



Wealth Management Service Guide



集友銀行
Chiyu Banking Corporation Ltd.

歡迎

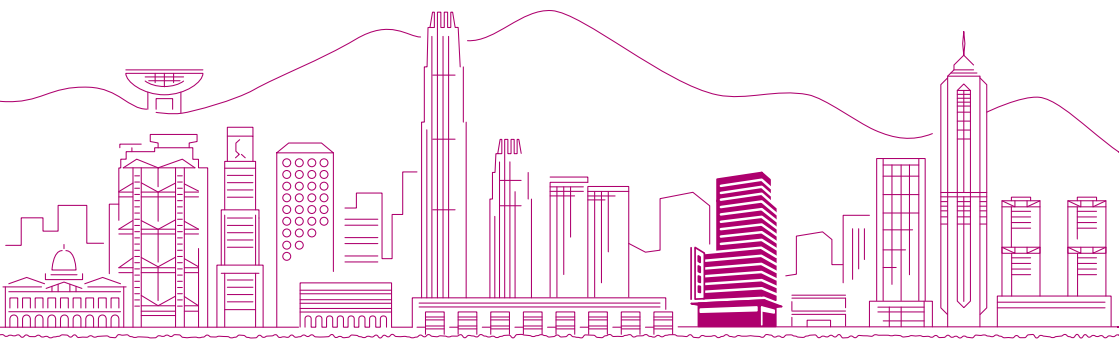
成為「集友理財」的客戶！自此享受一系列專業理財服務和非凡禮遇，成就未來。

作為您的理財伙伴，專屬於您的「集友理財」客戶經理及其專業服務團隊，將為您度身籌劃最合適的理財方案，全面滿足您的財務及投資需要，助您捕捉投資良機，提升財富增值潛力。

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.



一站式的專業理財服務，讓您盡享理財便利

- 1** 專業服務團隊
- 2** 全面服務渠道
- 3** 多元化產品及資訊
- 4** 精彩禮遇
- 5** 服務及優惠一覽表

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

專業服務團隊

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「集友理財」的服務團隊憑藉豐富的专业知識及經驗，為您提供優質的理財服務，全面滿足您的理財需要。

- **專屬客戶經理**為您提供貼心的財富管理服務，按照您理財需要、投資風險取向及投資經驗等，助您訂定短期、中期及長期理財目標及計劃，並為您定期評估資產組合與理財策略，助您計劃未來，輕鬆實現夢想

「集友理財」憑藉遍佈全港各區的銀行服務網絡、24小時專人接聽電話銀行服務，以及便捷的電子服務及交易平台，讓您盡享理財便利。

優先櫃檯服務

- 全線分行的「集友理財」優先櫃檯服務，讓您理財快人一步

24小時專人接聽電話銀行服務

- 24小時專人接聽熱線，讓您隨時隨地處理個人財務，盡享理財便利

便捷的網上銀行服務

- 透過網上銀行可輕鬆辦理個人財務交易，手續費特低
- 簡易清晰的手機銀行，讓您隨時隨地處理個人財務
- 7x24小時全天候「在線對話」服務*讓您透過網上銀行互動平台向集友理財的客戶服務專員即時查詢各項銀行服務

* 只適用於以單名名義選用「集友理財」服務的客戶。

「集友理財」提供一站式理財服務，由賬戶管理、存款、投資，以至保險等一應俱全，全面照顧您的理財需要。

全面的投資服務

■ 一站式證券服務

- 全面的港股及中國A股(上海/深圳)買賣及孖展服務，助您捕捉中港投資機遇
- 嶄新的「**家庭證券賬戶**」服務讓您於個人證券賬戶以外開立多個「家庭證券賬戶」，並以您的家庭成員名稱作賬戶識別，方便享用證券買賣及月供股票等服務，實現家庭理財目標

■ 多元化投資產品

我們更為您提供多元化的投資產品，助您理財創富，包括：

- 基金
- 債券
- 股票掛鈎投資
- 外匯掛鈎投資
- 外匯
- 外匯孖展
- 貴金屬

靈活貸款服務

- 「集友理財」備用抵押透支服務

讓您可通過抵押指定資產*獲取透支額度，調動資金更方便

*有關上述指定資產的透支成數等詳情，請向集友銀行職員查詢。

- 周全的私人貸款計劃

包括分期/循環貸款等，讓您靈活周轉

- 「友合息」按揭計劃

提供特惠利率存款賬戶的按揭計劃，讓您在置業之餘，賺取更高的儲蓄存款利息回報

- 多元化貸款產品

另備有多元化貸款方案切合您的個人所需

周全保障計劃

- 多元化人壽保險計劃，包括終身保障、儲蓄壽險、退休保障等，讓您及家人獲得最周全的保障
- 醫療、旅遊及家居保險，助您應付突如其來的變化

自選市場資訊

- 自選資訊服務*讓您透過電郵或短訊選擇收取電子資訊，包括賬戶情況、最新市場或產品資訊。您亦可按個人喜好選擇收取生活品味資訊，體驗非凡生活

*只適用於以單名名義選用「集友理財」服務的客戶。

作為「集友理財」客戶，您更可享一系列銀行服務優惠¹，包括：

- 特優存款及貸款利率
- 基金認購費優惠
- 投資服務費優惠
- 外幣兌換優惠
- 自動轉撥服務，讓您享用貼心的簽發支票保障服務²
- 多項銀行手續費豁免、折扣及產品優惠，包括電匯、本票 / 禮券、人民幣 / 外幣兌換、投資產品及定期存款等優惠
- 「集友理財」提款卡³高達港幣30,000元或人民幣30,000元⁴每日提款上限
- 保管箱優惠

備註：

1. 有關優惠詳情，請瀏覽www.chiyubank.com或與您的客戶經理查詢。
2. 「集友理財」客戶可申請使用港元、美元及人民幣的「自動轉撥服務」。預設的自動轉撥上限為港幣10,000元(港元賬戶)、美元1,200元(美元賬戶)及人民幣8,000元(人民幣賬戶)。客戶亦可按需要另行設定有關限額，自設的自動轉撥上限為港幣100,000元(港元賬戶)、美元12,000元(美元賬戶)及人民幣80,000元(人民幣賬戶)。自動轉撥服務只適用於指定的往來賬戶在任何集友銀行有限公司(「本行」)營業日的截止時間不足以支付有關票款的情況，且轉撥金額不超過本行不時釐定或客戶設定的最高限額。如支票總金額超出轉撥最高限額，即使其中單一支票票額低於最高限額，自動轉撥服務將不獲執行。如自動轉撥服務的轉撥金額成功填補透支本金，透支本金將按本行不時公佈的透支利率計算利息，客戶需於本行指定的日期前支付利息。如客戶指定的往來賬戶同時選用「集友理財」備用抵押透支及自動轉撥服務，在任何本行營業日的截止時間不足以支付有關票款的情況時，系統會優先選用「集友理財」備用抵押透支以支付票款，然後才選用自動轉撥服務。
3. 「集友理財」提款卡受有關條款約束，詳情請參閱本行的「零售銀行服務一般說明」、「人民幣業務附加說明」、「一般銀行服務收費表」及其他相關文件。
4. 每位「集友理財」客戶可提取現金的每日最高限額為港幣30,000元或人民幣30,000元。「集友理財」客戶可要求調整現金提款的每日最高限額(以每1,000為單位)，最低為港幣10,000元或人民幣10,000元。詳情請向您的客戶經理查詢。

**集友銀行竭誠為您服務，
歡迎隨時致電「集友理財」服務熱線 (852) 2232 3638
或親臨集友銀行屬下任何一家分行查詢。**

網址

www.chiyubank.com

提示: 借定唔借? 還得到先好借!

一般條款：

- 「集友理財」服務(「本服務」)由集友銀行提供，只適用於個人客戶，以單名方式開立。
- 客戶可同時享用上述各項優惠，但不可與其他非列於本服務概覽的優惠同時使用。
- 本服務概覽載有本服務項下的各項產品、服務及優惠的簡介。就「集友理財」提款卡、服務費用、透支抵押及上述各項優惠的詳情，請參閱「集友理財」服務及優惠一覽表。有關上述其他產品、服務與優惠受有關條款約束，詳情請參閱相關宣傳品或向本行職員查詢。
- 本行為上述保險服務的保險代理之一。
- 本行保留隨時修訂、暫停或取消上述產品、服務與優惠以及修訂相關條款的酌情權而毋須事先通知。
- 如有任何爭議，本行保留最終決定權。
- 如本服務概覽的中、英文版本有歧異，概以中文版本為準。

「自動轉撥服務」條款及細則（“條款”）

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

1. 「自動轉撥服務」

1.1. 定義及釋義

1.1.1. 「賬戶持有人」指「存入賬戶」及「扣款賬戶」的持有人。

1.1.2. 「營業日」指(a)銀行在香港開門營業的日子或(b)就指定服務而言，本行提供該指定服務日子；惟星期六、日及公眾假期除外；

1.1.3. 「截止時間」指本行為釐定透支本金而不時指定的營業日的某個時間；

1.1.4. 「透支本金」指於營業日的截止時間在「存入賬戶」所透支的本金總額，或於該營業日在「存入賬戶」內扣除的支票總額，以較少者為準；

1.1.5. 「存入賬戶」是以賬戶持有人名義在本行開立的往來賬戶，並由賬戶持有人指定且由本行接納為「存入賬戶」；

1.1.6. 「扣款賬戶」是與「存入賬戶」貨幣相同且以賬戶持有人名義在本行開立的儲蓄賬戶，並由賬戶持有人指定且由本行接納為「扣款賬戶」。

1.2. 本行僅在本條款的規限下向賬戶持有人提供本自動轉撥服務。

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

(a) 在該轉撥前，「存入賬戶」沒有備用抵押透支、或其備用抵押透支低於「透支本金」（如適用）；及

(b) 在該轉撥前，「扣款賬戶」的可用及未負債金額超出或等同「透支本金」；及

(c) 「透支本金」不得超出本行不時全權指定的最高限額、或由賬戶持有人不時所設定的最高限額。

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

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

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

- 1.7. 在不影響上述條文的一般性情況下，「存入賬戶」或/及「扣款賬戶」因任何原因被凍結，本行可在任何時間並在沒有發出通知的情況下拒絕履行本自動轉撥服務而毋須承擔責任。
- 1.8. 登記用作本自動轉撥服務的賬戶必須為在本行開立的賬戶。
- 1.9. 受限於本條款，若有關轉撥不符合本自動轉撥服務的資格，本行將相應履行各方之間就「存入賬戶」、「扣款賬戶」、其他賬戶或服務已存在的任何其他安排。為免存疑，並在不影響本條款的任何條文的情況下，本自動轉撥服務項下進行的轉撥均受本條款所規限，而在其他任何安排項下提供或進行的轉撥或交易則受各方之間訂立的現有協定所規限。
- 1.10. 如您已持有自動轉撥服務，自動轉撥服務的每日最高轉撥額將按您於本行的最高客戶層級而調整，詳情請向本行職員查詢。

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

風險聲明 / 重要注意事項：

買賣上市人民幣產品的風險聲明：

- 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。
- 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，投資者在賣出此類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。中國中央政府的匯率政策或會改變，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。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。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聲明：人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。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。投資者應注意投資於單一國家/地區或市場須承擔潛在的集中性風險。

證券交易的風險聲明：

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。

證券孖展的風險聲明：

- 藉存放抵押品而為交易取得融資的虧損風險可能極大。因證券價格有時可能會非常波動，您所蒙受的虧蝕可能會超過您存放於本行作為抵押品的現金及任何其他資產的價值。市場情況可能使備用買賣指示，例如「止蝕」或「限价」指示無法執行，而未能將虧蝕局限。您可能會在極短時間內被要求存入額外的保證金款額或繳付利息。假如您未能在指定的時間內支付所需的保證金款額或利息，您的抵押品可能會在未經您的同意下被出售。此外，您將要為您的賬戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，您應根據本身的風險承受能力、投資經驗、財政狀況、投資目標、投資期及投資知識，仔細考慮這種融資安排是否適合您。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。
- 投資上海或深圳A股前應充分瞭解有關詳情、風險、收費及注意事項，詳情請瀏覽本行網頁中「經滬港通、深港通買賣中國A股及進行中國A股孖展交易的注意事項」或向本行職員查詢。

經滬港通、深港通買賣中國內地A股的風險聲明：

- 不受投資者賠償基金保障：投資者須注意，香港的投資者賠償基金並不涵蓋滬股通及深港通。此外，中國內地投資者保護基金亦不涵蓋滬股通及深港通。
- 額度用盡：當滬股通或深港通的每日額度用完時，會即時暫停相應買盤交易訂單(已獲接受的買盤訂單不會因每日額度用盡而受到影響，此外仍可繼續接受賣盤訂單)，當日不會再次接受買盤訂單。
- 交易日差異：由於滬股通或深港通只有在兩地市場均為交易日、而且兩地市場的銀行在相應的款項交收日均開放時才會開放，所以有可能出現中國內地市場為正常交易日、而香港投資者卻不能買賣A股的情況。投資者應該注意滬股通及深港通的開放日期，並因應自身的風險承受能力決定是否在滬股通或深港通不交易的期間承擔A股價格波動的風險。
- 前端監控對沽出的限制：對於那些一般將A股存放於券商以外的投資者而言，如果需要沽出所持有的某些A股股票，必須在不晚於沽出當天(T日)開市前成功把該A股股票轉至券商帳戶中。如果投資者錯過了此期限，他/她將不能於T日沽出該A股。
- 合資格A股的調出：當一些原本為滬股通或深港通合資格股票由於前述原因被調出滬股通或深港通範圍時，該股票只能被賣出而不能被買入。這對投資者的投資組合或策略可能會有影響。投資者需要密切關注兩地交易所提供及不時更新的合資格股票名單。
- 在香港以外地方收取或持有的客戶資產的風險：持牌人或註冊人在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》(第571章)及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。

外匯買賣的風險聲明：

外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損，及須承受相關貨幣兌換的成本(亦即貨幣的買賣差價)。

外匯孖展買賣的風險披露：

槓桿式外匯孖展交易的虧損風險可以十分重大。您所蒙受的虧損可能超過您的最初保證金款額。即使您定下備用交易指示，例如“止蝕”或“限價”交易指示，亦未必可以將虧損局限於您原先設想的數額。市場情況可能使這些交易指示無法執行。您可能被要求一接到通知即存入額外的保證金款額。如您未能在所訂的時間內提供所需的款額，您的未平倉合約可能會被平倉。您將要為您的帳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。

外匯掛鈎投資的風險披露：

外匯掛鈎投資乃為持有至到期而設。此產品的交易一經確認是不接受到期前提取全部或部份款項。外匯掛鈎投資並無以任何抵押品作抵押。您將承擔銀行的信貸風險。在最壞情況下，您可能損失您的全部本金金額及潛在利息金額。投資於外匯掛鈎投資有別於直接買入掛鈎貨幣。外匯掛鈎投資雙貨幣投資並不保本。您可能損失全部或部分本金金額及利息金額。外匯掛鈎投資期權投資只限於閣下持有至到期日才為保本。外匯掛鈎投資乃涉及衍生工具的結構性投資產品。投資決定是由您自行作出的，但您不應投資在此產品，除非中介人於銷售此產品時已向您解釋經考慮您的財務情況、投資經驗及目標後，此產品是適合您的。外匯掛鈎投資並不同等，亦不應被視為定期存款的替代品。此產品並非受保障存款，不受香港的存款保障計劃保障。

基金風險披露聲明：

- 投資基金的投資涉及重大風險。本聲明不可能披露所有和您有關的涉及投資基金的相關風險。在您作出投資決策前，您應詳細閱讀有關投資基金的銷售文件，包括特別是風險有關部分，並確保您完全理解有關的投資基金的性質和投資在有關的投資基金的所有相關的風險，及願意承擔這種風險。
- 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。客戶應徵詢獨立財務顧問的意見。
- 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，收益亦會有所變化。
- 基於市場情況，部份投資或不能即時變現。
- 投資於投資基金有別於將款項存給本行或任何其他地方作為存款，投資基金並不屬於本行或任何本行關聯人的存款或其他責任，亦不獲本行或任何本行關聯人的保證。
- 個別投資基金或會投資於投資級別以下(例如：低於標準普爾BBB-級或穆迪Baa3級之債務證券)的高收益證券。低於投資級別，以及非評級或失責證券的證券可能被視為投機性。因此，投資於該等投資基金較諸投資於高評級但收益較低的證券具更高的信貸風險。
- 在投資於任何投資基金前，您應詳細考慮根據您的註冊成立國家/地區、或您的公民身份、居住地或戶籍的國家/地區有可能與購買、銷售、認購、持有、轉換或出售投資基金內股份有關的法律下，您可能要面對的(a)可能的稅務後果，(b)法律規定，以及(c)任何外匯管制規定。
- 投資基金的回報以其基本貨幣計算。如您的本土貨幣與投資基金的基本貨幣或參考貨幣不同，匯率變動或會侵蝕您的投資得益或擴大您的投資損失。
- 外幣/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。客戶如將外幣/人民幣兌換為港幣或其他外幣時，可能受外幣/人民幣匯率的變動而蒙受虧損。

債務證券交易的風險聲明：

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

股票掛鉤投資交易的風險聲明：

本行的股票掛鉤投資屬於性質複雜的產品。股票掛鉤投資為非定期存款及非上市並含衍生工具的結構性投資產品，不受投資者賠償基金所保障。股票掛鉤投資產品並不保本，因此您可能損失全部或部分本金。您在應對有關本行的股票掛鉤投資時務請謹慎行事。您在決定是否投資本行的股票掛鉤投資前，應細閱及全面了解股票掛鉤投資的資料備忘錄、財務披露文件、相關產品手冊及相關指示性條款表(包括相關指示性條款表所載的本資料備忘錄、財務披露文件及/或相關產品手冊的任何增編)(統稱「要約文件」)，且願意承擔有關投資風險，並在有需要時尋求獨立專業意見。

貴金屬交易的風險聲明：

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

保險的重要注意事項：

- 人壽保險計劃由中銀集團人壽保險有限公司(「中銀人壽」)/中國人壽保險(海外)股份有限公司(「中國人壽」)承保。一般保險計劃由中銀集團保險有限公司(「中銀集團保險」)/中國太平保險(香港)有限公司(「中國太平保險」)承保。集友銀行有限公司(「本行」)為相關保險公司委任的主要保險代理機構。
- 中銀人壽/中國人壽/中銀集團保險/中國太平保險(「保險公司」)已獲保險業監管局授權及監管，於中華人民共和國香港特別行政區經營長期業務/一般保險業務。
- 本行已獲香港特別行政區保險業監管局根據《保險業條例》(香港法例第41章)發出保險代理機構牌照。(保險代理機構牌照號碼 FA2899)。
- 保險公司保留根據擬受保人及申請人於投保時所提供的資料而決定是否接受或拒絕有關投保人壽/一般保險計劃申請的權利。保險計劃及附加利益保障(如有)受保險公司繕發的正式保單文件及條款所限制。各項保障項目及承保範圍、條款及除外事項，請參閱相關保單文件及條款。
- 本行以保險公司之委任保險代理身份分銷人壽/一般保險產品，有關人壽/一般保險產品為保險公司之產品，而非本行之產品。
- 保險公司保留隨時修訂、暫停或終止以上計劃，更改有關條款及細則的權利而毋須事先通知。如有任何爭議，保險公司保留最終決定權。
- 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，本行須與客戶進行金融糾紛調解計劃程序；雖然以上計劃的合約條款的任何爭議，最終應由保險公司與客戶解決，然而在實際可行和合適的情況下，本行在解決爭議的過程中為客戶提供合理協助。

人民幣保單的風險聲明：

人民幣保單涉及匯率風險。人民幣兌港元匯率可升可跌，故若以港元計算，人民幣保單的保費、費用及收費(如適用)、戶口價值/退保價值及其他利益將隨匯率而改變。人民幣兌換港元匯率以承保的保險公司不時選定的以市場為基礎的兌換率為準，可能與銀行的牌價不同。客戶如選擇以港元繳付人民幣保單的保費，或要求承保機構以港元支付人民幣保單的戶口價值/退保價值或其他利益，可能會因匯率的變動而蒙受損失。目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

重要注意事項：

以上風險披露聲明未盡披露所有涉及的風險。在進行任何交易或投資前，客戶應負責本身的資料蒐集及研究，客戶應按本身的財政狀況、投資經驗、投資目標、風險承受程度及對有關產品之性質及風險的了解能力，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。假如客戶不確定或不明白任何有關以上風險披露聲明或任何交易或投資所涉及之性質及風險，客戶應尋求獨立的專業意見。

投資決定是由客戶自行作出的。但客戶不應投資於任何投資產品，除非中介人於銷售該投資產品時已向客戶解釋，並經考慮客戶的財務情況、投資經驗及目標後，該投資產品是適合客戶的。投資(包括人民幣投資)涉及不同的風險，客戶應仔細閱讀相關產品的發售文件及風險披露以獲得有關詳情。

本服務概覽不構成對任何人作出買賣、認購或交易在此所載的任何投資產品或服務的要約、招攬、建議、意見或任何保證且不應被視為投資意見。

本服務概覽由集友銀行有限公司刊發，內容並未經證券及期貨事務監察委員會審閱。

服務及優惠一覽表

「集友理財」服務及優惠一覽表

1. 「集友理財」服務費

- 「綜合理財總值」只需達港幣100萬元或以上，即可專享「集友理財」各種非凡服務。

「綜合理財總值」(港幣)	服務月費 (港幣)
100萬元或以上	豁免
少於100萬元	280元

- 「綜合理財總值」定義：

包括客戶名下每月持有以下項目的價值：

- 儲蓄及往來賬戶的存款、定期存款的本金、零存整付的已供款金額、投資資產的市值^a (包括證券、證券孖展、債券、基金、股票掛鈎投資、外匯掛鈎投資、外匯孖展、貴金屬)、往來賬戶內已動用的透支金額、人壽保險計劃的保單現金價值^b、其他貸款^c的結欠餘額及強積金^d歸屬權益總結餘的每日日終結餘總和的平均值；以及
- 按揭供款金額^e及「商業理財賬戶」主戶的「客戶關係值」^f。

- 客戶個人名下的「綜合理財總值」包括其所有單名及聯名賬戶的「綜合理財總值」。
- 每月實際計算時期由上月最後一個營業日起計至當月最後一個營業日的前一日。
- 所有外幣結餘以集友銀行有限公司「(本行)」不時公佈的外匯牌價折合港幣計算。
- 有關計算結果概以本行紀錄為準。

註：

- 本行會按個別投資產品計算其每日市值，但不包括已買入但未交收的股票價值，而已抵押予本行的股票價值則計算在內。
- 只適用於由本行代理銷售的人壽保險計劃，保單現金價值以有關保單條款為準。
- 其他貸款指由集友銀行推出的貸款產品，但不包括往來賬戶的透支及按揭貸款。
- 只適用於由中銀國際英國保誠信託有限公司作為信託人的強積金。
- (i)概不計算任何提前還款金額；(ii)「友理想」按揭計劃按下期每月最低還款金額計算。
- 只適用於單名持有「集友理財」服務的個人客戶擁有的獨資公司。該公司須持有本行「商業理財賬戶」，而該客戶已向本行登記將主戶的「客戶關係值」計算入其個人名下的「綜合理財總值」。有關「商業理財賬戶」的「客戶關係值」詳情，請參閱相關產品單張及其服務條款及細則。

2. 「集友理財」提款卡¹

- 可於全球多個不同網絡的自動櫃員機提取現金，包括貼有  或  標誌的自動櫃員機。
- 可於香港貼有  標誌或在全球貼有  標誌的商戶進行刷卡消費。
- 持有「銀聯閃付」功能之「集友理財」提款卡（印有  「銀聯閃付」標誌），可於香港或香港境外貼有  「銀聯閃付」標誌的銷售點拍卡消費，毋須插卡，輸入密碼即可完成交易，免卻找續，省時方便。
- 在使用  網絡時，關聯港幣及人民幣賬戶的「集友理財」提款卡讓您盡享雙幣結算的便利，並為您節省兌換開支。透過  網絡提取現金或刷卡消費時，以人民幣結賬的交易以人民幣賬戶支付，以港幣或外幣結賬的交易則以港幣賬戶支付。
- 啟動「集友理財」提款卡的「賬戶聯動服務」功能後，透過  網絡使用「集友理財」提款卡提取現金或刷卡消費時，如「集友理財」提款卡的交易賬戶餘額不足以支付整筆交易金額，則可用「集友理財」提款卡內有足夠資金支付整筆交易金額的其他聯繫賬戶自動扣除相關金額。
- 「集友理財」提款卡每日交易限額

交易類別	每日最高限額 ⁶
現金提款	港幣/人民幣30,000元 ⁶
卡內各同幣值賬戶之間的轉賬	賬戶內的可用結餘(沒有限額)
轉賬至卡外的其他賬戶  消費服務  消費服務	港幣/人民幣50,000元 ⁷ (共用交易限額)
繳費服務「繳費易」「繳費靈」 (不適用於「集友理財」提款卡內的人民幣賬戶)	港幣100,000元(共用交易限額)

備註：

1. 「集友理財」提款卡受有關條款約束，詳情請參閱本行的「零售銀行服務一般說明」、「人民幣業務附加說明」、「一般銀行服務收費表」及其他相關文件。
2.  指銀聯通寶有限公司。於香港以外地區透過  網絡的自動櫃員機提取現金，您須繳付有關手續費並受有關銀行與網絡服務供應商所定的條款及細則約束。
3.  指中國銀聯股份有限公司。透過  網絡的自動櫃員機提取現金，您須繳付有關手續費並受有關銀行與網絡服務供應商所定的條款及細則約束。
4.  指易辦事(香港)有限公司。
5. 現金提款、刷卡消費、轉賬及繳費的每日最高限額將以每位「集友理財」客戶為單位計算(不論持有多少張「集友理財」提款卡)。如交易涉及人民幣，請參閱「人民幣業務附加說明」。
6. 每位「集友理財」客戶可提取現金的每日最高限額為港幣30,000元或人民幣30,000元。「集友理財」客戶可要求調整現金提款的每日最高限額(以每1,000為單位)，最低為港幣10,000元或人民幣10,000元。詳情請向您的客戶經理查詢。
7. 每日轉賬至卡外其他同幣值的賬戶， 及刷卡  消費的每日最高限額均為港幣50,000元或人民幣50,000元(視交易幣值而定)。「集友理財」客戶可要求調整每日最高限額(以每1,000為單位)，最低為港幣0元或人民幣0元。詳情請向您的客戶經理查詢。

3.「集友理財」備用抵押透支¹

■「集友理財」備用抵押透支的透支額按抵押品總值乘以抵押率計算，且每日自動調整。

抵押品種類	項目	抵押率	手續費	年利率
定期存款	港幣、美元	存款額的100%	豁免	最優惠利率 ² -1%或香港銀行同業拆息利率(以較高者為準)
	澳元、加拿大元、瑞士法郎、歐羅、英鎊、日圓、紐西蘭元	存款額的80%		
證券 ³	恒生指數成份股 ⁴	最高達市值的70%		

備註：

1. 本行保留修訂及更改上述抵押品種類、抵押率、透支額及透支利率的酌情權而毋須事先通知。
2. 最優惠利率以本行不時公佈的港元最優惠利率為準。
3. 證券抵押品以本行不時公佈的指定證券名單為準，詳情請向您的客戶經理查詢。
4. 證券抵押品不包括集友因須遵守任何法律、規例、規則及慣例而不可以提供放款、貸款或信貸融通等的股票，包括但不限於關連公司的股票，詳情請向您的客戶經理查詢。

4.「集友理財」專人接聽電話銀行服務使用方法及簡介

下列電話號碼須使用音頻式電話

「集友理財」24小時專人接聽電話銀行服務熱線

電話號碼		操作方法
廣東話	普通話	▼ 選擇服務分類： 1 股票交易¹ 2 外匯孖展 3 其他交易及查詢 ▼ 輸入「集友理財客戶號碼」(8位數字) ▼ 輸入密碼(6位數字) ■ 接駁至客戶服務員辦理交易
2232 3238	2232 3239	

如何更改你的密碼？

「集友理財」24小時專人接聽電話銀行服務熱線及指定投資服務專線

致電電話專線

廣東話 | 普通話 ► 按 **6** 字「更改密碼」
2232 3882 | 2232 3883

「集友理財」專人接聽電話銀行服務 - 使用方法及簡介

指定投資服務專線

操作方法：輸入「網上/電話銀行號碼」(8位或14位數字) > 輸入密碼(6位數字) > 接駁至客戶服務員辦理交易

專線類別	電話號碼		服務範圍	服務時間
	廣東話	普通話		
股票	2232 3888	2232 3889	- 股票買賣 - 股票查詢	星期一至五 按香港交易所 指定交易時間
			股票覆盤	星期一至五 上午9時至下午5時半 星期六 上午9時至下午1時
股票孖展	2232 3338	2232 3339	- 股票孖展買賣 - 按金撥入/撥出	星期一至五 上午9時至下午5時半
外匯孖展 (美元)	2232 3333	2232 3332	- 美元外匯孖展買賣 - 預放盤服務 - 指定平倉服務	星期一至五 上午5時至翌日上午4時
			按金撥入/撥出	星期一至五 上午5時至翌日上午4時 星期六 上午5時至下午1時
其他投資 服務	2232 3668	2232 3669	外匯掛鈎投資系列	星期一至五 上午9時至下午7時
			- 債務證券買賣³ - 貴金屬	星期一至五 上午9時至下午5時
			其他存款	星期一至五 上午9時至下午5時 星期六 上午9時至下午1時

註：

- 股票孖展交易須致電專線辦理。
- 部份債務證券有指定之交易日期及時間，詳情請向本行職員查詢。
- 上述服務時間謹供參考；可能受冬令、夏令時間、外國假期、交易所變動等因素影響。

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

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

Chi Yu 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

4

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 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 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 as the Trustee.
- (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	▼ Choose services: 1 Securities Trading ¹ 2 FX Margin Trading 3 Other Transaction and Enquiries ▼ Enter "Wealth Management customer no." (8 digits) ▼ Enter password (6 digits) ■ Automatically connected to Customer Service Representative to handle your 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	- Securities Trading - Stock Price Inquiry	MON - FRI According to HKEX trading hours
		Order Reply	MON - FRI 9:00 am - 5:30 pm SAT 9:00 am - 1:00 pm
Securities Margin Trading		- Securities Margin Trading - Margin Deposit & Withdraw	MON - FRI 9:00 am - 5:30 pm
Foreign Exchange Margin Trading (USD)		- Foreign Exchange Margin Trading (USD) - Order Placement - Appoint Position Squaring	MON - FRI 5:00 am - 4:00 am (the following day)
		Margin Deposit & Withdraw	MON - FRI 5:00 am - 4:00 am (the following day) SAT 5:00 am - 1:00 pm
Other Investment Services		Currency Linked Investments Series	MON - FRI 9:00 am - 7:00 pm
		- Debt Securities Trading³ - Precious Metals	MON - FRI 9:00 am - 5:00 pm
		Other Deposits Services	MON - FRI 9:00 am - 5:00 pm SAT 9:00 am - 1:00 pm

Remarks:

1. Securities Margin Trading should refer to the specified hotline.
2. Please contact our staff for the dealing date and time of the specified debt securities trading.
3. 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.



