



服務概覽




集友銀行
Chiyu Banking Corporation Ltd.



「友盈理財」讓您輕鬆自主、無憂理財。

我們致力為您提供簡便快捷的理財體驗，無論是日常交易還是資產增值，我們的全方位服務都能滿足您的理財需要，助您實現財富增值。





多元渠道 靈活理財

- 手機銀行 / 網上銀行
- 自動櫃員機網絡
- 分行網絡

服務團隊 致力相助

- 專業理財團隊
- 在線對話服務
- 「友盈理財」熱線

管理財務 輕鬆自主

- 存款及外幣兌換
- 日常交易服務
- 「銀聯閃付」提款卡
- 投資及保險服務
- 貸款服務
- 電子提示服務
- 綜合月結單

「綜合理財總值」要求

重要資訊



多元渠道 靈活理財

「友盈理財」提供快捷、簡易、全面的理財體驗，透過多元服務渠道，讓您按照個人生活節奏，處理日常財務，規劃理財計劃，實現目標。

數碼理財 簡易便捷

手機銀行 / 網上銀行¹

- **功能齊備** - 全面銀行服務，涵蓋各類查詢、資金調撥、繳付賬單、資金管理、外幣及證券買賣等。
- **即時資訊** - 助您掌握理財交易外的市場資訊及最新動態，包括港元及外幣存款利率、外幣兌換價、貴金屬報價、股票報價、自動櫃員機及分行網絡資料、推廣優惠等。
- **安全可靠** - 採用可靠的保安技術，讓您進行交易時安心無憂。

**請即啟用集友銀行手機應用程式
體驗線上理財優勢**






註：

- 1 年滿11歲的「友盈理財」客戶透過網上銀行、手機銀行及電話銀行可享用以下服務：查詢賬戶結餘及查閱電子結單(只適用於網上銀行服務)。年滿16歲的「友盈理財」客戶更可透過網上銀行、手機銀行及電話銀行享用外幣兌換、開立定期存款及繳付指定賬單(只適用於網上銀行服務)等服務。當「友盈理財」客戶年滿18歲即可自動享用全面的網上銀行、手機銀行及電話銀行服務。

網絡龐大 盡享便利

自動櫃員機網絡

- **輕鬆交易** - 一張「提款卡」²，即可於中國內地、香港及澳門貼有  或  標誌的自動櫃員機，快捷處理現金提款、餘額查詢、轉賬等理財服務。
- **海外提款** - 可透過在全球貼有  銀聯標誌的自動櫃員機從戶口提取現金，份外方便。

分行網絡

- 分行網絡遍佈全港，覆蓋各區，方便您親身到集友銀行享用不同銀行服務及處理日常理財事務。

註：

- 2 只適用於 16 歲或以上的客戶。每位「友盈理財」客戶的現金提款每日最高限額預設為港幣 / 人民幣 3 萬元。客戶可調整現金提款的每日限額由港幣 / 人民幣 1 萬元至港幣 / 人民幣 3 萬元（以每 1,000 為單位）。

服務團隊 致力相助

「友盈理財」配備線上線下的全天候服務，從日常查詢，以至理財籌謀，都能為您提供高效便利、細緻周到的服務，讓您安心信賴。

理財目標 攜手實現

專業理財團隊

- 我們專業的理財經理細心聆聽，按您所需制定合適的理財建議方案，助您早佔先機，把握機遇，累積財富。
- 我們資深的信貸經理全力協助，在您面對人生重大決定時及早為您規劃分析，釐定最合適的融資方案，達成人生不同目標。

在線對話服務³

- 我們的客戶服務專員即時協助，透過網上銀行互動平台提供 24 小時在線對話服務，為您解答各項查詢及疑難，不受時間或地域限制，時刻支援。

「友盈理財」熱線

- 24小時接聽的「友盈理財」熱線(852) 2232 3638，提供一站式電話銀行服務，讓您輕鬆靈活處理您的個人銀行戶口事宜，包括賬戶查詢、證券買賣、投資交易及其他銀行服務。

註：

3 只適用於以單名名義選用「友盈理財」服務的客戶。

管理財務 輕鬆自主

「友盈理財」為您提供全面的理財服務，透過一個綜合賬戶即可管理儲蓄、投資及日常開支。多元化的理財產品緊貼您的步伐，滿足您不同人生階段的需要，助您輕鬆實現夢想。

日常交易 輕鬆處理

存款及外幣兌換

- 港元儲蓄賬戶
- 外幣儲蓄賬戶⁴
 - 外幣兌換點子優惠⁵。
 - 設立兌換常設指示，按指定週期及匯率進行兌換。
- 往來賬戶⁶
 - 自動轉撥服務⁷ 為您提供簽發支票保障。
- 定期賬戶⁴
 - 定期存款利率優惠。
 - 便捷自動續期服務。
- 月供存款計劃⁴
 - 「零存整付」存款每月最低供款額低至港幣 500 元，可自選以港元或人民幣供款。

註：

4 只適用於 16 歲或以上的客戶。

5 此優惠不適用於外幣現鈔兌換。

6 只適用於 18 歲或以上的客戶。

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

日常交易服務⁴



■ 發薪服務

- 無論您的僱主選用哪間銀行進行發薪，您皆可於出糧當日收到薪金。
- 更改發薪賬戶手續簡單。

■ 繳費服務

- **直接付款授權指示** - 設立一次性直接付款授權指示後，即可定期透過指定賬戶自動轉賬予指定的商戶或機構。
- **賬單繳付** - 您可透過網上銀行或手機銀行輕鬆繳付各類賬單，包括公用賬單費用、稅單、學費等。您更可預設繳付賬單指示或定期定額繳費指示，已繳付的賬單將自動顯示於「我的賬單」中，方便您日後查閱及繳費。

「銀聯閃付」提款卡

- **拍卡付款⁸** - 透過印有  「銀聯閃付」標誌的提款卡，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。

產品多元 抓緊良機

投資及保險服務⁶

■ 證券買賣

- 提供多元化的本地證券交易渠道，包括網上銀行、手機銀行、自動化股票專線、專人接聽電話投資交易專線及指定分行。
- **「證券會籍計劃」⁹** - 提供專業證券服務及精彩禮遇，助您掌握投資良機。

註：

- 4 只適用於 16 歲或以上的客戶。
- 6 只適用於 18 歲或以上的客戶。
- 8 只適用於具有「銀聯閃付」功能的提款卡。
- 9 「證券會籍計劃」共有四個會籍級別：「鑽石」、「金星」、「銀星」及「晉星」會員。持有集友銀行有限公司（「本行」）證券賬戶的客戶自動成為「證券會籍計劃」的「晉星」會員，於會籍有效期內達到指定的累計證券交易金額或投資資產市值要求，可晉升至「鑽石」、「金星」及「銀星」等不同的會籍級別，專享專業證券服務及精彩禮遇。詳情請向本行職員查詢。

- **「月供股票計劃」** - 提供多隻精選股票，包括人民幣計價證券。每個計劃最多可選擇 10 隻股票，每月供款額低至港幣 1,000 元。收費¹⁰按每個計劃收取，更豁免保管費及代收股東權益手續費。您也可以正股市場價格沽出碎股。
- **「家庭證券賬戶」服務** - 您可透過家庭成員名稱識別證券賬戶，妥善籌劃家庭理財目標。
- **基金投資**
 - 提供全面的基金選擇，透過網上銀行或分行進行認購可享認購費優惠¹¹。
 - **「月供基金計劃」** - 靈活方便，每月投資金額低至港幣 1,000 元。
- **多元化投資產品**
 - 涵蓋不同種類的債券、結構性產品、外匯和貴金屬等，切合不同投資需要，讓您的資產配置更靈活、更豐富。
- **保險服務¹²**
 - **人壽保險** - 退休保障、儲蓄壽險以及多種貨幣保險計劃。
 - **一般保險** - 旅遊保障、醫療保障以及家居保障計劃。

靈活貸款 實現所想

貸款服務⁶

- **按揭服務**
- **私人貸款**

借定唔借？還得到先好借！

註：

- 6 只適用於 18 歲或以上的客戶。
- 10 手續費按每個計劃收取，為供款金額的 0.25%，每月最低收費只需港幣 / 人民幣 50 元（已包括經紀佣金、印花稅、香港證券及期貨事務監察委員會交易徵費及香港交易及結算所有限公司收取的交易處理費）。
- 11 此優惠不適用於已獲豁免認購費的基金、於同一基金公司轉換基金的交易及 / 或透過「月供基金計劃」認購的基金。優惠受條款及細則約束，詳情請向本行職員查詢。本行保留隨時修訂、暫停取消上述產品、服務、優惠及修訂相關條款及細則的酌情權，毋須事先通知客戶。如有任何爭議，本行保留最終決定權。
- 12 相關保險計劃由有關保險公司承保，本行以有關保險公司之委任保險代理身份分銷保險產品。相關保險產品為有關保險公司之產品，而非本行之產品。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，而相關保險公司的合約條款的任何爭議，應由有關保險公司與客戶直接解決。有關保險計劃的詳盡（包括詳盡條款、細則及除外事項），均以有關保險公司的保單為準。

重要資訊 即時提示

電子提示服務¹³

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

綜合結單 清晰明瞭

綜合月結單

- 詳細列出所有登記賬戶的結餘及交易記錄，個人財務狀況一目瞭然。您亦可以透過網上銀行選用電子月結單服務，方便又環保。

註：

13 請登入網上銀行參閱有關電子提示服務及自選資訊服務的詳情。

「綜合理財總值」¹⁴ 要求

「友盈理財」客戶只需維持「綜合理財總值」達港幣 10,000 元或以上，即可享各種服務及優惠。

「綜合理財總值」

- 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¹⁵（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¹⁶
 - 其他貸款¹⁷的結欠餘額
 - 強積金¹⁸歸屬權益總結餘的每日日終結餘總和之平均值
 - 按揭供款金額¹⁹
 - 「商業理財賬戶」主戶的「客戶關係值」²⁰
- 客戶個人名下的「綜合理財總值」將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。
- 所有外幣結餘將以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：

- 14 有關「綜合理財總值」的詳情，請向本行職員查詢或瀏覽 www.chiyubank.com（首頁 > 個人理財 > 服務收費）。
- 15 本行將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。
- 16 只適用於由本行代理銷售的人壽保險計劃，保單現金價值將以有關保單條款為準。
- 17 其他貸款指由本行推出的貸款產品，但不包括往來賬戶的透支、按揭貸款。
- 18 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。
- 19 (i) 概不計算任何提前還款金額；(ii) 「友理想」按揭計劃將按下期每月最低還款金額計算。
- 20 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。

重要資訊

您可以透過下列常用資料查詢及聯絡我們：

常用聯絡資料

集友銀行網址	www.chiyubank.com
「友盈理財」客戶熱線	(852) 2232 3638
電話投資服務熱線	(852) 2232 3882
24 小時自動櫃員機服務熱線	(852) 2232 3233

啟動銀行服務

首次登入網上銀行及手機銀行

- 收到網上銀行的密碼後，您可透過集友銀行網址 www.chiyubank.com 登入網上銀行，按指示更改密碼後，即可使用網上銀行及手機銀行服務。

啟動提款卡服務

- 收到提款卡的密碼後，您可透過集友銀行有限公司或 **Jetco** 網絡的自動櫃員機，按指示更改密碼後，即可使用自動櫃員機服務。

自助銀行資訊

自助銀行每日交易限額

- 現金提款每日最高限額

預設每日現金提現限額	可調整之額度
30,000 ^{註一}	10,000 至 30,000 ^{註一} (以每 1,000 為單位)

註一：視乎交易幣值而定，現金提款每日最高限額以港幣或人民幣計算。於香港以外的自動櫃員機之外幣（不包括人民幣）現金提款的限額的計算，以交易時網絡供應機構訂定的有關當日匯率為準。

- 轉賬至卡外其他同幣值之賬戶，及「易辦事」、「銀聯」的刷卡消費之每日限額：

預設每日限額	可調整之額度
50,000 ^{註二}	0 至 50,000 ^{註二} (以每 1,000 為單位)

註二：視乎交易貨幣而定，每日轉賬至卡外其他同幣值之賬戶，及「易辦事」、「銀聯」的刷卡消費限額以港幣或人民幣計算。

- 卡內轉賬之每日限額：**
卡內各同幣值賬戶間的轉賬沒有限制。
- 每日繳費限額：**
「繳費易」及「繳費靈」繳費的每日限額為港幣 100,000 元（不適用於提款卡（人民幣）及提款卡內之人民幣賬戶）。
- 境外自動櫃員機提款及交易限額：**
客戶於香港境外進行自動櫃員機提款前，需為其使用的提款卡啟動境外提款功能，以及設定其有效時期及上限（視乎地區、卡種及自動櫃員機網絡而定）。客戶項下每張提款卡的境外提款上限不可高於客戶之每日現金提款限額。

服務收費表

交易項目		收費	
透過「銀通 Jetco」網絡於中國內地及澳門自動櫃員機提取現鈔		每次港幣 20 元	
提款卡	透過「銀聯 UnionPay」網絡於香港以外的自動櫃員機提取現鈔（同時適用於經非本行自動櫃員機進行「銀聯二維碼提款」）*	透過人民幣賬戶提取現鈔	每次人民幣 50 元
		透過港幣賬戶提取現鈔	每次港幣 50 元
	透過「銀聯 UnionPay」網絡於香港的自動櫃員機提取現鈔（同時適用於經非本行自動櫃員機進行「銀聯二維碼提款」）*	透過人民幣賬戶提取現鈔	每次人民幣 15 元
		透過港幣賬戶提取現鈔	每次港幣 15 元

* 當透過「銀聯」網絡進行交易，若交易貨幣為港幣或人民幣，交易金額將按照交易時本行提供的匯率直接進行兌換（匯率可透過本行網頁查詢）；若交易貨幣為港幣或人民幣以外的貨幣，交易金額將按照交易時中國銀聯訂定的當日匯率（匯率可透過中國銀聯網頁查詢）直接進行兌換。

借定唔借？還得到先好借！

一般條款及細則：

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

「自動轉撥服務」條款及細則（「條款」）：

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

1. 「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) 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. 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。中國中央政府的外匯政策或會改變，對投資者的投資帶來負面影響。
- **匯率風險：**人民幣股票產品以人民幣交易和結算，故存在匯率風險。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以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貸風險所影響。
- **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「限價」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：**當滬股通或深股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）。

外匯开展買賣的風險披露：

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

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代替品。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。

股票掛鈎投資交易的風險聲明：

本行的股票掛鈎投資屬於性質複雜的產品。股票掛鈎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。股票掛鈎投資產品並不保本，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鈎投資時務請謹慎行事。您在決定是否投資本行的股票掛鈎投資前，應細閱及全面了解股票掛鈎投資的資料備忘錄、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，亦無權實物交收貴金屬。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）受保險公司緒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行銷人壽／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的性質及風險，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。




Service Guide



集友銀行
Chiyu Banking Corporation Ltd.



Experiencing the service of ***YuSmart***, where your peace of mind is our priority and effortless wealth management is within reach. Whether you are managing daily transactions or aiming for wealth growth, our comprehensive services are tailored to meet your needs.





Flexible Wealth Management via Diverse Channels

- Mobile Banking / Internet Banking
- ATM Network
- Branch Network

Support by Dedicated Professional Team

- Professional Financial Services Team
- Online Chat Service
- *YuSmart* Hotline

Wealth Management with Comprehensive Solutions

- Deposits and Foreign Exchange
- Daily Transaction Services
- UnionPay QuickPass
- Investment and Insurance Services
- Loans Services
- e-Alert Service
- Consolidated Monthly Statement

Total Relationship Balance Requirements

Important Information



Flexible Wealth Management via Diverse Channels

YuSmart offers seamless, comprehensive wealth management tailored to your needs. With diverse service channels at your fingertips, you can manage your daily finances, plan your financial strategies, and achieve your goals.

Simple and Convenient Digital Banking

Mobile Banking / Internet Banking¹

- **Fully Functional:** Comprehensive banking services, including inquiries, fund transfers, bill payments, fund management, foreign currencies and securities trading.
- **Real-Time Information:** To help you stay informed about market information and the latest updates beyond financial transactions, including Hong Kong dollar and foreign currency deposit rates, foreign exchange rates, precious metal prices, stock quotes, ATM and branch network details, promotional offers, and more.
- **Safe and Reliable:** Enjoy peace of mind with our robust security technology, knowing that your transactions are conducted safely.

**Download the Chiyu Bank Mobile App now
Experience the privileges of online banking**






Remarks:

- ¹ *YuSmart* customers aged from 11 can enjoy the following services through Internet Banking, Mobile Banking and Phone Banking: account balance enquiry and electronic statement enquiry (only applicable to Internet Banking). *YuSmart* customers aged from 16 even can enjoy the service of foreign currency exchange, time deposit placement and payment for designated bill (only applicable to Internet Banking) etc through Internet Banking, Mobile Banking and Phone Banking. *YuSmart* customers can enjoy the full range of Internet Banking, Mobile Banking and Phone Banking services automatically at the age of 18.

Extensive Network, Exceptional Convenience

ATM Network

- **Easy Transactions:** Withdraw cash smoothly, check your balance, transfer funds, and more with a single ATM card² at ATMs featuring the  or  logo across Mainland China, Hong Kong, and Macau.
- **Global Withdrawals:** Access your funds at any ATM with  UnionPay logo, at any time.

Branch Network

- **Branch Network:** Our branch network covers all districts in Hong Kong, allowing the customers to deal with financial management in person.

Remarks:

- 2 Only applicable to customers aged 16 or above. The daily cash withdrawal limit of an YuSmart customer is HK\$/ RMB30,000 depending on the currency of the transaction. The daily cash withdrawal limit can be adjusted (in multiple of 1,000) from HK\$/ RMB10,000 to HK\$/ RMB30,000 upon the customer's request.

Support by Dedicated Professional Team

YuSmart provides round-the-clock online and offline services, offering efficient and attentive services from daily inquiries to financial planning, ensuring your peace of mind and trust.

Achieving with Your Financial Goals

Professional Financial Services Team

- Our professional team attentively listen to your needs and tailor suitable financial advice to help you gaining an early advantage, seizing opportunities, and accumulating wealth.
- Our experienced credit managers are dedicated to assisting you in planning and analyzing early when facing significant life decisions, determining the most appropriate financial solutions to achieve your life goals.

Online Chat Service³

- Our customer service representatives are ready to assist you in real time through the online banking interactive platform, offering 24-hour online chat services to address all your inquiries and difficulties without time or geographical constraints, providing support at all times.

YuSmart Hotline

- Our 24-hour *YuSmart* Hotline (852) 2232 3638 provides a one-stop telephone banking services including account inquiries, conduct securities to investment transactions and make enquiries about other banking services, allowing you to enjoy seamless and flexible banking experience.

Remarks:

- 3 Only applicable to customers who take up *YuSmart* service in sole-name.

Wealth Management with Comprehensive Solutions

YuSmart offers comprehensive financial services, allowing you to oversee your savings, investments, and daily expenses through an integrated account. Our diversified products suit your needs at different milestones and assist you to achieve your dreams.

Handle Daily Transactions

Deposits and Foreign Exchange

- **Hong Kong Dollar Savings Account**
- **Multi-Currency Savings Account⁴**
 - Foreign Currency Exchange offers⁵.
 - Set up standing instructions to exchange currency at specified times and rates.
- **Current Account⁶**
 - Auto-Sweeping Service⁷ provides you with protection of cheque issuance.
- **Time Deposit Account⁴**
 - Take advantage of preferential interest rates on time deposits.
 - Automatic renewal service available for your convenience.
- **Monthly Deposit Savings Plan⁴**
 - Start saving with Club deposit for a minimum monthly contribution as low as HK\$500 in HKD or RMB.

Remarks:

- 4 Only applicable to customer aged 16 or above.
- 5 This offer is not applicable to foreign currency banknotes exchange.
- 6 Only applicable to customer aged 18 or above.
- 7 *YuSmart* customers can apply for HKD, USD and RMB "Auto-Sweeping Service". The pre-set maximum limit of Auto-Sweeping is HK\$5,000 (for HKD account), US\$600 (for USD account) and RMB4,000 (for RMB account). Customers can re-set the maximum limit, the self-designated maximum limit of Auto-Sweeping is HK\$50,000 (for HKD account), US\$6,000 (for USD account) and RMB40,000 (for RMB account). "Auto-Sweeping Service" is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any Bank's working date, provided the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by customers. 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.

Daily Transaction Services⁴



▪ Payroll Services

- You will receive your salary on payday regardless of the Bank used by your employer.
- Changing your payroll account is easy.

▪ Payment Services

- **Direct Debit Authorization** - Easily set up a direct debit authorization to automatically transfer funds to designated merchants or institutions from your chosen account on a regular basis.
- **Bill Payment** - You can make bill payment through our Internet Banking or Mobile Banking including public bills, tax payment, tuition fee, etc. You can also set instructions to forward dated bill payments or regular payments. The bills paid will automatically display in "My Bill List" for easy tracking and pay through again in the future.

UnionPay QuickPass

- **Seamless Card Payments⁸** - Using a ATM card with the  'UnionPay QuickPass' logo, you can make payments at any point of sale displaying the  "UnionPay QuickPass" logo in Hong Kong or abroad. Enter your password to complete the transaction without card insertion, saving time and avoiding the hassle of cash.

Seize the Opportunities for Diversified Products

Investment and Insurance Services⁶

▪ Securities Trading

- Access a wide range of local securities trading channels, including Internet Banking, Mobile Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline, and designated branches.
- **Securities Club⁹** - Provides professional securities services and exclusive privileges to help you seize investment opportunities.

Remarks:

4 Only applicable to customers aged 16 or above.

6 Only applicable to customers aged 18 or above.

8 Only applicable to ATM cards with "UnionPay QuickPass" function.

9 "Securities Club" comprises four tiers of membership, namely Diamond Star, Gold Star, Silver Star and Bright Star. Customers who maintain securities accounts with Chi Yu Banking Corporation Ltd (the "Bank") will automatically become Bright Star members of the Securities Club and their memberships can be upgraded to Diamond Star, Gold Star or Silver Star to enjoy professional securities services and privileges if their accumulated securities transaction amounts or Investment Assets Values can fulfil the specific requirements. For details, please contact the staff of the Bank.

- **Monthly Stock Savings Plan** - Provides various options of selected stocks including RMB denominated securities at your choice. You can choose up to 10 stocks in each plan with contribution amount of as low as HK\$1,000. The preferential transaction fee¹⁰ is charged per plan. You may also enjoy waivers on safe custody and collection fees of shareholder entitlements. You can also sell odd lot stocks at market price.
- **Family Securities Accounts** - You can manage individual family accounts to plan for your family financial management goals.
- **Funds Investment**
 - Explore a comprehensive range of fund and benefit from preferential subscription fees¹¹ when you invest through Internet Banking or at our branches.
 - **Monthly Funds Savings Plan** - The monthly contribution can be as low as HK\$1,000, flexible and convenient.
- **Diversified Investment Products**
 - We offer a wide range of investment products, including bonds, structured products, foreign exchanges, and precious metals, to suit your investment needs and diversify your asset allocation.
- **Insurance Services¹²**
 - **Life Insurance** - Retirement Protection, Endowment Insurance, and Multi-Currency Insurance Plans.
 - **General Insurance** - Travel Insurance, Medical Insurance and Home Insurance Plan.

Remarks:

- 10 A handling fee equivalent to 0.25% of the total monthly contribution amount is charged for each plan. The minimum charge is HK\$/RMB50 per month (including brokerage fee, stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by Hong Kong Exchanges and Clearing Limited).
- 11 The offer is not applicable to the funds which are entitled with subscription fee waiver of the funds transferred with the same fund house and/or subscribed via "Monthly Funds Savings Plan". The offer is subject to relevant terms and conditions, please contact the staff of the Bank for details. The Bank reserves the right to amend, suspend and to terminate the above products, services, promotional offers, and amend the terms and conditions at any time at its sole discretion without prior notice to customers. In case of any disputes, the decision of the Bank shall be final.
- 12 The related Insurance Plan is underwritten by related Insurance Company, the Bank is an appointed insurance agent for distribution of the Plan. The Plan is a product of related Insurance Company but not the Bank. 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; however any dispute over the contractual terms of the Plan should be resolved between directly related insurance company and the customer. Details of the insurance plans (including detailed terms, conditions and other matters) are subject to the policy of the relevant insurance company.

Flexible Loans to Achieve Your Dreams

Loans Services⁶

- **Mortgage Services**
- **Personal Loan**

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

Important Information, Real-Time Reminders

e-Alert Service¹³

- Stay informed with our customised e-alerts, delivered via email or SMS. Receive immediate notifications for important updates, such as payroll dates and time deposit maturity dates.
- Get real-time alerts on stock prices, information about IPOs, foreign exchange transactions, and more, keeping you on top of market dynamics so you can manage your financial decisions with ease.

Clear and Concise Comprehensive Statements

Consolidated Monthly Statement

- A detailed overview of all your registered accounts, including balances and transaction records, to review your personal financial status at a glance. You can also access your environmentally-friendly electronic statements through Internet Banking conveniently.

Remarks:

6 Only applicable to customers aged 18 or above.

13 Please login to Internet Banking for details of e-Alert service and e-Subscription service.

Total Relationship Balance¹⁴

Requirements

At YuSmart, you can enjoy a wide range of services and offers simply by maintaining a “Total Relationship Balance” of HK\$10,000 or more.

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 assets¹⁵ (including Securities, Securities Margin, Bonds, Funds, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals)
 - Utilised overdraft balance under the current accounts
 - Cash value of the life insurance plans¹⁶
 - Outstanding balance of other loans¹⁷
 - The vested balance of the Mandatory Provident Funds (“MPFs”)¹⁸
 - Mortgage Payments¹⁹
 - The “Total Relationship Balance” of the Master Customer of “Business Integrated Account”²⁰
- 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 the Bank from time to time.
- The relevant calculation results shall be subject to the Bank's records.

Remarks:

- 14 For details of “Total Relationship Balance”, please contact the staff of the Bank or visit our website www.chiyubank.com (Home>Personal Banking>Service Charges).
- 15 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.
- 16 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.
- 17 Other loans refer to the loan products provided by the Bank excluding the overdraft under the current accounts and mortgage loans.
- 18 Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- 19 (i) Excludes any prepayment amount; (ii) For the “Chiyu Ideal” Mortgage Scheme, the next monthly minimum payment will be counted.
- 20 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.

Important Information

You can contact us by using the following information:

Contact Information

Chiyu Banking Corporation Ltd website	www.chiyubank.com
YuSmart Customer Service Hotline	(852) 2232 3638
Manned Trading Hotline	(852) 2232 3882
24-hour ATM Card Services Hotline	(852) 2232 3233

Getting Started with Banking Services

First-Time login to Internet Banking and Mobile Banking

- After receiving the password of Internet Banking, you can login to Internet Banking via Chiyu Bank's website www.chiyubank.com. By following the instruction, you may change the default password to enjoy our Internet Banking and Mobile Banking services.

Activate ATM Card Service

- After receiving the password of ATM card, you can easily activate your ATM service. Simply follow the instructions to change the default password via ATMs of Chiyu Banking Corporation Limited or **Jetco** network.

Self-service Banking Information

Daily transaction limit for Self-service Banking

- Maximum Daily Limit of Cash Withdrawal

Default Daily Cash Withdrawal Limit	Limit for Adjustment
30,000 ^(Note 1)	10,000 to 30,000 ^(Note 1) (per 1,000)

Note 1: The daily cash withdrawal limit is based on HKD (for HKD or non-RMB foreign currency cash withdrawal) or RMB, depending on the currency of transaction. The exchange rates for calculation of the limit for cash withdrawal of foreign currencies (excluding RMB) at ATMs outside Hong Kong are subject to the daily exchange rates prescribed by network service provider at the time of the transaction.




- Daily limits for transfers to other accounts of the same currency, and for EPS and UnionPay POS:

Default Daily Limit	Limit for Adjustment
50,000 ^(Note 2)	0 to 50,000 ^(Note 2) (per 1,000)

Note 2: Depending on the transaction currency, the daily limit to other accounts of the same currency other than the card, and the card spending limit for EPS and UnionPay, are calculated in HKD or RMB.

- **Daily transfers limit among registered account:**
No daily limit for transfer in same currency among registered accounts.
- **Daily bill payments limit:**
Daily bill payments limit via "JET PAYMENT" and "PPS" is HK\$100,000 (not applicable to the ATM Card (RMB) and RMB accounts linked to ATM Card).
- **ATM cash withdrawal outside Hong Kong and withdrawal limit:**
Prior to perform ATM cash withdrawal outside Hong Kong, customers are required to activate their ATM Card in used, as well as to set up the valid day range and cash withdrawal limit (depending on region, card type and ATM networks). The maximum withdrawal limit of each of the ATM Card owned by customers must be lower than the daily cash withdrawal limit of the customers.

Table of Service Charges

Type of Transaction		Service Charges	
ATM cash withdrawal in the Mainland of China and Macau via "JETCO 		HK\$20 per withdrawal	
ATM Card	Cash withdrawal outside Hong Kong via ATMs of "UnionPay  " network (Also applicable to "UnionPay QRC Withdrawal" via other bank's ATMs).*	Cash withdraw from RMB account	RMB 50 per transaction
		Cash withdraw from HKD account	HK\$ 50 per transaction
	Cash withdrawal within Hong Kong via ATMs of "UnionPay  " network (Also applicable to "UnionPay QRC Withdrawal" via other bank's ATMs).*	Cash withdraw from RMB account	RMB 15 per transaction
		Cash withdraw from HKD account	HK\$ 15 per transaction

*For transaction conducted via the UnionPay network, if the transaction currency is HKD or RMB, the transaction amount will be converted at the exchange rates set by the Bank at the time of the transaction (exchange rate can be checked at the Bank's website). If the transaction currency involves currency other than HKD or RMB, the transaction amount will be converted directly at the daily exchange rates set by China UnionPay at the time of the transaction (exchange rate can be checked at the website of China UnionPay).

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

General Terms and Conditions:

- *YuSmart* service is only applicable to personal customer in sole name.
- The above products, services and offers are subject to the relevant terms.
- This Service Guide offers a brief summary of the relevant products, services and offers provided by *YuSmart*. For details of the products, services, offers and the relevant terms and conditions, please contact the staff of the Bank or visit www.chiyubank.com.
- Unless otherwise specified, the above offers cannot be used in conjunction with other privileges that are not stipulated in this Service Guide.
- The Bank is the insurance agent of the above-mentioned insurance services.
- The Bank reserves the right to amend, suspend or terminate the above products, services and offer, and to amend the relevant terms and the Service Guide 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 Chinese and English versions of this Service Guide, the Chinese version shall prevail.

Terms and Conditions of Auto-Sweeping Service (the “Terms”):

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

1. “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.

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

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