



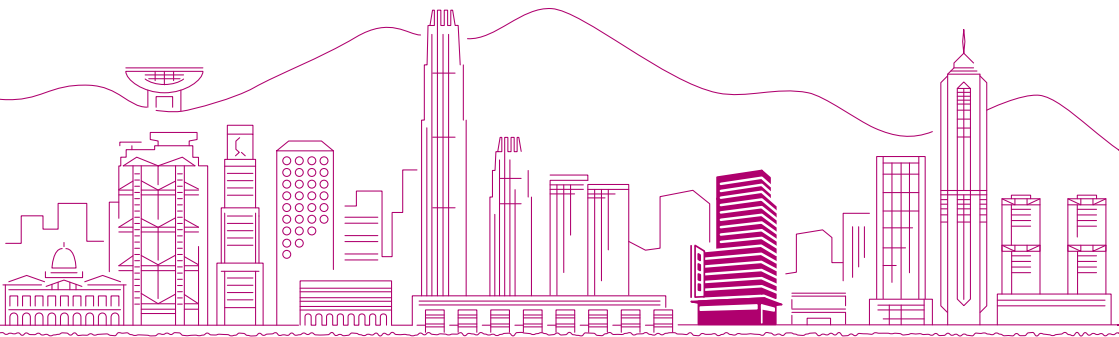
Wealth Management Service Guide



集友銀行
Chiyu Banking Corporation Ltd.

Welcome to *Wealth Management*! You can now enjoy an array of professional financial services and exclusive privileges while planning ahead for a prosperous future.

As your trusted banking partner, your dedicated *Wealth Management* Customer Relationship Manager as well as a team of professionals will tailor make financial solutions to take care of your wealth management and investment needs.



One-stop and professional banking services bring you financial convenience

- 1** Professional service team
- 2** Multiple service channels
- 3** Diversified products and information
- 4** Privileged Offers
- 5** Service and Offer

Professional Service Team

1

Possessing professional knowledge and solid experience, our *Wealth Management* service team provides you with premier services to meet your financial needs.

- **Dedicated Customer Relationship Manager** offers personalised wealth management services to help you define your short, medium and long term financial goals, according to your financial needs, investment risk appetite and investment experience. In addition, the Customer Relationship Manager will perform periodic reviews on your asset portfolio and wealth management strategies to help you plan ahead and achieve your goals with ease

2

Multiple Service Channels

With *Wealth Management's* extensive service network, 24-hour manned phone banking service, as well as an efficient e-banking service and trading platform, you can manage your finances conveniently.

Priority Counter Services

- Exclusive priority counter services at all branches allow you to manage your finances with ease

24-hour manned phone banking service

- 24-hour manned phone banking service enables you to flexibly manage your finances anytime, anywhere

Efficient internet banking service

- Manage various financial transactions via Internet Banking at ease and enjoy preferential handling fees
- With user-friendly interface, Mobile Banking allows you to manage your finances anytime, anywhere
- Interactive 7 x 24 Online Chat service* enables you to contact our Customer Service Representatives for instant banking service enquiries via the interactive chat platform of our Internet Banking

* Only applicable to customers who take up *Wealth Management* service in sole-name.

A wide range of financial services including account management, deposit, investment and insurance are provided to meet your financial needs.

All-round investment services

■ One-stop Securities Services

- Comprehensive Hong Kong stocks and China A shares (Shanghai / Shenzhen) trading and margin services help you capture China and Hong Kong investment opportunities
- Brand-new **“Family Securities Account”** Service allows you to open multiple Family Securities Accounts on top of your personal Securities Account, under the respective names of your family members as identification, enabling you to enjoy securities trading and Monthly Stocks Savings Plan services conveniently and to achieve your family's financial goals

■ Diversified Investment Products

Other diversified products are also available to help you grow your wealth, including:

- Funds
- Bonds
- Equity Linked Investment
- Currency Linked Investment
- Foreign exchange
- FX Margin Trading
- Precious metals

3

Diversified Products and Information

Flexible loan services

- *Wealth Management* Secured Overdraft Service

By pledging designated assets* as collateral, you can obtain a standby overdraft facility and manage your funds with greater flexibility

* For details of the loan ratio of the above designated assets, please contact the staff of CYB.

- A Spectrum of Personal Lending Solutions

Instalment loan / revolving credit are also available to help you manage your finances flexibly

- Smart Mortgage Scheme

A mortgage scheme with deposit account and preferential interest rate allows you to earn higher interest returns on your savings while realising your dream of home ownership

- Diversified Loan Products

Other diversified loan products are also available to meet your needs

Chiyou Deposit-Linked Mortgage Scheme

- Diversified life insurance products include lifetime coverage, endowment plan, retirement protection, etc., enabling you and your family to enjoy hassle-free protection
- Medical, travel and home insurance plans are provided for you to cope with unexpected charges

Customised market news

- Through e-Subscription service*, you can receive customised information through e-mail or SMS regarding your account status, market updates and product information. You can also opt to receive information relevant to your lifestyle and interests for enjoying the finer things in life

* Only applicable to customers who take up *Wealth Management* service in sole-name.

Privileged Offers

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As our *Wealth Management* customer, you can enjoy the following banking service offers¹:

- Preferential interest rates for deposits and loans
- Preferential fees for fund subscriptions
- Preferential fees for investment services
- Foreign exchange offers
- Auto-Sweeping Service²
- Fee waivers or discounts for banking services and product offers including telegraphic transfer, issuance of cashier's order/gift cheque, RMB / foreign currency exchange, investment product and time deposit offer
- Up to HK\$30,000 or RMB30,000 daily cash withdrawal limit³ for the *Wealth Management Card*⁴
- Preferential offers on safe deposit boxes

Remarks:

1. For details of the offers, please visit www.chiyubank.com or contact your Customer Relationship Manager.
2. *Wealth Management* customers can apply for HKD, USD and RMB Auto-Sweeping Service. The pre-set maximum limit of Auto-Sweeping is HK\$10,000 (for HKD account), USD1,200 (for USD account) and RMB8,000 (for RMB account). Customers can re-set the maximum limit, the self-designated maximum limit of Auto-Sweeping is HK\$100,000 (for HKD account), US\$12,000 (for USD account) and RMB80,000 (for RMB account). This 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 working date of Chiyu Banking Corporation Ltd (the "Bank"), 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. Please refer to the policy provisions issued by insurers for details (including detailed terms, conditions and exclusions) of the insurance plans. If customer's designated Current Account has subscribed for both *Wealth Management* Secured Overdraft Facility and "Auto-Sweeping" service, system will transfer the fund from *Wealth Management* Secured Overdraft Facility first to designated Current Account whenever there does not have sufficient fund to settle the cheque at the cut-off time of any the Bank's working day, Auto-Sweeping Service will only be used in case *Wealth Management* Secured Overdraft Facility cannot fully settle the outstanding.
3. *Wealth Management Card* is subject to the relevant terms. For details, please refer to the Bank's materials on "General Information for Retail Banking", "Supplementary Information on Renminbi Services", "General Banking Services Charges" and other relevant documents.
4. The daily cash withdrawal limit of a *Wealth Management* customer is HK\$30,000 or RMB30,000. The daily cash withdrawal limit can be adjusted (in multiple of 1,000) to HK\$10,000 or RMB10,000 upon the *Wealth Management* customer's request. For details, please contact your Customer Relationship Manager.

CYB strives to serve you better.
For enquiries, please call our
***Wealth Management* Service Hotline at (852) 2232 3638**
or visit any branch of CYB.

Website

www.chiyubank.com

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

General terms:

- *Wealth Management* service (the "Service") offered by the Bank is only applicable to personal customer in sole name.
- Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the Service Guide.
- This Service Guide gives an introduction to the products, services and offers under this Service. Please refer to the *Wealth Management* Services and Offers Table for details on the *Wealth Management* Card, service charges, secured overdraft and the above offers. For details of the other products and services listed above are subject to relevant terms. For details, please refer to the relevant promotion materials or contact the staff of the Bank.
- The Bank is one of the insurance agents of the above mentioned insurance services.
- The Bank reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the English and Chinese 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. Auto-Sweeping Service

1.1. Definitions and Interpretation

- 1.1.1. “Account Holder(s)” means the holder(s) of the Funds Recipient Account and the Funds Source Account;
- 1.1.2. “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 ;
- 1.1.3. “Cut-off Time” means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal;
- 1.1.4. “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;
- 1.1.5. “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”;
- 1.1.6. “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”.

1.2. Subject to these Terms, the Bank shall provide this Auto-Sweeping Service to the Account Holder(s).

1.3. 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.

1.4. 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.

1.5. 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.

- 1.6. 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.
- 1.7. 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.
- 1.8. Accounts registered for this Auto-Sweeping Service must be accounts held with the Bank.
- 1.9. 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.
- 1.10. 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.

Risk Disclosure / Important Notes:

Risk Disclosure 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.
- **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 Chinese Central Government 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 HKD 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:** 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. Investors should note the risks of concentration of investment in a single country / region or market.

Risk Disclosure 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 profits made as a result of buying and selling securities.

Risk Disclosure of Securities Margin Service:

- The risk of loss in financing a transaction by deposit of collateral is significant. Due to the prices of securities fluctuate, sometimes dramatically, 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 so as to limit your losses. 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 risk tolerance, investment experience, financial situation, investment objectives, investment horizon and investment knowledge. It is likely that losses will be incurred rather than profits made as a result of buying and selling securities.

- You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the “Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect” in our website or contact the staff of the Bank.

Risk Disclosure of Trading A Shares via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect:

- Not protected by Investor Compensation Fund: Investors should note that any SH Northbound Trading or SZ Northbound Trading under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will not be covered by Hong Kong’s Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any SH Northbound Trading and SZ Northbound Trading as well.
- Quotas used up: When the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted.
- Trading day difference: As mentioned above, Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So, it is possible that there are occasions when it is a normal trading day for the Mainland China market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is not trading.
- Restrictions on selling imposed by front-end monitoring: For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.
- The recalling of eligible stocks: When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect for above-mentioned reasons, the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchanges.
- Risks of client assets received or held outside Hong Kong: Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

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 HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

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 Currency Linked Investments:

Currency Linked Investment is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity. Currency Linked Investment is not secured by any collateral. You will be taking the credit risk of the Bank. In the worst case, you could suffer a total loss of your principal amount and the potential interest amount. Investing in Currency Linked Investment is not the same as buying the linked currency directly. Currency Linked Investment - Dual Currency Investment is not principal protected. In the worst case scenario, you could lose all of the principal amount and the interest amount. Currency Linked Investment - Option Linked Investment is principal protected only if held till maturity. Currency Linked Investment is a structured product involving derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives. Currency Linked Investment is NOT equivalent to, nor should it be treated as a substitute for, time deposit. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Risk Disclosure of Fund:

- Investment in Investment Funds involves significant risks. It is impossible to describe every risk associated with such an investment 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 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.
- 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 risk of the relevant product. Customers should seek advice from an independent financial adviser.
- 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.
- Investment in Investment Funds is different to placing moneys on deposit with us or anywhere else. The Investment Funds are not our or any of our affiliates' deposit or other obligations, nor are they guaranteed by us or any of our affiliates.
- Certain Investment Funds may invest in higher yielding securities rated lower than investment grade (i.e. debt securities rated below BBB- by Standard & Poor's or below Baa3 by Moody's). Below investment grade securities may be considered speculative and can include securities that are unrated or in default. As a result, investment in those Investment Funds is subject to a higher degree of credit risk than investment in higher rated, lower yielding securities.

- Prior to investing in any Investment Fund, you should carefully consider (a) the possible tax consequences, (b) the legal requirements and (c) any foreign exchange control requirements which you might encounter under the laws of the countries of your incorporation, citizenship, residence or domicile which might be relevant to the purchase, sale, subscription, holding, switching or disposal of the shares or units in Investment Funds.
- The returns of the investment fund are calculated in its base currency. If your home currency is different from the Investment Fund currency or the Investment Fund's reference currency, changes in currency exchange rates may erode your investment gains or widen your investment losses.
- Foreign currencies / RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currencies / RMB may result in losses in the event that the customer converts the foreign currencies / RMB into HKD or other foreign currencies.

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 of Equity Linked Investments:

Our ELIs are complex products. ELIs are not time deposits and are unlisted structured investment products containing derivatives, they are not covered by the Investor Compensation Fund. ELIs are not principal protected, so you could lose all of the principal amount and the interest amount. You should exercise caution in relation to our ELIs. Before you decide whether to invest in our ELIs, you should read this information memorandum, the financial disclosure document, the relevant product booklet and the relevant indicative term sheet (including any addendum to this information memorandum, the financial disclosure document and/or the relevant product booklet as set out in the relevant indicative term sheet) (together "Offer Documents"), be willing to assume the risks associated with such an investment, and seek independent professional advice when needed.

Risk Disclosure of Precious Metals:

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.

Important Notes of Insurance:

- The life insurance plan that is underwritten by BOC Group Life Assurance Company Limited ("BOC Life") / China Life Insurance (Overseas) Company Limited ("China Life (Overseas)"). The general insurance plan that is underwritten by Bank of China Group Insurance Company Limited ("BOCGI") / China Taiping Insurance (HK) Company Limited ("CTPI(HK)"). The Bank is the major insurance agency appointed by corresponding insurers.
- BOC Life / China Life (Overseas) / BOCGI/ CTPI(HK) ('insurers') are authorised and regulated by the Insurance Authority to carry on long term life insurance business and general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- The Bank is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2899).

- Insurers reserve the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application. The Plan and the supplementary riders are subject to the formal policy documents and provisions issued by Insurers. Detailed terms and conditions are subject to the official policy document issued by Insurers. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- The Bank is the appointed insurance agency of insurers for distribution of life / general insurance products. The life / general insurance product is a product of insurers but not the Bank.
- Insurers reserve the right to amend, suspend or terminate the Plan at any time, and to amend the relevant terms and conditions. In case of dispute(s), the decision of Insurers shall be final.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; whilst any dispute over the contractual terms of the Plan should ultimately be resolved between the Insurance Company and the customer, where practicable and appropriate, the Bank will provide reasonable assistance to the customer in the dispute resolution process.

Risk Disclosure of RMB Insurance Services:

RMB policies are 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 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.

Important Notes:

The above risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial situation, investment experience, investment objectives, risk tolerance and ability to understand the nature and risks of the relevant product. 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.

The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Investments (include RMB investments) involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

This Service Guide does not constitute any offer, solicitation, recommendation, comment or any guarantee to buy, subscribe, or trade of any investment product or service.

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.

Wealth Management Services and Offers

1. Wealth Management service fee

- You can enjoy the full range of Wealth Management services by maintaining a "Total Relationship Balance" of HK\$1 million or above.










"Total Relationship Balance" (HK\$)	Monthly Service Fee (HK\$)
1 million or above	Waived
Below 1 million	280



- 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^a (including Securities, Securities Margin, Bonds, Funds, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the life insurance plans^b, outstanding balance of other loans^c and the vested balance of the Mandatory Provident Funds ("MPFs")^d; and
 - mortgage payments^e, and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"^f.
- The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and 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.

Remarks:








- 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.
- 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 the Bank excluding the overdraft under the current accounts, mortgage loans.
- Only apply to the MPFs with BOCI-Prudential Trustee Limited ("BOCPT") as the Trustee. Customers are required to authorize BOCPT to transfer their MPF account data to the Bank. For details, please contact our staff.
- (i) Excludes any prepayment amount; (ii) For the Chiyu Ideal Mortgage Scheme, the next monthly minimum payment will be counted.
- 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 holds 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 and conditions for the services.

2. Wealth Management Card¹

- Worldwide cash withdrawal services are available via ATMs in multiple networks including ATMs displaying the logos of ² or ³.
- Card spending at merchant outlets displaying the logo of ⁴ in Hong Kong or  worldwide.
- You can enjoy the convenience of contactless payments with *Wealth Management Cards* and wide reach of UnionPay network. You can tap your *Wealth Management Card* (with "UnionPay QuickPass" ) at sales points with "UnionPay QuickPass"  in Hong Kong or outside Hong Kong, and then enter the password to complete the payment instantly, without card insertion.
- When using the  network, you can enjoy the convenience of dual currency settlement and savings on currency conversion cost with a *Wealth Management Card* linked to both HKD account and RMB account. Transactions conducted via the  network (including cash withdrawal and card spending) and settled in RMB will be debited from the RMB account whereas transactions settled in HKD or foreign currencies will be debited from the HKD account.
- Upon activation of the "Auto-transfer" function for *Wealth Management Card*, when you withdraw cash or make card spending with *Wealth Management Card* via the  network and if the outstanding balance of the transaction account in *Wealth Management Card* is insufficient to settle the total transaction amount, such total transaction amount will be automatically debited from the other account maintained in *Wealth Management Card* provided that it has sufficient funds to settle the total transaction amount.
- The daily transaction limit for *Wealth Management Card* transaction:

Types of Transaction	Maximum Daily Limit ⁵
Cash withdrawal	HKD / RMB30,000 ⁶
Transfer between the registered accounts of the card in the same currency	Up to the available balance within the accounts (No limit)
Transfer to other accounts not registered under the card  Point-Of-Sales transaction ("POS")  POS	HKD / RMB50,000 ⁷ (shared transaction limit)
Bill Payment Services "Jet Payment" "PPS" (not applicable to RMB account linked to <i>Wealth Management Card</i>)	HK\$100,000 (shared transaction limit)

Remarks:

1. *Wealth Management* Card is subject to the relevant terms. For details, please refer to the Bank materials on "General Information for Retail Banking", "Supplementary Information on Renminbi Services", "General Banking Services Charges" and other relevant documents.
2.  refers to the Joint Electronic Teller Services Limited. A handling fee will be levied if you make cash withdrawals via ATMs of  network outside Hong Kong. You are also required to abide by the terms and conditions stipulated by the relevant banks and the network service provider(s).
3.  refers to China UnionPay. A handling fee will be levied if you make cash withdrawals via  ATMs of network. You are also required to abide by the terms and conditions stipulated by the relevant banks and the network service provider(s).
4.  refers to EPS Company (Hong Kong) Limited.
5. The maximum daily limit of cash withdrawal, card spending, transfer and bill payment will be calculated on the basis of each *Wealth Management* customer (regardless of the number of *Wealth Management* cards held by each customer). For transactions involving RMB, please refer to the "Supplementary Information on Renminbi Services".
6. The daily cash withdrawal limit of a *Wealth Management* 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 the *Wealth Management* customer's request. For details, please contact your Customer Relationship Manager.
7. The maximum daily limit for transfer in the same currency to other accounts, and the maximum daily limit for card spending transactions conducted via  and  is HK\$50,000 or RMB50,000 (depending on the transaction currency). The daily limit can be adjusted (in multiple of 1,000) to HKD 0 or RMB 0 upon the *Wealth Management* customer's request. For details, please contact your Customer Relationship Manager.

3. Wealth Management Secured Overdraft Facility¹

- The overdraft limit of the *Wealth Management Secured Overdraft Facility* is calculated on the basis of the Secured Asset Value multiplied by the Loan Ratio, and is automatically adjusted daily.

Types of Secured Asset	Item	Loan Ratio	Handling Fee	Interest Rate (per annum)
Time Deposits	HKD, USD	100% of the deposit amount	Waived	Prime Rate ² -1% or HIBOR, whichever is higher
	AUD, CAD, CHF, EUR, GBP, JPY, NZD	80% of the deposit amount		
Securities ³	Hang Seng Index Constituent Stocks ⁴	Up to 70% of the market value		

Remarks:

1. The Bank reserves the right to change the types of secured asset, loan ratio, overdraft limit and overdraft interest rate at its absolute discretion without prior notice.
2. Prime Rate refers to Hong Kong Dollar Prime Rates quoted by the Bank from time to time.
3. Secured assets of securities will be subject to the prevailing list announced by the Bank from time to time. For details, please contact your Customer Relationship Manager.
4. Secured assets of securities exclude shares of such companies to be given as security for any advances, loans or credit facilities that are prohibited by laws, regulations, rules and practices, including but not limited to the shares of connected company. For details, please contact your Customer Relationship Manager.

4. Wealth Management Manned Phone Banking - Services Operating Procedure and Guideline

Accept tone-calls only

Wealth Management 24-hour Manned Phone Banking Service Hotlines

Telephone No.	Steps
English 2232 3887	<ul style="list-style-type: none"> ▼ Choose services: 1 Securities Trading¹ 2 FX Margin Trading 3 Other Transaction and Enquiries ▼ Enter "<i>Wealth Management</i> customer no." (8 digits) ▼ Enter password (6 digits) ■ Automatically connected to Customer Service Representative to handle you transaction

How to change your password?

Wealth Management 24-hour Manned Phone Banking Service Hotlines and Designated Investment Services Hotline

Call our General Hotline

English

2232 3887

▶ Press **6** "Password change"

Wealth Management Manned Phone Banking - Services Operating Procedure and Guideline

Designated Investment Service Hotlines

Steps: Enter "Internet / Phone Banking no." (8 digits or 14 digits) > Enter Password (6 digits) > Automatically connected to Customer Service Representative to handle your transaction

Categories	Telephone No.	Services Covered	Service Hours ⁴
	English		
Securities Trading	2232 3638	<ul style="list-style-type: none"> Securities Trading Stock Price Inquiry 	MON - FRI According to HKEX trading hours
		<ul style="list-style-type: none"> Order Reply 	MON - FRI 9:00 am - 5:30 pm SAT 9:00 am - 1:00 pm
<ul style="list-style-type: none"> Securities Margin Trading Margin Deposit & Withdraw 		MON - FRI 9:00 am - 5:30 pm	
<ul style="list-style-type: none"> Foreign Exchange Margin Trading (USD) Order Placement Appoint Position Squaring 		MON - FRI 5:00 am - 4:00 am (the following day)	
<ul style="list-style-type: none"> Margin Deposit & Withdraw 		MON - FRI 5:00 am - 4:00 am (the following day) SAT 5:00 am - 1:00 pm	
<ul style="list-style-type: none"> Currency Linked Investments Series 		MON - FRI 9:00 am - 7:00 pm	
<ul style="list-style-type: none"> Debt Securities Trading² Precious Metals 		MON - FRI 9:00 am - 5:00 pm	
<ul style="list-style-type: none"> Other Deposits Services 		MON - FRI 9:00 am - 5:00 pm SAT 9:00 am - 1:00 pm	
Other Investment Services			

Remarks:

- Securities Margin Trading should refer to the specified hotline.
- Please contact our staff for the dealing date and time of the specified debt securities trading.
- The service hours mentioned above are for references only. It may subject to change by the factors of Winter time, Summer time, overseas holidays and Hong Kong Stock Exchange.

