

智友理財  
ENRICH  
服務概覽



集友銀行  
Chiyu Banking Corporation Ltd.

## 「智盈理財」 點亮創富潛力

歡迎選用「智盈理財」，體驗獨特的專屬銀行服務！

生活多姿多采的您，選用銀行服務，當然要求時刻緊貼您的步伐。

「智盈理財」配合您的生活模式及喜好，為您提供24小時銀行服務。透過我們龐大的專業理財團隊、多元化服務渠道、個人化電子平台以及精彩優惠，助您累積財富，輕鬆實現理財目標。

「智盈理財」提供全面的銀行產品及服務，助您累積財富，更為您帶來嶄新的銀行服務體驗，讓您理財更寫意。

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## 1. 智盈・增值服務 讓您輕鬆理財

「智盈理財」透過多元化的服務渠道，為您提供24小時理財服務，讓您按照自己的生活步伐來處理個人財務，把握創富機遇。

### 1.1 要突破時間地域界限，隨時享有流動支援？

#### 在線對話服務<sup>1</sup>

- 在銀行同業中首推24小時全天候在線對話服務，讓您透過網上銀行互動平台查詢各項銀行服務，本行的客戶服務專員更會即時為您提供協助

### 1.2 要時刻輕鬆處理個人賬戶，交易更靈活便捷？

#### 網上銀行及手機銀行

- 無論何時何地，您都可透過網上或手機銀行登入賬戶進行交易，全面掌握賬戶狀況，安全便捷
- 選用指定銀行服務，可享特優手續費

### 1.3 要隨時掌握第一手資訊，迅速作出明智理財決定？

#### 手機銀行增值服務

- 於App Store或Google Play搜尋"Chiyu Bank"，免費下載集友銀行手機應用程式，隨時登入手機銀行處理財務交易，兼享最新市場資訊，包括股票資訊、匯率、自動櫃員機及分行網絡資料及最新推廣優惠等

### 1.4 要到分行辦理交易，但擔心輪候時間太長？

#### 指定分行優先櫃位服務

- 「智盈理財」於指定分行設有優先櫃位，讓您可更快享用櫃位銀行服務

註：

1 只適用於以單名名義選用「智盈理財」服務的客戶。

## 2. 智能・電子平台 迎合您的需要

網上銀行的電子訊息平台全面切合您的理財需要，讓您自選所需的銀行服務提示和市場資訊。

### 2.1 要及時收取銀行服務提示訊息，讓理財更妥善無憂？

#### 電子提示服務<sup>2</sup>

- 您可透過電郵或手機短訊收取您自選的電子提示，確保即時得悉發薪、定期存款到期等重要通知
- 即使外出開會，您亦可收取股票到價、公開招股、外幣兌換交易等電子提示，緊貼市況，從容理財

### 2.2 要緊貼市場脈搏，抓緊創富良機？

#### 自選資訊服務<sup>2</sup>

- 您可按個人的投資需要，選擇定期收取最新財經資訊和分析，包括股票、外匯及基金等，全面了解投資市場走勢

註：

2 請登入網上銀行，參閱有關電子提示服務及自選資訊服務的詳情。自選資訊服務只適用於以單名名義選用「智盈理財」的客戶。

### 3. 智囊・專業團隊 全力助您籌謀

我們的專業理財團隊為您提供可靠支援，並為您制訂合適的理財方案，助您更快實現理財目標。

#### 3.1 需要專業團隊協助，早日達成理財目標？

##### 專業理財團隊

- 按揭服務團隊為您提供全面的置業資訊，置業倍添輕鬆
- 專業的財務策劃經理為您及家人提供周全的保險方案，讓您擁有安穩的未來

#### 3.2 要隨時享用專人服務，管理財務更輕鬆？

##### 24小時「智盈理財」熱線

- 透過由專人接聽的「智盈理財」熱線(852) 2232 3638，您可一站式處理銀行及信用卡賬戶、證券買賣、其他投資交易及查詢其他銀行服務，簡單方便

智囊

## 4. 智選·精彩禮遇 唯您專享

我們不僅為您提供一系列產品及服務優惠，亦為您準備專屬客戶活動，讓您生活更添趣味。

### 4.1 要專享非凡禮遇，全方位提升創富潛力？

#### 產品及優惠

- 全面的人民幣產品及服務，包括兌換、匯款、定期存款、儲蓄、支票、提款卡、壽險計劃、按揭火險、證券、基金、債券認購及債券二手市場買賣等；並特設人民幣「常設委託指示」服務，讓您可預先設定兌換指示，自動將港元兌換為人民幣。
- 定期存款利率優惠
- 外幣買賣點子優惠<sup>3</sup>，並可透過網上銀行設立兌換常設指示，按指定週期或匯率進行兌換
- 多元化的保險產品，配合您及家人於人生不同階段的保障需要
- 全面的證券買賣服務、證券孖展買賣服務、月供股票計劃、新股認購(包括融資服務)及股票抵押服務，透過自動化渠道(包括網上銀行、自動化股票專線或手機銀行)買賣證券，更可享佣金優惠
- 經網上銀行或分行認購基金，可享認購費優惠<sup>4</sup>
- 「月供股票」及「月供基金」每月投資金額低至港幣1,000元

註：

3 此優惠不適用於外幣現鈔兌換。

4 此優惠並不適用於已獲豁免認購費的基金、於同一基金公司轉換基金的交易及/或透過「月供基金計劃」認購的基金。優惠受有關條款及細則約束，詳情請向集友銀行有限公司(「本行」)職員查詢。

智選

- 「置理想」按揭計劃集物業貸款及支票服務於一身，讓您按個人所需，隨時存款於按揭賬戶，猶如償還貸款本金，助您節省利息支出及縮短還款期，您可選擇以按揭賬戶作為發薪戶口，於每月出糧日即時節省按揭利息
- 自動轉撥服務<sup>5</sup>為您提供簽發支票保障，當往來賬戶餘額不足以支付票款時，將從您的儲蓄賬戶自動轉撥款項至往來賬戶，以免導致退票

## 4.2 想參與時尚品味活動，令生活更多姿多采？

### 客戶專享活動

- 我們會因應您的生活喜好，邀請您參與相關活動，讓您體驗優質時尚生活。請透過網上銀行的自選資訊服務版面，設定您的個人興趣

註：

5 「智盈理財」客戶可申請使用港元、美元及人民幣的「自動轉撥服務」。預設的自動轉撥上限為港幣5,000元(港元賬戶)、美元600元(美元賬戶)及人民幣4,000元(人民幣賬戶)。客戶亦可按需要另行設定有關限額，自設的自動轉撥上限為港幣50,000元(港元賬戶)、美元6,000元(美元賬戶)及人民幣40,000元(人民幣賬戶)。自動轉撥服務只適用於指定的往來賬戶在任何本行營業日的截止時間不足以支付有關票款的情況，且轉撥金額不超過本行不時釐定或客戶設定的最高限額。如支票總金額超出轉撥最高限額，即使其中單一支票票額低於最高限額，自動轉撥服務將不獲執行。如自動轉撥服務的轉撥金額成功填補透支本金，透支本金將按本行不時公佈的透支利率計算利息，客戶需於本行指定的日期前支付利息。



## 「智盈理財」服務費用

「綜合理財總值」 <sup>6</sup> 要求	服務月費
港幣 20 萬元或以上	豁免

- 「綜合理財總值」的定義：
  - 包括客戶名下每月持有以下項目的價值：
    - 儲蓄及往來賬戶的存款、定期存款的本金、零存整付的已供款金額、投資資產的市值<sup>7</sup>(包括證券<sup>8</sup>、證券孖展、債券、存款證、基金、結構性票據、股票掛鈎投資、外匯掛鈎投資、外匯孖展、貴金屬)、往來賬戶內已動用的透支金額、人壽保險計劃的保單現金價值<sup>9</sup>、其他貸款<sup>10</sup>的結欠餘額及強積金<sup>11</sup>歸屬權益總結餘的每日日終結餘總和的平均值；以及
    - 按揭供款金額<sup>12</sup>、中銀信用卡<sup>13</sup>的結欠餘額及未誌賬的分期餘額，以及「商業理財賬戶」主戶的「客戶關係值」<sup>14</sup>。
  - 客戶個人名下的「綜合理財總值」包括其所有單名及聯名賬戶的「綜合理財總值」。客戶與他人聯名下的「綜合理財總值」只包括所有相關聯名賬戶的「綜合理財總值」。
  - 每月實際計算時期由上月最後一個營業日起計至當月最後一個營業日的前一日。
  - 所有外幣結餘以集友銀行有限公司(本行)不時公佈的外匯牌價折合港幣計算。
  - 有關計算結果概以本行紀錄為準。

註：

6 有關「綜合理財總值」的詳情，請向本行職員查詢或瀏覽[www.chiyubank.com](http://www.chiyubank.com)(首頁>個人理財>服務收費)。

7 本行會按個別投資產品計算其每日市值，但不包括已買入但未交收的股票價值，而已抵押予集友銀行的股票價值則計算在內。

8 本地上市證券(包括港元及非港元結算的證券)、中國A股、指定新加坡上市證券(指定新加坡上市證券按上月底價格計算)。

9 只適用於由本行代理銷售的人壽保險計劃，保單現金價值以有關保單條款為準。

10 其他貸款指由中銀信用卡(國際)有限公司或集友銀行推出的貸款產品，但不包括往來賬戶的透支、按揭貸款和中銀信用卡的結欠及未誌賬的分期餘額。

11 只適用於由中銀國際英國保誠信託有限公司作為信託人的強積金。

12 (i) 概不計算任何提前還款金額；(ii)「置理想」按揭計劃按下期每月最低還款金額計算。

13 中銀信用卡為中銀信用卡(國際)有限公司發行的信用卡。

14 只適用於選用「集友理財」服務的個人客戶(只限單名賬戶)擁有的獨資公司。該公司須持有本行「商業理財賬戶」，而該客戶已向本行登記將主戶的「客戶關係值」計算入其個人名下的「綜合理財總值」。有關「商業理財賬戶」的「客戶關係值」詳情，請參閱相關產品單張及其服務條款。

## 自助銀行<sup>15</sup>每日交易限額及收費表

### 自助銀行每日交易限額

交易類別	每日最高限額
現金提款	港幣30,000元
卡內各同幣值已登記賬戶之間的轉賬	沒有限制
轉賬至卡外其他同幣值的賬戶、 「易辦事」及「銀聯」的刷卡消費	港幣50,000元 / 人民幣50,000元 (視乎交易幣值而定)
以「繳費易」及「繳費靈」繳費 (不適用於提款卡(人民幣)及 與提款卡相關的人民幣賬戶)	港幣100,000元

### 服務收費表

交易項目		收費	
透過「銀通 Jetco」網絡於中國內地及澳門自動櫃員機提取現鈔		每次港幣20元	
透過「VISA / PLUS 		每次港幣25元	
提款卡	透過「銀聯 	透過人民幣賬戶提取現鈔	每次人民幣50元
	透過「銀聯 	透過港幣賬戶提取現鈔	每次港幣50元
		透過人民幣賬戶提取現鈔	每次人民幣15元
		透過港幣賬戶提取現鈔	每次港幣15元
「銀通 Jetco」跨行轉賬		每次港幣10元	

歡迎致電「智盈理財」熱線(852) 2232 3638或

親臨集友銀行分行查詢服務詳情。

[www.chiyubank.com](http://www.chiyubank.com)

註：

15 自助銀行

- 現金提款、刷卡消費、轉賬及繳費的每日最高限額將以每位客戶為單位計算(不論客戶持有多少張提款卡)。如交易涉及人民幣，請參閱「人民幣業務附加說明」。
- 每位客戶可提取現金的每日最高限額為港幣30,000元或人民幣30,000元。客戶可要求調整現金提款的每日最高限額 (以每1,000為單位)，最低為港幣10,000元或人民幣10,000元。詳情請向分行職員查詢。
- 每日轉賬至卡外其他同幣值之賬戶，及刷卡消費的每日最高限額為港幣50,000元或人民幣50,000元(視乎交易幣值而定)。
- \* 當透過「銀聯」網絡進行交易，若交易貨幣為港幣或人民幣，交易金額將按照交易時本行提供的匯率直接進行兌換 (匯率可透過本行網頁查詢)；若交易貨幣為港幣或人民幣以外的貨幣，交易金額將按照交易時中國銀聯訂定的當日匯率 (匯率可透過中國銀聯網頁查詢) 直接進行兌換。

**提示：借定唔借？還得到先好借！**

一般條款及細則：

- 「智盈理財」只適用於個人客戶，以單名方式開立。
- 上述產品、服務及優惠受相關條款及細則約束。
- 本服務概覽為「智盈理財」服務項下相關產品、服務及優惠的基本介紹。有關各項產品、服務及優惠以及相關條款及細則詳情，請向集友銀行有限公司(本行)職員查詢，或瀏覽[www.chiyubank.com](http://www.chiyubank.com)。
- 上述各項優惠不可與其他非列於本服務概覽的優惠同時使用。
- 本行為上述保險服務的保險代理。
- 本行保留隨時修訂、暫停或取消上述產品、服務及優惠，以及修訂相關條款及本服務概覽的酌情權，而毋須事先通知。
- 如有任何爭議，本行保留最終決定權。
- 如本服務概覽的中、英文版本有任何歧異，一概以中文版本為準。

**「自動轉撥服務」條款及細則(“條款”)**

「自動轉撥服務」是適用於客戶指定往來賬戶的服務，資金不足以支付有關票款的情況。若轉撥金額不超過本行不時釐定或客戶設定的最高限額，並受下文第1.1至1.10條規定的條款及細則約束，本行將在支票交收的下一日自動將等於客戶指定儲蓄賬戶差額的款項轉入指定的往來賬戶。如支票總金額超出轉撥最高限額，即使其中單一支票票額低於最高限額，「自動轉撥服務」將不獲執行。

**1 定義及釋義**

- 1.1 「賬戶持有人」指「存入賬戶」及「扣款賬戶」的持有人；
- 1.2 「營業日」指 (a) 銀行在香港開門營業的日子或(b)就指定服務而言，本行提供該指定服務日子；惟星期六、日及公眾假期除外；
- 1.3 「截止時間」指本行為釐定透支本金而不時指定的營業日的某個時間；
- 1.4 「透支本金」指於營業日的截止時間在「存入賬戶」所透支的本金總額，或於該營業日在「存入賬戶」內扣除的支票總額，以較少者為準；
- 1.5 「存入賬戶」是以賬戶持有人名義在本行開立的往來賬戶，並由賬戶持有人指定且由本行接納為「存入賬戶」；
- 1.6 「扣款賬戶」是與「存入賬戶」貨幣相同且以賬戶持有人名義在本行開立的儲蓄賬戶，並由賬戶持有人指定且由本行接納為「扣款賬戶」。

2 本行僅在本條款的規限下向賬戶持有人提供本「自動轉撥服務」。

3 如「存入賬戶」在任何營業日的截止時間因開出的支票導致透支，本行將在支票交收的下一日由「扣款賬戶」自動轉撥一筆與透支本金相同的款額(「轉撥額」)至「存入賬戶」，但必須符合以下條件：

- (a) 在該轉撥前，「存入賬戶」沒有備用抵押透支、或其備用抵押透支低於「透支本金」(如適用)；及
- (b) 在該轉撥前，「扣款賬戶」的可及未負債金額超出或等同「透支本金」；及
- (c) 「透支本金」不得超出本行不時全權指定的最高限額，或由賬戶持有人不時所設定的最高限額。

4 「透支本金」將按本行不時公佈的透支利率計算利息，客戶需於本行指定的日期前支付利息。

5 為免存疑，本「自動轉撥服務」只適用於因「存入賬戶」開出的支票而導致透支的情況。然而，即使本行可透過本「自動轉撥服務」作出自動轉撥，如基於任何原因本行未能結算「存入賬戶」開出的任何支票，本行並無責任由「存入賬戶」撥還任何部分的轉撥額至「扣款賬戶」。

6 賬戶持有人有責任不時監察及維持或促使「扣款賬戶」維持足夠可用及未負債金額，使本行可透過本「自動轉撥服務」不時作出自動轉撥，以履行及/或解除「扣款賬戶」對本行或任何第三方的所有適用指示、責任及債務(包括自動轉賬或直接扣賬指示)。

7 在不影響上述條文的一般性情況下，「存入賬戶」或/及「扣款賬戶」因任何原因被凍結，本行可在任何時間並在沒有發出通知的情況下拒絕履行本「自動轉撥服務」而毋須承擔責任。

8 登記用作本「自動轉撥服務」的賬戶必須為在本行開立的賬戶。

9 受限於本條款，若有關轉撥不符合本「自動轉撥服務」的資格，本行將相應履行各方之間就「存入賬戶」、「扣款賬戶」、其他賬戶或服務已存在的任何其他安排。為免存疑，並在不影響本條款的任何條文的情況下，本「自動轉撥服務」項下進行的轉撥均受本條款所規限，而在其他任何安排項下提供或進行的轉撥或交易則受各方之間訂立的現有協定所規限。

10 如您已持有「自動轉撥服務」，「自動轉撥服務」的每日最高轉撥額將按您於本行的最高客戶層級而調整，詳情請向本行分行職員查詢。

註：「自動轉撥服務」只提供予本行不時指定的客戶，有關指定客戶詳情可與本行分行職員查詢。

**外幣買賣的風險聲明：**

外幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率的變動而蒙受虧損。

**人民幣投資及保險的風險聲明：**

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

人民幣保單涉及匯率風險。人民幣兌港元匯率可升可跌，故若以港元計算，人民幣保單的保費、費用及收費(如適用)、戶口價值/退保價值及其他利益將隨匯率而改變。人民幣兌換港元匯率以承保機構不時選定的以市場為基礎的兌換率為準，可能與銀行的牌價不同。客戶如選擇以港元繳付人民幣保單的保費，或要求承保機構以港元支付人民幣保單的戶口價值/退保價值或其他利益，可能會因匯率的變動而蒙受損失。

目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及瞭解因此在人民幣資金方面可能受到的影響。

**證券交易的風險聲明：**

證券價格有時可能非常波動。證券價格可升可跌，甚至可能變得毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

**證券孖展交易的風險聲明：**

藉存放抵押品而為交易取得融資的虧損風險可能極大。您所蒙受的虧蝕可能會超過您存放於有關交易商或證券保證金融資人作為抵押品的現金及任何其他資產。市場情況可能使備用買賣指示，例如「止蝕」或「限價」指示無法執行。您可能會在短時間內被要求存入額外的保證金款額或繳付利息。假如您未能在指定的時間內支付所需的保證金款額或利息，您的抵押品可能會在未經您的同意下被出售。此外，您將要為您的賬戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，您應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合您。

**基金投資的風險聲明：**

個別互惠基金及單位信託基金(「投資基金」)乃涉及金融衍生工具的結構性產品。投資決定是由您自行作出的，但您不應投資於任何投資基金，除非中介人於銷售該投資基金時已向您解釋經考慮您的財務情況、投資經驗及目標後，該投資基金是適合您的。

投資基金的投資涉及重大風險。本聲明不可能披露所有和您有關的涉及投資基金的相關風險。在您作出投資決策前，您應詳細閱讀有關投資基金的銷售文件，包括特別是風險有關部分，並確保您完全理解有關的投資基金的性質和投資在有關的投資基金的所有相關的風險，及願意承擔這種風險。您應根據自己的有關情況仔細考慮投資在有關的投資基金是否適合您。如果有疑問，您應該徵詢獨立的專業意見。

**貴金屬存摺賬戶的風險聲明：**

貴金屬市場情況反覆，您可能會因貴金屬的交易蒙受損失。貴金屬並不附帶利息。購入貴金屬並不代表購入實物金屬或存放款項。您在本行所擁有或持有的任何貴金屬並無擁有任何權益，亦無權實物交收貴金屬。儘管投資可能帶來賺取利潤的機會，然而各類投資均存有本身的風險。基於貴金屬市場的波動性質，貴金屬的價格或會超出你預期的升跌幅度，而您的投資資金價值或會因買賣貴金屬而升跌。在作出投資決定前，您應評估本身的意願及承受風險的能力，本行建議您尋求獨立財務顧問的意見。

**外匯孖展的風險披露：**

槓桿式外匯孖展交易的虧損風險可以十分重大。您所蒙受的虧損可能超過您的最初保證金款額。即使您定下備用交易指示，例如「止蝕」或「限價」交易指示，亦未必可以將虧損局限於您原先設想的數額。市場情況可能使這些交易指示無法執行。您可能被要求一接到通知即存入額外的保證金款額。如您未能在所訂的時間內提供所需的保證金或利息款額，您的未平倉合約可能會被平倉。您將要為您的賬戶所出現的任何虧損及對您的賬戶收取的利息負責。額外的保證金要求並不是本行按相關條款及條件對您的未平倉合約進行平倉的先決條件，亦不是任何方式的限制。因此，您應按您本身的財務狀況及投資目標謹慎考慮這種買賣是否適合您。

**債務證券的風險聲明：**

債務證券價格有時可能會非常波動。債務證券價格可升可跌，甚至可能變成毫無價值。買賣債務證券未必一定能夠賺取利潤，有時反而可能會招致損失。

**風險聲明/重要注意事項：**

本服務概覽不構成對任何人作出買賣、認購或交易及在此所載的任何投資產品或服務的要約、招攬、建議、意見或任何保證。投資雖可帶來獲利機會，但每種投資產品或服務都有潛在風險。由於市場瞬息萬變，投資產品的買賣價格升跌及波幅可能非如客戶預期，客戶資金可能因買賣投資產品而有所增加或減少，投資的損失可能等同或大於最初投資金額，收益亦會有所變化。基於市場情況，部份投資或不能即時變現。客戶在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。個別投資產品的性質及風險詳情，請小心參閱有關產品銷售文件。客戶應徵詢獨立財務顧問的意見。

本服務概覽由集友銀行有限公司刊發，內容並未經香港證券及期貨事務監察委員會審閱。

**Risk Disclosure of Foreign Currency Trading:**

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

**Risk Disclosure of RMB Investment and RMB Insurance Services:**

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

RMB policy is subject to exchange rate risk. The exchange rate between RMB and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB policy will vary with the exchange rate. The exchange rate between RMB and HKD will be the market-based prevailing exchange rate determined by the insurer from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB policy.

RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

**Risk Disclosure of Securities Trading:**

The Prices of securities may fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

**Risk Disclosure of Securities Margin Trading:**

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives

**Risk Disclosure of Funds Investment:**

Certain mutual funds and unit trusts ("Investment Funds") are structured products involving derivatives. The investment decision is yours but you should not invest in any Investment Fund unless the intermediary who sells such Investment Fund to you has explained to you that such Investment Fund is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment in Investment Funds involves significant risks. It is impossible to describe every risk associated with such an Investment Fund that is relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant Investment Fund including, in particular, the sections about risks, and ensure that you fully understand the nature and all the risks associated with an investment in the relevant Investment Fund and are willing to assume such risks. You should carefully consider whether the relevant Investment Fund is suitable for you in light of your own relevant circumstances. If in doubt, you should seek independent professional advice.

**Risk Disclosure of Notional Precious Metals Passbook Account:**

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest. Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals. Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

**Risk Disclosure in respect of FX Margin Trading:**

The risk of loss in leveraged foreign exchange trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

**Risk Disclosure of Debt Securities Trading:**

The prices of debt securities fluctuate, sometimes dramatically. The price of a debt security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling debt securities.

**Risk Disclosure / Important Notes:**

This Service Guide does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment product or service. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The loss incurred from investment maybe the same or greater than initial investment amount, proceeds may also change accordingly. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, willingness and ability to bear risks, and understand the nature and risks of the relevant product. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant product offering documents for details. Customers should seek professional advice from an independent financial adviser.

This Service Guide is issued by Chiyu Banking Corporation Ltd. and the contents have not been reviewed by the Securities and Futures commission of Hong Kong.



**Reminder: To borrow or not to borrow? Borrow only if you can repay!**

**General Terms and Conditions:**

- *Enrich Banking* Services is only applicable to personal customer in sole name.
- The above mentioned products, services and offers are subject to relevant terms and conditions.
- This Service Guide gives an introduction of the products, services and offers under the service of *Enrich Banking*. For details of the other products, services and offers and the relevant terms and conditions, please contact the staff of the Chiyu Banking Corporation Ltd. (the "Bank") or visit [www.chiyubank.com](http://www.chiyubank.com)
- The above offers cannot be used in conjunction with other privileges that are not stipulated in this Service Guide.
- The Bank is the insurance agent of the above-mentioned insurance services.
- The Bank reserves the right to amend, suspend or terminate the above products, services and offers, and amend the relevant terms at any time at its sole discretion without prior notice to customers.
- In case of dispute(s), the decision of the Bank shall be final.
- Should there be any discrepancy(ies) between the Chinese and English versions of this Service Guide, the Chinese version shall prevail.

**Terms and conditions of Auto-Sweeping Service (the "Terms")**

"Auto-Sweeping Service" is a service available to the customer's designated current account with insufficient fund to settle cheque(s) at the cut-off time specified by the Bank and where there is cheque clearing service. The Bank will automatically transfer a sum equal to the shortfall from the customer's designated savings account to the designated current account on the following day after a cheque is cleared, provided that the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by the customer and subject to the terms and conditions as set out in Clause 1.1 to 1.10 below. If the total transfer sum exceeds the maximum limit, the "Auto-Sweeping Service" will not be executed even though the amount of one of the cheques is below the maximum limit.

- 1 Definitions and Interpretation
  - 1.1 "Account Holder(s)" means the holder(s) of the Funds Recipient Account and the Funds Source Account;
  - 1.2 "Business Day" shall mean a day other than a Saturday, Sunday or public holiday on which (a) banks are open for business in Hong Kong or (b) to the extent a particular service is concerned, such service is made available by the Bank ;
  - 1.3 "Cut-off Time" means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal;
  - 1.4 "Overdrawn Principal" means the total amount of principal overdrawn on the "Funds Recipient Account" as at the Cut-off Time of the Business Day, or the total amount of cheques debited from the "Funds Recipient Account" on that Business Day, whichever is lower;
  - 1.5 "Funds Recipient Account" means such current account under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as "Funds Recipient Account";
  - 1.6 "Funds Source Account" means such savings account in the same currency as that of the "Funds Recipient Account" under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as "Funds Source Account".
- 2 Subject to these Terms, the Bank shall provide this Auto-Sweeping Service to the Account Holder(s).
- 3 If the "Funds Recipient Account" is overdrawn by cheque(s) at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal ("Transfer Sum") from the "Funds Source Account" to the "Funds Recipient Account" on the following day after a cheque is cleared, upon fulfilling the following conditions:
  - (a) before such transfer, the amount of the available secured overdraft facility in "Funds Recipient Account" is lower than the Overdrawn Principal (if applicable) or there is no secured overdraft facility in "Funds Recipient Account"; and
  - (b) the amount of the available cleared funds in the "Funds Source Account" is greater than or equal to the Overdrawn Principal before such transfer; and
  - (c) the Overdrawn Principal must not exceed the maximum limit prescribed by the Bank from time to time at its absolute discretion, or the maximum limit designated by the Account Holder(s) from time to time.
- 4 The Overdrawn Principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.
- 5 For the avoidance of doubt, this Auto-Sweeping Service is only applicable to overdraft of the "Funds Recipient Account" due to any drawing of cheque(s) from that account. However, despite any automatic transfer effected by the Bank through this Auto-Sweeping Service, the Bank is not obliged to transfer any part of the Transfer Sum from the "Funds Recipient Account" back to the "Funds Source Account" if any cheque drawn on the "Funds Recipient Account" cannot be cleared for whatever reason.
- 6 It is the Account Holder(s)' responsibility to monitor and maintain sufficient available cleared funds in the "Funds Source Account" from time to time in order that all applicable instructions, obligations and liabilities on the "Funds Source Account" owed to the Bank or any third party (including any Autopay or direct debit instructions) can be met and/or discharged when any automatic transfer is effected by the Bank from time to time through this "Auto-Sweeping Service".
- 7 Without prejudice to the generality of the foregoing provisions, the Bank may refuse to perform this "Auto-Sweeping Service" at any time without notice and without liability if the "Funds Recipient Account" or/and the "Funds Source Account" is/are frozen for any reason.
- 8 Accounts registered for this "Auto-Sweeping Service" must be accounts held with the Bank.
- 9 Subject to these Terms, if the relevant transfers are not qualified for this "Auto-Sweeping Service", any other arrangements which have already been in existence between the parties regarding "Funds Recipient Account", "Funds Source Account", or other accounts or services will be implemented by the Bank accordingly. For the avoidance of doubt, and without prejudice to anything provided hereof, the transfers rendered under this "Auto-Sweeping Service" are governed by these Terms, and that any transfer or transaction provided or rendered under any other arrangements are to be governed by the existing agreements entered into between the parties.
- 10 If you are having Auto-Sweeping service, the daily Overdrawn Principal limit will be determined by the highest customer class you maintained in our bank. For details, please contact our staff.






Remark: Auto-Sweeping Service is only applicable to customers designated by the Bank from time to time. Please contact our staff for details of designated customers.

## Daily transaction limits and service charges for Self-service Banking<sup>15</sup>

### Daily transaction limits of Self-service Banking

Types of Transaction	Maximum Daily Limit
Cash withdrawal	HK\$30,000
Transfer in the same currency among registered accounts (within the card)	No limit
Transfer to other accounts (not within the card) in the same currency, "EPS" and "UnionPay" POS	HK\$50,000 / RMB50,000 (depending on the currency of transaction)
Bill payments via "JET PAYMENT" and "PPS" (not applicable to ATM Card (RMB) and RMB accounts linked to ATM Card)	HK\$100,000

### Table of service charges

Types of Transaction	Service Charges	
ATM cash withdrawal in the Mainland of China & Macau via "JETCO" 	HK\$20 per transaction	
ATM cash withdrawal via "VISA / PLUS" 	HK\$25 per transaction	
Cash withdrawal outside Hong Kong via ATMs of "CUP"  network (Also applicable to "UnionPay QRC Withdrawal" via other bank's ATMs).*	Cash withdrawal from RMB account	RMB 50 per transaction
	Cash withdrawal from HKD account	HKD 50 per transaction
Cash withdrawal within Hong Kong via ATMs of "CUP"  network (Also applicable to "UnionPay QRC Withdrawal" via other bank's ATMs).*	Cash withdrawal from RMB account	RMB 15 per transaction
	Cash withdrawal from HKD account	HKD 15 per transaction
"JETCO"  Interbank Transfer	HK\$10 per transaction	

**For enquiries, please call Enrich Banking Hotline(852) 2232 3638, or visit any of our branches.**  
[www.chiyubank.com](http://www.chiyubank.com)

#### Remarks:

##### 15 Self-service Banking

- The maximum daily limit of cash withdrawal, card spending, transfer and bill payment will be calculated on a customer basis (regardless of the number of ATM cards held by each customer). For transactions involving RMB, please refer to the "Supplementary Information on Renminbi Services".
- The daily cash withdrawal limit of a customer is HK\$30,000 or RMB30,000 depending on the currency of the transaction. The daily cash withdrawal limit can be adjusted (in multiple of 1,000) to HK\$10,000 or RMB10,000 upon customer's request. For details, please contact the staff of the Bank.
- The maximum daily limit for transfer in the same currency to other accounts (not within the card) and the maximum daily limit for card spending transactions is HK\$50,000 or RMB50,000 (depending on the transaction currency).
- \* For transaction conducted via the "CUP" network, if the transaction currency is Hong Kong dollar or Renminbi, the transaction amount will be converted at the exchange rates set by the Bank at the time of the transaction (exchange rate can be checked at the Bank's website). If the transaction currency involves currency other than Hong Kong dollar or Renminbi, the transaction amount will be converted directly at the daily exchange rates set by China UnionPay at the time of the transaction (exchange rate can be checked at the website of China UnionPay).

## Enrich Banking service fees

Designated Amount of "Total Relationship Balance" <sup>6</sup>	Monthly Service Fee
HK\$200,000 or above	Waived

- Definition of "Total Relationship Balance":  
Includes the monthly value of the following items under the customer's name:
  - the average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>7</sup> (including Securities<sup>8</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the life insurance plans<sup>9</sup>, outstanding balance of other loans<sup>10</sup> and the vested balance of the Mandatory Provident Funds ("MPFs")<sup>11</sup>; and
  - mortgage payments<sup>12</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>13</sup> and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"<sup>14</sup>.
- The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. The "Total Relationship Balance" in the joint-name of the customer and other person only includes the "Total Relationship Balance" of all corresponding joint-name accounts.
- Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- All foreign currency balances are calculated based on exchange rates quoted by Chiyu Banking Corporation Ltd. ( "the Bank" ) from time to time.
- The relevant calculation results are subject to CYB's records.

### Remark:

- For details of "Total Relationship Balance", please contact the staff of the Bank or visit our website [www.chiyubank.com](http://www.chiyubank.com) (Home > Personal Banking > Service Charges)
- The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.
- Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China A shares, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the month).
- Only apply to life insurance plans distributed by the Bank as an insurance agent. Cash value of the policy is subject to the relevant insurance policy provisions.
- Other Loans refer to the loan products provided by BOC Credit Card (International) Limited or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
- Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted.
- BOC Credit Cards refer to the credit cards issued by BOC Credit Card (International) Limited.
- Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain Wealth Management service with the Bank. Such sole proprietorship shall hold the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his/her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms for the services.



- “All-You-Want” Mortgage Scheme, a comprehensive financial solution that brings mortgage and current accounts under one roof, enables you to save on your mortgage interest expenses and shorten the repayment tenor by adjusting your monthly repayments to suit your needs. You can also choose your mortgage account as your payroll account, so you can save mortgage interest expenses immediately on pay day.
- Auto-Sweeping Service<sup>5</sup> provides you with protection of cheque issuance, when the available balance of your current account is not sufficient to settle the cheque amount, funds will be transferred from your savings account automatically to avoid bounced cheque.

## 4.2 Want to take part in exclusive lifestyle events?

### Exclusive customer events

- We will invite you to participate in events that are tailored to your lifestyle, enabling you to enjoy the best of life. Please tell us your interests and hobbies under the e-Subscription service menu on our Internet Banking.

Remark:

5 *Enrich Banking* customers can apply for HKD, USD and RMB Auto-Sweeping Service. The pre-set maximum limit of Auto-Sweeping is HKD5,000 (for HKD account), USD600 (for USD account) and RMB4,000 (for RMB account). Customers can re-set the maximum limit. The self-designated maximum limit of Auto-Sweeping is HK\$50,000 (for HKD account), US\$6,000 (for USD account) and RMB40,000 (for RMB account). Auto-Sweeping Service is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any Bank's working date, provided the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by you. If the total transfer sum exceeds the maximum limit, this Auto-Sweeping Service will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this Auto-Sweeping Service successfully covers the overdraft principal, the overdraft principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.

## 4. Enjoyable privileges Bring you greater exclusivity

In addition to a wide range of banking products and service offers, we also provide you with exclusive customer events to brighten up your day.

### 4.1 Want to enjoy incredible offers and grow your wealth?

#### Products and offers

- A broad suite of RMB services are available, including currency exchange, remittance, time deposits, savings, cheques, ATM cards, life insurance, fire insurance, securities, funds, bond subscription and secondary market bond trading etc; you can take advantage of our RMB Standing Instructions service to exchange HKD to RMB automatically by pre-setting your exchange instructions.
- Preferential time deposit interest rates.
- Currency exchange offer<sup>3</sup> and standing exchange instructions can be pre-set via Internet Banking to exchange currency at a specific period or exchange rate.
- Diversified insurance products provide full coverage to protect you and your family at different stages of life.
- Preferential brokerage fees for taking up the services of securities trading, securities margin trading, monthly securities investment plan, IPO (includes financing service) and share financing via automated service channels, such as Internet Banking, Automated Stock Trading Hotline or Mobile Banking.
- Subscription fee discount for subscribing funds via Internet Banking or branches<sup>4</sup>.
- The monthly contribution of the Monthly Stocks Savings Plan and the Monthly Funds Savings Plan can be as low as HK\$1,000.

Remarks:

3 This offer is not applicable to the exchange of foreign currency banknotes.

4 The offer is not applicable to the funds which are entitled with subscription fee waiver or the funds transferred within the same fund house and/or subscribed via Monthly Funds Savings Plan. The offer is subject to relevant terms and conditions, please contact the staff of Chi Yu Banking Corporation Ltd. (the "Bank") for details.

# Enjoyable privileges

### 3. Engaged team Goes the extra mile for your needs

Our professionals are always at your service, providing you with reliable support and viable solutions, to help you achieve your financial goals.

#### 3.1 Want to have a professional team to achieve your financial goals?

##### **Professional financial services team**

- Our mortgage experts can provide you with comprehensive information about property purchase.
- Our experienced financial planning managers offer fully-fledged solutions to provide comprehensive protection for you and your family, helping you plan for a stable future.

#### 3.2 Want to enjoy personal service and manage your finances in a hassle-free way?

##### **24-hour exclusive *Enrich Banking* Hotline**

- Our dedicated *Enrich Banking* Hotline (852) 2232 3638 provides a one-stop service for you to manage your banking and credit card accounts, conduct securities and other investment transactions, apply for general insurance service and make enquiries about other banking services.

Engaged  
team<sup>3</sup>

## 2. Enhanced platform Provides personalised services

Our e-platform is customised to meet your needs, enabling you to receive service notifications and market information of your choice.

### 2.1 Want to receive bank notifications for hassle-free financial management?

#### **e-Alert service<sup>2</sup>**

- You can receive customised e-Alerts through e-mail or SMS regarding payroll dates, time deposit maturity dates and other important notifications.
- Even if you are away for meetings, you can still receive e-Alerts notifying you about stock prices, information about IPO and currency exchange, etc. so that you can manage your financial decisions with complete peace of mind.

### 2.2 Want to monitor the financial market closely so you don't miss out any opportunities?

#### **e-Subscription service<sup>2</sup>**

- You can opt to receive regular financial information and analysis based on your financial needs, which covers securities, foreign exchange and funds, to stay on top of the investment market trend.

Remark:

2 Please login to CYB's Internet Banking for details of e-Alert service and e-Subscription service. e-Subscription service is only applicable to customers who take up *Enrich Banking* service in sole-name.

# Enhanced platform<sup>2</sup>



## 1. Enriched services Facilitate financial management

*Enrich Banking* offers round-the-clock services via diversified banking channels, allowing you to manage your personal finances and grasp every opportunity to grow wealth.

### 1.1 Want to enjoy flexible support without the limitations of time and location?

#### Online Chat service<sup>1</sup>

- The first-ever bank in Hong Kong to provide a 7x24 Online Chat service which enables you to make product enquiries via the interactive chat platform of our Internet Banking. One of our customer service representatives will give you immediate online assistance.

### 1.2 Want to manage your personal accounts and transactions in an easier and more flexible way?

#### Internet Banking and Mobile Banking

- With our Internet Banking and Mobile Banking services, you can quickly and securely access your accounts and conduct transactions anytime and anywhere.
- You can enjoy preferential handling fees for designated banking services.

### 1.3 Want to obtain up-to-date information for making wise financial decisions?

#### Value-added services from phone banking

- Simply search for “Chiyu Bank” at the App Store or Google Play, and you can download the Chiyu Bank Mobile App. With this Mobile App, you can manage your finances on the go and gain easy access to the latest market information, such as stock information, exchange rates, as well as ATM and branch information and promotional offers.

### 1.4 Want to enjoy over-the-counter services but worry about the long waiting time?

#### Priority counter service at designated branches

- *Enrich Banking* priority counters are available at designated branches, allowing you to enjoy faster counter services.

Remark:

<sup>1</sup> Only applicable to customers who take up *Enrich Banking* service in sole-name.

# Enriched services<sup>1</sup>

***Enrich Banking* not only provides you with comprehensive banking products and services to help you accumulate wealth, but also brings you a brand-new banking experience where you can manage your finances anytime and anywhere.**

**1. Enriched services Facilitate financial management**

- 1.1 Online Chat service
- 1.2 Internet and Mobile Banking
- 1.3 Value-added services from phone banking
- 1.4 Priority counter service at designated branches

**2. Enhanced platform Provides personalised services**

- 2.1 e-Alert service
- 2.2 e-Subscription service

**3. Engaged team Goes the extra mile for your needs**

- 3.1 Professional financial services team
- 3.2 24-hour exclusive *Enrich Banking* Hotline

**4. Enjoyable privileges Bring you greater exclusivity**

- 4.1 Products and offers
- 4.2 Exclusive customer events



## ***Enrich Banking* Power up your wealth**

Thank you for using *Enrich Banking*. Enjoy the exclusive personalised services.

Your life is full of opportunities and excitement. So when it comes to banking, you would prefer a solution that can keep pace with your lifestyle.

*Enrich Banking* is designed to complement your lifestyle and preference, providing you with 24-hour banking services. Through our sizable team of professionals, diversified service channels, personalised e-services and fabulous privileges, you can accumulate wealth and realise your financial goals with ease.

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ENRICH  
Service Guide



集友銀行  
Chiyu Banking Corporation Ltd.