

# 網上銀行 / 手機銀行

## 服務指南

Internet Banking / Mobile Banking  
Service Directory



**集友銀行**  
Chiyu Banking Corporation Ltd.



## 目錄

▶	網上銀行	
✎	簡介	1
✎	登入方法	1
✎	服務特點	1
✎	服務範圍	2
✎	理財服務	3
✎	投資服務	5
✎	財經資訊	9
✎	信用卡服務	9
✎	強積金	9
✎	其他服務	9
✎	保安資訊	9
▶	手機銀行	
☐	簡介	10
☐	系統要求	10
☐	登入方法	10
☐	服務範圍	11
☐	保安資訊	12
▶	聯絡我們	13
▶	風險披露	14

## ▶▶ 網上銀行

### 簡介

集友銀行(「本行」)的網上銀行為您提供全面的理財和投資服務及多項專享優惠\*。配合穩妥的保安技術，您可安心進行各項交易。如您尚未登記本行的網上銀行服務，請親臨本行任何一家分行辦理登記。

\* 詳情請與本行職員聯絡。

### 登入方法

- 登入本行網址<https://www.chiyubank.com/>，按 **個人客戶** > **網上銀行**。
- 登入網上銀行，您需輸入您的網上銀行號碼/用戶名稱及網上銀行密碼。如您已預設使用雙重認證(流動保安編碼或保安編碼器)登入網上銀行，在輸入網上銀行號碼/用戶名稱及網上銀行密碼後，請在流動保安編碼或保安編碼器上產生6位數字的保安編碼，並輸入此保安編碼。

登入

已登記/辦理網上銀行服務

網上銀行號碼 / 用戶名稱

網上銀行密碼

驗證碼 6p3y

更新圖像

登入 申請辦法

### 服務特點

#### ■ 網上開立投資賬戶

- 透過網上開立投資賬戶，即時進行交易，捕捉創富增值的機會。

#### 注意事項

- 每項交易完成後，您將獲發一個「交易編號」，請保留此「交易編號」，以備日後參考之用。

## 服務範圍

### 理財

- 我的賬戶
- 轉賬/轉數快
- 貨幣兌換
- 定期存款
- 電子支票
- 實物支票
- 月供計劃
- 綜合月結單
- 登記發薪服務

### 貸款

- 按揭貸款
- 私人貸款
- 下載表格

### 提升 / 開立服務

- 中銀理財/南商理財/集友理財
- 智盈理財
- 自在理財
- 儲蓄 / 往來
- 港股 / A股證券
- 港股 / A股證券孖展
- 基金
- 貴金屬及外匯孖展
- 債務證券 / 存款證

### 保險

- 申請
- 保單資料
- 下載表格

### 繳付賬單

- 我的賬單
- 繳付內地商戶賬單
- 定期繳費
- 交易紀錄
- 直接付款授權

### 信用卡

- 概覽
- 結賬
- 繳付賬單
- 月結單分期付款計劃
- 現金存戶
- 現金分期
- 交易紀錄
- 確認收妥新卡
- 查詢電子結單
- 查詢申請進度
- 簽賬得FUN
- 增值服務
- 索取結單副本

### 個人助理

- 信息
- 最近十筆交易紀錄
- 預設交易概覽
- 證券會籍計劃
- 電子提示
- 自選資訊
- 電子邀請

### 投資

- 概覽
- 港股證券
- 港股證券孖展
- A股證券
- A股證券孖展
- 基金
- 貴金屬及外匯孖展
- 貴金屬
- 外匯掛鈎投資
- 投資存款
- 結構性投資
- 債務證券/存款證
- 新股認購/貸款
- 客戶投資取向問卷/短片

### 個人設定

- 賬戶設定
- 額度設定
- 保安設定
- 設定自動櫃員機服務
- 信用卡每月網上消費限額設定
- 查價計劃
- 更改密碼
- 更改個人資料
- 更改自我證明
- 版面設定
- 設定用戶名稱
- 手機銀行設定

### 強積金

- 綜合賬戶結餘
- 最近供款查詢

### 電子結單/通知書

- 查詢結單/通知書
- 結單/通知書設定
- 重發郵寄結單

### 人民幣

- 服務概覽

## 理財服務

### 查詢賬戶餘額

- 查閱您名下已登記賬戶的結餘。
- 「可用餘額」為可即時動用的款項。
- 「賬面餘額」包括已入賬、但需待結算後方能動用的支票及其他票據金額。

### 轉賬

- 接受辦理預設轉賬交易。
- 可辦理集友銀行的銀行戶口間之轉賬。
- 以港元或人民幣經「轉數快」快速支付系統轉賬至本地銀行/機構的賬戶(包括 SVF 賬戶)，一般情況下，款項將即時扣賬，並可即時送抵收款銀行或機構。
- 以美元/歐羅經特快轉賬(RTGS/CHATS)轉賬至本地銀行的賬戶，一般情況下，款項將會即時或於「轉賬日期」扣賬，收款銀行最快可即時或於「轉賬日期」當日早上收到款項。
- 每天撥款至第三者賬戶的總限額為港幣1,000,000\*。

### 匯款

- 可辦理電匯及中銀快匯。
- 接受辦理預約及常設指示的匯款申請。
- 可查詢最近的匯出/匯入匯款交易紀錄。
- 匯款至第三者賬戶，每賬戶每天撥款限額為HK\$1,000,000\*。

\*辦理轉賬及匯款至第三者賬戶，每天撥款總額為HK\$1,000,000。

### 信用卡結賬

- 透過您的儲蓄/往來賬戶，直接支付已預先登記的(本人或第三方)中銀信用卡賬項。
- 透過網上銀行可登記第三者中銀信用卡。

### 貨幣兌換

- 提供港元與人民幣或外幣之間的兌換服務。
- 提供外幣交叉盤兌換服務。
- 多達十多種外幣以供兌換。
- 接受辦理預設兌換交易。

### 電子支票

- 提供港元、人民幣及美元電子支票及本票服務。
- 可簽發、存入及止付電子支票及本票，及查詢有關狀態。
- 可辦理預設簽發及存入指示。
- 可於同一交易中分別簽發或存入多達8張電子支票/本票。
- 可以電郵傳送電子支票及本票予收款人。

### 電子結單

- 可查閱、列印及下載最長7年(84個月)的電子月結單，以及過去90天的電子日結單和電子通知書。
- 可辦理各類電子結單的申請。
- 修改電子結單設定，如結單語言。
- 申請郵寄版結單。

## 定期存款

- 接受辦理港元、人民幣及指定外幣定期存款交易。
- 可以開立存款、結清存款、更改到期指示及查詢存款紀錄。
- 開立外幣定期存款，您可從港元賬戶、美元支票賬戶或「外匯寶」賬戶扣取款項。如從「外匯寶」賬戶扣取款項，賬戶內必須先備有足夠的相同外幣。
- 開立人民幣定期存款，可從人民幣儲蓄/支票賬戶扣取款項。
- 如需更改到期指示，您可於到期前的任何一個營業日，透過網上銀行或親臨本行辦理。
- 所有結清的定期存款，只可存入同貨幣賬戶。

## 繳付賬單

- 可繳付的賬單包括電費、煤氣費、水費、差餉、稅款、電話費、保險費、關稅及證券費用等等。
- 「銀行或信用卡服務」、「信貸財務」或「證券公司」類別的賬單，須預先登記賬單號碼。您可透過銀行使用雙重認證登記或親臨任何分行辦理。
- 可捐款予慈善機構。
- 每日最高繳費限額為HK\$50,000，部份特定的政府機構或商戶的最高限額可增至HK\$1,000,000。您可透過網上銀行使用雙重認證調升繳費限額或親臨任何分行辦理。
- 本行將不時更新繳費商戶之清單，詳情請瀏覽網上銀行 **繳付賬單** 內的商戶清單。

## 查詢最近交易紀錄

- 查閱最近進行的交易紀錄，清晰明確。
- 可查詢有關賬戶交易紀錄，包括港元儲蓄賬戶、港元支票賬戶、人民幣儲蓄賬戶、人民幣支票賬戶、美元支票賬戶、「外匯寶」賬戶及證券提/存倉紀錄。

## 保險服務

- 提供周全保障，讓您倍感安心。
- 提供多種不同保險種類，包括家庭綜合保障、旅遊保險、家居保險、家傭綜合險、意外保險、私家車險及高爾夫球險。
- 可查詢於網上投保及續保的交易紀錄。
- 可於續期通知書發出後在網上申請續保。

## 登記賬戶及撥款限額管理

- 可透過網上/手機銀行登記您名下的賬戶、信用卡或調整每天撥款/交易限額。
- 登記第三者賬戶、其他本地銀行賬戶、匯款收款賬戶或提升每天撥款限額均須使用雙重認證。



## 投資服務

於網上開立投資賬戶，即可享用多元化的投資服務，包括證券買賣、月供股票、基金買賣、債券交易、貴金屬及外匯孖展等。

客戶必須以「雙重認證」方可進行網上/手機銀行的指定投資交易：

- 港股證券/證券孖展、A股證券/證券孖展
  - 證券交易
  - 月供股票計劃
  - 新股認購/貸款申請
- 債務證券
  - 認購
  - 買入/沽出
- 基金
  - 認購
  - 贖回/轉換
  - 開立/更改/刪除月供計劃

## 證券買賣

- 可買賣證券、更改或取消買賣指示及查閱買賣指示的處理情況。
- 一個證券賬戶，同時買賣港股及中國A股。
- 可即時運用已沽出而未交收的股票款項買入其他股票，靈活捕捉投資良機。
- 證券買賣指示
  - 建議於買賣證券前，先查詢股價。
  - 提供多種買賣盤供選擇，包括增強限價盤、市價盤、競價盤、競價限價盤（適用於港股）及限價盤（適用於中國A股）。
  - 接受沽出碎股交易指示。
  - 如買賣指示不能如期上市或發出的指示不能於當日成交，該指示會自動取消。
  - 請記錄銀行回覆訊息上所顯示的交易編號。您可據此覆查該指示的處理情況、更改或取消買賣指示。
- 更改股數（適用於港股及中國A股）
  - 減少買賣指示的股數，輸入新的股數必須包括已成交（如有）的股數。
  - 增加買賣指示的股數，請先取消原有的買賣指示，並確認取消已完成後，才重新輸入新的買賣指示。
- 更改股價（適用於港股及中國A股）
  - 如為買入交易，輸入新價格需較原指示的買入價格為高。
  - 如為沽出交易，輸入新價格需較原指示的沽出價格為低。
- 設有跨渠道（包括網上銀行、手機銀行、電話銀行、電話投資專線或分行）的更改或取消證券買賣指示。
- 覆盤
  - 經網上銀行及手機銀行進行的交易，覆盤訊息會以電郵及流動短訊形式發出。
  - 如無法收到覆盤訊息電郵/流動短訊，可進入 **（港股證券/A股證券）** 項下查看 **（交易紀錄）**。
- 公司行動
  - 網上銀行接受遞交公司行動指示的服務範圍，包括供股、公開發售、股份發售、優先認購、以股代息及收購（視乎公司行動內容及條款）。
- 即時股票報價服務（適用於港股及中國A股）
  - 為您提供最新市場報價：包括排隊價、經紀排位等。
  - 各種查價收費計劃供您選擇：包括基本計劃、月費計劃及串流報價。
    - 基本計劃：預設計劃，客戶每月獲享一定次數的免費即時報價服務，其後按使用次數收費。（透過本行成功買賣證券可獲得查價獎賞。）
    - 月費計劃：每月以固定費用享用無限次即時報價服務。
    - 串流報價：每月以固定費用享用自動更新即時報價服務。
  - 免費查價次數、計劃內容及收費詳情，可進入 **（個人設定）** 項下查看 **（查價計劃）**。
  - 您可於 **（股票查價數量計）** 查詢上月及本月的即時查價使用量及費用。

- 股票到價提示服務
  - 可自設股票價位，當市價符合設定價位，本行會將短訊發至您已登記提示服務的手提電話號碼。
  - 此服務適用於「證券會籍計劃」鑽石及金星級別的單名賬戶持有人。
  - 單名賬戶持有人如屬「證券會籍計劃」銀星及晉星級別，其當月累積交易額達等值港幣1,000,000元或以上，可登記享用三個月服務。
- 電子結單
  - 可透過網上銀行隨時查閱及下載最近90日的電子日結單及最近18個月的電子月結單。此外，同一結單會分別列明港股及中國A股的交易記錄，方便查閱。

## ■ 證券孖展買賣

- 可於證券孖展內的「開立/登記賬戶」網上開立證券孖展賬戶，一經批核即可進行港股及A股孖展交易。
- 股票作押比率高達市值70%。
- 可查詢投資餘額、股票孖展作押清單、股票作押比率及交易紀錄。
- 可透過網上銀行進行港股及A股孖展交易及調撥按金。
- 免費短訊覆盤服務。

## ■ 月供股票計劃

- 可按個人喜好選擇由本行提供的精選股票，每月最低供款金額為港幣/人民幣1,000元，在扣除購入股票的手續費後，才用以購入股票。若計劃內月供資金額為港幣/人民幣1,000元或港幣及人民幣各500元，最多可投資兩隻股票；其後多於每月最低供款額的部分會以港幣/人民幣500元的倍數遞增。
- 每個計劃最多可選擇20隻股票，手續費按每個計劃收取，僅為供款金額的0.25%，即每月最低收費只需港幣/人民幣50元(已包括佣金、印花稅、交易徵費及交易處理費)。此外，更豁免保管費及代收股東權益(例如股息)手續費。
- 可透過自動轉賬形式從您指定的證券結算賬戶或中銀信用卡扣取每月供款，以證券結算賬戶供款的計劃不設供款上限；以信用卡供款的計劃，每月供款上限以該卡的信用額為準。透過中銀信用卡供款，更可賺取簽賬積分，連續供款時間愈長，兌換積分的比率愈高。
- 以正股的市場價格沽出任何計劃內的股票(即使股票數量未必是整「手」)，獲享更高回報。
- 如需更改或終止計劃，請在下一個交易執行日前的三個營業日之前向本行發出相關指示。
- 更改股票數目、更改供款金額或以另一張中銀信用卡作為扣賬賬戶，均不會影響「連續供款期」的計算。
- 除非本行另行申明，「月供股票計劃」的供款日在每月第十日，若該日並非股票交易日，則會順延至下一個股票交易日。如以中銀信用卡繳付供款，有關的扣款日為供款日前兩個營業日。
- 交易執行日為供款日後第一個股票交易日，交易日當天及其後第一個交易日不接受新增「月供股票計劃」。
- 如本行連續三個月均未能從您的證券結算賬戶或中銀信用卡成功扣除供款，本行有權即時終止有關計劃而不作任何通知。



## ■ 認購新股/新股貸款服務

- 網上銀行提供新股貸款及黃表方式認購新股。
- 如以黃表認購或新股貸款，獲配發的新股會直接存入您的證券賬戶，讓您於新股上市後即時進行買賣。

## ■ 貴金屬買賣

- 透過您名下的「貴金屬存摺」賬戶，可買賣各類貴金屬，包括香港九九金(存摺)、香港九九九九金(存摺)、倫敦黃金、倫敦銀及蘇黎世白金。
- 查詢賬戶資料。
- 查詢貴金屬報價。

## ■ 貴金屬/外匯孖展

- 可買賣九九金、公斤金條、倫敦金、倫敦銀、多種外匯貨幣及交叉盤組合。
- 查詢貴金屬/外匯孖展買賣價。
- 接受多種貨幣作為按金。
- 以存單作保證金可免繳付按金。
- 免收佣金或手續費。

## ■ 外匯掛鈎投資

- 查詢合約資料。
- 開立雙貨幣投資及期權投資。
- 平盤交易。
- 查詢參考利率及協定匯價。
- 計算機功能。

## ■ 基金

- 提供以本行為分銷商的指定開放式基金及仍在發售期內的保證基金，供客戶辦理網上認購。
- 您可查詢指定證券賬戶項下所有以銀行代理人名義託管的開放式基金及保證基金結餘資料。
- 您可查詢當天或最近45天內的所有經分行及網上銀行進行的基金交易記錄及交易處理狀態。(「集友理財」/「智盈理財」/「自在理財」綜合賬戶之客戶可查閱90天內的申請記錄。)
- 您可查詢現時持有基金不多於12期的派息紀錄，亦可查詢最近三個月內已贖回基金的派息紀錄。
- 全面基金資訊服務，包括基金價格、基金表現、基金比較、銷售文件及資料單張等。

## ❖ 月供基金計劃

- 可透過網上銀行新增月供基金計劃(「計劃」)、更改計劃的每月投資金額、供款貨幣(只限港元及基金貨幣)及扣賬賬戶，並查詢詳細資料或終止計劃。
- 所有計劃的供款日及認購日期為每月的第20日，如該日為星期六或香港公眾假期，供款日及認購日將順延至下一個香港銀行營業日。
- 所有新增、修改或終止計劃的申請截止日期為有關計劃的供款日前最少三個香港銀行營業日(不包括星期六)。在有關截止日期後遞交的申請將被視作下一月份的申請。
- 可選擇透過在本行開立的指定結算賬戶或中銀信用卡支付每月供款。如透過結算賬戶支付供款，每月供款金額將於供款日扣賬，惟您須確保賬戶有足夠的可用餘額繳付供款。如以中銀信用卡供款，每月供款將在供款日前的兩個香港銀行營業日(不包括星期六)之前或本行指定的其他日期，從信用卡賬戶扣賬，您須確保中銀信用卡有足夠的可用信用額繳付供款。
- 如透過結算賬戶支付每月供款金額，每月供款額最少為港幣1,000(或等值外幣)；
- 如以中銀信用卡支付每月供款金額，每月供款額最少為港幣1,000(或等值外幣)及最多為港幣20,000(或等值外幣)。此外，您可賺取信用卡簽帳積分。
- 如您連續三個月未能支付每月供款金額，本行保留終止有關計劃的權利。
- 如您於開立計劃後的12個月內終止有關計劃，本行保留收取手續費的權利。
- 本行保留隨時修訂及/或取消任何計劃及/或任何上述條款及細則的權利。

## ❖ 債務證券/存款證

- 首次公開發售。
- 二手市場買賣。
- 查詢賬戶資料。
- 查詢債務證券報價。

## 財經資訊

- 資訊全面、緊貼市場脈搏。
- 查悉各項存款利率、匯率牌價、貴金屬/外匯孖展買賣價、貴金屬價格、外匯掛鈎投資參考特優利率及匯價、債務證券報價、基金資訊及股票資訊。

## 信用卡服務

- 可查詢信用卡的結欠金額、最低付款額、付款日期，信用總額及可用積分等資料。
- 可查閱最新交易詳情及最新三個月結單資料。
- 透過「現金存戶」及「現金分期」服務，您可隨時將中銀信用卡的可用餘額套現，並存入名下賬戶。
- 可申請網上月結單、補發信用卡月結單及辦理禮品換領手續。

## 強積金

- 可查閱您的強積金賬戶資料。
- 可查閱最新一期及上一期強積金供款紀錄。

## 自動轉撥服務設定

- 完成設定後，當指定的往來賬戶餘額不足以支付有關票款時，自動轉撥服務將從閣下指定的儲蓄賬戶自動轉撥款項至往來賬戶，以免導致退票情況。

## 其他服務

- 照顧全面，您可止付支票、查詢支票狀況、更改網上銀行密碼、更改個人資料及保安設定。
- 您可申請綜合月結單、支票賬戶月結單，有關月結單將會郵寄予您。
- 您可申請支票簿。為您的利益著想，劃線支票簿可選擇以平郵寄遞，而來人支票簿則會採用掛號寄遞。掛號郵件郵費會從您的支票賬戶扣取。

## 保安資訊

- 當您完成所有網上交易後，必須按 **登出** 離開系統，以防止個人資料外洩。
- 為確保您的個人私隱及資金安全，請勿向任何人士透露您的網上銀行號碼/用戶名稱及網上銀行密碼，並應不時更改您的網上銀行密碼。
- 切勿透過任何電子郵件提供的超連結登入網上銀行。本行不會以電郵方式要求客戶提供賬戶號碼、密碼或任何個人資料。
- 我們採用國際認可的Secure Socket Layer (SSL) 128位元加密技術，保障資料傳送的安全。
- 如您連續多次輸入不正確的網上銀行密碼，您的網上銀行將即時被暫停，以確保賬戶安全。屆時，請親臨開戶分行辦理有關重新開啟服務手續。
- 如您忘記登出網上銀行，系統在短暫的靜止狀態(即沒有任何操作指示)後將自動終止接駁，以防止任何未經授權的交易。
- 您可選擇使用保安編碼器作為雙重認證工具。
- 如需暫停網上銀行，您可在進入電話銀行後，先按 **5**，再按 **5**，繼而選取「暫停或終止網上銀行」，或請親臨開戶分行辦理手續。日後如需重新啟動網上銀行，您可親臨任何分行辦理手續。

# 手機銀行 服務指南



## ▶▶ 手機銀行

### 簡介

集友個人手機銀行提供各項銀行及證券服務，版面簡易清晰，讓您不再受時間或地域限制，隨時隨地透過任何流動電話網絡\*輕鬆處理個人財務。

\*請向相關電訊服務供應商查詢電話服務收費計劃，特別是數據漫遊收費。

請即透過官方軟件應用商店搜尋「Chiyu Bank」或掃描二維碼，免費下載本行流動應用程式。



### 系統要求

為確保客戶資料安全，本行建議操作系統如下：

- iOS 12.2或以上(預設瀏覽器)
- Android 8.0或以上(預設瀏覽器)

### 登入方法

如您是本行的網上銀行客戶，即可透過本行的流動應用程式登入手機銀行。方法如下：

- 1) 輸入網上銀行號碼/用戶名稱、網上銀行密碼及驗證碼

如連續五次輸入錯誤的網上銀行密碼，密碼將被凍結，您將無法登入網上銀行及手機銀行。重新啟動密碼，您需親臨本行任何一家分行辦理或按以下步骤致電電話銀行：

1. 致電電話銀行
2. 請按 **5** 「支票服務、綜合月結單或更改網上銀行服務設定」
3. 再按 **6** 「解除被凍結的網上銀行服務」  
或  
於手機銀行登入版面下方選擇重設密碼。

- 2) 利用生物認證登入手機銀行

您亦可使用指定型號的流動裝置登記「生物認證」服務(包括指紋認證及Face ID等)後，即可快捷登入手機銀行。有關指定型號流動裝置名單詳情，請瀏覽本行網頁 [www.chiyubank.com](http://www.chiyubank.com)：「主頁>個人理財>個人手機銀行」。

完成交易後，請登出離開手機銀行服務，以防止您的個人資料外洩。基於保安原因，系統會在您停止操作之後的一段時間自動登出，以防止未經授權的交易。





# 手機銀行 服務指南

## 服務範圍

### 賬戶

- 我的賬戶概覽
- 最近10筆交易紀錄
- 我的賬戶/收款人

### 轉賬及繳費

- 轉賬/轉數快
- 二維碼付款/收款
- 繳付賬單
- 電子支票
- 登記轉數快

### 存款

- 開立定期存款
- 我的定期存款

### 信用卡

- 概覽
- 繳付信用卡
- 現金分期
- 現金存戶

### 證券

- 概覽
- 我的證券賬戶
- 交易記錄
- 買入/賣出
- 市場資訊
- 認購新股/貸款
- 到價提示

### 外匯

- 概覽
- 我的外匯賬戶
- 交易紀錄
- 買入/賣出
- 外幣現鈔兌換價
- 計算機

### 按揭

- 了解按揭
- 我的按揭

### 其他投資

- 貴金屬及外匯孖展
- 貴金屬

### 一般銀行服務

- 分行網絡
- 網上銀行
- 企業網上銀行

### 設定

- 更改密碼
- 更改電郵地址
- 電子提示
- 設定流動保安編碼
- 設定自動櫃員機服務
- 轉賬及繳費額度
- 收款人額度
- 條款及聲明
- 常見問題
- 聯絡我們





## ■ 保安資訊

- 切勿透過任何電子郵件或非本行網頁提供的超連結登入網上銀行。本行不會以電郵方式要求客戶提供賬戶號碼、密碼或任何個人資料。
- 本行採用國際認可的Secure Socket Layer (SSL) 128位元加密技術，保障資料能安全傳送。
- 當您成功登記「生物認證」後，任何儲存於您的手機之生物認證紀錄均能使用「生物認證」。您必須確保只有您的生物認證資料儲存於您的手機能用作使用該裝置，並確保手機上用作儲存生物認證紀錄及登錄「生物認證」的保安密碼或編碼保密。基於保安理由，切勿於您的手機上登記他人的生物認證資料或使用已被破解的手機。
- 您可於登入手機銀行後，選擇「我的 > 設定 > 流動保安編碼設定 > 以生物認證登入及使用流動保安編碼」啟用或取消「生物認證」，或致電本行客戶服務熱線或前往本行各分行取消您的「流動保安編碼」。請注意於取消「流動保安編碼」及/或「生物認證」後，您的生物認證資料仍儲存於您的手機上，您可考慮因應情況自行決定刪除有關資料。
- 如您手機的生物認證紀錄曾經變更或於指定時間內(由本行不時指定)未有使用「生物認證」，您的「生物認證」會被暫停，您需要重設「流動保安編碼」。
- 如您有理由相信您的生物認證資料可能與其他人相同或非常相似，或您的生物認證資料很容易被盜用，切勿使用生物認證資料作生物認證。例如您有雙胞或三胞胎兄弟姊妹的話，切勿使用Face ID功能作認證。
- 如您的生物認證資料正在或將會經歷迅速發展或改變，切勿使用有關生物認證資料作生物認證。例如您正值青少年時期，面部特徵正迅速發育，切勿使用Face ID功能作認證。
- 您須採取一切合理的審慎措施，穩妥保管您的手機。假如您發覺或相信您的手機遺失或被盜用，或曾發生任何未經授權交易，您需要儘快通知本行。
- 為保障您的個人私隱及資金安全，請勿向任何人士透露您的手機銀行賬戶號碼、用戶名稱及手機銀行密碼，並且應不時更改您的手機銀行密碼。如您一段時間沒有更改手機銀行密碼，系統於登入時將有訊息提示更改手機銀行密碼。





## 網上銀行/ 手機銀行 服務指南

### ▶▶▶ 聯絡我們

如有查詢，歡迎親臨任何分行或致電客戶服務熱線(852)2232 3625或  
瀏覽本行網頁[www.chiyubank.com](http://www.chiyubank.com)。



## 風險披露

以下風險披露聲明不能披露所有涉及的風險。在進行交易或投資前，您應負責本身的資料蒐集及研究。您應按本身的財政狀況及投資目標謹慎考慮是否適宜進行交易或投資。本行建議您於進行交易或投資前應尋求獨立的財務及專業意見。假如你不確定或不明白任何有關以下風險披露聲明或在進行交易或投資中所涉及的性質及風險，您應尋求獨立的專業意見。

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。基於市場情況，收益是會變化的，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，請參閱有關銷售文件。客戶應徵詢獨立財務顧問的意見。

## 證券交易的風險

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

## 買賣上市人民幣產品的風險

投資/市場風險 - 與任何投資一樣，人民幣股票產品也有投資風險。二級市場中的人民幣股票產品價格可升可跌，即使人民幣相對港元或其他貨幣升值，投資者的投資亦可能遭受損失。

流通性風險 - 人民幣股票產品是香港市場的一種新投資產品。此等產品未必有常規交易或活躍的二級市場，因此投資者可能無法及時出售所持有的人民幣股票產品投資，或不得不以大幅低於價值的價格折讓此產品。此外，如果中華人民共和國中央政府收緊外匯管制措施，人民幣或人民幣股票產品的流通性將會受到影響，投資者可能面臨更大的流動性風險。

貨幣風險 - 如果投資者為持有人民幣以外的本地貨幣的非內地投資者，在投資人民幣股票產品時將面臨貨幣風險。在買賣人民幣股票產品時，該類投資者需進行本地貨幣及人民幣之兌換，將須支付貨幣兌換成本，即人民幣買入及賣出價格之間的差額。即使投資者的人民幣股票產品價格持續不變，但因為買賣人民幣存在差價，投資者在賣出該產品時也不一定能夠獲得同樣金額的港元。此外，人民幣受限於較為嚴格的外匯管制。儘管中華人民共和國中央政府已放寬限制，允許在香港的銀行經營部分人民幣業務，但人民幣仍不能在香港自由兌換。投資者可能無法在預期時間內進行人民幣兌換及/或無法兌換預期數量，或完全不能兌換，因而帶來投資損失。中華人民共和國中央政府的外匯政策或會改變，對投資者的投資帶來負面影響。

匯率風險 - 人民幣股票產品以人民幣交易和結算，故存在匯率風險。人民幣投資受匯率波動而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。人民幣並不保證不會貶值，人民幣貶值可能會對投資者的人民幣股票產品價值帶來負面影響。因此人民幣股票產品不宜用作對人民幣/港元匯率波動進行投機的投資工具。

違約風險及信用風險 - 一般而言，人民幣股票產品同樣面臨可能與其他貨幣計價股票產品相關的常見違約風險。

人民幣股票產品的表現受到發行人的營運表現及其他各方面因素影響，亦會受到與發行人可能具有的特別身份或特別的業務策略有關的信貨風險所影響。

新興市場風險 - 涉及中國內地市場的人民幣股票產品尤其受制於可能來自內地相關市場/產業/領域的風險以及其他因素如政府政策的改變、稅務和政治發展等。

人民幣兌換限制風險 (只適用於個人客戶) - 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元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。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。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

人民幣兌換限制風險(只適用於企業客戶) - 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元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換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。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。



## 基金交易的風險

投資基金及單位信託基金涉及風險。基金及單位信託基金價格有時可能非常波動。基金及單位信託基金價格可升可跌，甚至可能變成毫無價值。買賣基金及單位信託基金未必一定能夠賺取利潤，反而可能會蒙受損失。往績數字並非未來表現的指標。您在作出任何投資決定前，應仔細閱讀銷售文件。

## 證券孖展的風險

通過寄存抵押品方式為交易集資的虧損風險可以極高。您所蒙受的損失可能會超過您的現金及寄存在本行作為抵押品的任何其他資產。市場狀況可能無法執行備用指令，例如「止蝕」或「限價」指令。您可能會在短時間內被要求存入額外的保證金按金或支付利息。假如未能在指定的時間內提供所需保證金按金或支付利息，您的抵押品可能會被清算而毋須獲得您的同意。然而，您仍然要對您的賬戶內任何因此而出現的短欠數額及在您戶口扣除的利息負責。因此，您應視乎您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宜。

## 貴金屬及外匯孖展買賣的風險披露

槓桿式貴金屬及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帳戶收取的利息負責。額外的保證金的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。

## 有關「雙貨幣投資」、「期權投資」(每個為「該金融產品」)之附加警告聲明

該金融產品乃涉及金融衍生工具的結構性產品。投資決定是由閣下自行作出的，但閣下不應投資在該金融產品，除非中介人於銷售該金融產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該金融產品是適合閣下的。

## 外匯掛鈎投資「雙貨幣投資」(「本產品」)風險披露聲明

### 並非定期存款

本產品並不同等，亦不應被視為定期存款的代替品。本產品並非受保障存款，不受香港的存款保障計劃所保障。

## 外匯掛鈎投資「期權投資」(「本產品」)風險披露聲明

### 並非定期存款

本產品並不同等，亦不應被視為定期存款的代替品。本產品並非受保障存款，不受香港的存款保障計劃所保障。

## 貨幣兌換的風險

外幣投資受匯率波動而產生獲利機會及虧損風險。客戶如將外幣兌換成港幣或其他外幣時，可能受外幣匯率變動而蒙受損失。

(只適用於個人客戶)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。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換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。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。



## 貴金屬存摺賬戶的風險

### 非保本

您於本產品下的投資為非保本的。在最壞情況下，您可能損失全數投資金額。

### 非銀行存款

您於本產品下的投資並不同及不應被視為銀行存款。

### 非計息賬戶

用作投資本產品的產品賬戶並不是一個計息賬戶，亦無任何收益或利息。

### 非受保障存款

您於本產品下的投資並非受保障存款，並且不受香港的存款保障計劃所保障。

### 無任何參考資產的實貨交收

本產品並不涉及任何參考資產實貨交收。您並無任何實貨黃金的任何權利，擁有權或管有權。

### 無抵押品

本產品並無以本行任何資產或任何抵押品作擔保。

### 無保證回報

您在本產品的投資並無保證回報。

### 有別於投資參考資產

投資本產品有別於直接投資參考資產。有關參考資產的市價變動未必會導致您在本產品的投資的價值相應變動。

### 市場風險

本地倫敦金的現行市價或會因多個未能預料的因素而出現大幅波動，（包括但不限於）供求關係轉變，利率波動，通脹，經濟增長及地緣政治局勢緊張等。每個買賣單位的本行賣出價及本行買入價（經已計及本行的利潤率）乃本行經參考本地倫敦金的現行市價後釐定。因此，您在本產品的投資須承受市場風險。

### 本行的信貸風險

您於本產品的投資須承受本行的信貸風險。若本行的財政狀況有任何重大不利變動或會削弱或影響本行履行其在本產品項下的責任的能力。

### 本行的無力償債風險

概不保證您可就本行未能履行其償付責任而獲得保障。倘您投資本產品，您所依賴的是本行而非其他人士的信譽。倘本行無力償債或未能履行其於本產品項下的責任，您僅可以本行的無抵押債權人身份提出申索。在最壞情況下，您可能損失全數投資的資金。

本小冊子並不構成買賣上述任何投資產品或服務的邀約或邀請。

## ▶▶▶ Table of Contents

### ▶ Internet Banking

☞ Introduction	18
☞ Login	18
☞ Features	18
☞ Scope of Services	19
☞ Banking Services	20
☞ Investment Services	22
☞ Financial Information	26
☞ Credit Card Services	27
☞ MPF	27
☞ Other Services	27
☞ Security information	27

### ▶ Mobile Banking

☞ Introduction	28
☞ System Requirement	28
☞ Login	29
☞ Scope of Services	30
☞ Security Information	31

▶ Contact Us	32
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▶ Risk Disclosure	33
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## ▶▶▶ Internet Banking

### 🔍 Introduction

The Internet Banking provided by Chiyu Bank (the “Bank”) allows you to enjoy comprehensive banking and investment services as well as various exclusive offers\*. Together with our reliable security measures, you can manage your transactions with complete peace of mind. If you have not registered for our Internet Banking Services, please visit any of our branches for registration.

\* For details, please contact our staff.

### 🔍 Login

- Please go to <https://www.chiyubank.com/> click **Personal Customers** > **Internet Banking** .
- To access Internet Banking, you should enter your Internet Banking No. / User Name and Internet Banking password. If you have defaulted the use of two-factor Authentication (Mobile Token or Security Device) for login to Internet Banking, after entering your Internet Banking No. / user name and Internet Banking password, please generate a 6-digit Security Code on Mobile Token or Security Device and then enter this code.

### 🔍 Features

#### ❑ Opening of Investment Trading Account via Internet

- Enjoy our hassle-free account-opening service for investment and instant trading via Internet Banking.

#### ❑ Note

- You will be given a “Transaction Number” upon each successful transaction. Please keep this number for future reference.



## Scope of Services

### Banking

- My Account
- Transfer/FPS
- Remittance
- Currency Exchange
- Time Deposit
- e-Cheque
- Physical Cheque
- Monthly Savings Plan
- Consolidated Statement
- Payroll Service Registration

### Bill Payment

- My Bill List
- Bill Payment to Merchants in the Mainland of China
- Regular Bill Payment
- Transaction Record
- Direct Debit Authorisation

### Investment

- Overview
- HK Securities
- HK Securities Margin
- A Share Securities
- A Shares Securities Margin
- Funds
- Precious Metals / FX Margin
- Precious Metals
- Currency Linked Investments
- Investment Deposit
- Structured Investments
- Debt Securities / Certificates of Deposit
- eIPO Subscription / Financing
- Questionnaire on Inv. Preference /Video

### Loans

- Mortgage Loan
- Personal Loan
- Download Form

### Insurance

- Application
- Policy Information
- Download Form

### Credit Card

- Overview
- Payment
- Bill Payment
- Statement Pay by Installment Plan
- Cash Before Card
- Cash Installment
- Transaction Record
- Card Activation
- e-statement Enquiry
- Application Status Enquiry
- Gift Point
- Value-Added Service(s)
- Statement Copy Retrieval

### MPF

- Fund Balance Enquiry
- Last Contribution Enquiry

### e-Statement/ e-Advice

- e-Statement/e-Advice Enquiry
- e-Statement/e-Advice Maintenance
- Paper Statement Request

### RMB

- Services Overview

### Upgrade / Open Service

- *Wealth Management / NCB Wealth Management / CYB Wealth Management*
- *Enrich Banking*
- *i-Free Banking*
- Savings / Current
- HK / A Share Securities
- HK / A Share Securities Margin
- Funds
- Precious Metal / FX Margin
- Debt Securities / Certificates of Deposit

### Assistant

- Message
- Last Ten Transaction Records
- Preset Transaction Overview
- Securities Club
- e-Alert
- e-Subscription
- e-Invitation

### Setting

- My Account
- Limit Setting
- Security Setting
- Set ATM Service
- Set up Credit Card Monthly Online Spending Limit
- Quote Service Plan
- Change Password
- Change Personal Information.
- Change Self-Certification
- Interface Setting
- Create User Name
- Mobile Banking Setting

## Banking Services

### Account Balance Enquiry

- You can enquire the balance of all your registered accounts.
- “Available Balance” means the amount that is immediately available for use.
- “Ledger Balance” includes the deposit amount of cheques and other notes that have been deposited into the account but yet to be cleared.

### Funds Transfer

- Accepts scheduled transfer transaction.
- You can conduct interbank transfer between the bank accounts of CHIYU.
- You can conduct funds transfer in HKD or CNY to the accounts held with other local banks or institutions (including SVF accounts) through Faster Payment System (“FPS”). Under normal circumstances, the funds will be deducted immediately, and arrive at the beneficiary bank or institution immediately.
- You can conduct funds transfers in USD or EUR to the accounts held with other local banks through Express Transfer (RTGS/CHATS). Generally, the funds will be deducted immediately from the remitter's account or on the “Transfer Date”, and the beneficiary bank will receive the funds immediately or in the morning of the “Transfer Date” at the earliest.
- The maximum daily limit of fund transfer to third party accounts is HKD1,000,000\*.

### Remittance

- You can make remittance by T/T Application and BOC Remittance Plus.
- You can make scheduled and standing instruction remittance applications.
- You can view transaction records of Outward / Inward Remittance.
- The daily fund transfer limit for remittance to registered third party account is up to HK\$1,000,000\*.

\* Funds transfer, local bank transfer and remittance to registered third party accounts, the daily total limit is up to HK\$1,000,000.

### Credit Card Payment

- HKD/RMB exchange for foreign currency is available.
- Cross-currency exchange service is available.
- Foreign exchange service of more than 10 currencies is available.
- Accepts the standing instruction of currency exchange.

### Currency Exchange

- HKD/RMB exchange for foreign currency is available.
- Cross-currency exchange service is available.
- Foreign exchange service of more than 10 currencies is available.
- Accepts the standing instruction of currency exchange.

### e-Cheque

- HKD / RMB / USD e-Cheque and e-Cashier's Order are available.
- Issues, deposits and stops e-Cheque and e-Cashier's Order, and enquiry of its status are available.
- Accepts forward-dated issuance and deposit instruction.
- You can issue / deposit up to eight e-Cheque(s) / e-Cashier's Order(s) during each transaction respectively.
- You can email e-Cheque and e-Cashier's Order to the recipient(s).

## e-Statement

- Monthly e-statement of up to 7 years (84 months) as well as daily e-statement and e-advice of the last 90 days are available for you to view, print and download.
- Handles the application for various e-Statements.
- You can amend your e-Statement setting, such as statement language.
- You can submit request for re-issuance of paper statement.

## Time Deposit

- You can arrange HKD, Renminbi and designated foreign currency time deposits transactions.
- You can place or uplift deposit, amend maturity instructions or request deposit records.
- To place foreign currency time deposit, funds can be directly debited from your HKD Account or USD Current Account or Multi-Currency Savings Account, as long as sufficient funds in the same currency are available.
- Funds should be debited from your Renminbi Savings/Current Account, if you want to place a Renminbi time deposit.
- If you wish to amend the maturity instructions for your time deposit, you may do so via Internet Banking or visit your account opening branch, at any working days before the maturity date.
- Time deposit can only be credited to your accounts of the same currency.

## Bill Payment

- The following bills can be paid: Hong Kong Electric, CLP Power, Hong Kong and China Gas, Water Supplies Department, Government Rates, tax, telephone, insurance, Customs & Excise Department - Duty Collection, securities payment, etc.
- Pre-registration will be required for online bill payments to merchants under the categories of "Banking and Credit Card Services", "Credit Services" or "Securities Broker". You may conduct online registration using two-factor authentication or visit any branch for the arrangement.
- You can also make donations to charity organization.
- The maximum daily bill payment limit is HK\$50,000.00. If you wish to increase your payment limit over HK\$50,000.00 on specific government organizations and merchants approved by the Bank, you may increase bill payment limit using two-factor authentication or visit any branch for the arrangement. The payment ceiling of such government organizations and merchants can be reached up to HK\$1,000,000.00.
- The merchant list available for bill payment can be viewed from Internet Banking under the heading **Bill Payment**. Such merchant list may be changed or updated by the Bank from time to time.

## Recent Transaction Enquiries

- You can view records of your transactions.
- You can view transaction records of HKD Savings Account, HKD Current Account, Renminbi Savings Account, Renminbi Current Account, USD Current Account, Multi-Currency Savings Account, and Securities Custody Statement.

## Insurance Service

- Added peace of mind with comprehensive protection.
- You can apply different insurance plans, including Family Comprehensive Protection, Travel Insurance, Home Insurance, Domestic Helper Insurance, Accident Insurance, Golfer Insurance and Private Car Insurance.
- You can view records of insurance applied and renewal applied via Internet Banking.
- You can download the claim form and application form for amendment of policy.

## ❖ Account Registration and Transfer Limit Management

- You can register your accounts, BOC credit cards or amend your daily fund transfer / transaction limit via Internet Banking.
- Two-factor authentication is needed for the registration of third party accounts, accounts at other local banks, beneficiary accounts for remittance, or the increase of your daily fund transfer limit.

## 🔗 Investment Services

With the opening of the investment account via Internet Banking, you can enjoy a wide array of investment services including securities trading, monthly stocks savings, fund trading, bond trading and Precious Metals / FX Margin trading, etc.

Customers are required to use Two-factor Authentication to conduct designated investment transactions of Internet / Mobile Banking:

- Securities / Securities Margin in different markets
  - Trading
  - Monthly Savings Plan
  - eIPO – Subscription / Financing
- Debt Securities / Certificates of Deposit
  - IPO
  - Buy / Sell
- Funds
  - Subscribe
  - Redeem / Switch
  - Monthly Savings Plan

## ❖ Securities Trading

- You can conduct securities trading, amend or cancel trading orders and enquire the status of your trading orders.
- You can trade Hong Kong securities, China A shares and through one securities account.
- Enjoy the flexibility in purchasing securities with the amount of unsettled Sell Orders of securities.
- Stock Trading Instructions
  - You are recommended to check stock prices before trading securities.
  - Provides various order types, including Enhanced Limit Order, Market Order, At-auction Order and At-auction Limit Order (applicable to Hong Kong securities). Limit order (applicable to China A Shares) and Limit Order.
  - Accepts odd lot sell order.
  - If the stock fails to be listed or traded on the specified date, this trading instruction will be cancelled.
  - You are advised to record the transaction number issued at the end of your trading instructions. The transaction number is required when making enquiries, amendments or cancellations of your instructions.
- Change Stock Quantity (Applicable to Hong Kong securities and China A shares)
  - If you intend to reduce the quantity, the new quantity must include those that have already been done (if any).
  - If you intend to increase the quantity, you must cancel the original trading instructions first. Once your cancellation instructions have been confirmed, you can place a new trading order.

- **Change Stock Price** (Applicable to Hong Kong securities and China A shares)
  - For a buy order, the new unit price must be higher than the original order price.
  - For a sell order, the new unit price must be lower than the original order price.
- **You can change or cancel stock orders placed in different channels, include Internet Banking, Mobile Banking, Phone Banking, General Investment Hotline or branch.**
- **Trade Confirmation**
  - For orders placed via Internet Banking and Mobile Banking, trade confirmation will be sent in email and SMS.
  - If you cannot receive any trade/order confirmation via email/SMS, please enter the **Transaction Record** page under **HK Securities/A Shares Securities** section.
- **Corporate Action**
  - The following types of corporate action instructions are allowed to be submitted via Internet Banking: Right Subscription, Open Offer, Share Offer, Preferential Subscription, Scrip Dividend and Offer (subject to the terms and conditions of the corporate actions).
- **Real-Time Stock Quote Service**
  - Provides real-time stock quotes, including bid-ask queues, broker queues, etc.
  - Different stock quote service plans are provided for your choice, including Basic Plan, Monthly Plan and Streaming.
    - **Basic Plan:** Default package for all securities customers. Each customer is entitled to a fixed amount of free real-time snapshot stock quotes each month. Charge will be incurred for extra quote used. (You will be awarded additional free real-time stock quotes for every successful trading.)
    - **Monthly Plan:** A monthly fee for unlimited real-time snapshot stock quotes.
    - **Streaming:** A monthly fee for an auto-updated stock quote.
  - Please refer to **Quote Service Plan** under **Setting** for details of the number of free stock quotes, stock quotes plans and fees.
  - **You can check quote usage of the current month and the previous month via **Quote Meter**.**
- **Price Alert Service**
  - You can pre-set your target stock price. When the market price hits the price, the Bank will send SMS to your mobile phone number that has been registered for the alert service.
  - This service is applicable to Sole name account holders under the Securities Club Diamond Star and Gold Star Membership tiers.
  - Sole name account holders under the Securities Club Silver Star and Bright Star Membership tiers can register for the service for 3 months if their accumulated transaction amounts to HKD1,000,000 equivalent or above in the month.
- **E-Statements**
  - You can access and download daily e-Statements of the last 90 days and monthly e-Statements of the last 18 months anytime via Internet Banking. Also, stock trading records of Hong Kong stocks and China A shares are separately displayed on the same statement for easy reference.

## ■ Securities Margin Trading

- You can open margin account online via "Open / Register Account" in Securities Margin and may conduct HK shares and A shares margin trading once approved.
- A loanable percentage of up to 70% of prevailing market value of the stocks.
- You can access your investment balance, list of securities eligible for margin trading, loanable percentage and transaction records.
- You can conduct Hong Kong & A Shares securities margin trading and margin transfer via our Internet Banking.
- Free SMS notification service is available for your use.



## Monthly Stocks Savings Plan

- According to your own preference, you can invest in selected stocks provided by theBank. The minimum monthly contribution is HKD / CNY 1,000 which will be used for stock purchase after deduction of the transaction fee. For a Plan with a monthly investment amount of HKD / CNY 1,000 or HKD 500 and CNY 500, a maximum of two stocks can be selected for investment. Any additional part over the minimum monthly contribution amount has to be made in the integral multiples of HKD / CNY 500.
- A maximum of twenty stocks can be selected in each plan. A transaction fee equivalent to 0.25% of the total monthly contribution amount is charged for each plan. And the minimum charge is HKD / CNY 50 per month (including brokerage fee, stamp duty, transaction levy and transaction charge). You can also enjoy waivers on safe custody and collection fees of shareholder entitlements (e.g. dividend).
- Monthly contribution can be made through autopay from your securities settlement account or BOC Credit Card. There is no upper limit for the contribution of a Plan made by debit to the securities settlement account, while the upper limit for the monthly contribution of the Plan made by a credit card is equivalent to the credit limit of the card. In addition, you can earn the credit card gift points by settling the contribution payment with BOC Credit Card. The longer the period of the consecutive contributions, the higher the gift point conversion rate is.
- You can sell any stock maintained in the plan at market price (even if the number of shares is less than one lot) to enjoy a higher return.
- To amend or terminate the Plan, simply place instruction with the Bank three business days before the next transaction day.
- Change in the number of stocks, monthly contribution amount or the use of another BOC Credit Card as the debit account will not affect the calculation of "Consecutive Contribution Period".
- Unless otherwise specified, the contribution day of the "Monthly Stocks Savings Plan" is on the tenth day of each month. If such day is not a stock trading day, contribution day will fall on the next stock trading day. If the contribution amount is paid by BOC Credit Card, the contribution amount will be debited 2 business days before the contribution day.
- Transaction day is the next stock trading day after the contribution day. Adding new plan(s) is/are not accepted on the transaction day or the next stock trading day after the transaction day.
- If the required contribution amount cannot be debited by the Bank from your securities settlement account or BOC Credit Card for three consecutive months, the Bank will have the right to terminate the relevant plan without prior notice

## eIPO Application / Financing

- Subscription for new shares can be made in eIPO financing and yellow form via Internet Banking.
- If subscription is made in yellow form or eIPO financing, the allotted shares will be deposited in your securities account directly so that you can trade the shares on the first day of listing.



## ❖ Notional Precious Metals Trading

- With "Notional Precious Metals Passbook Account", you can trade gold bullion of 0.99 fineness, gold bullion of 0.9999 fineness, London gold bullion, London Silver and Zurich platinum.
- You can enquire account details.
- You can enquire precious metal prices.

## ❖ Metals/FX Margin Trading

- Buy or sell gold bullion of 0.99 fineness, Kilo Gold Bar, London Gold, London Silver, a wide choice of foreign currencies and cross.
- Metals / FX Margin trading price enquiry.
- Margin deposits can be in various currencies.
- You can pledge your time deposits as collateral to apply for a credit line in lieu of cash margin.
- No commissions or fees will be charged.

## ❖ Currency Linked Investments

- Contract Summary Enquiry.
- Open Dual Currency Investment and Option Linked Investment.
- Square Contract.
- Reference interest and exchange rates enquiry.
- Calculator for Currency Linked Investments.

## ❖ Funds

- You can subscribe designated Open-end Funds and those Guaranteed Funds within offering period for which we act as the fund distributor via Internet Banking.
- You can check the balance of your Open-end Funds and Guaranteed Funds in custody under the name of bank nominees.
- You can enquire any transaction record that is processed via our branches or Internet Banking for today last 45 days. (*Wealth Management / Enrich Banking / i-Free Banking* customers can enquire transaction records of the last 90 days.)
- You can enquire maximum 12 terms of dividend record for your current funds. You can also enquire the dividend record of the redeemed funds within 3 months.
- Comprehensive Fund Information services include fund prices, fund performance, fund comparison, offering documents and fund factsheet etc.

## Monthly Funds Savings Plan

- Through Internet Banking, you can add a Monthly Funds Savings Plan (the "Plan"), amend the monthly investment amount, currency (available in HKD or fund currency only) and debit account of the Plan, and enquire the details or terminate the Plan.
- The date of contribution and subscription under the Plan is scheduled on the 20th of each month, if such day is a Saturday or a Hong Kong Public Holiday, the date of contribution and subscription will be postponed to the following Hong Kong Bank Business Day.
- The cut-off date for new application, amendment or termination of the Plan is three Hong Kong Bank Business Days (excluding Saturdays) before the contribution date. Any application submitted after the relevant cut-off date will be regarded as an application of the following month.
- You may choose to pay the monthly contributions through direct debit from your settlement account maintained with the Bank or by your BOC credit card. If the monthly contribution is settled via your settlement account, such contribution amount will be debited on the contribution date, however, you are required to maintain sufficient funds in the settlement account in order to pay the contribution amount. If the monthly contribution is settled by BOC Credit Card, such contribution amount will be debited two Hong Kong Bank Business Days (excluding Saturdays) before the contribution date or any other date specified by the Bank and you should ensure that your credit card has sufficient available credit limit to pay the contribution amount.
- If you pay the monthly contribution amount through the settlement account, the minimum monthly contribution amount for the Plan is HKD1,000 (or its equivalent in foreign currencies). If the monthly contribution amount is paid by your BOC Credit Card, the minimum and maximum monthly contribution amount for the Plan is HKD1,000 (or its equivalent in foreign currencies) and HKD20,000 (or its equivalent in other currencies) respectively. In addition, you can earn gift points for contribution made by credit card.
- If you fail to make the monthly contribution for 3 consecutive months, the Bank reserves the right to terminate the Plan.
- If you terminate the Plan within 12 months from the setup date, the Bank reserves the right to charge a handling fee.
- The Bank reserves the right to amend and/or cancel any Plans and/or amend the above terms and conditions at its sole discretion.

## Debt Securities / Certificates of Deposit

- IPO Subscription.
- Trade in secondary market.
- Account details enquiry.
- Debt Securities information enquiry.

## Financial Information

- Up-to-the-minute information keeps you in touch with the market.
- You can enquire the latest deposit interest rates, exchange rates, Metals / FX margin trading price, precious metals trading prices, reference interest rates and exchange rates for Currency Linked Investments, Debt Securities quote, fund information and stock information.

## ✔ Credit Card Services

- You can enquire the accrued balance, minimum repayment amount, date of repayment, credit limit and the bonus points on your credit card account.
- You can view the latest transaction details and transaction history of the previous 3 months.
- The Online Cash Advance and Cash Installment Service allows you turn the available credit limit into cash which can be deposited into your accounts at anytime.
- You can request for monthly e-statement(s) request for re-issue of previous statement(s) and redeem gift.

## ✔ MPF

- You can enquire your MPF account(s).
- You can enquire the latest and last MPF contribution record.

## ✔ Set Up Auto-Sweeping Service

- Once you completed the setting, when the available balance of the designated current account is not sufficient to settle the cheque amount, the Bank will transfer funds from your designated savings account to avoid bounced cheque.

## ✔ Other Services

- A wide range of services to meet your needs. You can require stop payment order and cheque status enquiry, change your password, personal details and security settings.
- You can request for a consolidated monthly statement and current account monthly statement. The statement will be sent to you via mail.
- You can order cheque books which will be sent to you via registered mail or ordinary mail. Crossed cheque will be posted by ordinary mail while bearer cheque will be posted by registered mail. The registered mail fees will be debited directly from your current account.

## ✔ Security Information

- Remember to click on **Logout** to exit from the system after you have finished all your online transactions.
- To protect your privacy and assets, you should not disclose your Internet Banking No. or user name and Internet Banking password to anyone. For enhanced protection, you are advised to change your Internet Banking password regularly.
- Do not access Internet Banking through hyperlinks embedded in e-mails. Be aware that we will never ask you for account number, password or any personal information via e-mails.
- With the use of 128 bit Secure Socket Layer (SSL) encryption, we ensure the security of your data during transmission.
- If there are several consecutive login attempts with incorrect Internet Banking password, the online service will be suspended immediately for the sake of account safety. In this case, please contact your account-opening branch for re-activation.
- In the event that you forget to logout from the Internet Banking, your online access will be disconnected automatically after a short period of inactivity to prevent unauthorized transaction.
- You may choose to use Security Device as your two-factor authentication tool.
- If you want to suspend Internet Banking, you can either use Phone Banking (press **5** and then **5** for "Suspension or Termination of Internet Banking") or visit your account-opening branch. To re-activate the service, you can visit any branch.



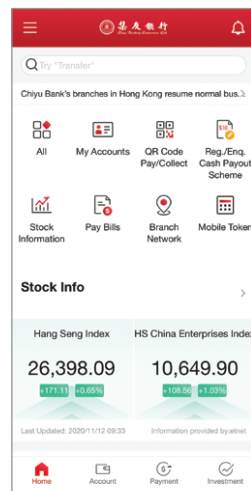
## ►►► Mobile Banking

### 📱 Introduction

Personal Mobile Banking service from CHIYU provides general banking and securities services. The easy and user-friendly interface is ideal for anyone who wishes to use their handset to manage their financial conveniently via any mobile network\* anytime, anywhere.

\* Please check with the relevant telecommunications service providers on the service plan, especially the data roaming charges

Please search for “Chi Yu Bank” at any of the official application stores or scan the QR code to download the Application for free.



### 📱 System Requirement

To ensure customer data security, our recommended platforms will be:

1. iOS 12.2 or above (Default Browser)
2. Android 8.0 or above (Default Browser)



## Mobile Banking Service Directory

### Login

If you are our existing personal Internet Banking customers, you can login to Mobile Banking via CHIYU's mobile application by the following methods.

1. Enter your Internet Banking No. / Username, Internet Banking Password and Verification Code

After 5 consecutive failed attempts to enter the correct Internet Banking Password, the password will be locked and the access to Internet Banking and Mobile Banking will be denied. To unlock the Internet Banking Password, please visit any of our branches or call Phone Banking as follows:

1. Dial in to Phone Banking
2. Press **5** "For cheque service, monthly statement, or change the setting on Internet Banking"
3. Press **6** "Release suspended Internet Banking".  
or  
Select Reset Password below the Mobile Banking login page.

#### 2. Login with your Biometric Authentication

You may also register "Biometric Authentication" service (Fingerprint, Face ID, etc) by using designated mobile devices with a single touch. Please visit our website [www.chiyubank.com](http://www.chiyubank.com): "Main > Personal Banking > Personal Mobile Banking" for the list of designated mobile devices.

Upon completion of transactions, please press Logout to exit from the Mobile Banking to avoid disclosure of your personal information. For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorized transaction.



## Scope of Services

### Accounts

- My Accounts
- Last 10 Transaction Records
- My Account/Payee

### Transfer & Payment

- Transfer/FPS
- QR Code Pay/Collect
- Pay Bills
- E-Cheque
- Register FPS

### Deposit

- Place Time Deposit
- My Time Deposit

### Credit Card

- Overview
- Pay My Card
- Cash Installment
- Cash Before Card

### Securities

- Overview
- My Securities Account
- Transaction Record
- Trading
- Market Information
- Subscribe eIPO/Financing
- Price Alert

### FX

- Overview
- My FX Account
- Transaction Record
- Buy/Sell
- FX Notes Exchange Rate
- Calculator

### Mortgage

- Learn more about Mortgage
- My Mortgage Account

### Other Investment

- Precious Metals/FX Margin
- Precious Metals

### General Banking Service

- Branch Network
- Internet Banking
- CBS Online

### Setting

- Change Password
- Change E-mail Address
- e-Alert
- Set Mobile Token
- Set ATM Service
- Transfer & Payment Limit
- Payee Limit
- Terms & Conditions
- FAQ
- Contact Us





## Security Information

- Do not access Mobile Banking through hyperlinks embedded in e-mails. The Bank will never ask customers to provide the account number, password or any personal information via e-mails.
- With the use of 128 bit Secure Socket Layer (SSL) encryption, we can ensure secure transmission of your data.
- Upon the successful registration of the “Biometric Authentication” on your mobile phone, any biometric credential that is stored on your mobile phone can be used for the purpose of the “Biometric Authentication”. You must ensure that only your biometric credential is stored on your mobile phone to access the device, and ensure the security of the security codes as well as the password or code that you used to store your biometric credential and register the “Biometric Authentication” on your mobile phone. For security reasons, do not register biometric credential of other person(s) on your mobile phone or use jailbroken or rooted mobile phone.
- You can enable / disable the “Biometric Authentication” through “Profile > Settings > Mobile Token Setting > Enable Biometric Authentication Login and Use Mobile Token” on Mobile Banking after login. Or you can contact our Customer Service Hotline or visit any of our branches to suspend your “Mobile Token”. Please note that after you have cancelled the “Mobile Token” and / or “Biometric Authentication”, your biometric credential will be continuously stored on your designated mobile device. You may consider cancelling the data at your own decision.
- If your biometric credential of your designated mobile device has been changed or the “Biometric Authentication” has not been used for a specified period of time (which shall be defined by the Bank from time to time), your “Biometric Authentication” will be suspended. You are required to re-register or reactivate the “Biometric Authentication”.
- You must not use Biometric Authentication if you have reasonable belief that other people may share identical or very similar biometric credential(s) of you or your biometric credential(s) can be easily compromised. For instance, you must not use Face ID for authentication purpose if you have identical twin or triplet sibling(s).
- You must not use Biometric Authentication if the relevant biometric credential(s) of you are or will be undergoing rapid development or change. For instance, you must not use Face ID for authentication purpose if you are an adolescence with facial features undergoing rapid development.
- You should use all reasonable care to keep your mobile phone secure. You should notify us as soon as reasonably practicable if you find or believe that your mobile phone has been lost or stolen or any unauthorised transactions have occurred.
- To protect your privacy and assets, you should not disclose your Mobile Banking No., Username and Mobile Banking Password to anyone. You are advised to change your password regularly. If you have not changed the Mobile Banking password for a designated period, the notification for advising you to change password will be given when you login.



## ▶▶▶ **Contact Us**

For enquiries, please call our Customer Service Hotline (852) 2232 3625 or visit any of our branches or visit our website [www.chiyubank.com](http://www.chiyubank.com).



## Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and customers' investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realizable. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risks of the relevant product. For details of the nature of a particular product and the risk involved, please refer to the relevant offering documents. Customers should seek advice from an independent financial adviser.

## Risk of Securities Trading

The prices of securities 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 profit made as a result of buying and selling securities.

## Risks of Trading of Listed RMB Products

**Investment / Market Risk** - Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

**Liquidity Risk** - RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market in these products may not be available. Therefore you may not be able to sell your investments in the RMB equity products on a timely basis, or you may have to offer them for sale at a deep discount to their value in order to find a buyer.

If the Central Government of the PRC tightens foreign exchange controls, the liquidity of RMB or RMB equity products in Hong Kong will be affected and you may be exposed to greater liquidity risk.

**Currency Risk** - If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

**Exchange Rate Risk** - RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into Hong Kong dollars or other foreign currencies. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

**Default Risk & Credit Risk** - In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

**Emerging Market Risk** - RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

**Conversion Limitation Risk of RMB** (Only applicable to Individual Investors) - 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 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.



Conversion Limitation Risk of RMB (Only applicable to Corporate Customers) - 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 is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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 of Funds Trading**

Risks are involved in investing in funds and unit trusts. The prices of funds and unit trusts may fluctuate, sometimes dramatically. The price of funds and unit trusts may move up or down, and may become valueless. It is likely that losses will be incurred rather than profits made as a result of buying and selling funds and unit trusts. Past performance is not indicative of future performance. You should carefully read the offering documents for details before making any investment decision.

## **Risk of Securities Margin Service**

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 us. 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 of Precious Metal/ FX Margin Trading**

The risk of loss in leveraged foreign exchange trading and precious metals 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.

## **Additional Warning Statement relating to "Dual Currency Investment" and "Option Linked Investment" (each a "Financial Product")**

The Financial Product is a structured product involving derivatives. The investment decision is yours but you should not invest in the Financial Product unless the intermediary who sells it to you has explained to you that the Financial Product is suitable for you having regard to your financial situation, investment experience and investment objectives.

## **Risk Disclosure Statement on Currency Linked Investments - Dual Currency Investment ("this product"):**

### **Not a Time Deposit**

This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.

## **Risk Disclosure Statement on Currency Linked Investments - Option Linked Investment ("this product"):**

### **Not a Time Deposit**

This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.

## **Risk of Foreign Currency**

Foreign currency Investments are subjected 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 Dollars or other foreign currencies.

(Only applicable to Individual Customers) 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.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.



# Internet Banking / Mobile Banking Service Directory

## **Risk of Notional Precious Metals Passbook Account**

### **NOT principal protected**

Your investments in the Product are not principal protected. In the worst case scenario, you could lose your entire investment.

### **NOT a bank deposit**

Your investments in the Product are not equivalent to nor should it be treated as bank deposits.

### **NOT an interest-bearing account**

The Product Account through which the investment in the Product is conducted is not an interest-bearing account with neither yield nor interest.

### **NOT protected deposit**

Your investments in the Product are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

### **NO physical delivery of Reference Assets**

The Product does not involve physical delivery of any Reference Asset. You do not have any rights, ownership or possession of any physical gold.

### **There is NO collateral**

The Product is not secured on any assets or any collateral of the Bank.

### **NO guaranteed return**

There is no guaranteed return on your investment under the Product.

### **NOT the same as investment in the Reference Assets**

Investing in the Product is not the same as investing in the Reference Assets directly. Changes in the market price of the relevant Reference Asset might not lead to exact corresponding change in the value of your investments under the Product.

### **Market risk**

The prevailing market prices of Loco London Gold can be very volatile due to a variety of factors that are unpredictable, including but not limited to changes in the supply and demand relationship, interest rate movement, inflation, economic growth and geopolitical tension. The Bank's Selling Price and the Bank's Purchase Price per Trading Unit which have already incorporated the Bank's profit margins are determined by the Bank with reference to the prevailing market prices of Loco London Gold. Therefore, your investments in the Product are subject to market risk.

### **Credit risk of the Bank**

Your investments in the Product are subject to credit risk of the Bank. Material adverse changes in the financial condition of the Bank may impair or affect the ability of the Bank to meet its obligations under the Product.

### **Insolvency risk of the Bank**

There is no assurance of protection against a default by the Bank in respect of its payment obligations. If you invest in the Product, you are relying upon the creditworthiness of the Bank and of no other person. If the Bank becomes insolvent or defaults on its obligations under the Product, you can only claim as the Bank's unsecured creditor. In the worst case scenario, you may lose your entire investment.

This booklet does not constitute an offer, or an invitation to purchase or sell any investment product or service mentioned above.



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