

To: Standard Chartered Bank (Hong Kong) Limited (the "Bank")
 32nd Floor 4-4A Des Voeux Road Central Hong Kong
 (a registered institution which is registered for Type 1 (dealing in securities), Type 4 (advising on securities), Type 6 (advising on corporate finance) and Type 9 (asset management) regulated activities under the Securities and Futures Ordinance with CE number AJL614)

致: 渣打銀行(香港)有限公司(「銀行」)

香港德輔道中4-4號A 32樓

(根據《證券及期貨條例》就第1類(證券交易)、第4類(就證券提供意見)、第6類(就機構融資提供意見)及第9類(提供資產管理)受規管活動獲登記的機構, CE編號為AJL614)

Section 1 第一部份: Choice of Account(s) / Service(s) 戶口 / 服務選擇

Please select services 請選擇服務:

Securities Services 股票投資服務

Market 市場

Hong Kong 香港

United States⁴ 美國⁴

Shanghai / Shenzhen⁵ 上海/深圳⁵

Add Designated Settlement A/C(s)¹ No. 新增指定結算賬戶號碼¹

HKD 港幣 _____

USD 美元² _____

RMB 人民幣³ _____



H K I N V A P P 2

Note 註:

¹ The designated settlement account(s) must be of the same account title and with the same signing authority as the Securities Account in this application.
 所指定的結算戶口持有人必須與本申請之股票投資戶口之持有人相同及受相同的簽署權限制。

² Client must designate a USD Statement Account as the Settlement Account for trading U.S. Securities and USD denominated stocks in HK market.
 客戶必須指定美元月結單儲蓄戶口為結算戶口,方可買賣美國股票及以美元結算之香港股票。

³ Client must designate a RMB Statement Account as the Settlement Account for trading securities in Shanghai / Shenzhen market and RMB denominated stocks in HK market.
 客戶必須指定人民幣月結單儲蓄戶口為結算戶口,方可買賣上海/深圳股票及以人民幣結算之香港股票。

⁴ Clients should complete and submit the W8-BEN form and maintain the W8-BEN form valid for trading U.S. securities.
 客戶必須填寫及提交W8-BEN表格並維持其有效性方可買賣美國股票。

⁵ Customer must provide consent on Personal Information Collection Statement concerning China Connect Orders in order to use our China Connect Securities Services.
 客戶必需同意有關中華通買賣盤的個人資料收集聲明方能使用本行之中華通股票投資服務。

I/We would like to enroll for the Securities SMS Alert Services
 本人/吾等欲登記 股票短訊提示服務 Securities Email Alert Services
 股票電郵提示服務

Language Display 顯示語言 English 英文 Chinese 中文

(If Chinese is selected, your handset/computer must be able to support Chinese display. 如選擇中文, 閣下之手機/電腦需具備中文顯示功能。)

Securities eDocuments Service 電子股票文件服務

I/We understand and agree to be bound by the relevant Terms and Conditions for Securities Services.

本人/吾等同意及明白受「股票投資服務」之有關條款及細則約束。

I/We understand and agree no paper form of Securities documents under Securities eDocuments Service will be posted to my/our mailing address if Securities eDocuments Service is selected and I/We must provide valid email address to the bank for receiving the notification when the Securities eDocuments are ready.

本人/吾等同意及明白登記電子股票文件後,生成的電子股票文件將不會再發送紙張文件到本人/吾等之郵件地址,本人/吾等必須提供有效的電子郵件地址,以獲得銀行電子股票文件生成通知。

I/We understand and agree that confirmation of executed orders will be sent to the mobile phone number and/or e-mail address of the primary applicant shown in Section 2 of this application form in a short message and/or e-mail format ("Message"), where applicable.

本人/吾等同意及明白關於已執行的交易指示的確認會以短訊及/或電郵的形式(「訊息」)傳送到此申請表第二部份所列明之申請人之手提電話號碼及/或電郵地址。

Investment Fund Services (Settlement Account No.
 基金投資服務 (結算戶口號碼) _____ A/C Currency _____)

Debt Securities Services (Settlement Account No.
 債券投資服務 (結算戶口號碼) _____ A/C Currency _____)

Equity Linked Investment Services (Settlement Account No.
 股票掛鉤投資服務 (結算戶口號碼) _____ A/C Currency _____)

Note 1 : The above selected account(s)/service(s) will be included into the Consolidated Statement.

註 1 : 上述所選之戶口 / 服務將附加於綜合月結單內。

Note 2 : For the whole document, where inconsistency exists between the English and Chinese version, the English version shall prevail.

註 2 : 就整份文件而言,如賣英文與中文版本有歧異,以英文版本為準。

I/We, being the applicant(s) named below, would like to apply for the Securities Services/Investment Fund Services/Debt Securities Services/Equity Linked Investment Services selected above and confirm that I/we have read, agreed and understood (i) the Authorisations and Acknowledgement set out in Section 3 below, (ii) Disclosure of Transaction Related Information set out in Section 4 below, (iii) for Securities Services, the Disclosure Statement and Declaration set out in Section 5 below.

本人/吾等為列名於下的申請人,欲申請使用上述所選的股票投資服務/基金投資服務/債券投資服務/股票掛鉤投資服務,並確認本人/吾等已閱讀、同意及明白(i)下文第3部份所列的授權及確認,(ii)下文第4部份所列的交易相關資料披露,(iii)只適用於「股票投資服務」之下文第5部份所列的披露聲明及客戶聲明。

DIRECT MARKETING 直接促銷

The Bank would not use your personal data for direct marketing without your consent.

未經閣下同意，本行不會將閣下的個人資料用於直接促銷。

Please check ("✓") the relevant box(es) below if you do **not** consent the Bank to use your data (including any customer investment profile completed by you before or after this application) for direct marketing as set out in the Bank's "Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data", through any of the following channel(s):-如閣下**不同意**本行透過以下任何途徑將閣下之資料 (包括閣下於本申請之前或及後所填寫的客戶投資取向問卷) 用於本行「關於《個人資料(私隱)條例》(「條例」) 及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中載列之直接促銷，請於下列相關方格內填上 (「✓」) 號：

	Email 電郵	Mobile Message 手機訊息	Post 郵寄	Phone Call (except calls from Relationship Managers or Premium Executives)* 電話 (客戶經理或Premium理財經理來電除外)*	Phone Call (all calls)* 電話(所有來電)*
Primary Applicant 申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Joint Applicant 聯名申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Please pick one option only in case you would like to opt-out from Phone Call Channel.
如選擇不接收直接促銷電話，請只選擇其中一項。

For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above.
對於任何未選為不接收的途徑，閣下簽署或提交本申請即表明閣下同意本行以上述方式使用閣下之資料。

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing. Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank's Customer Service Hotline at 2886 8868 to make the necessary arrangements.

一旦得到處理，閣下即授權本行替換閣下先前對直接促銷的一切選擇。如閣下為現有客戶，本行將會按閣下於本申請表格上所選擇的個人資料用於直接促銷安排，於本行接納/批核閣下所需之新開立戶口及/或服務後，予以更新。如果閣下希望本行即時更新閣下所選擇的個人資料用於直接促銷安排，請致電客戶服務熱線 2886 8868，另作所需安排。

By signing this application, I acknowledge receipt of the full set of terms and conditions, key facts statement (where applicable) and the Notice to Customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice").

閣下簽署本申請表，即閣下確認已收妥本行全部相關條款及細則，產品資料概要 (如適用) 和關於《個人資料(私隱)條例》(「條例」) 及《個人信貸資料實務守則》致客戶及其他個別人士的通知 (「通知」) 。

Primary Account Holder's Signature
戶口持有人簽署

Joint Account Holder's Signature
聯名戶口持有人簽署

Date
日期

Signing Instructions 戶口簽署指示：

(Please use the same signature that the Bank has on record 請使用銀行記錄的同一簽署式樣)

For Bank Use Only 銀行專用

To be completed by frontline staff

Received instruction: Over Counter (Branch Code: _____) By Phone (Date, Time & Phone Number Used _____) By Mail

Peoplewise ID: _____ Sales Name: _____ Sales Code: _____ EASI ID: _____

SXA Account No. (for SXA only): _____ RTO Code (for PD only): _____ Service Channel (for PD only): _____

ISA Account No.: _____ Branch Code: _____ Closing ID: _____ Referral ID: _____ Processed by: _____

Verify: Customer ID & Signature TIN by: (_____) (Signing No. _____)

Section 2 第二部份: Personal Details 個人資料

Primary Applicant 申請人

Salutation / Title
稱呼

Name in English
英文姓名

Name in Chinese
中文姓名

Type of Identity Document
身份證明文件種類

HKID/Passport/Travel Document No.
身份證/護照/旅行証件號碼

Joint Applicant 聯名申請人

Surname 姓氏 First and Middle Name 名字

Surname 姓氏 Name 名字

Sex 性別 Male 男 Female 女

HKID/Passport/Travel Document No.
身份證/護照/旅行証件號碼

^ Note 註 : For applying for Securities Services: 申請股票投資服務之用 :

- If you are a HKID card holder, please fill in your HKID card number. 若閣下為香港身份證持有人, 請填寫你的香港身份證號碼。
- If you are not a HKID card holder, please select your Identity Document type in accordance with the Order of Priority as stipulated in the Personal Information Collection Statement concerning Securities Services. 若閣下並非香港身份證持有人, 請根據「有關股票投資服務的個人資料收集聲明」內所規定之優先次序填寫閣下之身份證明文件種類。

Identity Document Type[^]
身分證明文件種類[^]Identity Document No.[^]
身分證明文件號碼[^]Issuing country / jurisdiction[^]
簽發國家/管轄區[^]Date of Birth
出生日期Nationality (Country/ Region)
國籍(國家/地區)E-mail Address*
電郵地址*Telephone No.
電話號碼Correspondence Address 通訊地址
(must be same as the address for
Consolidated Statement)
(必須與綜合月結單之地址相同)
(in English 請以英文填寫)Residential Address 居住地址
(if different from correspondence
address 如與通訊地址不同)
(In English 請以英文填寫)Permanent Address 永久地址
(if different from Residential
Address 如與居住地址不同)
(In English 請以英文填寫)

Education Status 教育程度

Name of Employer
僱主姓名Declaration
客戶聲明Are you a U.S. citizen, green
cardholder or residing in U.S.?
您是否美國公民、綠咗持有人或於
美國居住?Occupation / Designation
職業 / 職銜

* Optional information 附加資料

If you wish to provide us with your feedback on our services, please refer to our Customer Feedback leaflet which sets out how you can reach us and what follow-up procedures we will take. The leaflet is available at all Standard Chartered branches upon request.

倘若您想對我們的服務提出意見, 請參閱我們的「客戶意見」單張, 單張內列出聯絡我們的方法及意見處理的程序。有關單張可在各渣打分行索取。

Primary Applicant 申請人

HKID
香港身份證 Passport
護照

National Identification document
國民身分證明文件

D	日	M	月	Y	年

Home 住宅 Office 辦公室

Mobile 流動電話

Other(s) 其他

Primary 小學 Secondary 中學

University 大學 Professional 專業人士

Joint Applicant 聯名申請人

HKID
香港身份證 Passport
護照

National Identification document
國民身分證明文件

D	日	M	月	Y	年

Home 住宅 Office 辦公室

Mobile 流動電話

Other(s) 其他

Primary 小學 Secondary 中學

University 大學 Professional 專業人士

I declare that I am NOT currently employed by any licensed or registered person to carry on regulated activities as defined in the Securities and Futures Ordinance ("Ordinance"). I undertake to promptly notify the Bank if I become to be employed by any licensed or registered person to carry out regulated activities.

本人確認現時並非受僱於任何持牌法團或註冊機構從事證券及期貨條例(「條例」)界定的受規管活動。本人承諾將來受僱於任何持牌法團或註冊機構從事受規管活動時, 立即通知貴行。

I declare that I am currently employed by licensed or registered person to carry on regulated activities as defined in the Securities and Futures Ordinance ("Ordinance"). I understand that I am required to provide the Bank written consent from my employer before I can open and operate this Investment Services Account.

本人確認現時受僱於持牌法團或註冊機構從事證券及期貨條例(「條例」)界定的受規管活動。本人明白本人須向貴行提供僱主所發出的同意書方可以於貴行開立及使用這投資服務戶口。

Note: A licensed person means a licensed corporation licensed under the Ordinance. A registered person means a registered institution registered under the Ordinance.

註: 持牌法團指根據該條例獲批給牌照的持牌法團。註冊機構指根據該條例註冊的認可財務機構。

 Yes
是 No
否 Yes
是 No
否

level of data protection as Hong Kong) in accordance with the Bank's policies on use and disclosure of personal data as set out in the Notice, which may be subject to changes from time to time.

本人/吾等確認收悉並已閱讀「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」(「通知」)並同意通知的內容。本人/吾等進一步同意所有本人/吾等於本表格內提供的資料以及貴行不時收集的有關個別人士的個人資料，均可根據貴行列於通知內有關個人資料使用及披露的政策，就有關用途及向有關人士(不論有關接收人士是處於香港或其他地方，或不論當地的個人資料保護程度是否與香港相乎)使用及披露。

5. The Bank may in its absolute discretion permit this application form to be returned to the Bank by facsimile transmission provided that the duly signed original application form must be returned to the Bank within 14 calendar days from the date of the Bank's receipt of the faxed application form, failing which, the Bank reserves the right to refuse to accept any further instruction without further notice and the Bank shall not incur any liability to the customer as a result of the Bank's refusal to act in such circumstances.

銀行有絕對酌情權決定准許客戶以傳真方式交還申請表，但經正式簽署的申請表正本必須自銀行以傳真收到申請表之日起14個日曆日內遞交銀行，否則銀行保留拒絕接受任何進一步指示且無須另行通知的權利，而且銀行概無須由於銀行在上述情況下拒絕行事而對客戶承擔任何責任。

6. I/We confirm, warrant and represent to the Bank that I/we have complied and shall comply at all times with all applicable laws (including without limitation any foreign exchange restriction) with respect to this application and/or other related services.

本人/吾等向銀行確認，保證及聲明本人/吾等已遵守並將在任何時候一直遵守所有有關本人/吾等此申請及/或其他有關服務的適用法律(包括但不限於任何外匯管制)。

7. **Customer Investment Profile** 客戶投資取向 (not applicable to Securities Services 不適用於股票投資服務)

Where I/we have previously reviewed or completed a Customer Investment Profile, I/we confirm that the answers stated in my/our latest Customer Investment Profile reflect my/our current status.

本人/吾等已於早前閱讀或完成一客戶投資取向，本人/吾等確認本人/吾等於有關的客戶投資取向所提供的答案反映本人/吾等之現況。

8. (Applicable to joint application) We confirm and acknowledge that any one of us may give instructions to the Bank on behalf of all account holder(s) in connection with the account(s)/service(s) chosen by us in Section 1 above and that only the account holder who gives investment instructions is subject to transaction assessment on suitability. For our best interest, the Bank has advised us to discuss all investment decisions before entering into any investment transactions.

(適用於聯名戶口申請)吾等確認任何聯名戶口持有人可以代表其他聯名戶口持有人在第一部份所選之戶口/服務作出投資決定，及只有作出投資指示之聯名戶口持有人須受交易評估。並且，銀行已經建議我們每次作投資前應共同商討。

The following clauses are only applicable to customers who subscribed for SMS Order Confirmation Services and/or E-mail Order Confirmation Services for Securities ("the Service(s)")

以下之條款只適用於已登記股票投資服務之SMS短訊覆盤服務及/或電郵覆盤服務(「服務」)之客戶。

1. I/We understand and acknowledge that neither the Bank nor any of the telecommunication and/or internet services provider companies transmitting the Message ("Companies") or any agent, contractor or third party service provider of the Bank or of any of the Companies engaged in connection with the Service:

本人/吾等明白及承認銀行及任何傳送訊息的電訊公司及/或電子網絡服務提供者(「電訊公司」)或與此服務有關的銀行的或任何電訊公司的代理人、承辦商或第三方面服務提供者：

(i) makes any warranty in respect of, or accepts any responsibility for, the accuracy, completeness or correctness of any information supplied by the Bank or any other person through the mobile telephone or internet network of any of the Companies or their respective third party service providers pursuant to the Service, nor is any warranty or undertaking given that any information requested pursuant to the Service will be delivered to or received by me/us on time or at all and the Bank shall not be responsible to arrange for any Message to be re-sent to me/us; and

概無就銀行或任何其他人士根據服務透過任何電訊公司或其各自第三方服務提供者的手提電話或電子網絡提供的任何資訊是否準確、完整或正確作出保證或承擔任何責任，對於經由根據此服務要求的資訊是否將準時或確實傳送給本人/吾等或由本人/吾等接收或是否傳送予本人/吾等接收亦無提供任何保證或承諾。銀行無須負責安排將任何訊息重新傳送給本人/吾等；及

(ii) shall be responsible for any loss or damage whatsoever and howsoever suffered or incurred by me/us or any other person using or accessing any information through the Service, or as a result of any such information not having been received on time or at all (whether due to my/our designated mobile telephone having been turned off, not connected with roaming service or not being in my/our possession at the time of transmission, my/our designated mobile telephone and/or e-mail account not capable of receiving information for whatever reason or any delay or failure by me/us to notify the Bank of any change in telecommunication company providing the mobile phone and/or internet service or delay in or failure of transmission owing to failure or breakdown of systems or equipment, termination or suspension of the transmission service by any of the Companies or their respective third party service providers, drastic market movement or otherwise for any other reason whatsoever) except where it is caused directly by the negligence of the Bank.

均無須就本人/吾等或任何其他人士因透過此服務使用或接受任何資訊，或由於該等資訊並未準時或確實接收到(不論是由於本人/吾等指定的手提電話關掉，並未接駁漫遊服務，或在傳送之時並非由本人/吾等持有，或由於本人/吾等指定的手提電話及/或電郵戶口因任何原因不能接收資訊，或本人/吾等延遲或沒有就提供手提電話服務的電訊公司及/或電子網絡服務提供者已更改一事通知銀行，或由於系統或設備失靈或發生故障或任何電訊公司或其各自的第三方服務提供者終止或暫停傳送服務以致延遲或無法傳送，市場大幅波動或任何其他原因)而遭受或招致的任何損失或損害負責，除非該損失或損害因銀行疏忽直接導致。

2. Without prejudice to the generality of any of the terms and conditions of the Securities Services Terms and Conditions I/we entered into with the Bank, I/we agree and acknowledge that the Bank is authorized to disclose to the Companies and their service providers engaged in transmitting the Messages (whether in or outside Hong Kong) sent by the Bank pursuant to the Service and such information regarding me/us, my/our accounts with the Bank and/or my/our Securities transactions and dealings with the Bank as may be necessary to enable the Companies and their service providers to provide the transmission service pursuant to the Service.

在不影響本人/吾等與銀行簽訂的「股票投資服務」的任何條款及細則的概括性含義下，本人/吾等同意及確認，銀行獲授權向從事訊息傳送的電訊公司及第三者服務供應商(不論在香港境內或境外)披露銀行根據此服務發出的訊息及有關本人/吾等、本人/吾等在銀行開設的戶口及/或本人/吾等與銀行進行的股票交易及買賣的資料，以使「電訊公司」及第三者服務供應商能根據此服務提供傳送此服務。

3. I/We undertake promptly to inform the Bank in the event of loss of my/our mobile phone, inaccessible to my e-mail account, any change in my/our mobile phone number and/or e-mail account or telecommunication company or termination of my/our use of the mobile phone service and/or e-mail account services. I/We confirm that the mobile phone / e-mail account registered for the Service is capable of receiving Messages in the language I selected.

本人/吾等承諾本人/吾等若遺失手提電話、未能進入本人之電郵戶口、更改手提電話號碼及/或電郵地址或轉換電訊公司或終止使用手提電話服務及/或電郵服務，必會盡快通知銀行。本人/吾等確認註冊於服務之手提電話及/或電郵戶口具備接收訊息及具備顯示本人所選擇之訊息顯示語言之功能。

4. I/We confirm that I/we am/are the registered user(s) of the mobile phone and/or e-mail account registered for the Service.

本人/吾等確認本人/吾等乃註冊於此服務的手提電話及/或電郵戶口的註冊用戶。

5. I/We acknowledge that the telecommunication and/or internet services provider company may levy roaming and other fees or charges for the transmission of any Messages and/or the provision of e-mail account and I/we agree that all fees, charges, and expense (including but not limited to roaming charges) incurred pursuant to the Service will be borne by me/us. The Bank is entitled at any time by notice to impose charges for the Service and to change the rate of such charges.

本人/吾等承認電訊公司及/或電子網絡服務提供者可就任何訊息的傳送及/或提供電郵戶口收取漫遊費及其他費用或收費，本人/吾等同意，所有根據此服務招致的費用、收費及支出(包括但不限於漫遊費)將由本人/吾等負擔。銀行有權隨時發出通知收取服務費用及更改有關的收費。

Capacity 行事身分**- For Debt Securities Services / Equity Linked Investment Services / Investment Fund Services:**

(i) Unless otherwise specified in the client order form, Standard Chartered Bank (Hong Kong) Limited (Bank) will transact on our own account (as principal) and then enter into another transaction with you to offer the products to you or act as your agent on your behalf for effecting transactions in relation to the products distributed by the Bank under these Services, and as principal or agent (as the case may be) of the respective issuer(s) of the relevant products (Issuer) (or such other persons with the authority to appoint the Bank as distributor) in relation to the distribution of the relevant products.

(ii) In respect of an eligible dispute arising between Standard Chartered Bank (Hong Kong) Limited and the client out of the selling process or processing of the related transaction, Standard Chartered Bank (Hong Kong) Limited is required to enter into a Financial Dispute Resolution Scheme process with the client.

就債券投資服務 / 股票掛鈎投資服務 / 基金投資服務而言：

(i) 除客戶指出上列明，渣打銀行（香港）有限公司（銀行）將作為委託人以本行賬戶進行交易，然後與客戶進行另一項交易以提供產品；或將作為客戶的代理人代表客戶進行銀行於這些服務下分銷的產品的相關交易，並作為有關產品的發行人（發行人）（或授權委任銀行作為分銷商之人士）的委託人或代理人（視乎情況而定）進行有關產品的分銷。

(ii) 對於渣打銀行（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，渣打銀行（香港）有限公司須與客戶進行金融糾紛調解計劃程序。

Affiliation 聯繫**- For Debt Securities Services / Equity Linked Investment Services – where Standard Chartered Bank (SCB) is the Issuer as specified in the relevant offering documents:**

SCB and the Bank are affiliated as both are members of the Standard Chartered Group. The Bank may act for SCB in other capacity (including as Arranger and Market Agent for SCB in respect of Equity Linked Investments, or as otherwise provided under the relevant offering documents), and is affiliated with SCB in other ways being members of the same Group.

就債券投資服務 / 股票掛鈎投資服務而言-於有關銷售文件上指明渣打銀行為發行人的情況下：

渣打銀行及銀行均為渣打集團之成員。銀行或會以其他身份代表渣打銀行行事（包括以股票掛鈎投資產品的安排行及市場代理的身份，或以其他於有關銷售文件上指明的身份），而作為同一集團成員，銀行亦會以其他方式跟渣打銀行相關聯。

- For Debt Securities Services / Equity Linked Investment Services – in situations other than the above; and for Investment Fund Services:

The Bank is not: (a) a person beneficially owning, directly or indirectly, 20% or more of the ordinary share capital of the Issuer or able to exercise directly or indirectly, 20% or more of the total votes in the general meeting of the Issuer; (b) a person controlled by a person which meets one or both of the descriptions given in (a); or (c) a member of the group of which any of the Issuer forms part. However, the Bank may be affiliated with the Issuer in other ways.

就債券投資服務 / 股票掛鈎投資服務-於上述以外的其他情況下；及就基金投資服務而言：

銀行不是：(a)直接或間接地實益擁有任何發行人20%或以上普通股本，或能夠在任何發行人的股東大會上直接或間接地行使20%或以上的總表決權的人士；(b)受符合以上(a)款所述情況之一或全部情況的人士所控制的人士；或(c)任何發行人構成部分的集團當中的一員。但是，銀行可能有其他方式與發行人相關聯。

Independence 獨立性**- For Debt Securities Services (Retail IPO bonds subscription and Structured Notes) / Equity Linked Investment Services / Investment Fund Services:**

The Bank may NOT be an independent intermediary because the Bank may receive fees, commissions, other monetary or non-monetary benefits from other parties (which may include product issuers), in our capacity as principal or agent (as the case may be), in relation to our distribution of investment products to clients. For details, client should refer to the Bank's disclosure on monetary and non-monetary benefits which are required to deliver to client prior to or at the point of entering into any transaction in investment products.

就債券投資服務（首次公開發售零售債券認購交易及結構性票據）/ 股票掛鈎投資服務 / 基金投資服務而言：

本行可能並非獨立的中介人，因為本行作為委託人或代理人（視乎情況而定）有可能收取由其他人士（可能包括產品發行人）就本行向客戶分銷投資產品而提供的費用、佣金、其他金錢或非金錢收益。詳情請參閱本行與客戶就訂立任何投資產品交易前或在訂立任何投資產品交易時所提供的金錢收益及非金錢收益披露。

- For Debt Securities Services (Primary and Secondary Market bonds):

Where i) the debt security is issued by the Bank or its subsidiary; or ii) the Bank has entered into a subscription agreement with the Issuer at the issuance of the debt security, as specified in the relevant offering document, the Bank is NOT an independent intermediary because the Bank has close links or other legal or economic relationships with issuers of products that we may distribute to clients.

Otherwise, the Bank is an independent intermediary because the Bank does not receive fees, commissions, or any other monetary benefits, provided by any party in relation to our distribution of the investment products to clients; and the Bank does not have any close links or other legal or economic relationships with product issuers, or receive any non-monetary benefits from any party, which are likely to impair our independence to favour any particular investment product, any class of investment products or any product issuer.

就債券投資服務（一手及二手市場債券）而言：

如有關銷售文件上指明 i) 本行或其附屬公司為該債券之發行人；或 ii) 本行於債券發行時曾與發行人訂立認購協議，則本行並非獨立的中介人，因為本行與本行可能向客戶分銷的產品的發行人有緊密聯繫或其他法律或經濟關係。

否則，本行是獨立的中介人，因為本行沒有收取由其他人士就本行向客戶分銷該投資產品而提供的費用、佣金、任何其他金錢收益；及本行與產品發行人沒有任何緊密聯繫或其他法律或經濟關係，或沒有從任何人士取得任何非金錢收益，而這些聯繫、關係或收益可能損害我們的獨立性，使本行偏向任何特定投資產品、任何投資產品類別或任何產品發行人。

Execution of Orders 執行交易指示**- For Debt Securities Services / Equity Linked Investment Services:**

The Bank may execute your orders through our affiliates, connected parties or third party brokers and will take into account relevant execution factors including but not limited to price, costs, speed of execution, likelihood of execution and settlement, size of order and nature of order to achieve the best possible result for our clients.

There may be circumstances, including due to insufficient pricing information or insufficient immediately available liquidity, where an external quote is not available for your order and therefore the order may be executed through SCB trading desks.

就債券投資服務 / 股票掛鈎投資服務而言：

本行或會透過聯繫人，有關人士或第三方經紀執行您的交易指示，當中考慮相關因素，包括但不限於價格、成本、執行速度、執行交易及交收之可能性、交易金額以及交易指示性質，為客人達致在可行情況下的最佳交易結果。

在某些情況下，包括因缺乏市場價格資訊或缺乏即時市場流通量，而無法就您的交易指示取得對外報價，本行或會透過內部交易形式執行您的交易指示。

Disclosure of monetary and non-monetary benefits 披露金錢收益及非金錢收益

- For Debt Securities Services (Retail IPO bonds subscription and Structured Notes) / Equity Linked Investment Services:

- (i) The Bank receives subscription fee / service charge paid by relevant clients and/or consideration and monetary or non-monetary benefits from any party. Relevant details will be specified in related application form or client order form.
- (ii) The Bank may from time to time receive sponsorship from the Issuer for the issuance of products and related purposes.

就債券投資服務 (首次公開發售零售債券認購交易及結構性票據) / 股票掛鈎投資服務而言：

- (i) 銀行將從相關客戶支付予銀行的認購費或手續費中；及 / 或由任何人士中得到代價及金錢或非金錢利益。相關資料將刊載於申請表或客戶指示內。
- (ii) 本行或會不時從發行人獲得贊助，以作產品發行及相關用途。

- For Investment Fund Services:

- (i) The Bank receives remuneration for distributing the fund(s) in an amount equivalent to the Flat Subscription Fee or Service Charge on switching specified in the Order Form (or for Class B funds, the applicable Contingent Deferred Sales Charge for first year redemption specified in the Prospectus), as the case may be.
- (ii) The Bank also receives annuity income or its receivable (in an amount not quantifiable at this stage which could be up to **80%** of the fund(s)'s total annual ongoing fees) for distributing and holding the fund(s).
- (iii) The Bank may from time to time receive sponsorship from Issuer for promoting the investment fund services and related purposes.

就基金投資服務而言：

- (i) 銀行就基金分銷可獲收益，金額相等於基金投資服務指示中列出之實際認購費或轉換手續費。若情況為B類基金，金額則相等於認購章程中所列適用於首年贖回基金的「或有遞延銷售費」。
- (ii) 本行亦就基金分銷及持有基金可得或可取得年度收益(現階段未能確定金額，而最高可達基金全年經常性開支比率的**80%**)。
- (iii) 本行或會不時從發行人獲得贊助以作基金服務推廣及相關用途。

- For Debt Securities Services (Primary and Secondary Market bonds):

- (i) The Bank may receive trading profits which, together with any operating or administrative costs it may incur in providing these products, will be subsumed in the amount of "trading price" as accepted by the relevant customers to the Bank. Relevant details will be specified in related application form or client order form.
- (ii) Additional profit may be incurred if the Bank conducts proprietary trading for the debt securities.

就債券投資服務(一手及二手市場債券)：

- (i) 銀行可獲交易收益，其將連同因提供這些產品而招致的任何營運或管理支出納入有關客戶所接受的交易價格之中。相關資料將刊載於申請表或客戶指示內。
- (ii) 如本行就此債券進行自營交易，將可能獲得其他額外收益。

- For all the account(s)/service(s) applied herein:

Sale staff of the Bank receives remuneration for providing various banking and related services with reference to the performance of the relevant staff. The remuneration structure is subject to review by the Bank from time to time and includes salaries, incentives, bonuses, etc..

就表格下可申請的所有戶口 / 服務：

銀行的銷售人員會因應其表現就提供金融及相關服務而獲取薪酬。薪酬結構包括薪金、獎金、花紅等等，銀行將就其不時作出檢討。

Discount Offer 折扣優惠

- For all the account(s)/service(s) applied herein:

The Bank may from time to time offer discount of fees and charges to customers subject to terms and conditions and during period(s) which the Bank may decide. To be eligible for any discount offer, customers may have to fulfill criteria as may be required under the relevant terms and conditions.

就本表格下可申請的所有戶口 / 服務：

本行或不時為客戶提供收費折扣優惠，但須受條款約束，並只於本行指定期內適用。客戶或須符合有關條款內的準則以獲取任何折扣優惠。

IMPORTANT NOTES 重要事項

Investment involves risks. The worst case will result in loss of your entire investment.

投資涉及風險，在最壞的情況下，投資者可能損失全部的投資。

KEY PRODUCT RISKS 產品主要風險

It is crucial to understand the specific terms and risks mentioned in the Application Form for Securities Services, the Terms & Conditions for Securities Services, for InvestPro and other relevant documents (e.g. product leaflet) before investing (Collectively referred to "Product Documents"). **Key risks include but are not limited to:**

投資者在決定是否投資該產品前，應審慎閱讀股票投資服務申請表，「股票投資服務」、「專智理財服務」的條款及細則及其他相關文件(例如：產品章程)(合稱“有關文件”)所披露的細節及風險。主要風險包括但不限於：

- **The prices of securities fluctuate, sometimes dramatically, and may even become valueless. Losses may be incurred as a result of dealing in securities.**
證券價格可升亦可跌及有時可能會非常波動，甚至變成毫無價值。進行證券交易可能會招致損失。
- **Growth Enterprise Market stocks and securities under the Nasdaq-Amex Pilot Program involve high investment risk and are more suited for sophisticated investors. They may be very volatile and illiquid.**
創業板股份及按照納斯達克-美國證券交易所試驗計劃掛牌買賣的證券涉及很高的投資風險，比較適合熟悉投資技巧的投資者。這類證券可能波幅非常大及流通性很低。
- **Renminbi ("RMB") exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency (including Hong Kong dollars); and**
RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.
人民幣匯率，如同其他貨幣一樣，有機會受廣泛因素影響而導致波動。客戶於兌換人民幣至其他貨幣(包括港幣)時，將可能受匯率波動而帶來利潤或損失；及
人民幣現時並非自由兌換的貨幣；同時透過香港銀行兌換人民幣須不時受本行所定或監管要求限制。實際的兌換安排須依據當時的限制而定。
- **Trading of exchange-traded derivative products in HK and Global markets such as Callable Bull/Bear Contracts (CBBC), Derivative Warrants, Synthetic and Futures-based Exchange-Traded Fund (Synthetic & Futures-based ETF), Leveraged and Inversed products (L&I Products) involve significant risks. It is crucial for you as investors to fully understand the risks and consequences involved in trading these exchange-traded derivative products before you trade them.**
買賣於香港及海外交易所上市之交易所買賣衍生產品例如牛熊証、衍生權證、綜合複製策略式及期貨交易所買賣基金(合成及期貨ETF)、槓桿及反向產品涉及顯著風險。投資者在就交易所買賣衍生產品進行交易前，應審慎閱讀及完全明白買賣該等衍生產品涉及之風險及後果。

General major risks of trading exchange-traded derivative products include but are not limited to the following:
買賣交易所買賣之衍生產品的一般主要風險包括但不限於下列各項：

Issuer Default Risk 發行商失責風險

In the event that a derivative product issuer becomes insolvent and defaults on their listed securities, investors will be considered as unsecured creditors and will have no preferential claims to any assets held by the issuer. Investors should therefore pay close attention to the financial strength and credit worthiness of the issuers of derivative products.

倘若衍生產品發行商破產而未能履行其對所發行證券的責任，投資者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，投資者須特別留意衍生產品發行商的財力及信用。

Uncollateralized Product Risk 非抵押產品風險

Uncollateralized derivative products are not asset backed. In the event of issuer bankruptcy, investors can lose their entire investment. Investors should read the listing documents to determine if a product is uncollateralized.

非抵押衍生產品並沒有資產擔保。倘若發行商破產，投資者可以損失其全數投資。要確定產品是否非抵押，投資者須細閱上市文件。

Gearing Risk 槓桿風險

Derivative products are leveraged and can change in value rapidly according to the gearing ratio relative to the underlying assets. Investors should be aware that the value of such derivative products may fall to zero resulting in a total loss of the initial investment.

衍生產品是槓桿產品，其價值可按相對相關資產的槓桿比率而快速改變。投資者須留意，衍生產品的價值可以跌至零，屆時當初投資的資金將會盡失。

Expiry Considerations 有效期的考慮

Derivative products have an expiry date after which the issue may become worthless. Investors should be aware of the expiry time horizon and choose a product with an appropriate lifespan for their trading strategy.

衍生產品設有到期日，到期後的產品即一文不值。投資者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。

Extraordinary Price Movements 特殊價格移動

The price of a derivative 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.

衍生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。

Liquidity Risk 流通量風險

The Stock Exchange of Hong Kong Limited requires all derivative 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 fulfil its role, investors may not be able to buy or sell the derivative product until a new liquidity provider has been assigned.

香港聯合交易所有限公司規定所有衍生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，有關產品的投資者或就不能進行買賣，直至有新的流通量提供者委任出來止。

Foreign Exchange Risk 外匯風險

Investors trading derivative 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 price of the derivative product.

若投資者所買賣衍生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，連帶影響衍生產品的價格。

In addition, there are risks pertaining to the particular type of derivative products:

此外，不同種類的衍生產品有其獨特的風險：

Callable Bull/Bear Contracts (CBBC) 牛熊証**Mandatory Call Risk 強制收回風險**

Investors 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. Investors will only be entitled to the residual value of the terminated CBBC as calculated by the product issuer in accordance with the listing documents. Investors should also note that the residual value can be zero.

投資者買賣牛熊證，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，投資者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)。

Funding Costs 融資成本

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, investors 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.

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，投資者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。

Derivative Warrants 衍生權證

Time Decay Risk 時間損耗風險

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.

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。

Volatility Risk 波幅風險

Prices of Derivative Warrants can increase or decrease in line with the implied volatility of underlying asset price. Investors should be aware of the underlying asset volatility.

衍生權證的價格可隨相關資產價格的引申波幅而升跌，投資者須注意相關資產的波幅。

Synthetic Exchange-Traded Fund and Futures-based Exchange-Traded Fund (Synthetic & Futures-based ETF) 綜合複製策略及期貨交易所買賣基金(合成及期貨ETF)

Market Risk 市場風險

Investors are exposed to the political, economic, currency and other risks related to the Synthetic or Futures-based ETF's underlying index.投資者會承受與合成或期貨ETF相關指數有關的政治、經濟、貨幣及其他風險。

Counterparty Risk 交易對手風險

Where a Synthetic or Futures-based ETF invests in derivatives to replicate the index performance, investors 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 derivative issuers are predominantly international financial institutions, the failure of one derivative counterparty of a Synthetic ETF may have a "knock-on" effect on other derivative counterparties of the Synthetic or Futures-based 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 realise the collateral.

投資於衍生工具以追蹤指數表現，投資者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，因此若合成或期貨ETF的其中一個衍生工具交易對手倒閉，便可能對該合成或期貨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。

Tracking Error 追蹤誤差

There may be disparity between the performance of the Synthetic or Futures-based ETF and the performance of the underlying index due to, for instance, failure of the tracking strategy, currency differences, fees and expenses.

合成或期貨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。

Trading at a Discount or Premium 以折讓或溢價買賣

Where the index/market that the Synthetic or Futures-based ETF tracks is subject to restricted access, the efficiency in unit creation or redemption to keep the price of the Synthetic or Futures-based ETF in line with its net asset value (NAV) may be disrupted, causing the Synthetic or Futures-based ETF to trade at a higher premium or discount to its NAV. Investors who buy a Synthetic or Futures-based ETF at a premium may not be able to recover the premium in the event of termination.

若合成或期貨ETF所追蹤的指數/市場就投資者的參與設有限制，則為使合成或期貨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，令合成或期貨ETF的價格相對其資產淨值出現溢價或折讓。投資者若以溢價買入合成或期貨ETF，在基金終止時可能無法收回溢價。

The following risks are specific to Futures-based ETF:

以下為期貨ETF的獨有風險：

Investment in future-based ETFs is only suitable to those investors who are in a financial position to assume the risks involved in future investments. Future investments are subject to certain key risks including liquidity, leverage and counterparty risks and the price of future contracts can be highly volatile.

期貨ETF僅適合就其財務狀況以承擔期貨投資所涉風險的投資者。投資期貨需承受一定主要風險，包括流動性風險、槓桿風險及交易對手風險，期貨合約價格亦可能大幅波動。

Risk of rolling futures contracts 期貨合約轉倉風險

When rolling futures contracts forward (i.e. selling near-term futures contracts and then buying longer-term futures contracts) in a situation where the prices of the longer-term futures contract are higher than that of the expiring current-month futures contract, a loss from rolling (ie a negative roll yield) may occur. The proceeds from selling the near-term futures contracts will not be sufficient to purchase the same number of futures contracts with a later expiration date which has a higher price. This may adversely affect the NAV of the futures-based ETF.

期貨合約是透過期貨交易所訂立的具約束力協議，於未來的特定時間買賣相關資產。「轉倉」是指，當現有期貨合約即將到期，以代表同一相關資產但到期日較後的期貨合約取代。當期貨合約轉倉（即賣出近期的期貨合約，再買入較長期的期貨合約）時，如較長期的期貨合約的價格高於即將到期的現有期貨合約價格，轉倉可能會導致虧損（即負轉倉收益「negative roll yield」）。在此情況下，出售近期期貨合約所得的收益，並不足以購買相同數量而到期日較後的期貨合約，因後者的價格較高，這會對期貨ETF的資產淨值有不利影響。

Risk of statutory restrictions on number of futures contracts being held 持有期貨合約數量的法定限制風險

There is a statutory position limit restricting the holding of futures contracts traded on the recognised exchange company to no more than a specific number of such futures contracts. If the holding of such futures contracts of a futures-based ETF grows to the limit, this may prevent the creation of units of the ETF due to the inability to acquire further futures contracts. This may lead to differences between the trading price and the NAV of the ETF units listed on the exchange.

在獲認可交易所上市的期貨合約受限於法定持倉限制，不能持有多於某一特定數量之期貨合約。若期貨ETF的期貨合約持倉已增加至接近有關上限，則可能因無法購買更多期貨合約而未能新增ETF單位，此情況可能令上市的ETF單位的交易價格偏離於其資產淨值。

Risk of mandatory measures imposed by relevant parties 來自相關方強制性措施的風險

Regarding the ETF's future positions, relevant parties (such as clearing brokers, execution brokers, participating dealers and stock exchanges) may impose certain mandatory measures for risk management purpose under extreme market circumstances. These measures may include limiting the size and number of the ETF's futures positions and/or mandatory liquidation of part or all of the ETF's futures positions without advance notice to the ETF's manager. In response to such mandatory measures, the ETF manager may have to take corresponding actions in the best interest of the ETF's investors and in accordance with the ETF's constitutive documents, including suspension of creation of the ETF's units and/or secondary market trading, implementing alternative investment and/or hedging strategies and termination of the ETF. These corresponding actions may have an adverse impact on the operation, secondary market trading, index-tracking ability and the NAV of the ETF. While the manager will endeavour to provide advance notice to investors regarding these actions to the extent possible, such advance notice may not be possible in some circumstances.

出於在極端市場情況管理風險的考量，相關方（例如結算經紀、執行經紀、參與經紀及股票交易所）可能會對ETF的期貨倉位施加某些強制性措施，可以包括限制其期貨倉位的大小及數量，及/ 或在沒有預先通知的情況下，為其全部或部分期貨倉位強制平倉。ETF經理為應對這些強制性措施，可能需要從投資者的最佳利益出發，並按照ETF的組成文件，作出相應行動，包括暫停新增ETF單位及/ 或二級市場買賣、採取非常的投資策略及/ 或對沖策略，以及終止ETF運作。這些相應行動可能會對ETF的運作、二級市場買賣、跟蹤指數能力和資產淨值帶來不利影響。儘管ETF經理會盡可能在作出這些相應行動之前通知投資者，惟提早通知在某些情況下可能並不可行。

Leveraged and Inverse Products 槓桿及反向產品

Investment Risk 投資風險

Leveraged and Inverse Products ("L&I Products") are derivatives. Trading L&I Products involves investment risk and are not intended for all investors. There is no guarantee of repaying the principal amount.

槓桿及反向產品乃金融衍生工具。買賣槓桿及反向產品涉及投資風險及並非為所有投資者而設。不保證可取回投資本金。

Volatility Risk 波動風險

Prices of L&I Products may be more volatile than conventional exchange traded funds (ETFs) because of using leverage and the rebalancing activities. 槓桿及反向產品涉及使用槓桿和重新平衡活動，因而其價格可能會比傳統的交易所買賣基金(ETF)更波動。

Unlike Conventional ETFs 不同於傳統的ETF

L&I Products are different from conventional ETFs. They do not share the same characteristics and risks as conventional ETFs. 槓桿及反向產品與傳統的ETF不同，具有不同的特性及風險。

Long-term Holding Risk 長線持有的風險

L&I Products are not intended for holding longer than the rebalancing interval, typically one day. Daily rebalancing and the compounding effect will make the L&I Product's performance over a period longer than one day deviate in amount and possibly direction from the leveraged/inverse performance of the underlying index over the same period. The deviation becomes more pronounced in a volatile market. As a result of daily rebalancing, the underlying index's volatility and the effects of compounding of each day's return over time, it is possible that the leveraged product will lose money over time while the underlying index increases or is flat. Likewise, it is possible that the inverse product will lose money over time while the underlying index decreases or is flat.

槓桿及反向產品並非為持有超過重新平衡活動的間距，一般為一天而設。在每日重新平衡及複合效應下，有關產品超過一天的表現會從幅度或方向上偏離相關指數同期的槓桿或相反表現。在市況波動時有關偏離會更明顯。隨著一段時間受到每日重新平衡活動、相關指數波動，以及複合效應對每日回報的影響，可能會出現相關指數上升或表現平穩，但槓桿產品卻錄得虧損。同樣地亦有可能會出現相關指數下跌或表現平穩，但反向產品卻錄得虧損。

Risk of Rebalancing Activities 重新平衡活動的風險

There is no assurance that L&I Products can rebalance their portfolios on a daily basis to achieve their investment objectives. Market disruption, regulatory restrictions or extreme market volatility may adversely affect the rebalancing activities.

槓桿及反向產品不保證每天都可以重新平衡其投資組合，以實現其投資目標。市場中斷、規管限制或市場異常波動可能會對產品的重新平衡活動造成不利影響。

Liquidity Risk 流通風險

Rebalancing typically takes place near the end of a trading day (shortly before the close of the underlying market) to minimize tracking difference. The short interval of rebalancing may expose L&I Products more to market volatility and higher liquidity risk.

為減低追蹤偏離度，槓桿及反向產品一般會在交易日接近完結時才進行重新平衡活動（相關市場收市前的一段短時間）。頻繁的重新平衡活動可能使有關槓桿及反向產品更受市場波動影響和面對較高的流通風險。

Intraday Investment Risk 即日投資風險

Leverage factor of L&I Products may change during a trading day when the market moves but it will not be rebalanced until day end. The L&I Product's return during a trading day may be greater or less than the leveraged/opposite return of the underlying index.

槓桿及反向產品的槓桿倍數會隨交易日市場走勢而改變，但直至交易日完結都不會重新平衡。因此槓桿及反向產品於交易日內的回報有可能會多於或少於相關指數的槓桿或相反回報。

Portfolio Turnover Risk 重整組合的風險

Daily rebalancing causes a higher level of portfolio transaction when compared to conventional ETFs, and thus increases brokerage and other transaction costs.

相對傳統的ETF，每日重新平衡活動會令槓桿及反向產品的投資交易次數較頻密，因而增加經紀佣金和其他買賣開支。

Correlation Risk 關聯風險

Fees, expenses, transactions cost as well as costs of using financial derivatives may reduce the correlation between the performance of the L&I Product and the leveraged/inverse performance of the underlying index on a daily basis.

費用、開支、交易成本及使用衍生工具的成本，可令有關產品的單日表現，與相關指數的單日槓桿/反向表現的關聯度下降。

Termination Risk 終止運作風險

L&I Products must be terminated when all the market makers resign. Termination of the L&I Product should take place at about the same time when the resignation of the last market maker becomes effective.

如所有證券莊家均辭任，槓桿及反向產品必須終止運作。槓桿及反向產品必須在最後一名證券莊家辭任生效時同時終止運作。

Leverage Risk (For Leveraged Products Only) 槓桿風險（僅適用於槓桿產品）

The use of leverage will magnify both gains and losses of leveraged products.

槓桿效應會令槓桿產品的盈利和虧損倍增。

Unconventional Return Pattern (For Inverse Products Only) 有別於傳統的回報模式（僅適用於反向產品）

Inverse products aim to deliver the opposite of the daily return of the underlying index. If the value of the underlying index increases for extended periods, inverse products can lose most or all of their value.

反向產品旨在提供與相關指數相反的單日回報。如果有關指數長時間上升，反向產品可能會損失大部分或所有價值。

Inverse Products vs Short Selling (For Inverse Products Only) 反向產品與沽空（僅適用於反向產品）

Investing in inverse products is different from taking a short position. Because of rebalancing, the performance of inverse products may deviate from a short position in particular in a volatile market with frequent directional swings.

投資反向產品並不等同於建立短倉。因為涉及重新平衡活動，反向產品的表現可能會偏離短倉表現，特別是當市況波動和走勢經常搖擺不定的時候。

Important notes for Hong Kong Securities Services

香港股票投資服務之重要事項

Personal Information Collection Statement concerning Securities Services

有關股票投資服務的個人資料收集聲明

Processing of Personal Data as part of the Securities Services

股票投資服務的個人資料處理

You acknowledge and agree that in Standard Chartered Bank (Hong Kong) Limited (the "Bank"), its service provider(s) and its execution broker(s) (collectively as "we" or "us") providing securities services to you in relation to securities listed or traded on the Stock Exchange of Hong Kong ("SEHK") (the "Services") and for complying with the rules and requirements of SEHK and the SFC in effect from time to time, we will be required to:

閣下確認和同意渣打銀行（香港）有限公司（「本行」）及其服務供應商及其交易經紀（統稱「我們」）為閣下提供與在香港聯合交易所（「聯交所」）上市或買賣的證券相關的股票投資服務（「本服務」）及遵守不時生效的聯交所與證監會的規則和規定，我們需要：

- i. tag each of your orders submitted or arranged to be submitted to the trading system of SEHK with a Broker-to-Client Assigned Number ("BCAN") assigned that is unique to each of your sole name account(s) and/or joint name account(s) with the Bank, as appropriate. "BCAN" means a "Broker-to-Client Assigned Number", being a unique identification code in the format prescribed by SEHK, generated by a relevant licensed or registered person in accordance with SEHK's requirements.
為閣下每個提交或準備提交予聯交所之交易系統的指令附加一個專為閣下單名及/或聯名帳戶而設的券商客戶編碼（如適用）。“券商客戶編碼”指一個符合聯交所訂明的格式及由相關持牌人或註冊人按照聯交所的規定產生的唯一識別碼。
- ii. provide to SEHK and/or the Securities and Futures Commission ("SFC") your assigned BCAN(s) and such identification information of you ("Client Identification Data" or "CID"). "Client Identification Data" or "CID" means the following client identification data in relation to a client to whom a BCAN is assigned: (i) the full name of the Client as shown in the Client's identity document ("Identity Document"); (ii) the issuing country or jurisdiction of the Identity Document; (iii) the Identity Document type; and (iv) the Identity Document number.
向聯交所及/或證券及期貨事務監察委員會（「證監會」）提供閣下獲分配的券商客戶編碼及閣下的身分資料（「客戶識別信息」）。“客戶識別信息”指與獲編配券商客戶編碼的客戶有關的以下資料：(i)客戶的身分證明文件上所示的全名；(ii)身分證明文件的簽發國家或司法管轄區；(iii)身分證明文件類別；及(iv)身分證明文件號碼。

You acknowledge and agree that we may collect, store, process, use, disclose and transfer personal data relating to you (including your CID and BCAN(s)) as required for us to provide the Services to you and for complying with the rules and requirements of the SEHK and the SFC in effect from time to time. Without limiting the foregoing, and without limitation to any notification we have given to you and/or consent we have obtained from you in respect of the processing of your personal data in connection with your account(s) and our services to you, this includes: 為讓本行能為閣下提供本服務及遵守不時生效的聯交所及證監會規則和規定，閣下確認及同意我們可以根據服務的要求收集、儲存、處理、使用、披露及轉移閣下的個人資料（包括閣下的客戶識別信息及券商客戶編碼），在不受我們就閣下帳戶和所提供之服務的個人資料處理情況而向閣下發出的通知及/或從閣下取得的同意之限制下，這包括以下：

- a. disclosing and transferring your personal data (including CID and BCAN(s)) to SEHK and/or the SFC in accordance with the rules and requirements of SEHK and the SFC in effect from time to time; 根據不時生效的聯交所及證監會規則和規定，向聯交所及/或證監會披露及轉移閣下的個人資料（包括客戶識別信息及券商客戶編碼）；
- b. allowing SEHK to: (i) collect, store, process and use your personal data (including CID and BCAN(s)) for market surveillance and monitoring purposes and enforcement of the Rules of the Exchange of SEHK; (ii) disclose and transfer such information to the relevant regulators and law enforcement agencies in Hong Kong (including, but not limited to, the SFC) so as to facilitate the performance of their statutory functions with respect to the Hong Kong financial markets; and (iii) use such information for conducting analysis for the purposes of market oversight; and 允許聯交所：(i)收集、儲存、處理及使用閣下的個人資料（包括客戶識別信息及券商客戶編碼），以便監察和監管市場及執行《聯交所規則》；(ii)向香港相關監管機構和執法機構（包括但不限於證監會）披露及轉移有關資料，以便他們就香港金融市場履行其法定職能；及(iii)為監察市場目的而使用有關資料進行分析；及
- c. allowing the SFC to: (i) collect, store, process and use your personal data (including CID and BCAN(s)) for the performance of its statutory functions including monitoring, surveillance and enforcement functions with respect to the Hong Kong financial markets; and (ii) disclose and transfer such information to relevant regulators and law enforcement agencies in Hong Kong in accordance with applicable laws or regulatory requirements. 允許證監會：(i)收集、儲存、處理及使用閣下的個人資料（包括客戶識別信息及券商客戶編碼），以便其履行法定職能，包括對香港金融市場的監管、監察及執法職能；及(ii)根據適用法例或監管規定向香港相關監管機構和執法機構披露及轉移有關資料。

By instructing the Bank in respect of any transaction relating to securities listed or traded on SEHK, you acknowledge and agree that we may use your personal data for the purposes of complying with the requirements of SEHK and/or SFC and its rules as in force from time to time in connection with the Services. You also acknowledge and agree that despite any subsequent purported withdrawal of consent by you, your personal data may continue to be stored, processed, used, disclosed or transferred for the above purposes after such purported withdrawal of consent.

當閣下向本行發出與在聯交所上市或買賣的證券相關的交易指示，即代表閣下確認及同意我們可以使用閣下的個人資料，以遵守香港聯交所及/或證監會的要求及其不時生效、與本服務相關的規則。另外，閣下亦確認及同意即使閣下其後宣稱撤回同意，我們在閣下宣稱撤回同意後，仍可繼續儲存、處理、使用、披露或轉移閣下的個人資料以作上述用途。

Client Identification Data (or CID)

客戶識別信息

You also agree and acknowledge that:

閣下亦同意及確認：

- (a) According to the requirements of SEHK / the SFC, the Bank should ensure that the following information has been collected as Client Identification Data from you as an individual client, and ensure that up-to-date Client Identification Data is submitted along with your BCAN to a data repository to be maintained by SEHK by a prescribed time: 根據聯交所與證監會的規定，本行應確保已從閣下（就個人客戶而言）收集到下列屬客戶識別信息的資料，並確保其會在所規定之時間呈交閣下最新的客戶識別信息及券商客戶編碼至聯交所維護的中央數據資料庫：
 - full name as shown on your Identity Document; 身分證明文件上所示的全名；
 - Identity Document's issuing country or jurisdiction; 身分證明文件的簽發國家或司法管轄區；
 - Identity Document type order of priority ("Order of Priority"): (1) Hong Kong Identity ("HKID") card ; (2) national identification document; (3) passport; and 身分證明文件類別（按以下優先次序（「優先次序」）排第：(1) 香港身份證；(2) 國民身分證明文件；(3) 護照；及
 - Identity Document number on the Identity Document. 身分證明文件的身分證明文件號碼。

Note: HKSAR Document of Identity for Visa Purposes (香港特別行政區簽證身份書) is a travelling document issued by the Hong Kong authorities to Hong Kong residents who should possess HKID Cards under general circumstances. Following the Order of Priority, Hong Kong residents should provide information on their HKID cards as CID.

Exit-entry Permit for Travelling to and from Hong Kong and Macao (往來港澳通行證, 或俗稱雙程證) and Permit for Proceeding to Hong Kong and Macao (前往港澳通行證, 或俗稱單程證) are travelling documents issued by the Mainland authorities to residents of the People's Republic of China ("PRC"). They are neither national identity documents nor passports. PRC residents without HKID card should provide information on their mainland identity cards (national identity document) as their CID, or in the absence of a mainland identity cards, the information on their passports.

註：香港特別行政區簽證身份書是由香港當局向在一般情況下應持有香港身份證的香港居民發出的旅遊證件。依照優先次序，香港居民應提供其香港身份證上的資料，作為客戶識別信息。

往來港澳通行證（俗稱雙程證）及前往港澳通行證（俗稱單程證）是由內地當局向中國居民發出的旅遊證件，而非國民身分證明文件或護照。沒有香港身份證的中國居民應提供其內地身份證（國民身分證明文件）上的資料或（如沒有內地身份證）其護照上的資料，作為其客戶識別信息。

- (b) In respect of the Identity Document type, your Client Identification Data should be collected from the Identity Document that is first mentioned in the Order of Priority (i.e. HKID card) save that where you do not hold such document, the next mentioned document (i.e. national identification document) should be used and so forth (i.e. if you do not hold a HKID card nor a national identification document, then passport). 就身分證明文件類別而言，閣下的客戶識別信息應按優先次序收集前述的身分證明文件（即香港身份證），除非閣下並無持有該文件，則應使用所提及的下一份文件（即國民身分證明文件），如此類推（即如你並無持有香港身份證及任何國民身分證明文件，應使用護照）。
- (c) You should also update the Bank promptly on any change of your Client Identification Data and Identity Document (including but not limited to your up-to-date passport, if passport is your Identity Document according to the Order of Priority), ensure your Identity Document type with the Bank is provided according to the Order of Priority and the Client Identification Data with the Bank is up-to-date and accurate, and provide the most updated Client Identification Data and Identity Document to the Bank or as required by the Bank from time to time. 閣下亦需及時向本行更新閣下的客戶識別信息及身分證明文件，包括但不限於閣下最新的護照（如根據優先次序，閣下的身分證明文件為護照）的任何變化，及確保閣下提供予本行的身分證明文件類別乃根據優先次序所提供之。閣下亦需向本行或根據本行不時要求提供最新的客戶識別信息及身分證明文件，以確保閣下提供予本行的客戶識別信息均屬準確且保持更新。

Consequences of failing to provide Personal Data or Consent

未能提供個人資料或同意聲明的後果

Failure to provide us with your personal data or consent as described above may mean that we will not, or will no longer be able to, as the case may be, carry out your trading instructions or provide you with securities related services (other than to sell, transfer out or withdraw your existing holdings of securities, if any).

閣下如未能向我們提供個人資料或上述同意，可能意味著我們不會或不能夠再（視情況而定）執行閣下的交易指示或向閣下提供證券相關服務，惟出售、轉出或提取閣下現有的證券持倉（如有）除外。

This authorization and consent of the use and transfer of personal data is in addition to the Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice") you received previously. You can refer to the Notice in more detail on the Bank's website (link at www.sc.com/hk) if you wish to read before giving the above prescribed consent.

本使用及轉移個人資料之授權書和同意書為閣下早前獲發之客戶和其他人士《個人資料（私隱）條例》（「條例」）及《個人信貸資料實務守則》之通知書（「通知書」）以外的附加文件。閣下如欲在作出上述同意聲明前細閱通知書，請參閱本行網頁（網址為 www.sc.com/hk）內之通知書全文。

The person to whom requests for access to or correction of data held by the Bank, or for information regarding the Bank's data policies and practices and kinds of data held by the Bank is:

"Data Protection Officer
Standard Bank (Hong Kong) Limited
GPD Box 21, Hong Kong"

任何關於查閱或更正本行所持資料，或索取關於本行資料政策及慣例或所持資料類別的要求，請向下列人士提出：

「香港郵政信箱 21 號
渣打銀行（香港）有限公司
資料保障主任」

Acknowledgement and Consent 確認及同意書

I acknowledge I have read and understood the content of this Personal Information Collection Statement. By ticking the box below, I signify my consent for the Bank and its service provider(s) / its execution broker(s) to use my personal data on the terms of and for the purposes set out in this Personal Information Collection Statement.

本人確認已經閱讀及了解本個人資料收集聲明的內容。勾選以下方格後，即代表本人同意本行及其服務供應商及其交易經紀根據本個人資料收集聲明所列之條款及目的使用本人之個人資料。

I agree to the use of my personal data by the Bank and its service provider(s) / execution broker(s) for the purposes set out in this Personal Information Collection Statement.
本人同意本行及其服務供應商及其交易經紀根據本個人資料收集聲明所列之目的使用本人之個人資料。

Please also tick the following boxes as appropriate to provide your agreement, confirmation and information:

請勾選以下適用之方格，以讓閣下同意、確定及提供資訊：

I agree to provide and update my Client Identification Data and Identity Document to the Bank on the terms set out in this Personal Information Collection Statement. I also confirm that my Identity Document type selected in Personal Details is in accordance with the Order of Priority, and the Client Identification Data provided below is up-to-date and accurate.
本人同意根據此個人資料收集聲明提供及更新本人之客戶識別信息及身分證明文件予本行。本人確定本人於「個人資料」提供之身分證明文件類別乃根據優先次序所填寫，及確定本人提供之客戶識別信息並均屬最新及準確。

Important Notes for Standard Chartered China Connect* Securities Services

渣打中華通股票投資服務之重要事項

Before trading in any Eligible China Connect securities through Standard Chartered China Connect Securities Services, clients are reminded of the following important notes:

透過渣打中華通股票投資服務投資合資格中華通股票前，客戶應留意以下之重要事項：

Custodian Arrangement 託管人安排

For HK stocks and/ or A Shares acquired through China Connect Securities Services, your securities are held in the safe custody of Standard Chartered Bank (Hong Kong) Limited (the "Bank") in the Central Clearing and Settlement System ("CCASS") as a CCASS Participant for the account of the Bank.

客戶之港股證券或/ 及透過「中華通」計劃持有的A股股份乃由渣打銀行（香港）有限公司（「本行」）透過本行作為香港中央結算系統參與者之代理人戶口持有及託管。

Cash Settlement Arrangement 現金結算安排

Both stock and cash settlement for all A-Shares trades executed through the Bank will be settled on the Trading Day. The Bank will check against the designated RMB settlement account to ensure the necessary funding is in place before accepting a buy order. Funding for executed buy trades will be debited on the same trading day. Similarly, sales proceeds for executed sell trades will be credited to customer's settlement account on the same day. 透過本行進行的A股交易之股票及現金結算均會於交易日當天完成。本行在接納買入股票交易指示前，將會查核有關股票戶口之指定人民幣結算戶口之結餘以確保戶口持有足夠款項完成結算。本行將於交易日即日扣除有關買入交易款項。同樣地，賣出股票交易之款項亦將於交易日當日存入客戶之結算戶口。The Bank reserves the absolute right to revise the cash settlement schedule by giving a reasonable notice of no less than 7 calendar days in the future. 本行保留絕對之權利更改現金結算安排並會於作出有關更改前不少於7天提供通知。

Orders submitted before end of Opening Call Auction Session 開市集合競價時段完結前發出之買賣指示

All orders submitted before the end of Opening Call Auction Session (i.e. 9:25 a.m.) will be submitted as an auction limit order and participate in the Opening Call Auction.

在開市集合競價時段完結（即上午9時25分）前發出之交易指示均會以競價限價指示參與開市集合競價。

Order Submission Time 交易指示時間

To ensure sufficient time for routing orders to the Shanghai Stock Exchange, Shenzhen Stock Exchange, and/ or a stock market in the PRC acceptable to SEHK (collectively referred to as "China Connect Market"), the last submission time for Shanghai A shares orders is before 14:59, those for Shenzhen A shares is before 14:57 of each trading day.

為確保足夠時間傳遞交易指示至上海證券交易所、深圳證券交易所及/或其他香港聯合交易所有限公司認可的中國交易所（「中華通市場」），本行接收上海A股新交易指示的最後時間為每一交易日的下午2時59分前，深圳A股交易指示的最後時間為每一交易日的下午2時57分前。

Capital Gain Tax & Business Tax 資本增值稅及營業稅

The Ministry of Finance and State Administration of Taxation ("SAT") in China have provided a temporary exemption to Hong Kong and foreign investors from the capital gain tax and business tax in relation to gains derived from trading of eligible China Connect securities via China Connect. There is a risk that investors trading in China Connect securities may be subject to capital gains tax and/or business tax in the future once the temporary exemption is no longer in force. Investors should consider this risk when investing in China Connect securities.

The Bank has provided a tax indemnity to a third party custodian in regards to China Connect securities. There is a risk that the SAT will, in the future, require either the Bank or its custodian to make payment of your capital gains tax and/or business tax liability, on your behalf. In this event Standard Chartered will recover the amount paid on your behalf from you.

中國財政部及國稅總局已就香港及海外投資者透過中華通購買中華通股票的所得利益徵收資本增值稅及營業稅提供暫時豁免。惟一旦有關豁免被取消，合資格中華通股票的投資者將來可能面臨被徵收資本增值稅及/或營業稅的風險。閣下投資中華通股票時應考慮此風險。

渣打銀行（香港）有限公司已就上交所證券向第三方託管人提供稅務彌償。國稅總局日後有可能要求渣打銀行（香港）有限公司或其託管人代閣下支付閣下應付的資本增值稅及/或營業稅。在此情況下，渣打銀行（香港）有限公司將會向閣下追收已代閣下支付的款項。

Key Risks for trading Eligible China Connect securities via China Connect Service

透過中華通服務投資中華通股票之重要風險

It is crucial to understand the specific terms and risks mentioned in the Additional Terms and Conditions for Standard Chartered China Connect Securities Services this document and other relevant documents (e.g. product leaflet, Frequently Asked Questions published in the Bank's website) (collectively referred to as "Product Documents") before trading Eligible China Connect securities. **Key risks include but are not limited to:**

投資者在決定是否投資中華通股票前，應審慎閱讀渣打「中華通」股票投資服務附加條款及細則、本文件及其他相關文件(例如：產品章程及於本行網頁刊之常見問題)(合稱「有關文件」)所披露的細節及風險。主要風險包括但不限於：

Not Protected By the China Securities Investor Protection Fund 不受中國內地投資者保護基金保障

Investors should note that any Northbound trading under China Connect will not be covered by the China Securities Investor Protection Fund. 投資者應注意中國內地投資者保護基金並不涵蓋中華通北向交易。

Quotas used up 額度用盡

When Daily Quota is used up, trading will be restricted or suspended. 當北向交易的每日額度用盡時，交易將會受到限制或暫停。

Trading Day 交易日差異

China Connect only operates on days when the relevant China Connect and Hong Kong stock markets are both open for trading and when banks in these markets are both open on the corresponding settlement days. Investors should take note of the days China Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A Shares during the time when China Connect is not operating.

由於中華通只有在中華通及香港市場均為交易日、而且有關市場的銀行在相應的款項交收日均開放時才會開放。投資者應該注意中華通的開放日期，並因應自身的風險承受能力決定是否在中華通不交易的期間承擔A股價格波動的風險。

No Day Trading 即日回轉交易限制

Investors should be aware that day trading is not allowed for China Connect Northbound Trading. Investors buying A Shares on Day T can only sell these acquired shares on or after Day T+1.

投資者應該注意中華通並不允許即日回轉交易。投資者只可在交易日後的交易日 (T+1日) 或之後才可售出於交易日 (T日) 買入之股票。

Restrictions on selling imposed by front-end monitoring 前端監控對沽出的限制

For investors who keep A Shares in financial institutions other than the Bank, if investors want to sell relevant A Shares through the Bank, they must first transfer the relevant A Shares to the Bank before market opens on the day of selling. Investors should allow at least 3 working days for the Bank to complete transfer request of A Shares from other financial institution to the Bank.

對於將A股存放於本行以外的券商之投資者而言，如果需要透過本行沽出所持有的某些A股股票，必須在不晚於沽出當天 (T日) 開市前成功把該A股股票轉至本行帳戶中。投資者應預留最少3個工作天以便本行完成有關由其他金融機構轉移A股股票到本行的操作。

Recalling of eligible stocks 合資格股票被調出合資格股票之範圍

When a stock is recalled from the scope of eligible stocks for trading via China Connect, the stock can only be sold but restricted from being further bought.

當一些原本為中華通股票被調出中華通範圍時，該股票只能被賣出而不能被買入。

Currency Risks 貨幣風險

Client who holds a local currency other than RMB will be exposed to currency risk if he/ she invests in a RMB product due to the need for the conversion of the local currency into RMB. Even if the price of the RMB asset remains the same, you may still incur a loss when you convert the sale proceeds back to the local currency if RMB depreciates.

投資者若以人民幣以外的本地貨幣投資人民幣資產，由於要將本地貨幣轉換為人民幣，便需承受匯率風險。即使該人民幣資產的價格不變，於轉換貨幣的過程中，如果人民幣貶值，亦會有所損失。

PRC-related Risk 中國相關風險

Investing in the PRC, an emerging market, involves special considerations and risks, including but not limited to greater price volatility, less developed regulatory and legal framework, economic, and social and political instability.

中國是一新興市場。投資於中國涉及特別的考慮和風險，包括但不只限於較大的價格波動性、較不發達的監管及法律架構，以及經濟、社會及政治不穩定性等。

Market Risk 市場風險

The market value of China Connect Securities and the income from them may fluctuate. China Connect Securities may experience volatility and decline depending on market conditions. Through trading China Connect Securities, you are exposed to various forms of risk dependent on factors which are difficult to predict, including for example, interest rate risks (risks of falling China Connect Securities values in a rising interest rate market), income risks (risks of falling incomes from China Connect Securities in a falling interest rate market) and credit risk (risk of a default by an issuer of China Connect Securities).

中華通證券的市值及其收益可升可跌，無從保證客戶可從買賣中華通證券中獲利或免招損失，不論損益多少。客戶從中華通證券獲得的回報 (如有) 將隨著與中華通證券有關的資本增值和/或收益的變動而起落。再者，中華通證券可能會歷經波動和下跌，視市況而定。客戶買賣中華通證券會面對不同形式的風險，包括 (例如) 利率風險 (中華通證券在市場利率上升時跌價的風險)、收益風險 (中華通證券在市場利率下跌時收益下跌的風險)，以及信用風險 (中華通證券發行人違約的風險)。

Liquidity Risk 流動性風險

There can be no assurance that an active trading market for China Connect Securities will develop or be maintained. If spreads on China Connect Securities are wide, or you need to sell China Connect Securities at a time when no active market for them exists, the price you receive for your China Connect Securities — assuming you are able to sell them — is likely to be lower than the price received if an active market did exist.

中華通證券無從保證會形成或維持活躍買賣的市場。假如中華通證券的價差大，有可能不利於客戶在理想價位出售中華通證券的能力。假如客戶需要出售中華通證券的當時不存在活躍市場，客戶就中華通證券獲得的價位 (假設客戶能夠出售) 很有可能低於活躍市場存在時所獲得的價位。

Dividend Risk 股息風險

Whether an issuer of China Connect Securities will pay distributions is subject to such underlying issuer's dividend policy. There can be no assurance that any dividends or distributions in respect of China Connect Securities will be declared or paid.

中華通證券的發行人會否進行分派，視乎發行人的派息政策而定。中華通證券無法保證一定會宣派或派付任何股息或分派。

Possible Business Failure Risk 經營失敗的風險

The insolvency or other corporate failures of any issuer of China Connect Securities may have an adverse effect on your investment. You may lose money by investing in China Connect Securities.

一旦任何中華通證券發行人發生資不抵債或其他方面經營失敗的情況均可能對客戶的投資造成不利影響。客戶投資中華通證券可能會出現虧損。

Retention of Information 資料的保留

You acknowledge and accept that the Bank will be required under the Applicable Regulations to keep records for a period of not less than 20 years of the following in respect of China Connect Securities (a) all orders and trades executed on your behalf; (b) any instructions received from you; and (c) your account information.

閣下承認並接受，根據適用規則，本行需要保留以下有關中華通的記錄不少於20年：(a) 閣下的交易指示及代表閣下執行的交易；(b) 收到閣下發來的各種指示；及(c) 閣下關於北向交易的賬戶資料。

General Legal and Regulatory Risk 一般法律及監管風險

You must comply with all Applicable Regulations. Furthermore, any change in any Applicable Regulations may have an impact on the market sentiment which may in turn affect the performance of China Connect Securities. In the worst case scenario, you may lose a material part of your investments in China Connect Securities.

閣下必須遵守各項適用規則。再者，適用規則的任何變更均可能影響市場情緒，繼而影響中華通證券的表現。在發生最壞的情況時，閣下可能會損失大部分的中華通證券投資。

Ownership of China Connect Securities 中華通證券的擁有權

China Connect Securities investors as the ultimate investors have beneficial ownership in the China Connect Securities. As a nominee holder, Hong Kong Securities and Clearing Company Limited ("HKSCC") is prepared to provide assistance to the beneficial owners of China Connect Securities where necessary. Hong Kong Exchanges and Clearing Limited ("HKEX") notes that any beneficial owner who decides to take legal action is responsible for seeking its own independent legal advice to satisfy itself and HKSCC that a cause of action exists and the beneficial owner should be prepared to conduct the action and take up all costs in relation to the action, including providing HKSCC with indemnities and legal representation in proceedings. Further details are set out in the HKEX published materials.

中華通投資者作為最終投資者應獲承認具備有關中華通證券的實益擁有權。香港結算作為名義持有人願意在必要時向中華通證券的實益擁有人提供協助。香港交易所提請注意，任何實益擁有人如決定採取法律行動，有責任尋求其自身的獨立法律意見，以使其自身及香港結算信納存在訴因，並且該實益擁有人應願意進行該項行動以及承擔與該行動有關的一切費用，包括向香港結算提供彌償保證及在有關程序中提供法律代表服務。香港交易所已刊發有關詳細內容。

You should conduct your own review of the HKEX published materials and the Applicable Regulations from time to time. You should also consult your own legal advisers to make your own assessment of your rights as an investor in China Connect Securities.

閣下應自行審閱香港交易所不時刊發的資料及不時適用的中華通規則。閣下亦應諮詢閣下本身的法律顧問，以便對他作為中華通證券北向投資者的權利作出評估。

* "China Connect" refers to the Shanghai – Hong Kong Stock Connect, the Shenzhen – Hong Kong Stock Connect and / or any other securities trading and clearing links programme developed or to be developed by SEHK, the relevant China Connect Market(s), HKSCC and ChinaClear for the establishment of mutual market access between SEHK and the relevant China Connect Market(s) (as the case may be).

* 「中華通」指聯交所、相關中華通市場、香港結算及中國結算為了建立聯交所與相關中華通市場之間的市場互聯互通而開發或將開發的滬港通、深港通及/或任何其他證券交易及結算互聯互通機制（視屬何情況而定）。

Personal Information Collection Statement concerning China Connect Orders¹

有關中華通買賣盤¹的個人資料收集聲明

Processing of Personal Data as part of the China Connect Securities Services

中華通股票投資服務的個人資料處理

You acknowledge and agree that in Standard Chartered Bank (Hong Kong) Limited (the "Bank"), its service providers and its execution broker (collectively as "we" or "us") providing China Connect Securities Services ("Services") to you, we will be required to:

閣下確認和同意渣打銀行（香港）有限公司（「本行」） 、其服務供應商及其交易經紀（統稱「我們」）為閣下提供中華通股票投資服務（「本服務」），我們需要：

- (i) tag each of your orders submitted to the trading system with a Broker-to-Client Assigned Number ("BCAN") that is unique to you or the BCAN that is assigned to your joint account with the Bank, as appropriate; and
為閣下每個提交予交易系統的指令附加一個專為閣下而設的券商客戶編碼或本行為閣下聯名帳戶所分配的券商客戶編碼（如適用）；及
- (ii) provide to the Stock Exchange of Hong Kong ("SEHK") your assigned BCAN and such identification information of you ("Client Identification Data" or "CID"), including your name in English and Chinese (if applicable and available), Identity Document ("ID") issuing place, ID type and ID number relating to you, as SEHK may request from time to time under the Rules of the Exchange.
向香港聯合交易所（「香港聯交所」）提供閣下獲分配的券商客戶編碼及閣下的身份資料（「客戶身份資料」），包括閣下的中英文姓名（如適用及如有）、簽發身份文件的地方、身份文件種類及閣下的身份文件號碼，因為香港聯交所可能不時根據交易所規則提出要求。

Without limitation to any notification we have given you or consent we have obtained from you in respect of the processing of your personal data in connection with your account and our services to you, you acknowledge and agree that we may collect, store, use, disclose and transfer personal data relating to you as required as part of our Services, including as follows:

在不受我們就閣下帳戶或所提供的服務的個人資料處理情況而向閣下發出的通知或從閣下取得的同意之限制下，閣下確認及同意我們可以根據服務的要求收集、儲存、使用、披露及轉移閣下的個人資料，包括以下：

- (a) to disclose and transfer your BCAN and CID to the Exchange and the relevant SEHK Subsidiaries⁴ from time to time, including by indicating your BCAN when inputting a China Connect Order into the trading system, which will be further routed to the relevant China Connect Market Operator² on a real-time basis;
不時向交易所和相關的香港聯交所附屬公司⁴披露及轉移閣下的券商客戶編碼和客戶身份資料，包括在向交易系統輸入中華通買賣盤時顯示閣下的券商客戶編碼，而該系統將實時進一步轉往相關的中華通市場營運者²；
- (b) to allow each of SEHK and the relevant SEHK Subsidiaries⁴ to: (i) collect, use and store your BCAN, CID and any consolidated, validated and mapped BCANs and CID information provided by the relevant China Connect Clearing House³ (in the case of storage, by any of them or via Hong Kong Exchanges and Clearing Limited) for market surveillance and monitoring purposes and enforcement of the Rules of the Exchange; (ii) transfer such information to the relevant China Connect Market Operator² (directly or through the relevant China Connect Clearing House³) from time to time for the purposes set out in (c) and (d) below; and (iii) disclose such information to the relevant regulators and law enforcement agencies in Hong Kong so as to facilitate the performance of their statutory functions with respect to the Hong Kong financial markets;
容許香港聯交所及相關的香港聯交所附屬公司⁴：(i) 收集、儲存及使用閣下的券商客戶編碼、客戶身份資料和任何相關的中華通結算所³提供的整合、核實及配對之券商客戶編碼及客戶身份資料（在儲存的情況下，則由任何一方或經由香港交易及結算所有限公司），以作市場監督及監察和執行交易所規則之用；(ii) 基於以下(c) 項及(d) 項所列之用途，不時向相關的中華通市場營運者²轉移該等資料（直接或透過相關的中華通結算所³）；及(iii) 向香港的相關監管部門和執法機構披露該等資料，以便當局履行與香港金融市場有關的法定職能；

(c) to allow the relevant **China Connect Clearing House**³ to: (i) collect, use and store your BCAN and CID to facilitate the consolidation and validation of BCANs and CID and the mapping of BCANs and CID with its investor identification database, and provide such consolidated, validated and mapped BCANs and CID information to the relevant China Connect Market Operator², the SEHK and the relevant SEHK Subsidiary⁴; (ii) use your BCAN and CID for the performance of its regulatory functions of securities account management; and (iii) disclose such information to the Mainland regulatory authorities and law enforcement agencies having jurisdiction over it so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets; and

容許相關的中華通結算所³：(i) 收集、儲存及使用閣下的券商客戶編碼和客戶身份資料，以便整合和核實券商客戶編碼及客戶身份資料，以及根據其投資者身份數據庫配對券商客戶編碼和客戶身份資料，並向相關的中華通市場營運者²、香港聯交所及相關的香港聯交所附屬公司⁴提供該等整合、核實和配對的券商客戶編碼及客戶身份資料；(ii) 使用閣下的券商客戶編碼及客戶身份資料，以履行證券帳戶管理的監管職能；及(iii) 向就該等資料擁有司法管轄權的內地監管部門和執法機構披露相關資料，以便當局履行與內地金融市場有關的監管、監督和執法職能；及

(d) to allow the relevant China Connect Market Operator² to: (i) collect, use and store your BCAN and CID to facilitate their surveillance and monitoring of securities trading on the relevant China Connect Market through the use of the Services and enforcement of the rules of the relevant China Connect Market Operator²; and (ii) disclose such information to the Mainland regulatory authorities and law enforcement agencies so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets.

容許相關的中華通市場營運者²：(i) 收集、使用及儲存閣下的券商客戶編碼和客戶身份資料，以監督及監察透過使用本服務於相關中華通市場進行的證券交易，以及執行相關中華通市場營運者²的規則；及(ii) 向內地監管部門和執法機構披露相關資料，以便當局履行與內地金融市場有關的監管、監督和執法職能。

By instructing the Bank in respect of any transaction relating to China Connect Order¹, you acknowledge and agree that we may use your personal data for the purposes of complying with the requirements of SEHK and its rules as in force from time to time in connection with the Services. You also acknowledge that despite any subsequent purported withdrawal of consent by you, your personal data may continue to be stored, used, disclosed, transferred and otherwise processed for the above purposes in connection with the Services, whether before or after such purported withdrawal of consent.

當閣下向本行發出與中華通買賣盤¹有關的交易指示，即代表閣下確認及同意我們可以使用閣下的個人資料，以遵守香港聯交所的要求及其不時生效、與本服務相關的規則。另外，閣下亦確認即使日後聲稱撤銷同意聲明，閣下的個人資料可能繼續被儲存、使用、披露、轉移及以其他方式處理，以作上述與本服務相關的用途，不論在閣下撤銷同意聲明之前或之後。

Consequences of failing to provide Personal Data or Consent

未能提供個人資料或同意聲明的後果

Failure to provide the Bank with your personal data or consent as described above may mean that the Bank will not, or no longer be able, as the case may be, to carry out your trading instructions or provide you with our Services.

閣下如未能如上述向本行提供個人資料或同意聲明，本行將不能或無法繼續（視乎情況而定）執行閣下的交易指示或向閣下提供我們的服務。

This authorization and consent of the use and transfer of personal data is in addition to the Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice") you received previously. You can refer to the Notice in more detail on the Bank's website if you wish to read before giving the above prescribed consent.

本使用及轉移個人資料之授權書和同意書為閣下早前獲發之客戶和其他人士《個人資料（私隱）條例》（「條例」）及《個人資料（私隱）條例》之通知書（「通知書」）以外的附加文件。閣下如欲在作出上述同意聲明前細閱通知書，請參閱本行網頁內之通知書全文。

The person to whom requests for access to or correction of data held by the Bank, or for information regarding the Bank's data policies and practices and kinds of data held by the Bank is:

“Data Protection Officer
Standard Chartered Bank (Hong Kong) Limited
GPO Box 21, Hong Kong”

任何關於查閱或更正本行所持資料，或索取關於本行資料政策及慣例或所持資料類別的要求，請向下列人士提出：

「香港郵政信箱21號
渣打銀行（香港）有限公司
資料保障主任」

Acknowledgement and Consent 確認及同意書

I acknowledge I have read and understand the content of this Personal Information Collection Statement. By ticking the box below, I signify my consent for the Bank and its service providers (including its execution broker) to use my personal data on the terms of and for the purposes set out in this Personal Information Collection Statement.

本人確認已經閱讀及了解本個人資料收集聲明的內容。勾選以下方格後，即代表本人同意本行及其服務供應商（包括其交易經紀）根據本個人資料收集聲明所列之條款及目的使用本人之個人資料。

I agree to the use of my personal data by the Bank and its service providers (including its execution broker) for the purposes set out in this Personal Information Collection Statement.

本人同意本行及其服務供應商（包括其交易經紀）根據本個人資料收集聲明所列之目的使用本人之個人資料。

¹ China Connect Orders mean an order input into the China Stock Connect via a China 2 Connect Open Gateway or via a China Connect Central Gateway session of a China Connect Exchange Participant for routing to a China Connect Market System to buy or sell China Connect Securities (including an order to sell Special China Connect Securities), and the terms “China Connect buy order” and “China Connect sell order” shall be construed accordingly.

中華通買賣盤是指透過中華通開放式網關輸入至China Stock Connect的指令，或是透過中華通交易所參與者的中華通中央交易網關輸入的指令，以便傳遞至中華通市場系統進行中華通證券的買賣（包括中華通特別證券的賣盤指令），而「中華通買盤」及「中華通賣盤」應據以解釋。

² China Connect Market Operators refers to any institutes operating in China Connect Market System for trading of China Connect Securities under China Connect, including but not limited to Shanghai Stock Exchange and Shenzhen Stock Exchange.

中華通市場營運者是指任何在中華通市場系統營運，並於中華通安排下進行中華通證券交易的機構，包括但不限於上海證券交易所和深圳證券交易所。

³ China Connect Clearing House means a clearing house in Mainland China acceptable to Hong Kong Securities Clearing Company (“HKSC”) and included in the list of China Connect Clearing Houses from time to time, as referred to in Rule 4105(b) under Central Clearing and Settlement System (“CCASS”) General Rules.

中華通結算所是指獲香港中央結算有限公司（「香港結算」）接納，並不時包括在中華通結算所名單的中國內地結算所，正如中央結算及交收系統（「中央結算系統」）一般規則第4105(b)條所述。

⁴ SEHK Subsidiaries means a wholly-owned subsidiary of SEHK duly authorised as an automated trading service provider under the Securities and Futures Ordinance and licensed under applicable laws in Mainland China to provide order-routing service under China Connect.

香港聯交所附屬公司是指香港聯交所全資擁有的附屬公司，並根據《證券及期貨條例》獲正式授權成為自動化交易服務提供者，且按照中國內地適用法例註冊為中華通提供買賣盤傳遞服務。

Important notes for U.S. Securities Services (the "Services")

美國股票投資服務之重要事項

Before trading in any U.S. securities through U.S. Securities Services of Standard Chartered Bank (Hong Kong) Limited (the "Bank"), clients are reminded of the following important notes:

透過渣打銀行(香港)有限公司(「本行」)之美股投資服務投資美股前，客戶應留意以下之重要事項：

Services Sign-up and W-8Ben Form (U.S. Internal Revenue Service) 開立服務及 W-8Ben 表格(美國國稅局)

The Services clients who are non-U.S. persons must complete the W-8Ben form which is subject to renew for every 3 years as required by the U.S. Internal Revenue Service. If you fail to complete or renew the W-8Ben form, no U.S. trading service will be provided and you will not be allowed to submit any buy order nor transfer-in any instruments listed on any U.S. Exchanges.

美股投資服務用戶(非美國公民/居民)必須填寫美國國稅局提供的W-8Ben表格並須按美國國稅局要求每3年續期一次。如閣下未能完成提交或續期，本行不會為閣下提供美股投資服務，屆時閣下將不可以買入或轉入任何於美國交易所上市的工具。

When investing in overseas products, you must comply with the local tax system and you may not be exempt from U.S. capital gains tax. You should also seek professional tax advice where appropriate.

當投資海外產品時，閣下須遵守當地的稅制，並且閣下或不獲豁免美國資本利得稅項。閣下亦應視乎情況尋求專業稅務意見。

U.S. Tax 美國稅項

The U.S. tax system covers every person holding investment products originating in the United States (e.g. tradable securities, mutual funds or bonds, etc.). Investors regardless of whether they are U.S. citizens or permanent residents who hold these investment products in their own name, must pay the U.S. Tax. In other words, all non-U.S. persons holding any form of U.S. securities must also pay a withholding tax on the income such as dividends they receive. The Bank reserves the right to collect, process and disclose any information including your personal and transaction information, to the relevant parties including the custodians, or authorities including the Hong Kong or U.S. tax authorities, as it is reasonably required to satisfy its obligations arising out of the provision of the Services, and you agree for the Bank to provide or disclose such information as necessary.

美國的稅制涵蓋所有持有源於美國的投資產品(不管是可交易股票、互惠基金或債券)的人士，而投資者無論是否美國公民或永久居民，只要以個人名義持有這些投資產品均須繳付美國稅項。換句話說，所有持有任何形式美國股票的非美國公民/居民，也須為所收取的收入例如股息支付預扣稅。本行保留收集、處理和向相關方面(包括保管人或包括香港或美國稅務機關在內的當局機關)披露包括閣下的個人和交易資料在內的任何資料的權利，以合理地履行就提供美股投資服務而產生的義務，並且閣下同意本行提供必要的信息或披露此類信息。

Clients who receive any U.S. sourced income, such as dividends, must pay U.S. tax on the income. Therefore, the U.S. securities execution broker must withhold up to 30% of the income paid to foreigners. In addition, the Bank does not offer tax relief service, i.e. tax treaty withholding tax rates are not offered, nor the Bank represent or assist clients in applying for a waiver or exemption from withholding tax from the U.S. Taxation Office or any request for a refund due to any tax being over-withheld. You should seek professional tax advice, where appropriate.

收到任何源自美國的收入(例如股息)的客戶必須為該收入繳納美國稅款。因此，美國證券執行經紀人必須預扣支付給外國人的收入的30%。此外，本行不提供稅收減免服務，即不提供稅收協定的預提稅率，也不會代表或協助客戶向美國稅務局申請豁免或免除預提稅或要求退款因超額預扣了任何稅款。閣下亦應視乎情況尋求專業稅務意見。

Settlement and Custodian Arrangements 結算及託管人安排

For U.S. Securities Services, the Bank appoints UBS Securities Asia Limited as the execution broker and Bank of New York Mellon and Clearstream as settlement agent and custodian.

就美股投資服務而言，本行委任瑞銀證券亞洲有限公司為執行經紀及紐約梅隆銀行及明訊銀行為結算代理人及託管人。

Services Details 服務細節

- (a) The service is only available to non-U.S. persons. If you have any changes to your personal information, please visit any of our branches to update your information.
服務只適用於非美國人士。如閣下之個人資料有任何更改，請前往本行任何一間分行更新閣下的資料。
- (b) Services allow clients to trade U.S. equities listed on the American Stock Exchange (AMEX), NASDAQ, New York Stock Exchange (NYSE), NYSE ARCA and BATS Global Exchange. Trading venue of U.S. equities is confined to the primary exchange where the instrument is listed on. The Service does not currently support pre-and post-market sessions trading.
服務只提供於美國證券交易所、納斯達克、紐約證券交易所(紐交所)、紐約證券交易所ARCA及BATS交易所上市之美股買賣交易。美國股票的交易場所僅限於該工具上市的主要交易所。服務暫不支援開市前/後的交易。
- (c) The Bank does not accept penny stocks (i.e. securities with price less than USD1) and off-exchange (OTC) securities investments. If the price of U.S. securities falls below USD1, you can only sell or transfer-out the U.S. securities. No further buy order or transfer-in of U.S. securities with price less than USD1 would be accepted.
本行並不接受細價股(即股價少於美金1元之股票)及場外股票投資。如美股股價跌少於美金1元，屆時閣下只可以賣出或轉出該美股。買入或轉入股價少於美金1元之美股將不會被接受。
- (d) Services provide free delayed and real-time U.S. stock quotes. The number of free real-time quotes will vary depending on your use of our banking relationship package.
服務免費提供延遲及即時美股報價。免費即時報價數目會因應閣下所使用本行綜合理財服務而有所不同。

Brokerage Fee and Market Charges 佣金及市場收費

The client must pay the applicable brokerage fee, market charges and any costs, fees or expenses incurred due to the execution of securities orders or holding of securities. The Bank endeavors to provide the latest schedule of market charges, including the fees or levies charged by an exchange, a settlement system, a clearing agent, a custodian, a government or regulatory body and others from time to time through the Bank's website or other channels.

當指令執行後，客戶必須繳付相關佣金、市場收費及任何因股票執行指示或持有股票而引起的成本、費用或支出。本行盡力不時透過本行網頁或其它途徑提供最新的佣金及市場收費通知(包括交易所所收取的費用或徵費、結算系統、結算代理人、託管人、政府或監管機構及其他)。

Trading Hours 交易指示時間

U.S. stock trading hours are from 9:30 a.m. to 4:00 p.m. Eastern Standard Time ("EST"), Monday to Friday, i.e. from 9:30 p.m. to 4:00 a.m. Hong Kong Time ("HKT") (summer trading hours) / 10:30 p.m. to 5:00 a.m. HKT (winter trading hours) of the following day. All "Day Orders" that have not been executed will be void on the same day after closing at 4:00 pm EST.

美股交易時間為美國東部時間星期一至星期五上午9:30至下午4:00，即香港時間星期一至星期五晚上9:30至翌日上午4:00(夏季交易時間) / 晚上10:30至翌日上午5:00(冬季交易時間)。所有當天未成交之「一日交易指示」會在美國東部時間下午4:00收市後無效。

You can submit the U.S. securities trading orders at any time, except during the maintenance time (5:00 a.m. to 7:00 a.m. HKT) where the Bank would not be able to accept any new orders. When submitting the trading orders, clients have to ensure that the settlement account possesses sufficient funds and securities account is with sufficient purchasing power and stock positions to support the order.

閣下可於任何時間傳遞美股交易指示，每日維護時間(香港時間上午5:00至7:00)除外，本行不能於維護時間接受任何新交易指示。傳遞交易指示時請確保閣下的結算戶口持有足夠資金及股票戶口持有足夠的購買力及持倉以進行指示。

Settlement Day 結算日

The settlement day for U.S. securities is T+2. The funds from the unsettled transaction can be used to fund any new buy order in real time. The actual settlement day is affected by the market arrangement and may exceed the specified date due to time zone differences, required settlement times or business or transaction suspension.

美股買賣之交收時間為交易日後兩個工作日。未結算之交易所得資金可實時用作買股票之用。實際結算日期會受市場安排影響並或會因時區的差異、所需交收時間的不同或暫停業務或交易，而可能超出規定日期。

Purchasing Power and Positions 購買力及持倉

Before trading U.S. securities, your settlement account must have sufficient USD and securities account is with sufficient purchasing power or relevant securities holdings. You can deposit U.S. dollars or convert from other currencies into U.S. dollars for U.S. securities investment.

進行美股交易前，閣下結算戶口必須持有足夠美元，而股票戶口持有足夠的購買力及相關持倉，閣下可存入美金或從其它貨幣兌換成美金作美股投資之用。

Others 其它

Services may be suspended due to special holidays or individual corporate activities without further notice.
美股投資服務可能會因應特別假期或個別企業活動等暫停服務而不作另行通知。

United States Securities ("U.S. Securities") RISK DISCLOSURE STATEMENT

美國股票風險披露聲明

It is crucial to understand the specific terms and risks mentioned in the Additional Terms and Conditions for U.S. Securities Services, this document and other relevant documents (e.g. product leaflet, Frequently Asked Questions published in the Bank's website) (collectively referred to as "Product Documents") before trading U.S. securities.

在決定是否投資美國股票前，應明白美國股票投資服務附加條款及細則、本文件及其他相關文件，例如產品章程及於本行網頁刊之常見問題(合稱「有關文件」)所披露的細節及風險。

Key risks include but are not limited to below:

主要風險包括但不限於以下：

U.S. securities* is subject to the laws and regulations of the U.S. Before you trade in U.S. securities, you should be aware of:

美國股票*受美國法律法規的約束。在閣下交易美國股票之前，閣下應該了解：

- The level of investor protection and safeguards that you are afforded in U.S., as U.S. securities would operate under a different regulatory regime.
閣下在美國所獲得的投資者保護和保障水平，由於美國股票將在不同的監管制度下運作。
- The differences between the legal systems in U.S. and Hong Kong that may affect your ability to recover your funds.
美國和香港法律制度之間的差異可能會影響閣下的資金回收能力。
- The tax implications, currency risks, and additional transaction costs that you may have to incur.
閣下可能需要承擔稅務影響、貨幣風險和額外交易成本。
- The counterparty and correspondent broker risks that you are exposed to.
閣下會面對交易對手和代理經紀人的風險。
- The political, economic and social developments that influence U.S. markets you are investing in.
政治、經濟和社會發展會影響閣下所投資的美國市場。
- The foreign exchange can negatively affect your value of investment.
外匯會對閣下的投資產品價格產生負面影響。
- U.S. markets may be subject to rules that offer different or diminished investor protection, which may expose you to additional risks.
美國市場或會按條例而提供不同或減少對投資者的保障，這或使閣下面臨額外的風險。
- U.S. suspension or restriction of trading, market conditions and/or the operation of the regulations of certain markets will make it difficult or impossible to effect certain transactions or liquidate positions. In such cases, you may face a higher risk of loss.
暫停或限制交易、市場情況和/或某些市場的監管運作將使某些交易或清算頭寸變得困難或不可能。在這種情況下，閣下可能面臨更高的損失風險。

These and other risks may affect the value of your investment. You should not invest in the product if you do not understand or are not comfortable with such risks.

這些及其他風險或會影響閣下的投資價值。如閣下並不了解或不熟悉此風險，則不應投資該產品。

* U.S. securities in this statement refers to a capital markets product that is listed for quotation or quoted only in U.S. exchange(s).

* 本聲明中的美國股票是指僅在美國證券交易所報價的資本市場產品。

This statement does not disclose all the risks and other significant aspects of trading in U.S. securities. You should undertake such transactions only if you understand and are comfortable with the extent of your exposure to the risks.

本聲明沒有披露美國股票交易的所有風險和其他重要事項。只有在閣下理解並對風險承受程度感到滿意的情況下，才應進行此類交易。

You should carefully consider whether such trading is suitable for you in light of your experience, objectives, risk appetite, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

閣下應該根據閣下的經驗、目標、風險承受能力、財務資源和其他相關情況去仔細考慮此類交易是否適合閣下。在考慮是否進行交易時，閣下應該了解以下內容：

Differences in Regulatory Regimes

監管制度的差異

U.S. markets may be subject to different regulations and may operate differently from Hong Kong Stock Exchange (SEHK). For example, there may be different rules providing for the safekeeping of securities and monies held by custodian banks or depositories. This may affect the level of safeguards in place to ensure proper segregation and safekeeping of your investment products or monies held overseas. There is also the risk of your investment products or monies not being protected if the custodian has credit problems or fails. U.S. markets may also have different periods for clearing and settling transactions. These may affect the information available to you regarding transaction prices and the time you have to settle your trade.

美國市場可能受到不同的監管，並且可能與香港交易所的運作方式不同。例如，規管託管銀行或託管機構所持有的股票和資金的規則可能存在不同。這可能會影響到閣下在海外持有的投資產品或資金得到的適當隔離和保管。如果託管人有信用問題或倒閉，閣下的投資產品或資金也不會受到保護。美國市場可能有不同的清算和結算交易期，這可能會影響閣下可以獲得的有關交易價格以及結算交易的時間的信息。

U.S. markets may be subject to rules which may offer different investor protection as compared to Hong Kong. Before you start to trade, you should be fully aware of the types of redress available to you in Hong Kong and U.S., if any.

美國市場與香港市場相比或受到不同投資者保護的規則的約束。在閣下開始進行交易之前，閣下應該充分了解香港和美國可以得到的援助(如有)。

U.S. securities may not be subject to the same disclosure standards that apply to investment products listed for quotation or quoted on SEHK. Where disclosure is made, differences in accounting, auditing and financial reporting standards may also affect the quality and comparability of information provided. It may also be more difficult to locate up-to-date information, and the information published may only be available in a foreign language. 美國股票可能不受上市或在香港聯合交易所(聯交所)上市的投資產品所適用的披露標準所約束。進行披露時，會計、審計和財務報告標準的差異也可能影響所提供的資訊的質量和可比性。尋找最新資訊可能也更加困難，所發布的資訊可能只能以外語提供。

Differences in Legal Systems

法律制度的差異

Regulatory authorities in Hong Kong will be unable to compel the enforcement of the rules of the regulatory authorities or markets in U.S. where your transactions will be effected.

閣下的交易在美國進行，香港的監管機構將無法在美國強制執行對機構或市場的監管規則。

The laws of U.S. may prohibit or restrict the repatriation of funds from such jurisdictions including capital, divestment proceeds, profits, dividends and interest arising from investment in U.S. Therefore, there is no guarantee that the funds you have invested and the funds arising from your

investment will be capable of being remitted.

美國法律可能禁止或限制從這些司法管轄區轉回資金，包括資本、撤資收益、利潤、股息及在美國投資所產生的利息。因此，無法保證閣下所投入的資金和投資而產生的資金能夠匯出。

U.S. may also restrict the amount or type of investment products that foreign investors may purchase. This can affect the liquidity and prices of the U.S. securities that you invest in.

美國也可能限制外國投資者可購買投資產品的數量或類型。這可能會影響閣下所投資的美國股票的流動性和價格。

Different Costs Involved

涉及不同的成本

You may have to pay additional costs such as fees and broker's commissions for transactions in U.S. exchanges. You may also have to pay a premium to trade certain listed investment products. Therefore, before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

閣下可能需要為在美國交易所進行的交易支付額外成本，例如費用和經紀人佣金。閣下可能還需要支付溢價來交易某些上市投資產品。因此，在開始交易之前，閣下應該清楚地了解閣下需承擔的所有佣金和其他費用。這些費用將影響閣下的淨利潤（如果有）或增加閣下的損失。

There are tax implications of investing in U.S. securities. For example, sale proceeds or the receipt of any dividends and other income may be subject to tax levies, duties or charges in the foreign country, in Hong Kong, or in both places.

投資美國股票會有稅務影響。例如，銷售收益或收到任何股息和其他收入的關稅或收費可能需要在外國、香港或兩地征收。

The U.S. tax regime covers everyone holding U.S.-based investments (be it marketable securities, mutual funds, or bonds, etc.) in his/her own name, regardless of whether the person is a U.S. citizen or permanent resident. In other words, all investors holding U.S. securities of any form are required to pay a withholding tax on dividends gained.

美國的稅收制度涵蓋了所有有美國投資（無論是有價股票、共同基金或債券等）的所有人士，不論該人士為美國公民還是永久居民。換句話說，持有任何形式美國股票的所有投資者都需要就所獲得的股息支付預扣稅。

Any U.S. source income received by you through the Bank, including interests or dividends, is subject to the U.S. withholding tax. Therefore, the Bank's executing broker for U.S. securities is required to withhold a tax of up to 30% of any payment of the said income to a foreign person. Moreover, the Bank does not offer tax relief service, i.e. tax treaty withholding tax rates are not offered, nor the Bank will represent or assist client for any application filed with the IRS for reduction or exemption of the withholding tax or any request for a refund due to any tax being over-withheld.

閣下通過本行所收取的任何美國來源收入，包括利息或股息，均需繳納美國預扣稅。因此，本行的美國股票的執行經紀需要向外國人扣除最高30%的稅款。此外，本行不提供稅收減免服務，即不提供稅收協定的預提稅率，也不會代表或協助客戶向美國國稅局提出任何減少或免除預扣稅的申請，或要求退回任何超額代扣稅款的請求。

Counterparty and Correspondent Broker Risks

交易對手和代理經紀人面臨風險

Transactions on U.S. markets are generally effected by the broker through the use of foreign brokers who have trading and/or clearing rights on those exchanges. All transactions that are executed upon your instructions with such counterparties and correspondent brokers are dependent on their respective due performance of their obligations. The insolvency or default of such counterparties and correspondent brokers may lead to positions being liquidated or closed out without your consent and/or may result in difficulties in recovering your money and assets held overseas.

美國市場交易通常由經紀人通過使用擁有這些交易所發出的交易和/或清算權利的外國經紀人來進行。根據閣下向此類交易對手及代理經紀人發出的指示而執行的所有交易均取決於其各自的履行義務。此類交易對手和代理經紀人如破產或違約可能引致未經閣下同意而進行清算或平倉的情況，和/或可能導致難以收回閣下在海外持有的資金和資產。

Political, Economic and Social Developments

政治、經濟和社會發展

U.S. markets are influenced by the political, economic and social developments in U.S., which may be uncertain and may increase the risk of investing in U.S. securities.

美國市場受到美國政治、經濟和社會發展的影響，這些因素可能是不確定並可能增加投資美國股票的風險。

Not Protected by Investor Compensation Fund, Securities and Futures Ordinance (SFO) and Related Subsidiary Legislation

不受投資者賠償基金、《證券及期貨條例》及相關附屬法例保障

Hong Kong Investor Compensation Fund is established to pay compensation to investors who suffer pecuniary losses as a result of default of a licensed intermediary or authorized financial institution in relation to exchange-traded products in Hong Kong. According to the SFO, the Investor Compensation Fund only covers products trading in Hong Kong's recognized securities market (SEHK), i.e. investors should note that any U.S. securities will NOT be covered by Hong Kong's Investor Compensation Fund. As the U.S. securities are not listed or traded on the SEHK, clients will not have protection under the Securities and Futures (Client Securities) Rules, unless otherwise specified by an Authority. As a result, clients engaging in U.S. securities do not have protection under the SFO and related subsidiary legislation.

香港的投資者賠償基金主要保障任何因持牌中介人或認可財務機構因為違責事項而導致投資者因涉及香港交易所上市或買賣的產品而蒙受的金錢損失。根據《證券及期貨條例》，投資者賠償基金僅涵蓋在認可股票市場（聯交所）上買賣的產品，投資者應注意投資者賠償基金並不涵蓋美國股票交易。由於美股並非在聯交所上市或買賣，故客戶不受《證券及期貨（客戶證券）規則》保障。因此，客戶參與美股交易不受《證券及期貨條例》及相關附屬法例的保障。

Acknowledgement and Consent 確認及同意書

I acknowledge and understand that this document includes but not limited to the risk disclosures. I have read and understood this document. I understand that I should seek independent legal and / or financial advice regarding the product, if I deem it necessary. I acknowledge that I have read and understood the contents of the Risk Disclosure Statement on U.S. Securities.

我確認並理解本文件包括但並不限於風險披露。我已閱讀並理解本文件。我明白，如果我認為有必要，我應該就產品尋求獨立的法律和/或財務建議。我承認我已閱讀並理解美國股票風險披露聲明的內容。

Documentation 文件

- I/We acknowledge that I/we have received and understood the Product Documents and that the above details and the risk disclosure statements stated in the Product Documents are provided in a language of my/our choice and I/we have been invited to read them, to ask questions and take independent advice if I/we wish.

本人/吾等確認本人/吾等已收到及明白有關文件。以上的細節及有關文件內之風險披露聲明，均以本人/吾等選擇的文字書寫。銀行已呈請本人/吾等細閱有關文件，提出問題或諮詢獨立意見。

Investment Decision 投資決定

- I/We acknowledge that this application is made on my/our own request.
本人 / 吾等確認本申請乃由本人 / 吾等提出。
- I/We understand that the Bank shall not be obliged to give any advice as to the selection of securities to me/us or to provide discretionary management services to me/us under the Terms and Conditions for Securities Services, and each instruction to effect transactions in securities shall be decided upon and issued by me/us and the Bank does not and will not hold out itself or any of its directors, officers, employees or agents as having the ability to advise or provide information to me/us on transactions in securities or any other matter connected herewith.
本人 / 吾等明白本行並無責任就證券的挑選向本人 / 吾等提供任何意見或根據股票投資服務條款及細則向本人 / 吾等提供全權管理服務，每次進行證券交易之指示均為本人 / 吾等決定及發出，本行現時及日後均不會認為其本身或其任何董事、高級職員、僱員或代理有能力向本人 / 吾等提議或提供有關證券交易或其他有關事宜之資料。

Please read through carefully before using the Securities eDocuments Service.

請在使用電子股票文件服務之前仔細閱讀本條款及細則。

These terms and conditions (a) set out the rights and obligations of you, the Client, and us, the Bank, in connection with your use of the Securities eDocuments Service; and (b) are in addition and without prejudice to the terms and conditions that are applicable to the Eligible Accounts. In the event of conflict, these terms and conditions shall prevail over the terms and conditions governing your use of the Eligible Accounts.

本條款及細則(a)載明貴客戶與本行就閣下使用電子股票文件服務各自的權利及責任；及(b)附加於並且不損害適用於合資格戶口的條款及細則。如本條款及細則與閣下使用合資格戶口的條款及細則有任何歧異，須以本條款及細則為準。

All the terms and conditions herein are legally binding.

本文列明的所有條款及細則均具有法律約束力。

1. Use of the Securities eDocuments Service

使用電子股票文件服務

1.1 In order to be eligible for using the Securities eDocuments Service, you must (a) be a holder of an Eligible Account or a person authorized to operate the Eligible Account (as the case may be); and (b) be registered with us to use the Securities eDocuments Service by returning to us a duly completed Securities eDocuments Service subscription form or by such other means as required or accepted by the Bank from time to time and taking all necessary steps that we may advise you to complete the registration process.

若要使用電子股票文件服務，閣下必須(a)是合資格戶口的持有人或獲授權運作合資格戶口的人士(以適用者為準)；及(b)向本行交還正式填妥的電子股票文件服務申請表或以本行不時規定或接受的其他方式，在本行登記使用電子股票文件服務，及採取本行通知閣下的一切必要的步驟以完成登記手續。

1.2 Only the principal account holder is eligible for registration of the Securities eDocuments Service for the Securities Account. Upon your registration of the Securities eDocuments Service and verification and acceptance by the Bank, Securities eDocuments shall, be accessible by you for viewing, printing and downloading through Standard Chartered Online Banking provided that you have already registered for Standard Chartered Online Banking. We will no longer send you printed statements, documents or transaction records by post which will be replaced by the Securities eDocuments, save for certain Eligible Accounts as the Bank may be required or determined. If the registered Securities Account is a joint account, both holders of the joint account will be able to access to the Securities eDocuments.

只有股票戶口的主要持有人才可以登記電子股票文件，閣下登記使用電子股票文件服務並經本行核證及接受後，只要已登記使用渣打網上理財，閣下可透過渣打網上理財瀏覽、打印及下載電子股票文件，而且本行將不會再向閣下郵寄已打印的月結單，但就本行須提供已打印月結單的某些合資格戶口除外。如登記是聯名戶口，所有戶口的持有人也可以瀏覽有關之電子股票文件。

1.3 Securities eDocuments are accessible through Standard Chartered Online Banking and you must observe at all times the Client Terms when using the Securities eDocuments Service, a copy of which has already been provided to you and copy will be made available to you upon request. The Bank will only send you an electronic mail alert to the Designated Electronic Mail Account when the Securities eDocuments are available for access, view, print and download. You are advised and agree to check the Designated Electronic Mail Account regularly.

閣下收取電子股票文件，在任何時候使用電子股票文件服務，都必須遵守「客戶條款」。本行已向閣下提供「客戶條款」，閣下亦可向本行索取。本行將在電子股票文件可供查閱、瀏覽、打印及下載時，只向閣下發送電郵提示至指定電郵帳戶。建議閣下需定期查閱指定電郵帳戶。

1.4 You agree that your use, access and/or operation of the Securities eDocuments Service will constitute your agreement to and acceptance of these terms and conditions, the Client Terms as well as your acknowledgement of the inherent risks in accessing, viewing, printing and downloading the Securities eDocuments over the Internet.

閣下同意，閣下使用、接入及/或運作電子股票文件服務，將構成閣下同意和接受本條款及細則，並且承認知悉在互聯網上查閱、瀏覽、打印及下載電子股票文件的固有風險。

1.5 By agreeing to be bound by these terms and conditions, you agree that the Securities eDocuments Service will be made available to you on Eligible Accounts that you have with us as indicated on the Securities eDocuments Service subscription form or upon registration for Securities eDocuments Service by such other means and if instructed other Eligible Accounts that you may have with us in the future.

閣下同意受本條款及細則約束，即表示閣下同意，本行將就電子股票文件服務申請表上所示的合資格戶口或在閣下以其他方式登記使用電子股票文件服務後，及按閣下指示就閣下將來在本行開設的其他合資格戶口，向閣下提供電子股票文件服務。

1.6 You agree that you are solely responsible for (a) ensuring that Your System is capable of accessing, viewing, printing and downloading the Securities eDocuments and (b) checking the Designated Electronic Mail Account and/or Standard Chartered Online Banking for the Securities eDocuments and/or electronic mails in relation to your use of the Securities eDocuments Service.

閣下同意，閣下須自行負責(a)確保閣下的系統具有接收、瀏覽、打印及下載電子股票文件的功能，及(b)在指定電郵帳戶及/或渣打網上理財查閱電子股票文件及/或與閣下使用電子股票文件服務有關的電子郵件。

2. Client's Responsibilities for Security

客戶的保安責任

2.1 You acknowledge that electronic mails sent by us are not encrypted; and the use of and transmission of information via electronic mail and/or the Internet cannot be guaranteed to be secure; and information transmitted may be susceptible to errors, viruses, delay, interception, modification or amendment by unauthorised persons. You therefore agree to take all reasonably practicable measures to ensure that Your System is adequately secure and adopt and maintain the security procedures or measures stipulated or recommended by the Bank from time to time in relation to your use, access and/or operation of the Securities eDocuments Service.

閣下承認知悉本行發給的電子郵件不會加密，本行不能保證透過電子郵件及/或互聯網使用及傳送資料的安全性，而且所傳送的資料可能出現錯誤、病毒、延誤，或被未經授權人士截取、修改或竄改。因此閣下同意採取一切合理可行的措施確保閣下的系統具有充分的保安功能，並且採用和維持本行就閣下使用、接入及/或運作電子股票文件服務不時規定的保安程序。

2.2 You must not allow anyone else to use, access and/or operate the Securities eDocuments Service on your behalf.

閣下不得允許任何人代閣下使用、接入及/或運作電子股票文件服務。

2.3 You must never respond to a request purportedly from us to provide your account, security details or Personal Data by electronic mail as the Bank will never make such a request. For the avoidance of doubt, all website hyperlinks authorized by the Bank will be for information only and will not require the inputting of your account or security details or Personal Data. You agree to inform the Bank as soon as possible if any electronic mail or website hyperlink appears to be irregular..

閣下絕不可對據稱由本行以電子郵件提出的有關提供閣下戶口、保安資料或個人資料的要求作出回覆，因為本行絕不會提出如此要求。為免引起疑問，所有經本行授權的網站超連結只供參考資料用途，並不會要求閣下輸入閣下的戶口或保安資料或個人資料。若任何電子郵件或網站超連結看來並不尋常，閣下應盡快通知本行。

2.4 You must not leave Your System unattended while you are on-line or accessing the Securities eDocuments Service.

閣下如連線至電子股票文件服務或接入電子股票文件服務，不得擅自離開閣下的系統使之無人看管。

2.5 When using, accessing and/or operating the Securities eDocuments Service, you must ensure that Your System is not connected to a local area network (or LAN) (such as an office environment) without first making sure there is cyber security, including but not limited to no one else being able to observe or copy, trace or track your access or obtain access to the Securities eDocuments Service on your behalf.

閣下使用、接入及/或運作電子股票文件服務時，必須確保在未首先肯定沒有任何人能查看或複製、追蹤或追尋閣下使用電子股票文件服務的紀錄或代閣下接入電子股票文件服務之前，閣下的系統不會連接至區域網絡(或LAN)(例如在辦公室內)。

2.6 You are required to keep all login IDs and/or passwords which you use for the Securities eDocuments Service secret at all times (including without limitation those for accessing the Designated Electronic Mail Account and/or the Tele-Electronic Banking Services). We shall not be liable for any loss and/or damage you sustain as a result of you sharing your login IDs and/or passwords with other persons or entities, or allowing other persons or entities to use the Securities eDocuments Service registered by you, or by reason of any unauthorised access to your Securities eDocuments Service.

閣下在任何時候均須對閣下用以接入電子股票文件服務的所有登入編號及/或密碼(包括但不限於接入指定電郵帳戶及/或電子理財服務的登入編號和密碼)妥為保密。如閣下因他人未經授權查閱閣下的電子股票文件而蒙受任何損失及/或損害，本行概不負責。

2.7 You are also required to check all Securities eDocuments for any unauthorised transactions. If you become aware of any unauthorised transaction on any of the Securities eDocuments, you shall notify the Bank as soon as reasonably practicable, but in any event no later than the stipulated applicable time period specified in the relevant Securities eDocuments for purposes of raising any query that you may have in connection with the transactions shown on the Securities eDocuments. For the avoidance of doubt, any applicable time periods within which you must notify us of any unauthorized transaction(s) shall begin on the statement date printed on the relevant Securities eDocuments regardless of when you access or open the Securities eDocuments.

閣下須查核所有電子股票文件是否載列任何未經授權的交易。若閣下發現任何電子股票文件列出任何未經授權的交易，必須在合理可行的情況下盡快但無論如何在該電子股票文件訂明的就電子股票文件提出質詢的指定時限之前通知本行。為免引起疑問，閣下必須就未經授權的交易通知本行的有關時限從有關的電子股票文件上印明的月結單日期起計，不論閣下於何時查閱或開啟電子股票文件。

2.8 You are required to inform the Bank as soon as practicable upon any change in the Designated Electronic Mail Account. We shall not be liable for any loss and/or damage you sustain in connection with any delay or failure in identifying or discovering any unauthorised transactions for non-receipt of the Securities eDocument as a result of you failing to inform us of such change.

任何指定電郵帳戶的更改閣下須盡快通知本行；

2.9 You are advised to save an electronic copy of any Securities eDocuments that is made available on Standard Chartered Online Banking from time to time in Your System or your computer device or print a hard copy for future reference.

建議閣下保存渣打網上理財為閣下提供的任何電子股票文件在閣下的系統或電腦內或打印以供將來參考。

3. The Bank's Liability for Your Loss or Damage

本行對閣下的損失或損害的責任

3.1 In connection with our provision of the Securities eDocuments Service, we will take reasonably practicable steps to ensure that our systems are installed with adequate security designs and to control and manage the risks in operating the systems by taking into account any laws, rules, regulations, guidelines, circulars, codes of conduct and prevailing market practices which may be applicable to us from time to time.

本行提供電子股票文件服務時，將採取合理可行的措施，確保本行的系統已裝置足夠的保安設備；控制和管理系統運作時的風險；及考慮不時對本行適用的法律、規則、規定、指引、通告、守則及當時的市場慣例。

3.2 To the extent permitted by the laws of Hong Kong, we disclaim any implied representation or warranty (a) as to the title, fitness for a particular purpose, merchantability, accuracy, completeness or standard of quality of the Securities eDocuments Service; and (b) that the Securities eDocuments Service or your use thereof will be uninterrupted, error-free, virus-free, or reliable. Notwithstanding the foregoing, nothing in this Clause seeks to avoid liability for fraudulent misrepresentation.

在香港法例允許的範圍內，本行並未作出與下列各項有關的隱含聲明或保證：(a)電子股票文件服務的所有權、適合作某特定用途、適銷性、準確性、完整性或質量標準；及(b)電子股票文件服務或閣下對電子股票文件服務的使用將不間斷、沒有錯誤、沒有病毒或可靠。無論上文如何規定，本條規定並不擬逃避作出虛假聲明的責任。

3.3 To the extent permitted by the laws of Hong Kong and without prejudice to Clauses 2.6 and 2.8, we will not be liable for any loss and damage to you as a result of making available to you the Securities eDocuments Service (including without limitation any indirect, consequential or special loss or damage) even if the Bank shall have been advised of the same unless such loss or damage is directly caused by our gross negligence or our wilful default. Examples of circumstances in which we will not be liable to you for loss or damage resulting to you through the use of the Securities eDocuments Service include (but are not limited to):

在香港法例允許的範圍內，如因本行向閣下提供電子股票文件服務導致閣下蒙受任何損失或損害(包括但不限於間接的、後果性的或特別的損失或損害)，本行無須承擔責任，即使本行已知悉該等損失或損害，除非有關損失或損害是因本行疏忽或蓄意失責直接引致。在下列情況(但不限於該等情況)下，本行無須因閣下使用電子股票文件服務而蒙受的損失或損害承擔責任：

3.3.1 any incompatibility between Your System and the Securities eDocuments Service for the purposes of using, accessing and/or operating the Securities eDocuments Service; and
就使用、接入及/或運作電子股票文件服務而言，閣下的系統與電子股票文件服務不兼容；及

3.3.2 any misuse of Your System by you or anyone else; and
閣下或他人濫用閣下的系統；及

3.3.3 any damage to or loss of data from any computer system (including without limitation Your System) or device with which you use, access and/or operate the Securities eDocuments Service suffered by you arising from your use of the Securities eDocuments Service; and
閣下因使用電子股票文件服務導致閣下在使用、接入及/或運作電子股票文件服務時所使用的任何電腦系統(包括但不限於閣下的系統)或裝置受損或丟失資料；及

3.3.4 any access to information about you, the Eligible Accounts and/or Securities eDocuments which is obtained by a third party as a result of your using the Securities eDocuments Service; and
因閣下使用電子股票文件服務以致第三者取得有關閣下、合資格戶口及/或電子股票文件的資料；及

3.3.5 any machine, system or communications breakdown, interruption, malfunction or failure; industrial dispute; failure or fault of any Internet or electronic mail service providers, telecommunications or any other service providers or operators, or their respective agents and subcontractors; or other circumstances that are beyond our control which leads to the delay in the delivery of the Securities eDocuments or delay in the delivery of any information and/or data made available under the Securities eDocuments Service, or disruption or suspension of the Securities eDocuments Service (whether partially or wholly), or to the non-receipt, interception of or unauthorised access to the Securities eDocuments or any information and/or data made available under the Securities eDocuments Service; and
任何機器、系統或通訊失靈、中斷、故障或失常；工業糾紛；任何互聯網或電郵服務提供者、電訊或任何其他服務提供者或營運者或其各自的代理人及承包商的失責或過失；或本行無法控制的情況，導致電子股票文件傳送延誤或電子股票文件服務可提供的資料及/或數據傳送延誤，或電子股票文件服務(部分或全部)被干擾或暫停，或電子股票文件或電子股票文件服務可提供的資料及/或數據沒有收到、被截取或未經授權而查閱；及

3.3.6 any delay or failure to send, transmit, receive, confirm or acknowledge any electronic mail, SMS messages, security codes, passwords, or anything available under the Securities eDocuments Service, or any error or incompleteness of any information or data available under the Securities eDocuments Service; and
延遲或並未發出、傳送、收到、確認或承認收到任何電子郵件、短訊、保安密碼或電子股票文件服務可提供的任何內容，或電子股票文件服務可提供的任何資料或數據錯誤或不完整；及

3.3.7 for any errors, Viruses, delay, inaccuracy, losses, damages whatsoever arising from or in connection with your use of the Securities eDocuments Service (including but not limited to any interception, modification or amendment, disruption, interruption, delay or inaccuracy of emails or Internet transmission or other communication equipment or facilities); and
因閣下使用電子股票文件服務而引起的或與之有關的任何錯誤、病毒、延誤、不確、損失、損害(包括但不限於電郵或互聯網傳輸或其他通訊設備或設施被截取、修改或竄改、干擾、中斷、延誤或不確)；及

3.3.8 any services through which you access the Securities eDocuments Service or by which you obtain a password or other security codes that are not controlled by us, or for any loss you may suffer as a result of you using such a service.
閣下使用電子股票文件服務或獲取密碼或其他保安密碼所採用的並非由本行控制的任何服務，或閣下由於使用該服務而蒙受的損失。

3.4 Nothing contained in this Clause 3 shall restrict the Bank's liability for death or personal injury resulting from any act, omission or negligence of the Bank or its officers, agents, employees or sub-contractors.

本第3條所載規定並不限制本行就本行或其高級人員、代理人、僱員或分包商的作為、不作為或疏忽所引起的人身傷亡所須承擔的責任。

4. Your Liability towards the Bank

閣下對本行的責任

4.1 You shall compensate and indemnify us for all losses, damages, costs or expenses (including legal and other professional advisors' fees) which are of reasonable amount and reasonably incurred by us in connection with your breach and/or our enforcement against you of these terms and conditions.

本行因閣下違反本條款及細則及/或本行對閣下執行本條款及細則而合理招致的數額合理的一切損失、損害賠償、費用或支出(包括法律及其他專業顧問費用)，閣下須賠償及彌償本行。

4.2 You will indemnify us and keep us indemnified against any consequences, claims, proceedings, losses, damages or expenses (including all legal costs on an indemnity basis) which are of reasonable amount whatsoever and howsoever caused (save and except any direct loss or

damages caused by gross negligence or wilful misconduct on the part of us) that may arise to be reasonably incurred by us in providing the Securities eDocuments Service to you, whether or not arising from or in connection with and including but not limited to (a) your improper use of the Securities eDocuments Service; or (b) any damage to Your System (or other computer hardware, devices, facilities or software).

對於本行在向閣下提供電子股票文件服務時無論如何合理招致的任何後果、申索、法律程序、損失、損害賠償或支出(包括所有按彌償基準計算的數額合理的法律費用)(但因本行疏忽或不當行為引起的直接損失或損害賠償除外)，不論是否由於下列各項引起或與之有關(包括但不限於)：(a)閣下不當地使用電子股票文件服務；及(b)由於接入及/或使用電子股票文件服務對閣下的系統(或其他電腦硬件、裝置、設施或軟件)造成損害，閣下將彌償本行並使本行獲得彌償。

5. Termination of Securities eDocuments Service

電子股票文件服務的終止

5.1 The Bank may, without any liability and disclosing any reason, suspend or terminate the Securities eDocuments Service rendered to you at its sole discretion forthwith upon giving you a written notice including without limitation by electronic mail to the Designated Electronic Mail Account.

本行可酌情決定在向閣下發出書面通知(包括但不限於向指定電郵帳戶發出電子郵件)後立即暫停或終止向閣下提供的電子股票文件服務，無須承擔任何責任或披露任何理由。

5.2 You may suspend or terminate the Securities eDocuments Service at any time by completing a form designated by us or by such other means as accepted or required by the Bank from time to time.

閣下可填妥本行指定的表格或以本行不時接受或規定的其他方式隨時暫停或終止電子股票文件服務。

5.3 Any termination or suspension of the Securities eDocuments Service is without prejudice to and shall not affect the liabilities and rights which have accrued between you and the Bank prior to the date of suspension or termination.

電子股票文件服務的終止或暫停不會損害或影響閣下及本行於服務暫停或終止之日之前已有的責任及權利。

5.4 All indemnities, restrictions and obligations on your part contained in these terms and conditions shall survive termination of the Securities eDocuments Service.

本條款及細則所載的閣下所有彌償保證、限制及責任，在電子股票文件服務終止後繼續有效。

6. Amendment

修訂

6.1 The Bank reserves the right to amend, add or delete at any time these terms and conditions as well as the scope or features of the Securities eDocuments Service by giving reasonable prior notice in writing to you and such notice may be made in such manner and by such means of communication as the Bank shall deem fit, including, without limitation, use of direct mailing material, advertisement, website display or electronic communications such as electronic mail. You acknowledge and agree that you shall observe and comply with any such amendment, addition and/or deletion when using, accessing and/or operating the Securities eDocuments Service.

本行保留在向閣下發出合理的事先書面通知後隨時修訂或增刪本條款及細則、電子股票文件服務的範圍或特性的權利，而該通知可以本行認為適當的方式及通訊方法作出，包括但不限於使用直接郵遞資料、廣告、網站顯示或電郵等電子通訊。閣下承認和同意，閣下在使用、接入及/或運作電子股票文件服務時，須遵守及依循上述修訂及/或增刪。

7. Personal Data

個人資料

7.1 The Personal Data collected by us in connection with the provision of the Securities eDocuments Service to you will be used by us for the purpose of performing our obligations under these terms and conditions and other purposes arising out of and in connection with our provision of the Securities eDocuments Service. You agree that all Personal Data relating to a person collected by the Bank from time to time may be used and disclosed for such purposes and to such persons (whether the recipient is located in Hong Kong or another place, or in a place that does not offer the same level of data protection in Hong Kong) in accordance with the Bank's policies on use and disclosure of personal data. Such policies are set out in statements, circulars, terms and conditions or notices made available by the Bank to you from time to time. The collected data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance), and (ii) disclosed (by way of bank references or otherwise) to any financial institution with which you have or propose to have dealings to enable such financial institution to conduct credit checks on you.

本行就向閣下提供的電子股票文件服務所蒐集的個人資料，將由本行用於履行本行根據本條款及細則須履行的責任及用於與本行提供電子股票文件服務有關的其他用途。閣下同意，本行不時蒐集有關某人的所有個人資料，可根據本行不時備有供閣下索取之聲明、通函、條款及條件或通知所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士(不論接收人在香港或另一地方，或在資料保障程度不同於香港的地方)披露，且該等資料可(i)供核對程序(定義見《個人資料(私隱)條例》)之用；及(ii)向和閣下已有或打算有交易的任何財務機構(以銀行信用查詢或其他方式)透露，使該等財務機構能對閣下進行信貸調查。

8. Communication

通訊

8.1 You acknowledge that electronic mail is not a completely reliable or secure method of communication and you must not use it for sending us notices in connection with these terms and conditions as well as any other communication that is in its nature sensitive or confidential. 電子郵件並非完全可靠或穩健的通訊方式，閣下切勿用來發送與本條款及細則有關的通知以及任何其他敏感或機密的通訊。

8.2 Unless otherwise provided for herein, if we need to send you a notice, we will use the address you have most recently given us and on our records in connection with your bank accounts.

除非本條款及細則另行規定，如本行需發出通告給閣下，本行將送往閣下最近就閣下的銀行戶口給予本行的地址。

9. Validity of these Terms and Conditions

本條款及細則的效力

9.1 Any part of these terms and conditions which is invalid for any reason in any jurisdiction shall be ineffective only to the extent of such invalidity, and shall not affect the validity of the remaining provisions hereof or the validity of such provision in any other jurisdiction. 本條款及細則的任何部分若因任何原因在任何司法管轄區無效，則只在該無效的範圍內屬無效，不應影響本條款及細則其餘條文的效力或該條文在任何其他司法管轄區的效力。

9.2 If any term of these terms and conditions is unenforceable against any Client, such non-enforceability shall not in any way affect the enforceability of that term against other Clients.

若本條款及細則的任何條款對任何客戶不能執行，不應在任何方面影響該條款對其他客戶的可執行性。

10. Waiver

放棄權利

10.1 No forbearance, neglect or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice its rights thereafter to strictly enforce the same. A single exercise or partial exercise of any power or right by the Bank does not preclude further exercises of that power or right or the exercise of any other power or right.

本行寬免、疏於或放棄行使本條款及細則之中任何條款或細則，並不妨礙本行以後嚴格行使該條款或細則的權利。本行單一次行使或部分行使任何權力或權利，並不妨礙本行進一步行使該項權力或權利或行使任何其他權力或權利。

11. Language

文字

11.1 These terms and conditions are available in both English and Chinese versions. The English version shall prevail in the event of any discrepancy between the two versions.

本條款及細則備有中、英文版本。兩種版本如有歧異，須以英文本為準。

12. Governing Law and Jurisdiction

管轄法律及管轄權

12.1 These terms and conditions are governed by the laws of Hong Kong. The parties agree to submit to the non-exclusive jurisdiction of the courts of Hong Kong.

本條款及細則受香港法律管轄。雙方同意服從香港法院的非專屬管轄權。

13. Definitions

定義

13.1 In these terms and conditions, the following words and phrases shall, unless the context otherwise requires, have the following meanings:
除非文意另有所指，在本條款及細則中，下列詞語具有以下涵義：

“Bank”/“we”/“us”/“our” means Standard Chartered Bank (Hong Kong) Limited and all other entities in the Standard Chartered Bank group in respect of which the Securities eDocuments Service will be available;

「本行」指渣打銀行(香港)有限公司及渣打銀行集團內提供電子股票文件服務的所有其他公司；

“Client”/“you”/“your” means any client of the Bank who has applied for subscription to the Securities eDocuments Service and whose application has been accepted by the Bank;

「客戶」/「閣下」指申請使用電子股票文件服務並且已獲本行接納其申請的客戶；

“Client Terms” means the terms and conditions entitled as such and a copy of is available at <https://av.sc.com/hk/content/docs/client-terms.pdf>;

「客戶」/「閣下」指申請使用電子股票文件服務並且已獲本行接納其申請的客戶；

“Designated Electronic Mail Account” means the electronic mail account specified by you on the Securities eDocuments Service subscription form or upon registration for Securities eDocuments Service by such other means and in the absence of such details, any electronic mail account you provided in connection with your use of the Bank’s services, or such other electronic mail account which you may designate to the Bank from time to time for purposes of receiving electronic mails in relation to your use of the Securities eDocuments Service, as the case may be;

「指定電郵帳戶」指閣下在電子股票文件服務申請表上或在以其他方式登記電子股票文件服務後指定的電郵帳戶，如沒有提供上述資料，則為閣下就使用本行的服務提供的任何電子郵件帳戶，或閣下就使用電子股票文件服務不時向本行指定的接收電子郵件的其他電子郵件帳戶，以適用者為準；

“Eligible Account(s)” means the credit card account(s) held by the Client with the Bank and/or any other applicable accounts, including but not limited to savings, current, fixed deposit, loan or other accounts as determined by the Bank to be eligible for the Securities eDocuments Service;

「合資格戶口」指客戶在本行持有的信用卡戶口及/或任何其他有關戶口，包括但不限於儲蓄、往來、定期存款、貸款戶口或本行確定為符合使用電子股票文件服務資格的其他戶口；

“Securities eDocuments” means the Bank’s Securities Monthly Statements, Contract Notes, Corporate Action Advices and IPO Advices as determined by the Bank to be included from time to time showing the information in respect of the Eligible Accounts, or any similar documentation provided to the Client via electronic mean(s);

「電子股票文件」指由本行載明有關股票戶口資料的本行證券戶口月結單、證券買賣成交單據收據/提取，公司行動通知書及新股認購書，或透過電子方式向客戶提供的任何類似文件；

“Securities eDocuments Service” means the service to be provided by the Bank to the Client in accordance with these terms and conditions where Securities eDocuments may be accessed by the Client through the Bank’s website;

「電子股票文件服務」指本行根據本條款及細則向客戶提供的服務，根據此項服務，客戶可透過本行的網址查閱電子股票文件；

“Hong Kong” means the Hong Kong Special Administrative Region of the People’s Republic of China;

「香港」指中華人民共和國香港特別行政區；

“Personal Data” refers to personal data as defined in the Personal Data (Privacy) Ordinance, Cap. 486 of the Laws of Hong Kong;

「個人資料」指香港法例第四百八十六章《個人資料(私隱)條例》界定的個人資料；

“Standard Chartered Online Banking” means the website and/or the internet platform for the provision of the Bank’s general online banking services;

「渣打網上理財」指本行提供一般網上銀行服務的網址及/或互聯網平台；

“Viruses” means computer viruses or similar device or software including, without limitation, devices commonly known as software bombs, Trojan horses and worms; and

「病毒」指電腦病毒或類似的裝置或軟件，包括但不限於常稱為軟件炸彈、木馬病毒及蠕蟲病毒等裝置；及

“Your System” means the equipment or device and software programs that are contained on such equipment or device used by you to use, access and/or operate the Securities eDocuments Service.

「閣下的系統」指閣下使用、接入及/或運作電子股票文件服務所用的設備或裝置及其中所載的軟件程式。

Section 7 第七部份: InvestPro Documentation 專智投資服務有關文件

- You can scan the QR Codes below for the following documents:

您可以掃描以下二維碼以檢閱有關文件：

Product Leaflet
產品單張

Bank’s Service Charges Booklet
銀行服務收費一覽表

English
英文



Chinese
中文



I, _____ (in BLOCK LETTERS), a staff member of Standard Chartered Bank (Hong Kong) Limited, declare that I have provided the respective risk disclosure statements to the above mentioned applicant(s) in a language of English / Chinese at the applicant(s)'s choice, invited the applicant(s) to read the respective risk disclosure statements, to ask questions and to take independent advice if the applicant(s) wishes.

Signature of Sales Staff (Signing No. _____) Date: (_____) Sales Staff's HKMA Registration Number in BLOCK LETTERS: (_____)

Application process has been voice-recorded (not applicable to SXA)		Important Note:
Date and Time: _____		<p>PD/CS Sign-up (All customers)</p> <p>➤ For (i) VL customer or (ii) customer risk profile = 1 or (iii) customer without specific product or derivative product knowledge or (iv) customer can't fulfil a/c opening eligibility conditions such as US Persons cannot proceed.</p>
Independent Officer:		<p>SXA Sign-up</p> <p>➤ For ordinary customers with NO investment experience, 2nd checker is required.</p>
Signature of Independent Officer (Signing No.: _____)		
Name: _____ Staff ID: _____		
Escalation Approval (if applicable):		Second Checker (if applicable):
Signature of Approver (Signing No.: _____)		Signature of Second Checker (Signing No.: _____)
Name: _____ Staff ID: _____		Name: _____ Staff ID: _____

CDD Section			
<p>Primary Applicant: <input type="checkbox"/> AOC checked Alert ID, if any: _____ Review Staff Initial: _____</p>			
<p>Joint Applicant: <input type="checkbox"/> AOC checked Alert ID, if any: _____ Review Staff Initial: _____</p>			
Account Opening Approval			
Signature of Review Officer (Sign No. _____)	Name _____	Position _____	Date _____