

CMB International Securities Limited

招銀國際證券有限公司

Account Opening

Agreement-Individual

開戶協議-個人

This agreement is made up of the following documents and shall be valid/effective after completion and signature by the Client(s). 本開戶協定由如下文件組成，供客戶填寫及合併簽署後生效。

- CLIENT INFORMATION FORM (INDIVIDUAL/JOINT)
客戶資料表格 (個人/聯名帳戶)
- Appendix 附件
 1. CLIENT INVESTMENT RISK PROFILE QUESTIONNAIRE- INDIVIDUAL 客戶投資風險取向分析問卷- 個人
 2. EXPLANATION OF RISKS ASSOCIATED WITH EXCHANGE-TRADED DERIVATIVE PRODUCTS & DERIVATIVES KNOWLEDGE ASSESSMENT 就在交易所買賣的衍生產品所附帶的風險作出解釋及 衍生工具知識評估
 3. COMMON REPORTING STANDARD (CRS) - SELF DECLARATION FORM-INDIVIDUAL 共同匯報準則- 自我證明表格 - 個人
 4. APPLICATION OF US STOCK ELECTRONIC ONLINE TRADING SERVICES 美國股票網上電子交易服務申請
 5. PERSONAL DATA PROTECTION STATEMENT 個人資料保障聲明

CMB International Securities Limited ("CMBIS")
招銀國際證券有限公司("招銀證券")

Account No. 帳號：	Account Effective Date 帳戶生效日：	Name of AE 客戶經理：
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CLIENT INFORMATION FORM (INDIVIDUAL/JOINT)

客戶資料表格 (個人/聯名帳戶)

Please read the Appendices, the attached Cash Client's Agreement / Margin Client's Agreement and related documents and terms before you sign this form
請在簽署本表格前仔細閱讀附件、隨附的現金客戶協議書／保證金客戶協議書及相關的文件及條款

1. Account Type 帳戶類別

<input type="checkbox"/> Cash Account 現金帳戶	<input type="checkbox"/> Margin Account 保證金帳戶
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2. Identity of Client 客戶身份

<input type="checkbox"/> Individual Account 個人帳戶	<input type="checkbox"/> Joint Account 聯名帳戶
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3. Securities Service 證券服務

<input type="checkbox"/> Hong Kong Stocks 港股 and 及	<input type="checkbox"/> Shanghai-Hong Kong Stock Connect 滬港通	<input type="checkbox"/> Shenzhen-Hong Kong Stock Connect 深港通
<input type="checkbox"/> US Stocks 美國股票	<input type="checkbox"/> Shanghai B-shares 上海B股	<input type="checkbox"/> Shenzhen B-shares 深圳B股
<input type="checkbox"/> Other International Stock Markets, please specify 其他國際股票市場，請註明: _____		
<input type="checkbox"/> Bonds, Funds and Others Over-the-counter Derivatives 債券、基金及其他場外衍生產品		

4. Client Information 客戶資料

	Account Holder (A) 帳戶持有人(A)	Account Holder (B) 帳戶持有人(B)
	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Mrs 夫人	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Mrs 夫人
Name in English 英文姓名		
Name in Chinese 中文姓名		
Identity Document Types 身份證明文件類別	<input type="checkbox"/> ID card 身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> Others 其他: _____	<input type="checkbox"/> ID card 身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> Others 其他: _____
ID/ Passport No 身份證明文件號碼		
Place of Issue 簽發地		
Date of Birth 出生日期 (dd/mm/yyyy)		
Place of Birth 出生地點		
Nationality 國籍		
Education Level 教育程度	<input type="checkbox"/> Primary 小學 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post-secondary 大專 <input type="checkbox"/> Degree holder or above 大學或以上	<input type="checkbox"/> Primary 小學 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post-secondary 大專 <input type="checkbox"/> Degree holder or above 大學或以上
Are you a U.S. citizen or a U.S. tax resident? 您是否美國公民或就稅務目的而言的居民?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Residential Address 住宅地址		<input type="checkbox"/> Same as Account holder (A) 與戶口持有人(A)相同 <input type="checkbox"/> Other Address, please state 其他位址，請註明

	Account Holder (A) 帳戶持有人(A)	Account Holder (B) 帳戶持有人(B)
Correspondence Address 通訊地址 (Please provide if different from the residential address 如與住宅地址不同, 請提供)		<input type="checkbox"/> Same as Account holder (A) 與戶口持有人(A)相同 <input type="checkbox"/> Other Address, please state 其他位址, 請註明
Business Address 辦公室地址		<input type="checkbox"/> Same as Account holder (A) 與戶口持有人(A)相同 <input type="checkbox"/> Other Address, please state 其他位址, 請註明
E-mail Address 電子郵箱		
Tel. No. 住宅電話		<input type="checkbox"/> Same as Account holder (A) 與戶口持有人(A)相同 <input type="checkbox"/> Other Tel. No, please state 其他電話, 請註明
Mobile 手提電話		
Tel. No. (Office) 辦公室電話		
Fax No. (Office) 辦公室傳真		
Relationship with Account Holder (A) 與帳戶持有人(A)之關係		
Employment Status 就業狀況	<input type="checkbox"/> Employed 受僱 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Housewife 家庭主婦 <input type="checkbox"/> Others 其他: _____	<input type="checkbox"/> Employed 受僱 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Housewife 家庭主婦 <input type="checkbox"/> Others 其他: _____
Name of Employer 僱主名稱		
Occupation 行業		
Position 職位		
Years of Service 服務年數		
<i>For Joint Account, please complete the below section(s) jointly 若為聯名帳戶, 以下部份請合併作答。</i>		
Annual Income(HKD) 每年總收入(港元)	<input type="checkbox"/> below \$200,000 或以下 <input type="checkbox"/> \$200,001 to 至 \$500,000 <input type="checkbox"/> \$500,001 to 至 \$1,000,000 <input type="checkbox"/> \$1,000,001 to 至 \$5,000,000 <input type="checkbox"/> \$5,000,001 or above 或以上	
Source of Fund 資金來源	<input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Income Accumulation 收入累積 <input type="checkbox"/> Commission/Business Income 佣金/生意收入 <input type="checkbox"/> Pension/Reserve 退休金/儲備 <input type="checkbox"/> Return on Investment 投資收益 <input type="checkbox"/> Others 其他: _____	
Liquid Assets Held (HKD) (including Cash, Deposit and short term investments etc.) 擁有流動資產(港元)(包括現金、存款及短期投資等)	<input type="checkbox"/> below \$100,000 或以下 <input type="checkbox"/> \$100,001 to 至 \$300,000 <input type="checkbox"/> \$300,001 to 至 \$600,000 <input type="checkbox"/> \$600,001 to 至 \$900,000 <input type="checkbox"/> \$900,001 to 至 \$1,200,000 <input type="checkbox"/> \$1,200,001 or above 或更多	

	Account Holder (A) 帳戶持有人(A)	Account Holder (B) 帳戶持有人(B)
Net worth ('Total Assets' minus 'Total Liabilities', excluding the value of your self-occupied property) 淨資產（總資產減去總負債，不包括自住物業的價值）	<input type="checkbox"/> below \$5,000,000 或以下 <input type="checkbox"/> \$5,000,001 to 至 \$8,000,000 <input type="checkbox"/> \$8,000,001 to 至 \$12,000,000 <input type="checkbox"/> \$12,000,001 to 至 \$15,000,000 <input type="checkbox"/> \$15,000,001 or above 或更多	
Residential Status 住屋	<input type="checkbox"/> Owned Property 自置物業 <input type="checkbox"/> Mortgaged, outstanding amount 按揭物業，結欠：_____ <input type="checkbox"/> Quarters 宿舍 <input type="checkbox"/> Rented, monthly rent 租用物業，每月租金：_____ <input type="checkbox"/> Others 其他：_____	
Years of Living 居住年期	年 月	

6. Disclosure of Identity 相關身份披露

Is Client a director or an employee of a person registered or licensed with HK Securities and Futures Commission? 此帳戶最終權益擁有人及/或就此帳戶進行交易的最終負責人士，是否是香港證監會的持牌或註冊人士，或任何持牌法團或註冊機構的董事或職員？	<input type="checkbox"/> Yes 是， Name 持牌或註冊人名稱：_____ CE No 中央編號：_____ <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是， Name 持牌或註冊人名稱：_____ CE No 中央編號：_____ <input type="checkbox"/> No 否
Are you an employee of China Merchants Bank? 您是否招商銀行的僱員？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Are you an employee of CMBI Group? 您是否招銀國際集團的僱員？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Are you related to any employee of CMBI Group? 您是否招銀國際集團僱員的親屬？	<input type="checkbox"/> Yes 是， Name of staff 僱員姓名：_____ Relationship 關係：_____ <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是， Name of staff 僱員姓名：_____ Relationship 關係：_____ <input type="checkbox"/> No 否
Is your spouse a margin client of CMBIS? 你的配偶是否招銀證券的保證金客戶？	<input type="checkbox"/> Yes 是， Account Name 帳戶名稱：_____ Account No. 帳戶號碼：_____ <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是， Account Name 帳戶名稱：_____ Account No. 帳戶號碼：_____ <input type="checkbox"/> No 否
Are you, either alone or with your spouse, in control of 35% or more of the voting rights of any corporate margin account of CMBIS? 你是否單獨或與你的配偶共同控制任何招銀證券保證金帳戶 35%或以上投票權？	<input type="checkbox"/> Yes 是 A/C. Name 帳戶姓名：_____ A/C. No. 帳戶號碼：_____ <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 A/C. Name 帳戶姓名：_____ A/C. No. 帳戶號碼：_____ <input type="checkbox"/> No 否

7. Settlement Account Information 結算帳戶資料

Hong Kong Banking Accounts (bank accounts under client name) 香港銀行資料記錄（只用於客戶本人同名的香港銀行帳戶存款）	
Name of Bank 銀行名稱/ Account No. 戶口號碼1：(HKD 港幣/USD 美元/CNY 人民幣/MTC 多種貨幣)	_____/_____
Name of Bank 銀行名稱/ Account No. 戶口號碼2：(HKD 港幣/USD 美元/CNY 人民幣/MTC 多種貨幣)	_____/_____

8. Electronic Service Application 電子服務申請

Do you need online trading service? 您是否需要開通網上交易服務？	
Hong Kong Stocks 港股	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
US Stocks 美股	<input type="checkbox"/> Yes, I have read, understood and agreed the clauses in the Appendix 4- Application form of US stocks online trading services. 是，本人/吾等已閱讀及明白並同意接受附件4-招銀證券《美國股票網上交易服務申請》表格內之條款。
Real Time Quote Services (Optional) 即時報價服務（可選）：	
<input type="checkbox"/> I would like to apply the Real Time Quote Services and understand there is a charge of USD 10 per month 本人要求申請即時報價服務並同意支付每月 10 美元額外費用。	
<input type="checkbox"/> I do not want to apply the Real Time Quote Services 本人不需要即時報價服務	
(Client account code and password receive method, please choose one only) (Please state if differs from above) (帳戶號碼及密碼，可選擇以下一種方式收取)（如與上述不同，請註明）	
<input type="checkbox"/> E-mail address 電子郵箱：	<input type="checkbox"/> Mailing address 郵寄地址：_____
Do you need Merchant Payment Service? 您是否需要開通銀証轉帳服務？ <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	
Information of Designated Transfer Banking Account 指定轉帳銀行帳戶資料：	
Bank Name 銀行名稱：	<input type="checkbox"/> China Merchant Bank (Hong Kong Branch), Account Number 招商銀行香港分行，帳戶號碼：

9. Method of Communication 通訊方法

By Mail (all communications, including client statements will be sent, choose one only): 郵寄方式（僅選其一，所有通訊包括客戶結算單將寄往）：		
<input type="checkbox"/> E-mail address (Recommend) 電子郵箱（推薦）	<input type="checkbox"/> Residential address 住宅地址	<input type="checkbox"/> Business address 辦公室地址
<input type="checkbox"/> Correspondence Address 通訊地址	<input type="checkbox"/> Others (Please specify) 其他(請註明)：_____	

(If select by E-mail, please read the [Client's Consent-Electronic Communication] below 如選以電子郵件收件, 請閱讀以下〔客戶同意書—電子通訊〕部份)

Client's Consent-Electronic Communication 客戶同意書—電子通訊

(Please check the box if you agree with the clauses of [Client's Consent-Electronic Communication]. 如你同意〔客戶同意書—電子通訊〕之條款, 請剔選以下方格。)

- ☐ I/We the undersigned client, hereby consent to CMB International Securities Limited (CMBIS) providing all notices, statements, trade confirmations and other communications by CMBIS to me/us through electronic communication and I/We hereby request, instruct and authorize CMBIS to transmit, release and send all notices, statements, contract notes and other communications (the "Communications") to me/us at my/our designated e-mail address as specified below. I/We, acknowledge and accept the risks of receiving the Communications via electronic communications, including but not limited to the risks as set out in the Cash Client's Agreement / Margin Client's Agreement and other related documents and terms and agree and undertake to hold CMBIS harmless from and against all losses, damages, interests, costs, expenses, actions, demands, claims or proceedings of whatsoever nature which I/We may incur, suffer and/or sustain as a result of CMBIS's provision of Communications via electronic communication. I/We understand I/We can only choose either receiving the Account statement via physical mail or via electronic communication. Once choosing electronic communication service, I/We will not receive physical contract note and physical account statement by mail. I/We undertake to notify CMBIS of any changes in my/our email address. If CMBIS got two successive messages in relation to failure of sending the statement to my/our email address electronically, CMBIS has the right to send the statement to me/us via physical mail instead. In the event of any difference in interpretation or meaning between the English and Chinese version of this Consent, the Client agrees that the English version shall prevail. CMBIS has explained to me/us, and I/we acknowledge and agree to, the content of this consent. 本人/吾等, 以下簽署之客戶, 謹此同意招銀國際證券有限公司(招銀證券)通過電子通訊向本人/吾等以本人/吾等於下列所指定之電子郵箱寄發成交單據及其它通訊(該等通訊)。本人/吾等確認及接受通過電子通訊的風險, 包括但不限於載於現金客戶協議書/保證金客戶協議書及其他相關文件及條款中所列的風險, 並同意及承諾免除招銀證券因招銀證券通過電子服務提供該等通訊而令本人/吾等產生、蒙受及/或承受的一切虧損、損失、利息、費用、開支、法律訴訟、付款、索償等等的責任。本人/吾等明白本人/吾等只可從郵寄帳單或電子通訊選擇其一, 一經選用電子通訊, 本人/吾等將不會收到郵件形式寄發之成交單及月結單。於本人/吾等選用電子通訊期間, 本人/吾等將第一時間通知招銀證券有關本人/吾等電子郵箱的變更。假若招銀證券寄發電子帳單後連續兩次收到錯誤之通訊, 招銀證券可選擇以郵寄形式取代電子通訊。如本同意書中、英文本之解釋或意思有不相同, 客戶同意以英文本為準。招銀證券已向本人/吾等解釋本同意書, 本人/吾等聲明本人/吾等完全明白同意書之內容。

10. Ultimate Beneficial Owner 帳戶最終權益擁有人身份

Are you the ultimate beneficial owner(s) of this Account? 您是否此帳戶的最終受益人? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		
If not, please provide the ultimate beneficial owner details as follows 若不是, 該帳戶的最終受益人情況如下:		
Name 姓名:	ID/ Passport/ Place of Issue 身份證/護照/簽發地:	Tel. No. 電話:
Address 地址:	Signature 簽名:	
Is the ultimate beneficial owner(s) U.S. citizen or a U.S. tax resident? 最終受益人是否美國公民或就稅務目的而言的居民? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		

11. Persons Authorized to Give Order/Dealing Instructions (If Applicable) 獲授權發出交易/買賣指示的人士 (如適用)

(Please provide the identity documents and address proof issued within 3 months of the Authorized Persons). (請提供被授權人的身份證明檔及三個月內發出有效之住址證明)。		
Name 姓名:	ID/ Passport/ Place of Issue 身份證/護照/簽發地:	Tel. No. 電話:
Address 地址:	Signature 簽名:	
Name 姓名:	ID/ Passport/ Place of Issue 身份證/護照/簽發地:	Tel. No. 電話:
Address 地址:	Signature 簽名:	

12. Acknowledgement by Client 聲明

I/We do not wish the CMB International Securities Limited to use my/our personal data in direct marketing via the following channel(s) (please use "✓" to select the channel(s)):-

☐ Electronic Channels ☐ Mail ☐ Personal Call

If you return this Form without ticking any of the above boxes, it means that you do not wish to opt-out from any form of CMB International Securities Limited (CMBIS)'s direct marketing.

☐ To improve and provide more comprehensive services to our customers, CMBIS may provide your personal data to other members of the Group* and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth.

Please tick "✓" this box if you do not wish CMBIS to provide your personal data to the above persons for the above purposes.

*The "Group" means CMBIS and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of CMBIS's holding companies, wherever situated.

The above represents your present choice regarding whether or not to receive direct marketing materials, and CMBIS's intended provision of your personal data to other members of the Group* for their use in direct marketing. This replaces any choice communicated by you to CMBIS prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in CMBIS's Data Policy Notice. Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

本人/吾等不欲招銀國際證券有限公司使用本人/吾等的個人資料經以下管道作直銷推廣(請以"✓"選擇管道)

☐ 電子管道 ☐ 郵件 ☐ 專人電話

如您沒有在以上任何方格內以"✓"號顯示您的選擇, 即代表您並不拒絕招銀國際證券有限公司(招銀證券)任何形式的直銷推廣。

☐ 為改善及提供更全面的服務予招銀證券的客戶，招銀證券可能會將您的個人資料提供予「本集團」*其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。

若您不欲招銀證券提供您的個人資料予以上人士作以上用途，請閣下在這方格上以"✓"號表示。

*「本集團」指招銀證券及其控股公司、分行、附屬公司、代表辦事處及附屬成員，不論其所在地。附屬成員包括卡公司的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。

以上代表閣下現在對是否接收直銷推廣資料，以及對招銀證券擬將閣下個人資料提供予「本集團」*其他成員作其直銷推廣的選擇，亦取代任何閣下之前已告知招銀證券的選擇。請注意，閣下以上的選擇適用於根據招銀證券的「資料政策通告」上所載的產品，服務及/或標的類別的直銷推廣。請閣下參考該通告上以得知在直銷推廣上可使用的個人資料的種類，以及閣下的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。

I/We confirm and represent that the information on this Client Information Form and documents provided in connection with this application is true, complete and correct and that the representations in the attached agreement are accurate. CMBIS International Securities Limited (CMBIS) is entitled to rely fully on such information and representations for all purposes, unless it receives notice in writing of any change. CMBIS is authorized at any time to contact anyone, including client's banks, brokers or any credit agency, for the purpose of verifying the information provided on this Client Information Form. 本人/吾等在此確認在客戶資料表格所提供的資料及檔全部為真實、完整和正確，以及附上的協議中的陳述均屬準確。除非招銀國際證券有限公司（招銀證券）接到更改有關本資料表格內容的書面通知，否則招銀證券可完全依賴這些資料及陳述做一切用途。客戶授權招銀證券可隨時聯絡任何人包括客戶的銀行、經紀或任何信貸機構等，核實本資料表內的資料及陳述。

Pursuant to FATCA or applicable local laws, I/We hereby consent to CMBIS to report my personal data to the U.S. applicable local regulators or tax authorities where necessary in order to comply with FATCA or applicable local laws. 根據FATCA或相關當地法律，本人/吾等同意向招銀證券匯報我的個人資料到美國或適用的當地監管機構或稅務機關，並在必要時為符合FATCA或適用的當地法律。

I/We, the undersigned Client, acknowledge and confirm that I/We have read and understood and accepted the provisions of the Cash Client's Agreement / Margin Client's Agreement and other related documents and terms, including (inter alia) the Risk Disclosure Statement and Personal Data Protection Statement, and agree to be bound by each of the above as amended and/or supplemented from time to time. I/We have been referred to the Cash Client's Agreement / Margin Client's Agreement and other related documents and terms, including (inter alia) the Risk Disclosure Statement and Personal Data Protection Statement, in both English and Chinese and have been explained by a staff named below in a language of my/our choice and that I am /We are invited to read the Cash Client's Agreement / Margin Client's Agreement and other related documents and terms, including (inter alia) the Risk Disclosure Statement and Personal Data Protection Statement, ask questions and take independent advice if I/We wish. 本人/吾等為下述簽署客戶已閱讀過、明白及接受貴公司附上的現金客戶協議書／保證金客戶協議書及其他相關檔及條款，包括但不限於風險披露聲明及個人資料收集聲明書，並且同意受不時經修改及／或補充的該等檔所約束。本人／吾等並已獲展示中英文本的現金客戶協議書／保證金客戶協議書及其他相關檔及條款，包括但不限於風險披露聲明及個人資料收集聲明書，及獲以下職員按照本人/吾等所選擇的語言解釋明白；及本人／吾等已獲邀閱讀現金客戶協議書／保證金客戶協議書及其他相關檔及條款，包括但不限於風險披露聲明及個人資料收集聲明書，提出問題及徵求獨立的意見（如本人/吾等有此意願）。

I/We agree and confirm the Specimen Signature(s) herein under will be used to verify all written instructions given relating to the operation of the Account(s). 本人/吾等同意並確定下列簽署式樣將被用作核證任何就帳戶運作之書面指示。

I/We declare that I/we have read and agreed and consented to the Terms of Business for Professional Investors. I/We further warrant and represent that the execution of the Terms of Business for Professional Investors as a deed and where applicable is in accordance with the applicable laws. (My/our signature(s) will be used to verify any written instructions to operate the account). I/We also ensure that the information provided in the "Investment Risk Profile Questionnaire" is true to me/us and is solely based on my/our own circumstances and judgment, and I/we accept your assessment. At the same time, I/we confirm that if there is any situation/conditions happened to affect my/our risk tolerance level, I/we must take the initiative to require CMBIS to reassess my/our risk tolerance level. Otherwise I / we shall bear all the consequences resulting therefrom. 本人/吾等聲明，本人/吾等已閱讀及同意《專業投資者業務條款》和《專業投資者申請書》。本人/吾等亦保證及陳述，簽署《專業投資者業務條款》為契約是符合適用法律的。（本人/吾等的簽署印鑒樣式將被用作核實任何對該帳戶進行操作的書面指示）。本人/吾等亦保證《投資風險取向分析問卷》所填寫之資訊為本人/吾等真實的意思，完全獨立依據自身情況和判斷做出上述答案，並接受貴行評估意見。同時確認如本人/吾等發生可能影響自身風險承受能力的情形，再次購買金融產品時必須主動要求銀行重新對本人/吾等進行風險承受能力評估。否則由此導致的一切後果由本人/吾等承擔。

Signature 客戶簽名		Signature (Joint Account Holder) 客戶簽名（聯名帳戶持有人）	
Name 客戶姓名		Name 客戶姓名	
Date 日期：		Date 日期：	
For Joint Account Only 聯名帳戶適用	<input type="checkbox"/>	All written instruction of the account should be jointly signed by both account holders 所有帳戶書面指示須由兩位帳戶持有人同時簽署	

13. Witness 見證人

Witness: I, the undersigned, have witnessed the signature and inspected the original identity document of the above-named client. 見證人的見證：本人已見證及驗證上述客戶之簽署及有關其身份證明文件之正本。			
Witness Signature 見證人簽署：	Name of Witness 見證人姓名：	Date 日期：	
Address 見證人地址：	Occupation 見證人職業：		

14. Declaration By Staff/ Licensed Representative 職員/持牌代表的聲明

I confirm that I have provided the Risk Disclosure Statements in the language of the Customer's choice (English or Chinese) and that I have invited the Customer to read the Risk Disclosure Statements, to ask questions and advice to take independent advice if the customer wishes. 本人確認已按照客戶所選擇的語言提供及解釋上述之風險披露聲明；及邀請客戶閱讀上述風險披露聲明、提出問題及徵求獨立的意見（如客戶有此意願）。	
Name of Staff/ Licensed Representative 職員/持牌代表名稱：	CE. No 中央編號：

Signature and Date		
職員/持牌代表簽署及日期：		

Internal Use Only 內部使用

客戶主任/經理										
i) 佣金： <input type="checkbox"/> 標準 <input type="checkbox"/> 招行員工 <input type="checkbox"/> 職員 <input type="checkbox"/> 其他 (請註明) _____ 電話 _____ 網上 (審批簽署: _____)										
ii) 文件覆核										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">所需文件</td> <td style="padding: 2px;">請在空格內 ✓</td> </tr> <tr> <td style="padding: 2px;">1. 完整及簽妥的客戶資料表格</td> <td style="padding: 2px; text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">2. 身份證明檔 (經核實副本)</td> <td style="padding: 2px; text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">3. 地址證明 (三個月內) (經核實副本)</td> <td style="padding: 2px; text-align: center;"><input type="checkbox"/></td> </tr> </table>	所需文件	請在空格內 ✓	1. 完整及簽妥的客戶資料表格	<input type="checkbox"/>	2. 身份證明檔 (經核實副本)	<input type="checkbox"/>	3. 地址證明 (三個月內) (經核實副本)	<input type="checkbox"/>		
所需文件	請在空格內 ✓									
1. 完整及簽妥的客戶資料表格	<input type="checkbox"/>									
2. 身份證明檔 (經核實副本)	<input type="checkbox"/>									
3. 地址證明 (三個月內) (經核實副本)	<input type="checkbox"/>									
簽署: _____ 負責人員簽署: _____										
iii)										
(Optional)										
介紹人資料 <input type="checkbox"/> 行外 介紹人姓名: _____ 聯繫電話: _____ 備註: _____										
<input type="checkbox"/> 行內 介紹人(姓名/核心系統號) _____/_____										
業務條線: <input type="checkbox"/> 零售 P / <input type="checkbox"/> 對公 C / <input type="checkbox"/> 國際 I / <input type="checkbox"/> 其他 O										
分行 (分行名稱/分行號): _____/_____ 網點 (網點名稱/網點號): _____/_____										
若為行內客戶請提供客戶招行銀行卡資料: 一卡通 _____ 客戶經理確認簽名: _____										
<input type="checkbox"/> 網上交易 <input type="checkbox"/> 銀証轉帳	帳號: _____									
經紀號碼: _____	佣金: _____	利率: _____								
檔案覆核/日期: _____	資料輸入/日期: _____	資料查核/日期: _____								
其他資料: _____	密碼/日期: _____									
Use for FATCA Compliance 美國「外國帳戶稅收遵從法」										
<input type="checkbox"/> Opt to be recalcitrant										
原因: _____										
檢查及資料輸入/日期: _____										
資料覆核/日期: _____										
<input type="checkbox"/> Situation resolved										
原因: _____										
檢查檔及資料輸入/日期: _____										
資料覆核/日期: _____										
Remark:										
1. U.S. citizen includes an individual who is born in the U.S. territory or possession of the U.S. (i.e., American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, or the U.S. Virgin Islands), while a U.S. tax resident refers to U.S. Green Card holder (i.e. holder of U.S. Permanent Resident card) or individual who meets the substantial presence test (i.e. he/she has been present in the U.S. for at least 31 actual days in the current tax year and 183 equivalent days during a three year period) 美國公民, 包括出生在美國領土或屬地, 美國 (即美屬薩摩亞, 關島, 北馬裡安納群島, 波多黎各和美國維爾京群島), 而美國稅務居民是指美國個人綠卡持有人 (美國永久居民卡, 即持有人) 或個人滿足實際天數測試 (即他/她已經在三年至少 31 天實際的納稅年度和相當於 183 天身在美國)。										
2. Clients should seek for their own tax advisors regarding the substantial presence test if necessary. 客戶應尋求適合自己的稅務顧問以進行有關的實際天數測試。										

Appendix 附件 1

Notice to Customer(s) 客戶須知:

1. This questionnaire is designed to help CMB International Securities Limited ("CMBIS") to assess your investment risk profile and to collect information about your risk appetite, financial situation, investment experience and investment horizon. If relevant information is not provided, CMBIS may not be able to process your application(s). The collection and use of information in this questionnaire does not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. 本問卷用以協助招銀國際證券有限公司(「招銀證券」)評估您的投資風險取向,並收集有關您的風險取向、財政狀況、投資經驗及投資年期的資料。如您不提供有關資料,招銀證券可能無法處理您的申請。搜集及使用本問卷內的資料並不構成任何投資產品或服務的要約、招攬或建議,且不應被視為一項投資建議。
2. CMBIS is required to obtain information on your financial situation, investment experience and investment objectives in order to make reasonable product suitability assessment. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. 為作出合理的產品合適性評估,招銀證券需要您提供有關財政狀況、投資經驗及投資目標的資料。於做出任何投資決策前,您應考慮自身情況,包括但不限於您的財政狀況、投資經驗及投資目標。於做出任何投資決策前,您應考慮諮詢您的獨立投資顧問。
3. For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, whether within CMBIS or not, should be taken into account. 有關您的財務或投資資料之問題,例如可投資資產、某一產品的總投資金額或投資經驗等,您在招銀證券之內及本行以外的所有資產及交易均應計算在內。
4. All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice. 招銀證券將會根據招銀證券的資料政策通告使用並保密處理本問卷所收集的資料。
5. The results of this questionnaire are derived from information you provide to CMBIS. You must provide information that is valid, true, complete, accurate and up-to-date. Your failure in doing so would materially affect our suitability assessment. 本問卷的結果乃根據您提供給招銀證券的資料得出。請您務必提供有效、真實、完整、準確及最新的資料。您未能提供該等資料將會對招銀證券的合適性評估產生重大影響。
6. Please circle the most appropriate answer. 請圈出最適合的一項答案。

Client Investment Risk Profile Questionnaire (Individual) 客戶投資風險取向問卷(個人)

Client Name 客戶姓名		Completion Date 填寫日期	
CIF No 客戶號		Account No 帳戶號碼	

1. Which of the following age group do you belong to?

你屬於以下那一個年齡組別?

- (a) 18 to 24
18 至 24 歲
- (b) 25 to 34
25 至 34 歲
- (c) 35 to 50
35 至 50 歲
- (d) 51 to 64
51 至 64 歲
- (e) 65 or above
65 歲或以上

2. How much funds (including cash or highly liquid assets e.g. foreign currency, bullion, freely tradable securities, etc.) have been roughly reserved for your monthly household expenses?

你已預留大約多少備用金(包括現金或高流動性的資產,例如:外幣、黃金、股票等)去應付每月的家庭開支?

- (a) Less than 6 months of household expenses
少於 6 個月的家庭開支
- (b) 6 to less than 12 months of household expenses
6 至少於 12 個月的家庭開支
- (c) 12 to less than 24 months of household expenses
12 至少於 24 個月的家庭開支
- (d) 24 months or more of household expenses
24 個月或以上的家庭開支

3. Please state your highest education level:

請簡述你的最高學歷:

- (a) Primary or below
小學或以下
- (b) Secondary or post-secondary
中學或專上學院
- (c) University or above / professional qualifications (not related to Economics / Finance)
大學或以上 / 專業資格 (非財經學科相關)
- (d) University or above / professional qualifications (related to Economics / Finance)
大學或以上 / 專業資格 (跟財經學科相關)

4. Which of the following is the best one that expresses your attitude toward price fluctuation and returns on financial investment?

以下那一項最佳表達你對金融投資上價格波動及回報的看法?

- (a) In general, I can only bear less than 5% price fluctuation of financial investment within one year and do not expect considerable returns.
一般來說，本人在一年內只能夠承受金融投資上少於 5% 的價格波動，並不預期有可觀的回報。
- (b) In general, I can only bear less than 5% to 10% price fluctuation of financial investment within one year and would like to acquire returns better than the rate of bank deposits.
一般來說，本人在一年內只能夠承受金融投資上 5% 至少於 10% 的價格波動，並期望獲得比銀行存款較高的回報。
- (c) In general, I can only bear 10% to less than 15% price fluctuation of financial investment within one year and would like to acquire returns that are comparable to the major stock market indexes.
一般來說，本人在一年內只能夠承受金融投資上 10% 至少於 15% 的價格波動，並期望獲得可以與主要股票市場相比的回報。
- (d) In general, I can only bear 15% to less than 25% price fluctuation of financial investment within one year and would like to acquire returns that are better than major stock market indexes.
一般來說，本人在一年內只能夠承受金融投資上 15% 至少於 25% 的價格波動，並期望獲得比主要股票市場更佳的回報。
- (e) In general, I can bear 25% or more price fluctuation of financial investment within one year and would like to acquire returns that are remarkably higher than the major stock market indexes.
一般來說，本人在一年內能夠承受金融投資上 25% 或以上的價格波動，並期望獲得明顯高於主要股票市場的回報。

5. In general cases, how long is the maximum length of your expected investment horizon?

在一般情況下，你期望的最長投資年期是多久?

- (a) Not more than 1 year
不超過 1 年
- (b) Not more than 3 years
不超過 3 年
- (c) Not more than 5 years
不超過 5 年
- (d) More than 5 years
超過 5 年

6. What is the percentage of your after-tax income that will be set aside for investment purpose?

你將會分配多少百分比的稅後收入作為投資用途?

- (a) Less than 10%
少於 10%
- (b) Less than 20%
少於 20%
- (c) Less than 30%
少於 30%
- (d) Less than 50%
少於 50%
- (e) 50 % or more
50%或以上

7. What is the percentage of your net worth asset (excluding the value of your self-occupied property) that will be set aside for investment purpose?

你將會分配多少百分比的淨資產(即不包括自住房產的價值)作為投資用途?

- (a) Less than 10%
少於 10%
- (b) Less than 20%
少於 20%
- (c) Less than 30%
少於 30%
- (d) Less than 50%
少於 50%
- (e) 50 % or more
50%或以上

8. Which of the following is the best one that expresses your principal investment objective?

以下那一項最佳表達你的主要投資目標?

- (a) Capital Preservation - I principally aim to keep investment loss at a minimum with not much concern on overall returns.
保本為主 - 本人主要旨在儘量減低投資損失，較少關注整體的回報。
- (b) Income Oriented - I principally aim to achieve stable income or counteract inflation.
收入主導 - 本人主要旨在獲取穩定收入或抵消通脹。
- (c) Income-and-Growth - I principally aim to achieve returns from both capital appreciation and stable income.
收入及增長 - 本人主要旨在獲取來自資本增值及穩定收入的回報。
- (d) Growth Oriented - I principally aim to achieve returns that focus on capital appreciation.
增長主導 - 本人主要旨在獲取來自以資本增值為主的回報。
- (e) Aggressive Growth - I principally aim to achieve higher returns derived from the complex or leveraged investment products.
積極增長 - 本人主要旨在獲取來自複雜或杠杆投資產品的較高回報。

9. Please state your investment experience in the following product type within the past 3 years: 請簡述你對以下投資產品類別，在過去 3 年內的買賣經驗:
請簡述你對以下投資產品類別，在過去 3 年內的買賣經驗:
(Choose more than one answer if applicable 如適用, 可選擇多於一項)

Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去 3 年內的交易次數		
			No Transaction 沒有交易	Less Than 5 Transactions 五次以下買賣	5 or More Transactions 五次或以上買賣
(a) Foreign Currency/Precious Metals 外幣/貴金屬	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(b) Fixed Income Securities (without special features) 定息債券(沒有附帶特別條款) e.g. CDs, Government Bonds 例如: 存款證、政府、債券	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(c) Fixed Income Securities (with special features) 定息債券(附帶特別條款) e.g. Perpetual Bonds, Preferred Shares 例如: 永續債券、優先股票	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(d) Principal Protected Structured Product 保本結構性產品 e.g. Structured Deposits 例如: 結構性存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(e) Non-principal Protected Structured Product (Currency/Interest Rate Linked) 非保本結構性產品(貨幣/利率掛鉤) e.g. Currency Linked Deposits 例如: 貨幣掛鉤存款	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(f) Unit Trust / Mutual Fund (Type I: Money Market Fund, Guarantee Fund) 單位信託/互惠基金(第一類: 貨幣市場基金、保證基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(g) Unit Trust / Mutual Fund (Type II: Bond Fund, Mixed Allocation Fund) 單位信託/互惠基金 (第二類: 債券基金、混合分配基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(h) Unit Trust / Mutual Fund (Type III: Equity Fund, High Yield Bond Fund) 單位信託/互惠基金 (第三類: 股票基金、高收益債券基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(i) Unit Trust / Mutual Fund (Type IV: Commodity Fund, Alternative Investment Fund) 單位信託/互惠基金 (第四類: 商品基金、另類投資基金)	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)

Product Type 產品類別	Knowledge 知識	Year(s) of Experience 經驗年期	No. of transactions within the past 3 Years 在過去 3 年內的交易次數		
			No Transaction 沒有交易	Less Than 5 Transactions 五次以下買賣	5 or More Transactions 五次或以上買賣
(j) Stocks or ETFs 股票或交易所買賣基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(k) Non-principal Protected Structured Product 非保本結構性產品 e.g. Equity Linked Investment, Equity Linked Note or Credit Linked Note 例如: 股票掛鉤投資、股票掛鉤票據、信貸掛鉤票據	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(l) Derivatives / Leveraged Product 衍生工具/杠杆產品 e.g. Option, Futures, Forwards, Interest Rate Swap, Cross Currency Swap, Warrant, Margin Trading, including embedded derivatives financial instruments whether traded on an exchange or not. 例如: 期權、期貨、遠期、利率掉期、交叉貨幣掉期、認股權證、孖展交易、包括嵌入式衍生性金融工具及不論是否於交易所買賣	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)
(m) Others 其它 e.g. Private Equity, Hedge Fund 例如: 私募基金、對沖基金	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Nil 零 <input type="checkbox"/> < 5 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> > 10	<input type="checkbox"/> (i)	<input type="checkbox"/> (ii)	<input type="checkbox"/> (iii)

Assessment Result 評估結果

Based on the answers you have provided, you have been informed that your investment risk profile is

	Risk Profile 投資風險取向	Attributes and Risk Preferences 特性及風險偏好
<input type="checkbox"/>	Conservative 保守型	Generally speaking, these customers prefer investment products of low uncertainty on returns or preserve capital; and/or are equipped with limited/no knowledge and/or experience in financial investment. 一般而言, 這類客戶偏向回報較為穩定的投資產品或保存資本, 及/或在金融投資方面具備有限/沒有知識及/或經驗。
<input type="checkbox"/>	Moderate 穩健型	Generally speaking, these customers are equipped with some knowledge and/or experience in financial investment; and/or are willing to take modest risk so as to achieve returns better than bank deposits. 一般而言, 這類客戶對於金融投資方面具有一些知識及經驗, 及/或願意承擔適度的風險, 以獲取比銀行存款較高的回報。
<input type="checkbox"/>	Balanced 均衡型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept commensurable price fluctuation and take a certain degree of risk so as to achieve returns in comparison with the major stock market indexes; and possess good financial capability to deal with the loss incurred from the related investment. 一般而言, 這類客戶具備有關的知識及/或經驗, 願意接受相應的價格波動及承擔一定程度的風險, 以獲取能與主要股票市場相比的回報, 與及擁有良好的財政能力, 去應付相關的投資損失。
<input type="checkbox"/>	Growth 增長型	Generally speaking, these customers are equipped with the related investment knowledge and/or experience; are willing to accept relatively higher price fluctuation and take relatively higher risk so as to achieve returns better than the major stock market indexes; and possess solid financial capability to deal with the loss incurred from the related investment. 一般而言, 這類客戶具備有關的知識及/或經驗, 願意接受相對較高的價格波動及承擔相對較高的風險, 以獲取能比主要股票市場更高的回報, 與及擁有健全的財政能力, 去應付因相關投資導致的損失。
<input type="checkbox"/>	Aggressive 進取型	Generally speaking, these customers demonstrate a rather strong preference, knowledge and / or experience on high-risk, complex or leveraged products; and/or possess substantial financial capability to deal with the loss incurred from the related investment. 一般而言, 這類客戶對於高風險以及結構性或杠杆產品具有較強的喜好、知識及/或經驗, 與及擁有雄厚的財政能力, 去應付因相關投資導致的損失。

Customer Declaration 客戶確認

I hereby declare that the information I provide in this form is valid, true, complete, accurate and up-to-date to the best of my knowledge and agree and confirm that my investment risk profile is correctly stated above. I hereby agree that this investment risk profile will be captured in CMBIS's record, and CMBIS will adopt the above assessment result for product suitability assessment. 本人謹此聲明根據本人所知悉的全部，為本問卷提供有效、真實、完整、準確及最新的資料，並同意及確認上述的投資風險取向已正確顯示本人的投資風險取向。本人同意此投資風險取向將存於招銀證券記錄，及招銀證券將採取本問卷結果作產品合適性評估。

Important Note 重要事項:

Your investment risk profile assessment is based on your overall responses rather than your answer to any individual question. However, your product specific suitability assessment will be separately conducted before every single transaction is made in future. 招銀證券將就您對整份問卷提供的答案而綜合評估您的投資風險取向，而非取決於問卷內任何單一問題的答案。而您的產品合適性評估則會在往後於每次交易前敘做。

Disclaimer 免責聲明:

This questionnaire and the results do not constitute any offer, solicitation or recommendation of any investment product or services and it should not be considered an investment advice. You should also consider your own circumstances, including but not limited to your financial situation, investment experience and investment objectives, before making any investment decisions. The results of this questionnaire are derived from information you provide to CMBIS. You must provide information that is valid, true, complete, accurate and upto-date. Your failure in doing so would materially affect our suitability assessment. Please consider consulting your independent investment adviser before making any investment decisions. Personal information collected in this questionnaire will be kept confidential, subject to our Data Policy Notice. 本問卷及其結果並不構成任何投資產品或服務的要約、招攬或建議，且不應被當作為一項投資建議。您在作出任何投資決定前，亦應考慮您的個人狀況，包括但不限於您的財政狀況、投資經驗及投資目標。本問卷的結果來自您向本行提供的資料。您必須提供有效、真實、完整、準確及最新的資料，否則將會嚴重影響招銀證券的合適性評估。在作出任何投資決定前，請考慮諮詢您的獨立投資顧問。除招銀國際的資料政策通告另有規定外，本問卷所收集的個人資料，將保密處理

Appendix 2-EXPLANATION OF RISKS ASSOCIATED WITH EXCHANGE-TRADED DERIVATIVE PRODUCTS

If you wish to trade exchange-traded derivative products (as defined below) mentioned below, you should read carefully and understand fully the relevant risks associated with the products as mentioned herein.

Common Types of Exchange-Traded Derivative Products and Relevant Risks

Derivative Warrants (“DWs”)

DWs are issued by third parties such as financial institutions and are generally divided into Calls and Puts. Holders of call warrants have the rights, but not obligation, to purchase from the warrant issuer a given amount of the underlying asset at a predetermined price (also known as the exercise price) within a certain time period. Conversely, holders of put warrants have the right, but not obligation, to sell to warrant issuer a given amount of the underlying asset at a predetermined price within a certain time period. DWs in Hong Kong are usually settled in cash when they are exercised at expiry and are likely to have a unique expiry date.

The time value of a DW decreases over time. All things being equal, the value of a DW will decrease over time as it approaches its expiry date. DWs are not principal protected and the price of DWs may fall in value as rapidly as they may rise and investors may not be able to get back the principal and may lose all the investment.

Equity Warrants / Subscription Warrants

They are issued by a listed company and give holders the rights to buy the underlying shares of the company. They are either attached to new shares sold in initial public offerings, or distributed together with declared dividends, bonus shares or rights issues. Upon exercise, the underlying company will issue new shares and deliver them to the warrant holders.

The time value of an equity warrant decreases over time. All things being equal, the value of an equity warrant/subscription warrant will decrease over time as it approaches its expiry date. Investors may not be able to get back the principal and may lose all the investment.

Callable Bull / Bear Contracts (“CBBCs”)

CBBCs are a type of structured product that tracks the performance of an underlying asset without requiring investors to pay the full price required to own the actual asset. They are issued either as Bull or Bear contracts with a fixed expiry date, allowing investors to take bullish or bearish positions on the underlying asset.

CBBCs have a call price and a mandatory call feature – For bull contracts, the call price must be either equal to or above the Strike Price. For bear contracts, the call price must be equal to or below the Strike Price. If the underlying asset’s price reaches the Call Price at any time prior to expiry, the CBBCs will expire early. The issuer must call the CBBCs and trading of the CBBCs will be terminated immediately. Such an event is referred to as a mandatory call event (“MCE”). However, when the underlying asset of a CBBC is trading at a price close to its call price, the change in the value of CBBCs may be more volatile and disproportionate with the change in the value of the underlying asset.

There are two categories of CBBCs, namely Category N CBBC and Category R CBBC. A Category N CBBC refers to a CBBC where its call price is equal to its Strike Price, and the CBBC holder will not receive any cash payment once the price of the underlying asset reaches or goes beyond the call price. A Category R CBBC refers to a CBBC where its call price is different from its Strike Price, and the CBBC holder may receive a small amount of cash payment (“Residual Value”) upon the occurrence of an MCE but in the worst case, no Residual Value will be paid. CBBCs can be held until maturity (if not called before expiry) or sold on the HKEx (as defined below) before expiry. Investors should not trade in CBBCs unless he/she understands the nature of the product and is prepared to lose his/her total investment.

The issue price of a CBBC includes funding costs. Funding costs are gradually reduced over time as the CBBC moves towards expiry. The longer the duration of the CBBC, the higher the total funding costs. In the event that a CBBC is called, investors will lose the funding costs for the entire lifespan of the CBBC. The formula for calculating the funding costs are stated in the listing documents.

Although the price of a CBBC tends to follow closely the price of its underlying asset, but in some situations it may not (i.e. delta may not always be close to one). Prices of CBBCs are affected by a number of factors, including its own demand and supply, funding costs and time to expiry.

Exchange Traded Funds (“ETFs”)

ETFs are passively managed and open-ended funds. All listed ETFs on the HKEx securities market are authorised by the SFC (as defined below) as collective investment schemes. ETFs are designed to track the performance of their underlying benchmarks (eg an index, a commodity such as gold, etc) and offer investors an efficient way to obtain cost-effective exposure to a wide range of underlying market themes. Synthetic ETFs utilising a synthetic replication strategy use swaps or other derivative instruments to gain exposure to a benchmark.

Investors are exposed to the political, economic, currency and other risks related to the underlying asset pool or index or market that the ETF tracks. There may be disparity between the performance of the ETF and the performance of the underlying asset pool or index or market due to, for instance, failure of the tracking strategy, currency differences, fees and expenses. Where the underlying asset pool/index/market that the ETF tracks is subject to restricted access, the efficiency in unit creation or redemption to keep the price of the ETF in line with its net asset value (NAV) may be disrupted, causing the synthetic ETF to trade at a higher premium or discount to its NAV. Investors who buy an ETF at a premium may not be able to recover the premium in the event of the termination. Where a synthetic ETF invests in derivatives to replicate the index performance, customers are exposed to the credit risk of the counterparties who issued the derivatives, in addition to the risks relating to the index. Further, potential contagion and concentration risks of the derivative issuers should be taken into account (e.g. since derivative issuers are predominantly international financial institutions, the failure of one derivative counterparty of a synthetic ETF may have a “knock-on” effect on other derivative counterparties of the synthetic ETF). Some synthetic ETFs have collateral to reduce the counterparty risk, but there may be a risk that the market value of the collateral has fallen substantially when the synthetic ETF seeks to realize the collateral. A higher liquidity risk is involved if a synthetic ETF involves derivatives which do not have an active secondary market. Wider bid-offer spreads in the price of the derivatives may result in losses.

Rights Issue

For exercising and trading of the rights issue, investors have to pay attention to the deadline and other timelines. Rights issues that are not exercised will have no value upon expiry. But if investors decide to let the rights lapse, then investors will not need to take any action unless investors want to sell the rights in the market. In that case, the rights must be sold during the specified trading period within the subscription period, after which they will become worthless. If investors pass up the rights, the shareholding in the expanded capital of the company will be diluted.

Leveraged and Inverse Investment Product

Certain Products are collective investment scheme falling within Chapters 8.6 and 8.4A and Appendix I of the Code on Unit Trusts and Mutual Funds (the “Code”). Certain Products may also be subject to additional Chapters of the Code. Certain Trust and Products are authorized by the SFC in Hong Kong under Section 104 of the Securities and Futures Ordinance. The Leveraged Products will utilize leverage to achieve a daily return equivalent to (x) times the return of the Index. Both gains and losses will be magnified. The risk of loss resulting from an investment in the Products in certain circumstances including a bear market will be substantially more than a fund that does not employ leverage. The Inverse

Products track the inverse daily performance of the Index. Should the value of the underlying securities of the Index increase, it could have a negative effect on the performance of the Products. Unitholders could, in certain circumstances including a bull market, face minimal or no returns, or may even suffer a complete loss, on such investments.

Futures

Futures are financial contracts for underlying assets, such as stock, market index, currency or commodity. The underlying assets are bought or sold at an agreed price today, for a set date in the future.

Investors can trade futures on the HKEx. Investors can buy or sell them with a margin deposit, which only partly covers the value of the contract. Going into leverage can increase the size of their gain or loss. Trading futures can be risky as a broker can make a margin call. This means investors must put in more cash or securities to cover the shortfall of their margin deposit in case the price of the underlying asset moves against your view. The loss could be much more than their margin deposit.

Options

Options are financial contracts that give the buyer the right to buy or sell an underlying asset (stock, market index, currency or commodity) from the seller at a set price within a certain time.

Investors can trade options on the HKEx. The risks and returns of the option buyer and seller are different. If investors are the buyer, the maximum loss is the premium they pay to the seller. If investors are the seller, they get the premium. But they must also make a deposit as a guarantee to go ahead to buy or sell the underlying asset. Like futures trading, the option seller faces the risk of a margin call. Again, the loss for the seller could be much more than the premium.

General Major Risks Associated with Exchange-Traded Derivative Products (including but not limited to the following)

1. Issuer default risk

In the event that an exchange-traded derivative product issuer becomes insolvent and defaults on their issued products, investors will be considered as unsecured creditors and will have no preferential claims to any assets held by the issuer. Investors should therefore pay close attention to the financial strength and credit worthiness of exchange-traded derivative product issuers. Since exchange-traded derivative products are not asset backed, in the event of issuer bankruptcy, investors can lose their entire investment.

2. Gearing risk

Exchange-traded derivative products such as DWs, CBBCs and Leveraged and Inverse Investment Products are leveraged and can change in value rapidly according to the gearing ratio relative to the underlying assets. Investors should be aware that the value of an exchange-traded derivative product may fall to zero resulting in a total loss of the initial investment.

3. Limited life

Most of the exchange-traded derivative products have an expiry date after which the products may become worthless. Investors should be aware of the expiry time horizon and choose a product with an appropriate lifespan for their trading strategy.

4. Extraordinary price movements

The price of an exchange-traded derivative product may not match its theoretical price due to outside influences such as market supply and demand factors. As a result, actual traded prices can be higher or lower than the theoretical price.

5. Foreign exchange risk

Investors trading exchange-traded derivative products with underlying assets not denominated in Hong Kong dollars are also exposed to exchange rate risk. Currency rate fluctuations can adversely affect the underlying asset value and thereby also affect the exchange-traded derivative product price.

6. Liquidity risk

HKEx requires all exchange-traded derivative product issuers to appoint a liquidity provider for each individual issue. The role of liquidity providers is to provide two way quotes to facilitate trading of their products. In the event that a liquidity provider defaults or ceases to fulfill its role, investors may not be able to buy or sell the product until a new liquidity provider has been assigned.

7. Volatility risk

Prices of DWs and CBBCs can increase or decrease in line with the implied volatility of underlying asset price. Investors should be aware of the underlying asset volatility.

8. Intraday investment risk

Leveraged and Inverse Investment Products are normally rebalanced at day end. As such, return for investors that invest for period less than a full trading day will generally be greater than or less than (x) times leveraged investment exposure to the Index, depending upon the movement of the Index from the end of one trading day until the time of purchase.

9. Portfolio turnover risk

Daily rebalancing of Leveraged and Inverse Investment Products' holdings causes a higher level of portfolio transactions than compared to the conventional ETFs. High levels of transactions increase brokerage and other transaction costs.

10. Difference in price limit risk

Leveraged and Inverse Investment Products' investment objective is to provide investment results that closely correspond to (x) times the daily performance of the Index. Although the Index is an equity index, the Products will invest in Index Futures. For example, the daily price limit for individual stocks of the Index at present is +/- 30% while the daily price limit for Index Futures is +/- 20%. As such, should the Index's daily price movement be greater than the price limit of the Index Futures, the Products may not be able to achieve its investment objective as the Index Futures are unable to deliver a return beyond their price limit.

11. Trading suspension risk

During the suspension of trading of the Products, investors and potential investors cannot buy and sell units in the Stock Exchange. In terms of providing a fair and orderly market with regarding the interests of investors, the Exchange may suspend the units trading whenever it is appropriate. If the trading of units is suspended, the subscription and redemption of units may also be suspended.

12. Inverse performance risk

Inverse Investment Products track the inverse daily performance of the Index. Should the value of the underlying securities of the Index increase, it could have a negative effect on the performance of the Products. Unitholders could, in certain circumstances including a bull market, face minimal or no returns, or may even suffer a complete loss, on such investments.

13. Inverse Product vs. short selling risk

Investing in Inverse Investment Products is different from taking a short position. Because of rebalancing, the return profile of the Products is not the same as that of a short position. In a volatile market with frequent directional swings, the performance of the Products may deviate from a short position.

14. Long term holding risk

Some Products are not intended for holding longer than one day as the performance of the Products over a period longer than one day will very likely differ in amount and possibly direction from the leveraged performance of the Index over that same period (e.g. the loss may be more than (X) times the fall in the Index). The effect of compounding becomes more pronounced on the Product's performance as the Index experiences volatility. With higher Index volatility, the deviation of the Product's performance from the inverse performance of the Index will increase, and the performance of the Products will generally be adversely affected. As a result of daily rebalancing, the Index's volatility and the effects of compounding of each day's return over time, it is even possible that the Products will lose money over time while the Index's performance falls or is flat.

15. Futures contracts risks

Some Products are futures based products. Investment in futures contracts involves specific risks such as high volatility, leverage, rollover and margin risks. The leverage component of futures contracts can result in a loss significantly greater than the amount invested in the futures contracts by the Products. Exposures to futures contracts may lead to a high risk of significant loss by the Products. A "roll" occurs when an existing futures contract is about to expire and is replaced with a futures contract representing the same underlying but with a later expiration date. The value of the Product's portfolio (and so the Net Asset Value per Unit) may be adversely affected by the cost of rolling positions forward (due to the higher price of the futures contract with a later expiration date) as the futures contracts approach expiry. There may be imperfect correlation between the value of the underlying reference assets and the futures contracts, which may prevent the Products from achieving its investment objective.

16. Passive investments risks

Some Products are not "actively managed" and therefore the Manager will not adopt any temporary defensive position when the Index moves in an unfavourable direction. In such circumstances the Products will also decrease in value.

Disclaimer

This document does not disclose all risks and features of the common types of derivative products ("exchange -traded derivative products") mentioned herein which are traded on the Hong Kong Exchanges and Clearing Limited (the "HKEx"). This document has been issued by CMB International Securities Limited ("CMBIS") for reference and information purposes only. You should not rely on this document alone to make any investment decision but should read carefully the related offering documentation and any other relevant documentation, in particular, detailed risks relating to each product contained in such documents. You should not deal in exchange -traded derivative products unless you understand the nature of the product and the extent of the exposure to risk. CMBIS will not be responsible or liable for any loss caused by the investment in any products mentioned herein. You should not only consider the information contained neither in this document nor in the offering documentation but should also consider your own financial position and particular circumstances before making any investment decision. In case of doubt, you are strongly advised to obtain independent professional advice.

The information contained in this document regarding exchange -traded derivative products are based on the information available on the websites of The Securities and Futures Commission (the "SFC"), the HKEx and the Hong Kong Monetary Authority (the "HKMA ") etc. For more detailed information regarding financial derivative products, you can refer to the websites of the SFC (www.sfc.hk/sfc/html/EN), the HKEx (www.hkex.com.hk/eng/index.htm) and the HKMA (www.info.gov.hk/hkma/).

This document does not constitute, nor is it intended to be nor should it be construed as offer or solicitation to invest in any of the products mentioned herein. This document is not intended to be distributed to persons in the jurisdiction or countries that will violate the law or regulation, and it is not intended to be used by such persons.

附件二、就在交易所買賣的衍生產品所附帶的風險作出解釋

貴客戶如有意就以下所述交易所買賣衍生產品（按下述所定義）進行交易，應仔細閱讀及完全明白本文件所述該產品所附帶的相關風險。

常見交易所買賣衍生產品的種類及相關風險

衍生權證

衍生權證是由第三者（如金融機構）發行，一般分為認購權證和認沽權證。認購權證的持有人有權（但沒有責任）在某段期間以預定價格（稱為「行使價」）向發行商購入特定數量的相關資產。相反，認沽權證的持有人有權（但沒有責任）在某段期間以預定價格向發行商沽售特定數量的相關資產。在香港買賣的衍生權證均有其指定到期日，衍生權證到期被行使時，一般均以現金結算。

衍生權證的時間值會隨時間而逐漸降低。假若其他情況不變，衍生權證愈接近到期日，價值會愈低。衍生權證不保本，且價格可急升亦可急跌，投資者可能無法取回任何本金，並可能損失所有投資金額。

股本認股權證

股本認股權證由上市公司發行，賦予持有人認購該公司股份的權利。這類認股證往往與首次公開招股出售的新股一併發行，又或隨有關公司派發股息、紅股或供股時購入的股份一併分派。這類認股證被行使時，上市公司會發行新股，並將股份給予認股證持有人。股本認股權證的時間值亦會隨時間而逐漸降低。假若其他情況不變，股本認股權證愈接近到期日，價值會愈低。投資者可能無法取回任何本金，並可能損失所有投資金額。

牛熊證

牛熊證屬結構性產品，能追蹤相關資產的表現而毋須支付購入實際資產的全數金額。牛熊證有牛證和熊證之分，設有固定到期日，投資者可以看好或看淡相關資產而選擇購入牛證或熊證。

牛熊證設有收回價及強制收回機制 – 牛證的收回價必定等同或高於行使價，熊證的收回價則必定等同或低於行使價。若相關資產價格在到期前任何時候觸及收回價，牛熊證即會提早到期，必須由發行商收回，其買賣亦會即時終止。整個過程稱為「強制收回事件」。然而，在牛熊證相關資產的價格接近收回價時，牛熊證價格的波動可能會較大，甚至與相關資產價格的變動不成比例。

牛熊證的類別分有 **N 類** 和 **R 類**。**N 類**牛熊證指收回價等同行使價的牛熊證，一旦相關資產的價格觸及或超越收回價，牛熊證持有人將不會收到任何現金款項。**R 類**牛熊證指收回價有別於行使價的牛熊證，若出現強制收回事件，牛熊證持有人可收回少量現金款項（稱為「剩餘價值」），但在最壞的情況下，可能沒有剩餘價值。若到期前沒有被收回，牛熊證可持有至到期或於到期前在交易所（按下述所定義）沽出。除非投資者明白此產品的特性並作好損失所有投資金額的準備，否則投資者不應買賣此產品。

牛熊證的發行價已包括融資成本。融資成本會隨牛熊證接近到期日而逐漸減少。牛熊證的年期愈長，總融資成本愈高。若牛熊證被收回，投資者即損失該牛熊證整個有效期的融資成本。融資成本的計算程式載於牛熊證的上市檔。儘管牛熊證的價格趨向貼近相關資產的價格，但在一些情況下可能並非如此（即對沖值可能未必接近一）。牛熊證價格受多個因素影響，包括其本身的供求、融資成本及距離到期的時限。

交易所買賣基金

交易所買賣基金是被動型管理開放式基金。所有在香港交易所上市的交易所買賣基金均為證監會（按下述所定義）認可的集體投資計劃。交易所買賣基金旨在追蹤相關基準（例如指數及商品如黃金等）的表現，讓投資者可投資於不同類型的市場而又符合成本效益。合成交易所買賣基金採用綜合複製策略，主要透過掉期或其他衍生工具去追蹤基準的表現。

投資者會承受與交易所買賣基金所追蹤的相關資產組合或指數或市場有關的政治、經濟、貨幣及其他風險。交易所買賣基金及相關資產組合或指數或市場的表現可能不一致，原因舉例來說可能是模擬策略失效、匯率、收費及支出等因素。若交易所買賣基金所追 CMBIS/Individual_Acc Opening/201803

蹤的資產組合/指數/市場對投資者的參與設有限制，則為使交易所買賣基金的價格與其資產淨值一致而設的增設或贖回單位機制的效能可能會受到影響，令合成交易所買賣基金的價格相對其資產淨值出現溢價或折讓。投資者若以溢價購入交易所買賣基金，在基金終止時可能無法收回溢價。若合成交易所買賣基金投資於衍生工具以複製指數表現，投資者除了會承受與指數有關的風險外，亦會承受發行有關衍生工具的交易對手的信貸風險。此外，投資者亦應考慮有關衍生工具發行人的潛在連鎖影響及集中風險（例如由於衍生工具發行人主要是國際金融機構，因此，若合成交易所買賣基金的其中一個衍生工具交易對手倒閉，便可能對該合成交易所買賣基金的其他衍生工具交易對手產生「連鎖」影響）。有些合成交易所買賣基金備有抵押品以減低交易對手風險，但仍要面對當合成交易所買賣基金的抵押品被變現時，抵押品的市值可能已大幅下跌的風險。若合成交易所買賣基金涉及的衍生工具沒有活躍的第二市場，流動性風險會較高；而衍生工具的買賣差價較大，亦會引致虧損。

供股權益

若投資者要行使及買賣供股權益，應留意有關的期限。未被行使的供股權益在到期時將沒有任何價值。但若投資者決定不行使供股權益，除非投資者打算在市場上轉讓這項權利，否則無需採取任何行動。如要轉售供股權益，應留意認購期內設有指定的買賣期，在此之後供股權益將會變得毫無價值。若投資者決定放棄供股權益，其持股比例將會因公司增發新股而被攤薄。

槓桿及反向投資產品

部份產品為《單位信託及互惠基金守則》（「守則」）第 **8.6** 條及 **8.4A** 條及附錄 I 所界定的集體投資計劃。若干產品亦可能受《守則》的附加章節規限。部份信託及產品由香港證監會根據《證券及期貨條例》第 **104** 條認可。槓桿投資產品將利用槓桿效應達到相等於指數回報 **X** 倍的每日回報。不論是收益和虧損都會倍增。投資於產品的損失風險在若干情況下（包括熊市）將遠超過不運用槓桿的基金。反向投資產品跟蹤指數的每日反向表現。如指數的相關證券增值，可能對產品的表現有負面的影響。在若干情況下（包括牛市），單位持有人可能就該等投資取得些微或零回報，或甚至蒙受全盤損失。

期貨

期貨是一份金融合約，買賣雙方承諾於未來某個指定日期，以預先釐定的價格，買入或沽出某種相關資產，可以是股票、市場指數、貨幣或商品。

投資者可以在香港交易所買賣不同相關資產的期貨合約。投資者只需要繳付合約總值的一部分作為按金，就可以買入或沽出期貨合約，這種槓桿特點，能夠倍大投資者的回報和虧損。當相關資產價格的走勢與投資者的看法相反時，投資者可能會因為按金水準下跌，而要面對被經紀行追繳按金(即補倉)的風險，損失有可能超過投資者所繳付的按金。

期權

期權是一份金融合約，賦予期權合約的買方一項權利，在某段時間內以既定的價格，向期權合約的賣方購買或出售某種相關資產，可以是股票、市場指數、貨幣或商品。

投資者可以在香港交易所買賣不同相關資產的期權合約。期權合約的買方和賣方面對不同的風險回報。簡單來說，如果投資者是期權合約的買方，投資者須向賣方支付期權金，最大的損失亦只限於期權金。如果投資者是期權賣方，在收取期權金的同時，亦須繳付一筆按金，作為投資者履行購買或出售資產的保證。一如買賣期貨合約，期權合約的賣方需要面對補倉的風險，損失有可能會遠超過已收取的期權金。

交易所買賣衍生產品附帶的一般主要風險(包括但不限於以下所列)

1. 發行商違約風險

倘若交易所買賣衍生產品發行商破產而未能履行其對所發行產品的責任，投資者只被視為無抵押債權人，對發行商任何資產均無優先索償權。因此，投資者須特別留意交易所買賣衍生產品發行商的財力及信用。由於交易所買賣衍生產品並沒有資產擔保，若發行商破產，投資者便會損失其全部投資。

2. 槓桿風險

交易所買賣衍生產品如衍生權證、牛熊證及槓桿及反向投資產品均為槓桿產品，其價值可按其相對於相關資產的槓桿比率而快速改變。投資者須留意，交易所買賣衍生產品的價值可以跌至零，令當初的投資資金盡失。

3. 有效期限

大部分交易所買賣衍生產品均設有到期日，到期後產品將會變得毫無價值。投資者須留意產品的到期時間，確保所選產品尚餘的有效期能配合其交易策略。

4. 異常價格變動

交易所買賣衍生產品的價格或會因為外來因素(如市場供求)而有別於其理論價，因此，實際成交價可以高於亦可以低於其理論價。

5. 外匯風險

若投資者所買賣的交易所買賣衍生產品的相關資產並非以港元為單位，投資者尚需面對外匯風險。貨幣兌換率的波動可對相關資產的價值造成負面影響，連帶影響交易所買賣衍生產品的價格。

6. 流通量風險

交易所規定所有交易所買賣衍生產品發行商要為每一隻個別產品委任一名流通量提供者。流通量提供者的職責是為產品提供兩邊開盤，以方便買賣。若流通量提供者失責或停止履行職責，有關產品的投資者或不能進行買賣，直至委任新的流通量提供者。

7. 波幅風險

衍生權證及牛熊證的價格可隨相關資產價格的引伸波幅而升跌，投資者須注意相關資產的波幅。

8. 即日投資風險

槓桿及反向投資產品通常於一日終結時重新調整。因此，投資時間不足整個交易日的投資者，其回報一般會大於或小於指數槓桿投資比率，視乎從一個交易日結束時起直至購入之時為止的指數走勢而定。

9. 投資組合周轉率風險

槓桿及反向投資產品每日重新調整投資組合會令其涉及的交易宗數較傳統 ETF 為多。較多交易宗數會增加經紀佣金及其他交易費用。

10. 限價差額風險

槓桿及反向投資產品的投資目標是為了提供緊貼指數每日表現 X 倍的投資業績。雖然指數是股票指數，但產品將投資於指數期貨。例如指數個別成分股現時的每日限價為+/-30%，而該指數期貨的每日限價是+/-20%。因此，如指數的每日價格走勢大於該指數期貨的限價，產品可能無法達到其投資目標，因為該指數期貨並不能提供超出其限價 的回報。

11. 暫停買賣的風險

在產品暫停買賣期間，投資者與潛在投資者將不能在聯交所購買及出售單位。在聯交所認為就公正有序的市場可保障投資者利益而言，暫停買賣是適當之時，聯交所可暫停單位的買賣。若單位暫停買賣，單位的認購及贖回亦可能會暫停。

12. 反向表現的風險

反向產品跟蹤指數的每日反向表現。如指數的相關證券增值，可能對產品的表現有負面的影響。在若干情況下（包括牛市），單位持有人可能就該等投資取得些微或零回報，或甚至蒙受全盤損失。

13. 反向產品相對於賣空的風險

反向產品有別於持有短倉。由於進行重新調整，產品的回報概況與短倉並不相同。在市場波動，經常轉換投資方向的情況下，產品的表現可能偏離於持有的短倉。

14. 長期持有風險

部份產品並非為持有超過一日而設，因為產品超過一日期間的表現無 論在數額及可能方向上都很可能與指數在同一期間的槓桿表現不同（例如損失可能超出指數跌幅的倍數）。在指數出現波動時，複合效應對產品的表現有更顯著的影響。指數波動性更高，產品的表現偏離於指數槓桿表現的程度將增加，而產品的表現一般會受到不利的影響。基於每日進行重新調整、指數的波動性及隨著時間推移指數每日回報的複合效應，在指數的表現增強或呆滯時，產品甚至可能會隨著時間推移而損失金錢。

15. 期貨合約風險

部份產品是以期貨為基礎的產品。投資於期貨合約涉及特定風險，例如高波動性、槓桿作用、轉倉及保證金風險。期貨合約的槓桿成分引致的損失，可能大大超過產品所投資於期貨合約的款額。對期貨合約的投資可能導致產品須承受高度的巨額損失風險。在現期期貨合約即將到期，並由代表同一相關商品但到期日較遲的期貨合約替換，即屬「轉倉」。產品的投資組合的價值（以及每單位的資產淨值）可能在期貨合約即將到期下，因向前轉倉（因到期日較遲的期貨合約價格較 高）的費用而受到不利影響。相關參考資產與期貨合約的價值之間可 能有不完全的相關性，或會阻礙產品達到其投資目標。

16. 被動式投資風險

部份產品並不是「以主動方式管理」，因此管理人不會在指數向不利 方向移動時採取臨時防禦措施。在此等情況下產品的價值也會減少。

免責聲明

本檔未盡披露在此提及及在香港交易及結算所有限公司（“交易所 ”）進行 交易的常見衍生產品（“交易所買賣衍生產品 ”）種類的所有風險及特點。 本文件由招銀國際證券有限公司（“招銀證券”）提供作參考之用。你不應只倚賴本檔而作出任何投資決定，而應仔細閱讀有關發售文件及任何其他相關文件，特別是該些文件中列載關於各種產品的風險詳情。除非你明白交易所買賣衍生產品的性質及以風險暴露的程度，否則你不應對交易所買賣衍生產品進行交易。招銀證券對任何此文所述產品的投資導致的任何損失，概不承擔任何責任。在作出投資決定前，你不應只考慮本檔以及發售檔所載的資料，亦應考慮您本身的財務狀況及個別情況。如有疑問，你應尋求獨立的專業意見。

本文件所載有關交易所買賣衍生產品的資料是依據證券及期貨事務監察委員會（“證監會 ”）、交易所及香港金融管理局 等（“金管局 ”）網站所提供的資料，有關金融衍生產品的詳情，您可瀏覽證監會 （www.sfc.hk/sfc/html/EN/）、交易所（www.hkex.com.hk/eng/index.htm）以及金管局（www.info.gov.hk/hkma/）的網站。

本文件並不構成、亦無意構成、也不應被解釋為要約或遊說投資於本文件所述的任何產品。本檔無意向派發本檔即觸犯法例或規例的司法權區或國家的任何人士派發，亦無意供該等人士使用。

Derivative Knowledge Questionnaire

衍生產品知識問卷

This questionnaire serves to help CMB International Securities Limited understand your knowledge in derivative and assess whether your chosen product is suitable for you.

衍生產品問卷幫助招銀國際證券有限公司瞭解你對衍生工具的認識，並確認你是否能夠認購具有衍生工具的產品。

Account Name: 帳戶名稱：	
Account No.: 帳戶號碼：	

1. Do you read carefully and understand the features of and risks associated with the derivative products? 你已經仔細閱讀及明白上述衍生工具的特性及風險?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Which is/are common type(s) of derivative in the market? 哪一些項目為常見的衍生工具產品?	<input type="checkbox"/> Futures 期貨 <input type="checkbox"/> Forwards 遠期合約 <input type="checkbox"/> Options 期權 <input type="checkbox"/> All of the above 上述各項皆是
3. What is/are the main function of derivatives in portfolio management? 在投資產品中，衍生工具的主要用途是什麼?	<input type="checkbox"/> Hedging 對沖 <input type="checkbox"/> Changing asset mix of investment portfolio 調配投資組合內的資產分配 <input type="checkbox"/> Income enhancement 提升收益 <input type="checkbox"/> All of the above 上述各項皆是
4. Which is/are the key risk(s) of using derivatives? 哪一些項目是使用衍生工具涉及的主要風險?	<input type="checkbox"/> Market risk 市場風險 <input type="checkbox"/> Liquidity risk 流動性風險 <input type="checkbox"/> Counterparty credit risk 交易對手信貸風險 <input type="checkbox"/> All of the above 上述各項皆是
5. Which will cause derivatives to magnify loss in adverse conditions? 哪一項會令衍生工具在市況欠佳時將損失增大?	<input type="checkbox"/> Hedging 對沖 <input type="checkbox"/> Leverage 槓桿 <input type="checkbox"/> Redemption/Switching 贖回轉換

I/We acknowledge and confirm that I/we have received and read the Personal Data Protection Statement attached to the Client Agreement entered into by me/us. I/We understand and agree that the information collected from me/us in this form together with any subsequent alterations or supplements to it can be used and/or transferred in accordance with any of the uses and purposes (including in relation to direct marketing) and/or to any of the transferees as fully described in the Personal Data Protection Statement and agreed by me/us pursuant to the Client Agreement.

本人／吾等進一步確認及確定，本人／吾等已明白及閱讀載於客戶資料中的個人資料收集聲明（不時作出修訂）。本人／吾等確認及同意從本人／吾等在本表格上收集的資料及日後之任何改動或補充，可根據個人資料收集聲明內的使用及目的（包括直接促銷）及／或轉交予受讓人的描述，而作使用及轉交。

Appendix 附件 3 COMMON REPORTING STANDARD (CRS) SELF CERTIFICATION-INDIVIDUAL 共同匯報準則-自我證明表格 – 個人

CRS is promulgated by the Organization for Economic Co-operation and Development ("OECD") to facilitate the exchange of financial account information between relevant jurisdictions around the globe in an international and standardized manner. As part of different countries' commitment in the global AEOI efforts in enhancing tax transparency and combatting cross-border tax evasion, governments worldwide have enacted local legislations to implement CRS through their respective local laws.

CRS regulations require financial institutions to perform due diligence on the account holders, obtain certain information from the account holders (including, but not limited to, tax residency and tax identification number etc.) and report information on any reportable accounts to the applicable tax authorities. They will then exchange the information collected with jurisdictions that have a Competent Authority Agreement ("CAA") with the local jurisdictions on an annual basis, to support tax compliance of partner jurisdictions and assist tax authorities of partner jurisdictions identify and take follow-up action against taxpayers who have not properly disclosed their offshore financial assets / income in their local jurisdictions.

Under CRS regulations, all financial institutions (except those exempted) are required by law to perform due diligence on account holders and to obtain self-certifications and/or further information, if needed, from account holders in order to document the tax status of the account holders,

In order to comply with CRS and in accordance with any local or foreign law, legislation or regulation and/or to satisfy the CMBIS's Reporting Obligations, you agree and consent that CMBIS may gather, store, use, process, disclose and report to any such Tax Authority any Personal Information that provides to CMBIS.

CMBIS reserves the right to request and the customer has the obligation to provide to CMBIS additional documentary evidence to validate the CRS status by CMBIS during the course of relationship.

If you fail to provide CMBIS with any of the necessary information or to take action as is specified by CMBIS in the Client Consent Form within the time period specified, CMBIS shall be entitled to reach whatever conclusions CMBIS considers to be appropriate and CMBIS reserves the right to report Customer's Account as "undocumented accounts" to the applicable tax authorities."

共同申報準則是由經濟合作與發展組織（「經合組織」）頒佈的標準，以促進世界各地相關司法管轄區以國際化和標準化方式交換財務帳戶資料。香港已承諾實施全球自動交換資料安排，從而提升稅務透明度和打擊跨境逃稅。就此，香港特別行政區政府已制定本地條例—《2016 年稅務（修訂）（第 3 號）條例》（《共同申報準則條例》）實施共同申報準則。《共同申報準則條例》將於 2017 年 1 月 1 日在香港生效。

《共同申報準則條例》規定香港的金融機構須對其帳戶持有人進行盡職審查，向帳戶持有人收集若干資料（包括但不限於稅務居民身分及稅務編號），並向香港稅務局申報須予申報的帳戶資料。然後，香港稅務局將每年向已與香港簽訂主管當局協定的稅務管轄區交換所收集資料，從而鼓勵納稅人遵從稅法，協助稅務管轄區夥伴識別未有於當地稅務管轄區妥善披露離岸金融資產/收入的納稅人，並對之採取跟進行動。與此同時，外地稅務當局亦將向香港稅務局提供香港稅務居民的財務帳戶資料。

招銀國際證券有限公司保留向閣下索取相關資料的權利。閣下也有責任向招銀國際證券有限公司提供額外的證明檔，供招銀國際證券有限公司記錄閣下的稅務居民身份。

閣下理解，如閣下未能在指定時間內向招銀國際證券有限公司提供所需的資料或採取由招銀國際證券有限公司指定的行動，招銀國際證券有限公司可根據所識辨的身份標記，並在共同申報準則和相關法律，條例或法規的要求下，向香港稅務局申報相關帳戶資料。

To 致： CMB International Securities Limited 招銀國際證券有限公司
45/F., Champion Tower, 3 Garden Road, Central, Hong Kong 香港中環花園道 3 號冠君大廈 45 樓

Ref. No 參考編號：

Self-Certification Form - Individual

自我證明表格 - 個人

Important Notes 重要提示：

- This is a self-certification form provided by an account holder to a reporting financial institution for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the reporting financial institution to the Inland Revenue Department for transfer to the tax authority of another jurisdiction. 這是由帳戶時有人向申報財務機構提供的自我證明表格，以作自動交換財務帳戶資料用途。申報財務機構可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一稅務管轄區的稅務當局。
- An account holder should report all changes in his/her tax residency status to the reporting financial institution. 如帳戶持有人的稅務居民身份有所改變，應盡快將所有變更通知申報財務機構。
- All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s). Information in fields/parts marked with an asterisk (*) are required to be reported by the reporting financial institution to the Inland Revenue Department. 除不適用或特別註明外，必須填寫這份表格所有部分。如這份表格上的空位不夠應用，可另紙填寫。在欄/部標有星號（*）的項目為申報財務機構須向稅務局申報的資料。

Part 1 Identification of Individual Account Holder (For joint or multiple account holders, complete a separate form for each individual account holder.)

第 1 部 個人帳戶持有人的身分識別資料（對於聯名帳戶或多人聯名帳戶，每名個人帳戶持有人須分別填寫一份表格）

(1)	Name of Account Holder 帳戶持有人的姓名	
	Title (e.g. Mr, Mrs, Ms, Miss) 稱謂 (例如：先生、太太、女士、小姐)	
	Last Name or Surname 姓氏 *	
	First or Given Name 名字 *	
	Middle Name(s) 中間名	
(2)	Hong Kong Identity Card or Passport Number 香港身份証或護照號碼	
(3)	Other ID Type and Number 其他身份證明文件類別及號碼	
(4)	Current Residence Address 現時住址	
	Line 1 (e.g. Suite, Floor, Building, Street, District) 第 1 行 (例如：室、樓層、大廈、街道、地區)	
	Line 2 (City) 第 2 行 (城市) *	
	Line 3 (e.g. Province, State) 第 3 行 (例如：省、州)	
	Country 國家 *	
	Post Code/ZIP Code 郵政編碼/郵遞區號碼 *	
(5)	Mailing Address 通訊位址 (Complete if different to the current residence address 如通訊位址與現時住址不同，填寫此欄)	
	Line 1 (e.g. Suite, Floor, Building, Street, District) 第 1 行 (例如：室、樓層、大廈、街道、地區)	
	Line 2 (City) 第 2 行 (城市) *	
	Line 3 (e.g. Province, State) 第 3 行 (例如：省、州)	
	Country 國家 *	
	Post Code/ZIP Code 郵政編碼/郵遞區號碼 *	
(6)	Date of Birth 出生日期 * (dd 日/mm 月/yyyy 年)	
(7)	Place of Birth 出生地點 (Not compulsory 可不填寫)	
	Town/City 鎮/城市	
	Province/State 省/州	
	Country 國家	

Part 2 Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN") *

第 2 部 居留司法管轄區及稅務編號或具有等同功能的識別編號（以下簡稱「稅務編號」）*

Complete the following table indicating (a) the jurisdiction of residence (including Hong Kong) where the account holder is a resident for tax purposes and (b) the account holder's TIN for each jurisdiction indicated. Indicate all (not restricted to five) jurisdictions of residence. 提供以下資料，列明（a）帳戶持有人的居留司法管轄區，亦即帳戶持有人的稅務管轄區（香港包括在內）及（b）該居留司法管轄區發給帳戶持有人的稅務編號。列出所有（不限於 5 個）居留司法管轄區。

If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number 如帳戶持有人是香港稅務居民，稅務是其香港身份證號碼。

If a TIN is unavailable, provide the appropriate reason A, B or C 如沒有提供稅務編號，必須填寫合適的理由：

- Reason 理由 A The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents. 帳戶持有人的居留司法管轄區並沒有向其居民發出稅務編號。
- Reason 理由 B The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason. 帳戶持有人不能取得稅務編號。如選取這一理由，解釋帳戶持有人不能取得稅務編號的原因。
- Reason 理由 C TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed. 帳戶持有人毋須提供稅務編號。居留司法管轄區的主管機關不需要帳戶持有人披露稅務編號。

Jurisdiction of Residence 居留司法管轄區	TIN 稅務編號	Enter Reason A, B or C if no TIN is available 如沒有提供稅務編號，填寫理由 A、B 或 C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選取理由 B，解釋帳戶持有人不能取得稅務編號的原因
(1)			
(2)			
(3)			
(4)			
(5)			

Part 3 Declarations and Signature

第 3 部 聲明及簽署

I acknowledge and agree that (a) the information contained in this form is collected and may be kept by the financial institution for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the financial institution to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112). I certify that I am the account holder / I am authorized to sign for the account holder # of all the account(s) to which this form relates. I undertake to advise CMB International Securities Limited of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide CMB International Securities Limited with a suitably updated self-certification form within 30 days of such change in circumstances.

本人知悉及同意，財務機構可根據《稅務條例》（第 112 章）有關交換財務帳戶資料的法律條文，（a）收集本表格所載資料並可備存作自動交換財務帳戶資料用途及（b）把該等資料和關於帳戶持有人及任何須申報帳戶的資料向香港特別行政區政府稅務局申報，從而把資料轉交到帳戶持有人的居留司法管轄區的稅務當局。

本人證明，就與本表格所有相關的帳戶，本人是帳戶持有人 / 本人獲帳戶持有人授權簽署本表格 #。

本人承諾，如情況有所改變，以致影響本表格第 1 部所述的個人的稅務居民身分，或引致本表格所載的資料不正確，本人會通知招銀國際證券有限公司，並會在情況發生改變後 30 日內，向招銀國際證券有限公司提交一份已適當更新的自我證明表格。

I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete. 本人聲明就本人所佔所信，本表格內所填報的所有資料和聲明均屬真實、正確和完備。

Signature 簽署 _____

Name 姓名 _____

Capacity 身份 _____

Date 日期（dd 日/mm 月/yyyy 年）_____

(Indicate the capacity if you are not the individual identified in Part 1. If signing under a power of attorney, attach a certified copy of the power of attorney. 如你不是第 1 部所述的個人，說明你的身分。如果你是以授權人身份簽署這份表格，須夾附該授權書的核証副本。)

Delete as appropriate 請刪去不適用者

WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a selfcertification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000). 警告: 根據《稅務條例》第 80(2E)條，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可處第 3 級（即\$10,000）罰款。

Appendix 4-APPLICATION OF US STOCK ELECTRONIC ONLINE TRADING SERVICES

Terms of Electronic Online Trading Services (“Online Trading Services”):

1. To protect your interest, please do not leave your computer unattended while using the service.
2. Please do not expose your account login ID and password to third parties and also changes your password frequently.
3. If login ID and password is discovered to be any lost, stolen or unauthorized use, please notify CMBIS immediately.
4. After having dealt with transactions through Online Trading Services, please log-out before you access to other website(s).
5. Under normal circumstances, when an order has been given through the Online Trading Services, the Company will provide the order status in the completion column to confirm the receipt of such order. If there is breakdown in your computer or disconnection of the Online Trading Services linkage in the course of the processing of the order and you are uncertain as to whether the order has been duly completed, you may visit our office or call your responsible Account Executive to enquire the status of the order.
6. There is a monthly fee of USD 15 for Online Trading Services (Details please refer to Section [US Stock-US Fee] on our official website).
7. If you wish to terminate the US Stock Online Stock Trading service, please give a month prior notice to CMBIS.
8. I read and understand the relevant terms of this US Stock Electronic Online Trading Service Application/Termination Form carefully and agree and accept those terms and conditions forming part of the terms and conditions of the CMBIS’s Cash Client Agreement or Margin Client Agreement as the case may be..

Disclaimers:

Users of this Web site and its contents should bear his/her own risk. Under the regulation, CMBIS does not have any responsibility for the errors or omissions of site content. System response time and access to the account may be impacted by market conditions, system performance or other factors. Where equipment and technology is not available or cannot be used or connected resulting directly, indirectly or consequences or losses, CMBIS shall not accept any responsibility. CMBIS and its employee shall have no responsibilities or liabilities for the completeness, accuracy and validity of the contents of any documents or instructions relating to securities issued by third party(s) to the Company. Any indication of investment shall not constitute any recommendation for the purchase and/or sale of securities. Clients shall conduct their own independent assessment and research on the contents of those documents or instruments. The securities prices for securities services are provided by other information provider(s) as selected by the Company. Whilst CMBIS and the other information provider(s) do not guarantee the accuracy and reliability of such information and shall not be responsible for any losses suffered by the clients as a result of inaccuracy and incompleteness of the information.

附件 4 美國股票網上電子交易服務申請

網上電子交易服務條款

- 1 為保障閣下的利益，請勿在使用服務期間離開閣下的電腦。
- 2 請勿公開閣下的客戶登入名稱及密碼，並請經常更改閣下的密碼。
- 3 若發現登入密碼及交易密碼有任何遺失、被竊或未經授權使用，應立即通知本公司。
- 4 若完成所有需處理的交易後，請緊記先行註銷“美國股票網上電子交易服務”，才流覽其他網頁。
- 5 在正常情況下，每項經網上發出的交易指示，在指示完成後，有關交易指示會在完成欄內顯示，以確定交易 已經被接納。若在處 理指令期間，閣下的電腦出現故障，或互聯網路線中斷，以致未能確定交易是否已經完成， 閣下可聯絡本公司職員查詢有關交易。
- 6 開通網上交易，需繳付月費【 15 美元】（詳情請見官網〔美股業務－美股收費〕）。
- 7 如閣下欲取消美國股票網上證券交易服務，請預早一個月通知期。
- 8 閣下已閱讀及明白並同意接受招銀證券“美國股票網上交易服務申請表”內之條款乃構成招銀證券現金戶協議書/保證金客戶協議書” 的一部分。

聲明

凡使用本網站及其內容之使用者，必須自行承擔有關風險。在相關法律容許的範圍內，招銀證券無須因網站內 容之錯誤或遺漏負上任何責任。系統反應和進入帳戶的時間會因為市場狀況系統表現及其它 因素而影響。凡因 設備或技述而造成的無法使用或不能連接及由此導致的直接、間接或不可抗力造成後果或損失，招銀證券一概不負任何責任。 本公司及其員工對提供或轉發其他機構所提供任何證券或推介資料，有關內容完整、準確及有效性不作任何形式的保證，任何投資取向亦不構成任何買賣建議，閣下應進行獨立的評估及適當的研究，以對內容加以參考取捨。儘管本公司及/或其他由本公司選擇的資訊供應商會盡力確保所提供的資料的準確性及可靠性，本公司及/或其他由本公司選擇的資訊供應商並不保證資料的準確性及可靠性，亦不會承擔任何由於資料的不準確或不全而令閣下蒙受損失的責任。

Appendix 5-PERSONAL DATA PROTECTION STATEMENT

1. I understand that I may have been or may in future be requested to supply personal information from time to time to you relating to me, and in the carrying out of transactions contemplated under this Agreement, further information shall or may be collected by you
2. I understand that a request for the Data on the "Client Information Sheet" or otherwise shall oblige me to complete the same, and any failure so to do may result in you being unable to open or continue the Account, or unable to effect transactions under the Account.
3. I understand that you may provide the Data received from me to the following person:-
 - (a) any China Merchants Bank Group Member;
 - (b) any nominees in whose name securities or other assets may be registered;
 - (c) any contractor, agent or service provider which provides administrative, data processing, financial, computer, telecommunication, payment or securities clearing, financial, professional or other services to any CMBI Group Member or to any other person to whom the Data is passed;
 - (d) any person with whom you enter into or proposes to enter into transaction on our behalf or account, or persons representing the same;
 - (e) any assignee, transferee, participant, sub-participant, delegate, successor or person to whom this Agreement is novated; and
 - (f) Governmental, regulatory or other bodies or institutions, whether as required by law, regulations applicable to any CMBI Group Member, or otherwise.
4. I understand that the purposes for which the Data provided by me from time to time may be used are:-
 - (a) Giving effect to our orders relating to transactions or otherwise, and carrying out our other instructions;
 - (b) Providing services in connection with the Account, whether the services are provided by or through any CMBI Group Member or any other person;
 - (c) Conducting credit enquiries or checks on me and ascertaining our financial situation and investment objectives, and enabling or assisting any other person to do;
 - (d) Collection of amounts due, enforcement of security, charge or other rights and interests in favour of you and any CMBI Group Member;
 - (e) Marketing existing and future services or products of any CMBI Group Member;
 - (f) Forming part of the records of the persons or any CMBI Group Member to whom the Data may be passed;
 - (g) Observing any legal, regulatory or other requirements to which any CMBI Group Member or any other persons may be subject; and
 - (h) Other purposes related or incidental to any one or more of the above.
5. I understand that I may request a copy of such Data. I also understand that I may request the correction of the Data. Any such request may be addressed to the Data Protection Officer of CMB International Securities Limited at the address of Rooms 45/F., Champion Tower, 3 Garden Road, Central, Hong Kong. I understand that a fee shall be charged by you for any such request.

附件 5 個人資料保障聲明

- 1 本人／吾等明白，本人／吾等過去或日後可能需要不時應要求向貴公司提供個人資料，而在進行本協議 預期的交易時，貴公司亦必須或可能進一步收集資料。
- 2 本人／吾等明白，如「客戶資料表」或其他檔要求提供資料，本人／吾等則須填寫資料，否則貴公司 可能無法開立或維持帳戶，或無法在帳戶進行交易。
- 3 本人／吾等明白，貴公司從本人／吾等收到之資料，可以提供予以下人士：
 - 3.1 任何招商銀行集團成員；
 - 3.2 任何代名人，而證券或其他資產是以該代名人的名義登記的；
 - 3.3 為任何招銀國際集團成員或為其他經辦資料之人士提供行政、數據處理、財政、電腦、電訊、付款 或證券結算、財務、專業服務或其他服務的任何承辦商、代理人或服務供應商；
 - 3.4 代或為本人／吾等與貴公司進行或提議進行交易之任何人士，或代表該等人士之人士；
 - 3.5 本協議之任何受讓人、承讓人、參與者、次參與者、受委人、繼承人或獲更替本協議的人士；及
 - 3.6 政府、監管機構或其他團體或機構，不論是因為適用於任何招銀國際集團成員的法律或規例要求或 其他原因。
- 4 本人／吾等明白，本人／吾等不時提供之資料可作下列用途：
 - 4.1 執行本人／吾等關於交易或其他事情的指令，及執行本人／吾等之其他指示；
 - 4.2 提供關於帳戶之服務，無論該等服務是否由或透過任何招銀國際集團成員或其他人士提供；
 - 4.3 查詢或核實本人／吾等之信用狀況，及確定本人／吾等之財政狀況及投資目標，及協助其他人或使 其他人能夠對本人／吾等作出上述查證；
 - 4.4 收取到期款項、強制執行抵押、押記或其他惠及貴公司及任何招銀國際集團成員之權利與權益；
 - 4.5 推廣任何招銀國際集團成員現時及未來之服務或產品；
 - 4.6 構成經辦資料的人士或任何招銀國際集團成員的紀錄之一部分；
 - 4.7 遵守規限任何招銀國際集團成員或任何其他人士的法律、監管及其他要求；及
 - 4.8 與以上任何一項或多項用途有關或附帶的其他用途。
- 5 本人／吾等明白，本人／吾等有權索取該等資料的副本。本人／吾等亦明白，本人／吾等有權要求更正 該等資料。如欲提出上述要求，請致函「香港中環花園道 3 號冠君大廈 45 樓 室招銀國際證券有限公司，資料保護主任收」。本人／吾等明白，貴公司會就上述要求徵收費用。

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