戶完全知悉並明白：
- (a) 客戶向銀行提供授權書，容許銀行按照某份證券借貸協議書使用客戶的證券或證券抵押品，將客戶的證券抵押品再質押以取得財務通融，或將客戶的證券抵押品存放為用以履行及清償銀行交收責任及債務的抵押品，存在一定風險。
  - (b) 假如客戶的證券或證券抵押品是由銀行在香港收取或持有的，則上述安排僅限於客戶已就此給予書面同意的情況下方行有效。此外，客戶的授權書必須指明有效期，而該段有效期不得超過12個月。
  - (c) 此外，假如銀行在有關授權的期限屆滿前最少14日前向客戶發出有關授權將被視為已續期的提示，而客戶在有關授權的期限屆滿前對於以此方式將該授權延續不表示反對，則客戶的授權將會在沒有客戶的書面同意下被視為已續期。
  - (d) 現時並無任何法例規定客戶必須簽署此等授權書。然而，銀行可能需要此等授權書，以便例如向客戶提供保證金貸款以獲准將客戶的證券或證券抵押品借出予第三方或作為抵押品存放於第三方。銀行會向客戶闡釋將為何種目的而使用此等授權書。
  - (e) 倘若客戶簽署此等授權書，而客戶的證券或證券抵押品已借出予或存放於第三方，該等第三方將對客戶的證券或證券抵押品具有留置或押記權。雖然銀行根據客戶的授權書而借出或存放屬於客戶的證券或證券抵押品須對客戶負責，但銀行的譴責行為可能會導致客戶損失客戶的證券或證券抵押品。
  - (f) 客戶明白大多數持牌人或註冊人（包括銀行）均提供不涉及證券借貸的現金賬戶。假如客戶毋需使用保證金貸款，或不希望客戶的證券或證券抵押品被借出或遭質押，客戶不應簽署此等授權書，並應要求開立該等現金賬戶。

## 中華通證券買賣的風險

- (viii) 就買賣中華通證券而言，客戶確認及完全明白：
- (a) 客戶的中華通證券投資可能受中國及香港法律及規例，以及中國及香港的證券交易所、結算所及監管機構的規則所影響。
  - (b) 買賣中華通證券須受制於可在無須給予通知的情況下不時予以變更的限制，包括交易日、前端監控、只供沽出的中華通證券、最大跨境投資額度、每日額度(如果北向交易的總額度餘額少於每日額度，北向買盤將於下一交易日暫停，直至總額度餘額回到每日餘額水平為止。如果每日額度用盡，除非另有決定，買盤將不獲接受。除非另有決定，賣盤將繼續獲接受)。北向交易將只可在香港市場及相關中國市場均開放進行交易及交收，以及兩地市場的銀行均提供銀行服務的日子進行交易。在落賣盤訂單時，客戶必須確保有足夠股份存放在其設於銀行的證券賬戶。如果股份乃存放在該證券賬戶之外，則客戶必須在沽出日(T 日)開市之前將股份轉移至該證券賬戶；否則客戶將不得在 T 日出售有關股份。
  - (c) 客戶的中華通證券可能受制於證券交易所或結算所規定的強制出售安排。概無保證可在所有情況下或在任何時間購買或沽出任何中華通證券。
  - (d) 客戶買賣中華通證券的指示可能不獲接受，客戶可能須受中國監管機構調查，客戶的資料可能須予披露，以及如果客戶違反或未能符合相關中國證券交易所的規則及適用的法律及規例，客戶須承擔法律後果。
  - (e) 北向交易(即在中國的證券交易所買賣證券)只會以人民幣進行結算，而現時人民幣不可自由兌換，並須受中國政府的規例所規限。人民幣兌換港元或客戶所在地貨幣的匯率波動將會影響客戶投資的價值，即使人民幣投資的價格維持不變。
  - (f) 北向交易並不受香港的投資者賠償基金保障(與投資者透過香港經紀買賣其他外地股票的情況類似)，亦不受中國投資者保障基金及其背後的理據所涵蓋。
  - (g) 銀行的責任將只限於向客戶交代其在實際記存於其經紀設於香港結算所的賬戶內的任何證券或以任何貨幣為單位的款項中所佔的份額。如果中國結算所違約，香港結算所的法律責任將只限於通過可用的法律途徑及中國結算所的清盤程序(如適用)向中國結算所追討所欠的股票及款項。
  - (h) 客戶將承擔須在中國及在香港以人民幣及以港元支付的一切稅項、費用、收費及徵費，包括中國的印花稅、所得稅及/或預扣稅。
  - (i) 客戶的資料或會被披露予在中國及在香港的相關經紀、代理人、交易所、結算所、監管機構及稅務機構或其他主管機構。

## 槓桿式外匯合同買賣的風險

- (ix) 就外匯存展買賣而言，客戶完全知悉並明白槓桿式外匯買賣的虧損風險可以極大。客戶所蒙受的虧損可能會超過客戶最初存入的保證金數額。即使客戶設定了備用指示，例如“止蝕”或“限價”等指示，亦未必可以將虧蝕局限於客戶原先設想的數額。市場情況可能使該等指示無法執行。客戶可能會在短時間內被要求存入額外的保證金。假如未能在指定的時間內提供所需數額，客戶的未平倉合約可能會被平倉。然而，客戶仍然要對客戶的賬戶內因此而出現的任何短欠數額負責。客戶確認客戶明白，銀行對額外保證金的要求並非為投資服務條款所列出的情況下將客戶的未平倉合約平倉的先決條件或在任何方面局限銀行將客戶的未平倉合約平倉的權利。客戶已根據客戶的財務狀況及投資目標，仔細考慮這種買賣是否適合客戶。

## 一般投資的風險

- (x) 就投資的一般情況而言，客戶完全知悉並明白，在進行任何投資前，客戶必須閱讀有關投資的組成文件、章程、說明書及銷售文件以了解詳情。

## 投資基金的風險

- (xi) 就投資基金而言，客戶完全知悉並明白，投資基金之單位或股份的價格及收益（如適用）可升可跌。投資於投資基金涉及風險。

## 非於交易所買賣的股票掛鉤結構產品的風險

- (xii) 就投資股票掛鉤工具(包括股票掛鉤投資存款)而言，客戶完全知悉並明白：
- (a) 證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能招致損失；
  - (b) 在投資股票掛鉤工具前，客戶應(i) 如客戶認為適當，就該股票掛鉤工具在法律、監管、稅務、業務、投資及財務方面的影響諮詢客戶的顧問；(ii) 因應客戶的投資目標、經驗、財政狀況及其他有關情況仔細考慮該股票掛鉤工具是否適合客戶；及(iii) 理解該股票掛鉤工具的性質及客戶可能承受風險的性質及程度；
  - (c) 一般而言，股票掛鉤工具是結合票據或存款與股票期權的產品，客戶可因應本身對市況的走勢預測，配合「看漲」、「看跌」或「勒束式」（預期股價會在窄幅上落）的投資策略。股票掛鉤工具的回報取決於某隻股票、一籃子股票、某隻股票指數或一籃子股票指數的表現。股票掛鉤工具可以不同方式提供：股票掛鉤票據、股票掛鉤存款及其他股票掛鉤合約。股票掛鉤工具的最高回報通常限制於某一預先訂明的金額，而假若相關正股價或正股票指數的波動與客戶的預測背道而馳，客戶可能會蝕掉全部投資本金；
  - (d) 股票掛鉤工具可以是保本的，亦可以是不保本的；
  - (e) 股票掛鉤工具未必有第二市場。因此，客戶可能無法出售股票掛鉤工具，而股票掛鉤工具亦可能沒有任何市價。股票掛鉤工具的發行機構通常沒有任何責任向客戶回購股票掛鉤工具。因此，客戶須預期持有股票掛鉤工具直至到期日；
  - (f) 在投資股票掛鉤工具前，客戶**已收取及閱讀並明白**有關股票掛鉤工具的說明書及銷售文件，從而獲取關於該股票掛鉤工具的詳情。

## 電子買賣服務的風險

- (xiii) 就電子買賣服務而言，由於存在不可預測的通訊量擠塞及其他原因，客戶確認互聯網或其他電子或電訊媒體在本質上並非是可靠的通訊媒體，而通過互聯網或其他電子或電訊媒體進行的交易
- (a) 可能在傳送及接收任何或一切交易指示或其他資料時，會出現故障或延誤；及
  - (b) 可能無法執行或延遲執行，或執行價格與客戶發出指示時的現行價格不同。
- 客戶確認存在系統風險，包括硬件及/或軟件故障，而任何該等系統故障，可能令致客戶任何或一切交易指示不能執行。客戶確認存在傳送中斷、失真、遺漏或被封鎖、任何或一切交易指示被截取，以及任何通訊被誤解或出錯等風險。客戶確認任何或一切交易指示一經發出，一般無法取消。客戶接受一切前述風險以及通過互聯網或其他電子或電訊媒體執行交易的一切其他風險。

#### **不同意收取本行的證券交易短訊/電郵提示的風險**

- (xiv) 客戶如不同意收取證券交易短訊/電郵提示，客戶將可能未能及時偵測賬戶被網上黑客攻擊或被執行未經授權交易，客戶因而無法即時採取必要措施而引致客戶賬戶資產出現損失。

#### **提供代存郵件或將郵件轉交予第三方的授權書的風險**

- (xv) （在客戶曾向銀行提供授權書，允許銀行代存郵件或將郵件轉交予第三方時適用）就提供代存郵件或將郵件轉交第三方的授權書的風險而言，客戶確認及完全明白，客戶須盡速親身收取所有關於客戶的賬戶的成交單據及結單，並加以詳細閱讀，以確保可及時偵察到任何差異或錯誤。

#### **在香港以外地方收取或持有的客戶資產的風險**

- (xvi) 客戶完全知悉並明白，銀行在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。

#### **一般風險**

- (xvii) 客戶確認本風險披露聲明並非旨在披露本協議項下之所有交易所涉及的所有風險。客戶明白，在進行各項交易前，如客戶認為適當，客戶應尋求獨立的專業意見和自行就該項交易進行資料搜集及研究。

## Risk Disclosure Statement

Unless the context otherwise requires, capitalized terms defined in the Terms and Conditions for General Investment Services (as amended or varied from time to time) Investment Terms shall have the same meaning when used herein.

In relation to the following service(s) under General Investment Services selected by the Customer, the Customer hereby makes the following declarations:

### Risk of Securities Trading

- (i) In relation to securities generally, the Customer is fully aware of and understands that:
- (a) Investment involves risk, and the offering document should be read for further details. (Where past performance is quoted) The past performance figures shown are not an indication of future performance.
  - (b) Transactions conducted through the securities account may involve high-risk investment instruments, customers should prudently consider before making any investment decision, the prices of securities fluctuate, sometimes dramatically. The price of a securities may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities;
  - (c) There may be risks in leaving securities in the Bank's safekeeping. For example, if the Bank is holding the Customer's securities and the Bank becomes insolvent, the Customer may experience significant delay in recovering the securities. These are risks that the Customer is prepared to accept.

### Risk of Trading Growth Enterprise Market Stocks

- (ii) In relation to securities traded on the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited ("GEM"), the Customer acknowledges and fully understands that:
- (a) GEM securities involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any obligation to forecast future profitability. The Customer appreciates that GEM securities may be very volatile and illiquid;
  - (b) the Customer should make the decision to invest only after due and careful consideration. The Customer understands the greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors;
  - (c) current information on GEM securities may only be found on the Internet website operated by The Stock Exchange of Hong Kong Limited. GEM companies are usually not required to issue paid announcements in gazetted newspapers. Accordingly, the Customer appreciates that the Customer needs to have access to up-to-date information on GEM companies as published on the GEM website;
  - (d) the Customer should seek independent professional advice if the Customer is uncertain of or has not understood any aspect of this paragraph (ii) or the nature and risk involved in trading of GEM securities.

### Risk of Warrants and Callable Bull/Bear Contracts (CBBCs) traded at The Stock Exchange of Hong Kong Limited

- (iii) In relation to Warrants and Callable Bull/Bear Contracts (CBBCs) traded at The Stock Exchange of Hong Kong Limited, the Customer acknowledges and fully understands that:
- (a) The price of the warrants and CBBCs may fall in value as rapidly as it may rise and customers may sustain a total loss of their investment. Past performance of the underlying asset is not an indication of future performance. Customers should ensure that they understand the nature of the warrants and CBBCs and carefully study the risk factors set out in the relevant listing documents of the warrants and CBBCs and, where necessary, seek professional advice. Warrants that are not exercised will have no value upon expiry.
  - (b) Issuer default risk - In the event that a structured product issuer becomes insolvent and defaults on their listed securities, customers will be considered as unsecured creditors and will have no preferential claims to any assets held by the issuer. Customers should therefore pay close attention to the financial strength and credit worthiness of structured product issuers. (Note: "Issuers Credit Rating" showing the credit ratings of individual issuers is now available under the Issuer and Liquidity Provider Information sub-section under Derivative Warrants and under CBBCs section on the HKEx corporate website)
  - (c) Uncollateralised product risk - Uncollateralised structured products are not asset backed. In the event of issuer bankruptcy, customers can lose their entire investment. Customers should read the listing documents to determine if a product is uncollateralised.
  - (d) Gearing risk - Structured products such as derivative warrants and callable bull/bear contracts (CBBCs) are leveraged and can change in value rapidly according to the gearing ratio relative to the underlying assets. Customers should be aware that the value of a structured product may fall to zero resulting in a total loss of the initial investment.
  - (e) Time decay risk - All things being equal, the value of a derivative warrant will decay over time as it approaches its expiry date. Derivative warrants should therefore not be viewed as long term investments.
  - (f) Volatility risk - Prices of derivative warrants can increase or decrease in line with the implied volatility of underlying asset price. Customers should be aware of the underlying asset volatility.
  - (g) Expiry considerations - Structured products have an expiry date after which the issue may become worthless. Customers should be aware of the expiry time horizon and choose a product with an appropriate lifespan for their trading strategy.
  - (h) Extraordinary price movements - The price of a structured product may not match its theoretical price due to outside influences such as market supply and demand factors. As a result, actual traded prices can be higher or lower than the theoretical price.
  - (i) Foreign exchange risk - Customers trading structured products with underlying assets not denominated in Hong Kong dollars are also exposed to exchange rate risk. Currency rate fluctuations can adversely affect the underlying asset value, also affecting the structured product price.
  - (j) Liquidity risk - The Exchange requires all structured product issuers to appoint a liquidity provider for each individual issue. The role of liquidity providers is to provide two way quotes to facilitate trading of their products. In the event that a liquidity provider defaults or ceases to fulfill its role, customers may not be able to buy or sell the product until a new liquidity provider has been assigned.
  - (k) Mandatory call risk - Customers trading CBBCs should be aware of their intraday "knockout" or mandatory call feature. A CBBC will cease trading when the underlying asset value equals the mandatory call price/level as stated in the listing documents. Customers will only be entitled to the residual value of the terminated CBBC as calculated by the product issuer in accordance with the listing documents. Customers should also note that the residual value can be zero.
  - (l) Funding costs - The issue price of a CBBC includes funding costs. Funding costs are gradually reduced over time as the CBBC moves towards expiry. The longer the duration of the CBBC, the higher the total funding costs. In the event that a CBBC is called, customers will lose the funding costs for the entire lifespan of the CBBC. The formula for calculating the funding costs are stated in the listing documents.

### Risk of Exchange-Traded Fund (ETF) traded at The Stock Exchange of Hong Kong Limited

- (iv) In relation to Exchange-Traded Fund (ETF) traded at The Stock Exchange of Hong Kong Limited, the Customer acknowledges and fully understands that:
- (a) An ETF is meant to track the performance of a specific market or sector. Some ETFs may invest in over-the-counter derivatives issued by counterparties. Thus when customers invest in these ETFs, customers will bear both the risks in the securities that make up the index and the credit risk of the issuers of derivative instruments that replicate the performance of those securities. If the derivative counterparty defaults, these ETFs may suffer losses potentially equal to the full value of the derivatives issued by the counterparty. Customers have to understand the investment and index replication strategy of the ETF. Important information is provided in the offering document.
  - (b) Market Risk - Customers are exposed to the political, economic, currency and other risks related to the synthetic ETF's underlying index.
  - (c) Counterparty risk - Where a synthetic ETF invests in derivatives to replicate the index performance, customers are exposed to the credit risk of the counterparties who issued the derivatives, in addition to the risks relating to the index. Further, potential contagion and concentration risks of the derivative issuers should be taken into account (e.g. Since the issuers of these derivatives are predominantly international financial institutions if one of the derivative counterparties of an ETF closed down, it is possible that the failure of one derivative counterparty of an ETF has a "knock-on" effect on other derivative counterparties of the ETF.) Some synthetic ETFs have collateral to reduce the counterparty risk, but there may be a risk that the market value of the collateral has fallen substantially when the synthetic ETF seeks to realize the collateral.
  - (d) Liquidity risk - A higher liquidity risk is involved if a synthetic ETF involves derivatives which do not have an active secondary market. Wider bid-offer spreads in the price of the derivatives may result in the losses.
  - (e) Tracking error - There may be disparity between the performance of the synthetic ETF and the performance of the underlying index due to, for instance, failure of the tracking strategy, currency differences, fees and expenses.
  - (f) Trading at a discount or premium - Where the index/market that the synthetic ETF tracks is subject to restricted access, the efficiency in unit creation or redemption to keep the price of the synthetic ETF in line with its net asset value may be disrupted, causing the synthetic ETF to trade at a higher premium or discount to its net asset value. Customers who buy a synthetic ETF at a premium may not be able to recover the premium in the event of termination.
  - (g) Foreign exchange risk - Customers trading ETFs with underlying assets not denominated in Hong Kong dollars are also exposed to exchange rate risk. Currency rate fluctuations can adversely affect the underlying asset value, also affecting the ETF price.

### Risk of Trading Nasdaq-Amex Securities at The Stock Exchange of Hong Kong Limited

- (v) In relation to Nasdaq-Amex Securities traded at The Stock Exchange of Hong Kong Limited, the Customer acknowledges and fully understands that the securities under the Nasdaq-Amex Pilot Program ("PP") are aimed at sophisticated investors and the Customer should consult the Bank and become familiarised with the PP before trading in the PP securities. The Customer appreciates that the PP securities are not regulated as a primary or secondary listing on the Main Board or the GEM of The Stock Exchange of Hong Kong Limited.

### Risk of Securities Deposited with the Bank

- (vi) The Customer acknowledges that, by virtue of the Investment Terms, the Customer has given the Bank the Customer's written authority to sell or otherwise dispose of the Customer's securities deposited with the Bank (whether for safe custody or as collateral) for all or any of the purposes permitted by applicable laws and regulations including rules made by relevant regulatory authorities.

### Risk of Providing an Authority to Repledge the Customer's Securities Collateral etc.

- (vii) The Customer is fully aware of and understands that
- There is risk if the Customer provides the Bank with an authority that allows the Bank to apply the Customer's securities or securities collateral pursuant to a securities borrowing and lending agreement, repledge the Customer's securities collateral for financial accommodation or deposit the Customer's securities collateral as collateral for the discharge and satisfaction of the Bank's settlement obligations and liabilities.
  - If the Customer's securities or securities collateral are received or held by the Bank in Hong Kong, the above arrangement is allowed only if the Customer consents in writing. Moreover, unless the Customer is a professional investor, the Customer's authority must specify the period for which it is current and be limited to not more than 12 months. If the Customer is a professional investor, these restrictions do not apply.
  - Additionally, the Customer's authority may be deemed to be renewed (i.e. without the Customer's written consent) if the Bank issues to the Customer a reminder at least 14 days prior to the expiry of the authority, and the Customer does not object to such deemed renewal before the expiry date of the then existing authority.
  - The Customer is not required by any law to sign such authority. But an authority may be required by the Bank, for example, to facilitate margin lending to the Customer to allow the Customer's securities or securities collateral to be lent to or deposited as collateral with third parties. The Bank would explain to the Customer the purposes for which such authority is to be used.
  - If the Customer signs such authority and the Customer's securities or securities collateral are lent to or deposited with third parties, those third parties will have a lien or charge on the Customer's securities or securities collateral. Although the Bank is responsible to the Customer for securities or securities collateral lent or deposited under the Customer's authority, a default by the Bank could result in the loss of the Customer's securities or securities collateral.
  - The Customer understands that a cash account not involving securities borrowing and lending is available from most licensed or registered persons (including the Bank). If the Customer does not require margin facilities or does not wish its securities or securities collateral to be lent or pledged, the Customer should not give such authority and should ask to open this type of cash account.

### Risk of China Connect Securities Trading Services

- (viii) In relation to China Connect Securities Trading Services, the Customer acknowledges and fully understands that:
- The Customer's investment in China Connect securities may be affected by PRC and Hong Kong laws and regulations, and the rules of the PRC and Hong Kong stock exchanges, clearing houses and regulators.
  - The trading of China Connect securities is subject to restrictions which may be changed from time to time without notice including trading days, pre-trade checking, China Connect Securities for sale only, maximum cross-boundary investment quota, daily quota (if the aggregate quota balance for Northbound trading is less than the daily quota, Northbound buy orders will be suspended on the next trading day until the aggregate quota balance returns to the daily balance level. If the daily quota is used up, unless otherwise determined, buy orders will not be accepted. Unless otherwise determined, sell orders will continue to be accepted). Northbound trading will only be available on the days when both the Hong Kong and the relevant China markets are open for trading and clearing, and banking services are available in both markets. When placing sell orders, the Customer must ensure that sufficient shares are kept in its securities account with the Bank. If the shares are kept outside such securities account, the Customer must transfer the shares to such securities account before the market opens on the selling day (T day); otherwise the Customer may not sell the shares on T day.
  - The Customer's China Connect securities may be subject to forced-sale arrangements as required by the stock exchange or clearing house. There is no guarantee that any China Connect securities may be bought or sold at all or at any time.
  - The Customer's instructions to trade in China Connect securities may not be accepted, the Customer may be liable to regulatory investigations, the Customer's information may have to be disclosed and the Customer will have to assume the legal consequences if it is in breach of or fails to comply with the rules of the relevant PRC stock exchange and applicable laws and regulations.
  - Settlement of Northbound trades (i.e., trades in securities on a PRC stock exchange) will be in RMB only, which is currently not freely convertible at present and is subject to the regulations of the government of the PRC. The fluctuation of the exchange rate of RMB against HKD or the Customer's local currency will affect the value of the Customer's investment even if the price of the RMB investment remains unchanged.
  - Northbound trading is not subject to the protection of the Investor Compensation Fund of Hong Kong (similar to the situation where investors trade in other foreign stocks through Hong Kong brokers) or the China Securities Investor Protection Fund and the rationale behind.
  - The Bank's obligations will be limited to accounting to the Customer for its share of any securities or payment in any currency actually credited to its broker's account with the Hong Kong clearing house. If the PRC clearing house defaults, the Hong Kong clearing house's liabilities will be limited to assisting in seeking recovery of the outstanding stocks and monies from the PRC clearing house through available legal channels and the PRC clearing house's liquidation process, if applicable.
  - The Customer will bear all taxes, fees, charges and levies payable in RMB and in HKD, in the PRC and in Hong Kong, including PRC stamp duty, income tax and/or withholding tax.
  - The Customer's information may be disclosed to the relevant brokers, agents, exchanges, clearing houses, regulators and tax or other authorities in the PRC and in Hong Kong.

### Risk of Trading in Leveraged Foreign Exchange Contracts

- (ix) In relation to foreign exchange margin trading, the Customer is fully aware of and understands that the risk of loss in leveraged foreign exchange trading is substantial. The Customer may sustain losses in excess of the Customer's 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. The Customer may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, the Customer's position may be liquidated. The Customer shall remain liable for any resulting deficit in the Customer's account. The Customer confirms the Customer's understanding that the Bank's demand for additional deposit is not a precondition or in any way limiting the Bank's right to liquidate the Customer's open positions in circumstances set out in the Investment Terms. The Customer has carefully considered whether such trading is suitable in light of the Customer's own financial position and investment objectives.

### Risk of Investments Generally

- (x) In relation to investments generally, the Customer is fully aware of and understands that the Customer must read the constitutive document, prospectus, explanatory memorandum and offering document of the relevant investments for details before investing in them.

### Risk of Investment Funds

- (xi) In relation to investment funds, the Customer is fully aware of and understands that the price of units or shares in investment funds and the income from them (if applicable) may move up or down. Investment in investment funds involves risk.

### Risk of Non-Exchange Traded Equity Linked Structured Product

- (xii) In relation to equity linked instruments ("ELI") (which include Equity Linked Deposit), the Customer is fully aware of and understands that:
- the prices of securities fluctuate, sometimes dramatically. The price of a securities may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities;
  - before investing in ELI, the Customer should (i) consult the Customer's own advisers on the legal, regulatory, tax, business, investment and financial implications of the ELI as the Customer considers appropriate; (ii) consider carefully whether the ELI is appropriate for the Customer in light of its investment objectives, experience and financial resources, and other relevant circumstances; and (iii) understand the nature of the ELI and the nature and extent of the Customer's exposure to risk;
  - generally speaking, ELI are products combining a debt instrument or a deposit with a stock option which may allow a bull (rising), bear (falling) or strangle (i.e. trading range) bet. The return on an ELI is based on the performance of a single equity securities, a basket of equity securities, an equity index or a basket of equity indices. ELI may be offered in different forms: equity-linked notes, equity-linked deposits and other equity-linked contracts. While the maximum return on an ELI is usually limited to a predetermined amount in cash, the Customer may potentially lose up to the entire investment amount if the price of the underlying equity securities or index(ices) move substantially against the Customer's position;
  - ELI may or may not be principal protected or guaranteed;
  - there may not be a secondary market for ELI. Therefore, the Customer may not be able to sell the ELI and the ELI may not have any market value. Issuers of ELI are usually not under any obligation to repurchase the ELI from the Customer. Therefore, the Customer is expected to hold the ELI until its maturity;
  - the Customer **received and read and understood** the explanatory memorandum and offering document of the relevant ELI for details relating to that ELI before investing in it.

### Risk of Electronic Trading Service



- (xiii) In relation to electronic trading service, the Customer acknowledges that the Internet or other electronic or telecommunications media are, due to unpredictable traffic congestion and other reasons, inherently unreliable media of communication and that transactions conducted over the Internet or via other electronic or telecommunications media are subject to
- (a) possible failure or delays in the transmission and receipt of instructions for any or all transactions or other information, and
  - (b) possible failure or delays of execution or execution at prices different from those prevailing at the time when the Customer's instructions were given.
- The Customer acknowledges that there are risks associated with the system, including the failure of hardware and/or software, and that the result of any such system failure may be that the Customer's instruction for any or all transactions is not executed. The Customer acknowledges that there are risks of transmission interruption, distortion, omission or blackout, interception of instructions for any or all transactions as well as of misunderstanding or errors in any communication. The Customer acknowledges that it is not usually possible to cancel an instruction for any or all transactions after it has been given. The Customer accepts all the above risks and all other risks associated with conducting transactions over the Internet or via other electronic or telecommunications media.

#### **Risk of Not Receiving Trade Execution Notification**

- (xiv) If the Customer disagrees to receive trade execution notification, the Customer may not be able to detect hacker attack or unauthorized transaction in Internet Banking account, hence no immediate and necessary action is taken and loss in asset is resulted.

#### **Risk of Providing an Authority to Hold Mail or Direct Mail to Third Parties**

- (xv) (Applicable if the Customer has provided the Bank with an authority to hold mail or to direct mail to third parties) In relation to risk of providing an authority to hold mail or to direct mail to third parties, the Customer acknowledges and fully understands that it is important for the Customer to promptly collect in person all contract notes and statements of the Customer's account and review them in detail to ensure that any anomalies or mistakes can be detected in a timely fashion.

#### **Risk of Client Assets Received or Held Outside Hong Kong**

- (xvi) The Customer is fully aware of and understands that client assets received or held by the Bank outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

#### **General Risk**

- (xvii) The Customer acknowledges that this Risk Disclosure Statement does not purport to disclose all the risks involved in connection with all the transactions contemplated by this Agreement. The Customer understands that the Customer should seek independent professional advice and undertake own research and study before entering into any such transaction as the Customer considers appropriate