



**華魯國際資產管理有限公司**  
China Shandong International Asset Management Limited

香港灣仔港灣道1號會展廣場辦公室大樓42樓  
42/F, Office Tower, Convention Plaza, 1 Harbour Rd, Wan Chai, HK.

電話 Tel: (852) 31059518  
傳真 Fax: (852) 28243551  
網址 Website: [www.csiam.com.hk](http://www.csiam.com.hk)

根據《證券及期貨條例》下的持牌法團(中央編號 BNH481)  
Licensed Corporation under the Securities & Futures Ordinance (CE No. BNH481)

**Account Opening Form – Single / Joint Applicant (Cash Account)**  
**證券戶口開戶表格 – 個人 / 聯名 (現金帳戶)**

Client Code 帳戶號碼 : \_\_\_\_\_  
Checked by 審查人員 : \_\_\_\_\_  
Approved by RO 批核人員 : \_\_\_\_\_  
Date 日期 : \_\_\_\_\_

**Client Information 客戶個人資料**

	<b>Single Applicant 單一申請人資料</b>	<b>Joint Applicant 聯名申請人資料</b>
<b>Name in English 英文姓名</b> <i>(must be identical to the ID Card/Passport 必須與身份證/護照相同)</i>	<input type="checkbox"/> Mr.先生 <input type="checkbox"/> Ms. 女士  _____ (Surname 姓氏) (First or Given Name 名字)	<input type="checkbox"/> Mr.先生 <input type="checkbox"/> Ms. 女士  _____ (Surname 姓氏) (First or Given Name 名字)
<b>Name in Chinese 中文姓名</b>		
<b>Date of Birth 出生日期</b>	D 日/ M 月/ Y 年	D 日/ M 月/ Y 年
<b>Place of Birth (Town/Country) 出生地點 (市鎮或城市/國家)</b>	/	/
<b>ID Card/Passport No. 身份證號碼/護照號碼</b>		
<b>Marital Status 婚姻狀況</b>	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚
<b>Nationality 國籍</b>		
<b>Residential Address 住宅地址</b> (P.O. Box is not accepted. 不接受郵政信箱)		
Room /Floor/ Building/ Street/ District 室 / 樓層 / 大廈 / 街道 / 地區		
City 城市		
Province / State 省 / 州		
Country 國家		
Post Code/ZIP Code 郵政編碼/郵遞區		
<b>Correspondence Address 通訊地址</b> (if different from Residential Address 如與住宅地址不同)		
Room /Floor/ Building/ Street/ District 室 / 樓層 / 大廈 / 街道 / 地區		
City 城市		
Province / State 省 / 州		
Country 國家		
Post Code/ZIP Code 郵政編碼/郵遞區		
<b>Contact Tel. No. 聯絡電話號碼</b>		
<b>Mobile No. 流動電話號碼</b>		
<b>Email Address 電郵地址</b>		

<b>Fax No. 傳真號碼</b>		
<b>Preferred Mailing Method (please select either one)</b> 請選擇您的通訊方式 (只選一項)	<input type="checkbox"/> Email 電郵 <input type="checkbox"/> Post to correspondence address 郵寄至通訊地址 * Paper statement will be subject to a monthly fee of \$20 郵寄帳單將收取月費 \$20	<input type="checkbox"/> Email 電郵 <input type="checkbox"/> Post to correspondence address 郵寄至通訊地址 * Paper statement will be subject to a monthly fee of \$20 郵寄帳單將收取月費 \$20
<b>Education 教育程度</b>	<input type="checkbox"/> Primary 小學 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> College 大專 <input type="checkbox"/> University 大學 <input type="checkbox"/> Master or above 碩士或以上	<input type="checkbox"/> Primary 小學 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> College 大專 <input type="checkbox"/> University 大學 <input type="checkbox"/> Master or above 碩士或以上
<b>Employment Status 就業情況</b>	<input type="checkbox"/> Employed 受僱 <input type="checkbox"/> Retired 退休人士 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Housewife 家庭主婦 <input type="checkbox"/> Self-employed (Pls. provide business nature) _____ 自僱 (請填寫業務性質) _____ <input type="checkbox"/> Others 其他 (Pls. specify 請註明): _____	<input type="checkbox"/> Employed 受僱 <input type="checkbox"/> Retired 退休人士 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Housewife 家庭主婦 <input type="checkbox"/> Self-employed (Pls. provide business nature) _____ 自僱 (請填寫業務性質) _____ <input type="checkbox"/> Others 其他 (Pls. specify 請註明): _____
<b>Name of Employer / Company 僱主 / 公司名稱</b>		
<b>Position 職位</b>		
<b>Occupation/Business Nature 職業 / 業務性質</b>		
<b>Office Address 公司地址</b>		
<b>Office Tel. No. 公司電話號碼</b>		
<b>Office Fax No. 公司傳真號碼</b>		
<b>Annual Income (HKD) 每年收入 (港幣)</b>	<input type="checkbox"/> \$200,000 or Less 或以下 <input type="checkbox"/> \$200,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1,000,000 <input type="checkbox"/> \$1,000,001 - \$1,500,000 <input type="checkbox"/> \$1,500,001 - \$2,000,000 <input type="checkbox"/> Above \$2,000,000 以上	<input type="checkbox"/> \$200,000 or Less 或以下 <input type="checkbox"/> \$200,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1,000,000 <input type="checkbox"/> \$1,000,001 - \$1,500,000 <input type="checkbox"/> \$1,500,001 - \$2,000,000 <input type="checkbox"/> Above \$2,000,000 以上
<b>Source of Income (HKD) 收入來源 (港幣)</b>	<input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Interest Income 利息收入 <input type="checkbox"/> Business Profit 業務收益 <input type="checkbox"/> Commission 佣金 <input type="checkbox"/> Rent 租金 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Interest Income 利息收入 <input type="checkbox"/> Business Profit 業務收益 <input type="checkbox"/> Commission 佣金 <input type="checkbox"/> Rent 租金 <input type="checkbox"/> Others 其他 _____
<b>Net Asset Value (HKD) 資產淨值 (港幣)</b>	<input type="checkbox"/> \$8,000,000 - \$10,000,000 <input type="checkbox"/> \$10,000,001 - \$15,000,000 <input type="checkbox"/> \$15,000,001 - \$20,000,000 <input type="checkbox"/> \$20,000,001 - \$25,000,000 <input type="checkbox"/> \$25,000,001 - \$30,000,000 <input type="checkbox"/> Above \$30,000,000 以上	<input type="checkbox"/> \$8,000,000 - \$10,000,000 <input type="checkbox"/> \$10,000,001 - \$15,000,000 <input type="checkbox"/> \$15,000,001 - \$20,000,000 <input type="checkbox"/> \$20,000,001 - \$25,000,000 <input type="checkbox"/> \$25,000,001 - \$30,000,000 <input type="checkbox"/> Above \$30,000,000 以上
<b>Amount of Liquidity for Investment (HKD) 可用作投資的流動資產(港幣)</b>	<input type="checkbox"/> \$1,000,000 or Less 或以下 <input type="checkbox"/> \$1,000,001 - \$5,000,000 <input type="checkbox"/> \$5,000,001 - \$10,000,000 <input type="checkbox"/> \$10,000,001 - \$15,000,000 <input type="checkbox"/> \$15,000,001 - \$20,000,000 <input type="checkbox"/> Above \$20,000,000 以上	<input type="checkbox"/> \$1,000,000 or Less 或以下 <input type="checkbox"/> \$1,000,001 - \$5,000,000 <input type="checkbox"/> \$5,000,001 - \$10,000,000 <input type="checkbox"/> \$10,000,001 - \$15,000,000 <input type="checkbox"/> \$15,000,001 - \$20,000,000 <input type="checkbox"/> Above \$20,000,000 以上
<b>Ownership of Residence 住宅業權</b>	<input type="checkbox"/> Living with Family 與家人同住 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Living with Family 與家人同住 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Others 其他 _____

**1. Investment Experience (can choose more than one) 投資經驗 (可選多於一項)**

Product 產品	Experience (in Terms of Year) 經驗 (以年計算)					
	Nil 無	< 1	1 - 3	3 - 5	5 - 10	>10
Stocks 證券	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income Product (e.g., Bonds or Certificate of Deposits) 定息產品(例如:債券、存款證等)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Principal Protected Structured Product 保本結構性產品	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unit Trust / Mutual Fund 單位信託 / 互惠基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Margin Trading 保證金交易	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Fund 私募基金	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-principal Protected Structured Product (e.g., Equity Linked Note) 非保本結構性產品(例如:股票掛鈎票據)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivative Products (e.g., option, futures, warrant, callable bull / bear contracts, or accumulator) 衍生產品 (例如: 期權、期貨、認股權證、 牛熊證、累計認購期權等)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others 其他	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 2. Knowledge of Derivatives Assessment

**(a)** What is your perception of financial derivatives?  
閣下對金融衍生工具的認知?

None, I have no knowledge of financial derivatives at all.  
沒有, 本人不具備金融衍生工具的知識。

Low, I have only some basic knowledge of financial derivatives such as differences between traditional investment products like stocks and derivatives as different asset classes.  
少許認知, 本人只具備金融衍生工具的一些基本知識, 例如傳統投資工具如股票等, 與衍生工具屬於不同類型資產。

Medium, I have above basic knowledge and understand that the value of financial derivatives can fluctuate with the value of the underlying assets and hence its performance can vary to a larger extent than traditional investment products in both directions. I know how to read terms and conditions for a financial derivative contract or offering documents and understand the factors affecting the prices of financial derivatives in general.  
中等認知, 本人具備基本以上的知識及明白金融衍生工具的價值可因應相關資產的價值而波動及其升跌幅度可大於傳統投資工具。本人懂得如何閱讀金融衍生工具合約或銷售文件的條款和細則及明白影響金融衍生工具價值的一般因素。

Advanced, I am familiar with most financial derivatives and have been a frequent trader in financial derivatives for many years.  
非常認知, 本人熟悉大部分金融衍生工具及在過往多年經常買賣金融衍生工具。

**(b)** The type of financial derivatives investment experience(s) that you have (can choose more than one)?  
閣下對以下金融衍生工具的投資經驗 (可選擇多於一項)?

Listed financial derivatives in Hong Kong or overseas exchanges (e.g. futures contracts, commodity contracts, options, CBBC and warrants)  
香港或海外上市的金融衍生工具 (如期貨合約、商品合約、期權、牛熊證及認股權證)

Over-the-counter structured products or financial derivatives (e.g. structured/convertible bonds, credit-linked, commodities-linked and equity-linked notes)  
場外結構性產品或金融衍生工具 (如結構性/可換股債券、信貸掛鈎票據、商品掛鈎票據及股票掛鈎票據)

Hedge funds or funds employing financial derivatives extensively for investment purpose  
對沖基金或廣泛地投資於金融衍生工具以達致投資目的的基金

Others 其他 (please specify 請說明): \_\_\_\_\_

None 沒有 (please go to Question (d) 請回答問題(d))

**(c)** Have you executed five or more transactions in relation to those products (whether traded on exchange or not) as stated in Question (b) within the past three years?  
閣下有否在過去3年間就問題(b)所述產品執行5項或以上交易(不論是否於交易所買賣)?

Yes 有       No 沒有

**(d)** Have you undergone training and/or attended courses either in form of online or classroom offered by academic institutions or financial institutions on the aforesaid derivatives and/or structured products and that you are fully aware of the nature and risks of this kind of investment products?  
閣下有否曾經接受及/或參加由學術機構或金融機構所提供有關上述衍生工具及/或結構性產品的在線或教室形式培訓及/或課程, 而閣下亦完全了解這類投資產品的性質和風險?

Yes 有       No 沒有

**(e)** Have you possessed more than 1 year working experience related to the aforesaid derivatives and/or structured products?  
閣下有否擁有1年以上有關上述衍生工具及/或結構性產品的工作經驗?

Yes, please specify the job nature: \_\_\_\_\_ and period of employment from \_\_\_\_\_ to \_\_\_\_\_ (yyyy) 有, 請註明工作性質: \_\_\_\_\_ 及工作時間: 由 \_\_\_\_\_ 年至 \_\_\_\_\_ 年

No 沒有

**Assessment Result 評估結果**

With knowledge on financial derivatives (“medium or above level” attained in question (a) and at least one positive answer “yes” in questions (c), (d) or (e)).  
具備金融衍生工具的知識 (問題 (a) 達到「中等或以上水平」及問題 (c), (d) 或 (e) 至少有一條的答案是「有」)。

Without knowledge on financial derivatives.  
不具備金融衍生工具的知識。

**3. Standard Payment Instruction 常設收款指示**

Bank Name 銀行名稱 _____	Account No. 戶口號碼 _____
Account Name 戶口名稱 _____	
Bank Address 銀行地址 _____	

*For a joint applicant, the applicant who places orders or makes investment decisions should complete this part.*

*如為聯名申請，代表發出有關指示或作出投資決定的申請人應填寫此部份。*

**4. Use of Personal Data in Direct Marketing Consent Letter 使用個人資料作直接促銷同意書**

China Shandong International Asset Management Limited (“CSIAM”) intends to use your personal data in direct marketing. Such personal data includes the name, contact details, financial background and statistical data which are provided to CSIAM under this Information Form or obtained by CSIAM from time to time. CSIAM proposes to obtain your consent.

華魯國際資產管理有限公司(「華魯資管」)擬使用閣下的個人資料作直接促銷，該等個人資料包括本人/吾等在本資料表格中向華魯資管提供的及華魯資管不時獲得的姓名、聯絡詳情、財務背景、統計資料等的個人資料。為此須取得閣下的同意。

I/We agree to receive promotional and direct marketing information from CSIAM in respect of financial, securities, investment services and products of CSIAM may offer. I/We also agree that CSIAM can share my/our personal data with its group companies for marketing and promotional purposes. I/We understand and accept that CSIAM and its group companies may, from time to time, engage third parties to provide direct marketing services unless I indicate an objection herein below:

本人/吾等同意華魯資管向本人/吾等發放關於財務、證券、投資的服務和產品的推廣資料。本人/吾等亦同意華魯資管及其集團公司分享本人/吾等的個人資料作促銷用途。本人/吾等亦明白和接受華魯資管及其集團公司可能不時聘請第三方代表華魯資管及其集團公司提供直接促銷服務，除非本人在下方表示反對：

I/We object to the CSIAM use or transfer, whether for gain or not, of all kinds of my/our personal data to all classes of data transferees, for direct marketing of all classes of marketing subject.

本人/吾等反對華魯資管使用或轉移，不論是否為得益，本人/吾等所有個人資料的種類，給予所有資料承轉人的類別以用作所有促銷產品/服務/設施的類別的直接促銷用途。

In the future, if you do not wish CSIAM to use or provide your data to other persons for the use in direct marketing, you may exercise your opt-out right by notifying CSIAM at (852) 3105 9683.

如閣下將來不希望華魯資管使用或提供閣下的資料給他人作直接促銷，請致電 (852) 3105 9683 通知我們。

**5. Disclosure of Identity 身份披露**

(i) Are you the ultimate beneficial owner(s)? 閣下是否最終實益擁有人?

Yes 是  No, detail of the ultimate beneficial owner is (if more than one, please specify on an additional paper):  
否，最終實益擁有人是 (如多於一位，請另紙說明):

Name of ultimate beneficial owner 最終實益擁有人姓名	HKID/Passport No 香港身份證 / 護照號碼	Place & Date of Birth 出生地點及日期	Nationality 國籍	Phone No. 電話號碼
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Residential Address 住址

Relationship with account holder(s)  
與帳戶持有人的關係

(ii) Are you or the ultimate beneficial owner(s), the holder of senior public position of any countries e.g. senior government official, political party leaders, etc. or their family members?  
閣下或最終實益擁有人，是否任何國家/地區之政界人士，例如：政府高官、政黨領袖等或其家人？

No 不是  Yes 是, (Pls. Specify 請說明): \_\_\_\_\_

(iii) Are you or the ultimate beneficial owner(s), the nature of business particularly susceptible to money laundering risk (e.g. money service or gaming business that handles large amount of cash)?

閣下或最終實益擁有人的業務性質，是否特別容易蒙受較高的洗黑錢風險(如處理大量現金交易的金錢服務業或博彩業)？

No 不是  Yes 是, (Pls. Specify 請說明): \_\_\_\_\_

(iv) Are you or the ultimate beneficial owner(s), an immediate family member of any director or employee of the China Shandong International Asset Management Limited (including China Shandong Group and its subsidiaries)?

閣下或最終實益擁有人是否與華魯國際資產管理有限公司(包括華魯集團有限公司及其附屬公司)之任何董事或僱員有直屬關係？

No 不是  Yes 是, such director or employee's name is 該董事或僱員姓名為: \_\_\_\_\_

(v) Are you or the ultimate beneficial owner(s), a director, an employee or a representative of Licensed Corporation or Registered Institution registered with the Securities and Futures Commission in Hong Kong?

閣下或最終實益擁有人，是否香港證監會註冊之持牌法團或註冊機構之董事、僱員或代表？

No 不是

Yes 是,

a. Please provide the name of the person 請提供有關人士姓名: \_\_\_\_\_

b. Please provide the name of the Licensed Corporation or Registered Institution 請提供有關持牌法團或註冊機構名稱: \_\_\_\_\_

## 6. Declaration 聲明

I/We hereby acknowledge and confirm that:

本人/吾等謹此承諾並確認：

1. The information contained in this Form is true, accurate and complete.

這份資料表格內的資料均屬真實、準確及完整。

2. I/We agree to inform CSIAM within 30 days in writing of any change in (i) the personal particulars of any information in this form; and/or (ii) other information provided by me/us in this form or any other document(s).

本人/吾等茲同意(i)本人/吾等在表格內所提及的個人資料及/或(ii)本人/吾等於本表格或任何其他文件提供的其他資料如有任何變動，本人/吾等當於三十天內以書面通知華魯資管。

3. The risk disclosure statements were provided to me/us in a language of my/our choice (English or Chinese).

本人/吾等已獲提供以本人/吾等選擇語言(英文或中文)所撰寫的風險披露聲明。

4. I/We was/were invited to read the risk disclosure statements, and to ask questions and take independent advice if I/we so wished.

本人/吾等已獲邀請參閱風險披露聲明，並提出問題及諮詢獨立意見(如有此意願)。

5. I/We hereby declare that I/We have received and read the Derivatives Product Risks Disclosures and understand that the investment risks associated with derivatives and structured products is High. Moreover, the staff of CSIAM has cautioned me/us about investing in derivatives and/or structured products.

本人/吾等聲明本人/吾等已接獲及閱讀衍生產品風險披露並明白衍生工具及結構性產品交易涉及高投資風險，而華魯資管員工已向本人/吾等提出有關投資衍生工具及/或結構性產品的警告。

6. I/We understand that all investment involves risk and that the decision to invest is mine/ours. I/We have read and understood the relevant information of chosen investment and the associated risk factors. I/We confirm that I/we consider the investment is suitable for me/us and is consistent with my/our investment objectives, even though my/ our resulting portfolio risk may be greater than my/our risk preference.

本人/吾等明白所有投資均涉及風險而本投資決定是屬於本人/吾等的。本人/吾等已參閱並理解有關投資及有關風險因素。雖然整體投資之風險可能會高於本人/吾等之風險取向，本人/吾等確認本人/吾等認為有關投資適合本人/吾等並符合本人/吾等之投資目標。

7. I/We acknowledge and agree that CSIAM, its employees and or its agents is entitled to receive remuneration in the form of transfer pricing or commission, or other non-monetary benefits including access to research and training materials, in connection with my/our investment in any Product(s) made through CSIAM.

本人/吾等確認及同意華魯資管、其僱員及/或代理，可能因本人/吾等透過華魯資管投資任何產品，以轉移定價或佣金形式，或其他非金錢利益(包括獲取研究及培訓資料)而取得報酬。

8. I/We hereby declare that I/we am/are not a United States resident for Foreign Account Tax Compliance Act (FATCA) purposes. I/We undertake to notify CSIAM within 30 days for any change of circumstances stated in the SELF-CERTIFICATION OF U.S. RESIDENT / CITIZEN, without which we agree that the information stated in the SELF-CERTIFICATION OF U.S. RESIDENT / CITIZEN will be deemed renewed. We shall fully indemnify and hold harmless CSIAM from and against all claims, damages, losses, costs and expenses whatsoever incurred as a result of such non-compliance or omission.

本人/吾等謹此聲明本人/吾等並非《海外帳戶稅收合規法案》下所定義的美國人士。本人/吾等的美國居民/公民自我證明的狀況資料如有變更，本人/吾等須於三十日內主動通知華魯資管，否則本人/吾等同意該資料會被當作續期。本人/吾等亦同意悉數對華魯資管因本人/吾等違規或遺漏而蒙受的任何索償、損害、損失、費用及開支作出彌償並保證其利益不受損害。

9. I/We agree to inform CSIAM within 30 days upon any changes in the information of the Self-Certification of Common Reporting Standard status supplied to CSIAM. We shall fully indemnify and hold harmless CSIAM from and against all claims, damages, losses, costs and expenses whatsoever incurred as a result of such non-compliance or omission.

本人/吾等承諾若本人/吾等的共同匯報標準自我證明的狀況資料如有變更，會於三十日內主動通知華魯資管。本人/吾等亦同意悉數對華魯資管因本人/吾等違規或遺漏而蒙受的任何索償、損害、損失、費用及開支作出彌償並保證其利益不受損害。

10. CSIAM will request a self-certification and/or other relevant documentation in order to establish our tax residence for automatic exchange of financial account information purposes. If there is any change in circumstances that would affect my/our tax residence or there is reason for CSIAM to know that the self-certification is incorrect or unreliable CSIAM reserves the right to request and I/we have the obligation to provide a new self-certification and/or additional documentation. I/we shall be deemed to acknowledge that further information may need to be provided to CSIAM.

華魯資管須本人/吾等提供自我證明或其他文件以揭示本人/吾等納稅所在地，以作自動交換財務帳戶資料用途。如本人/吾等因任何情況而影響本人/吾等的納稅所在地，或令華魯資管有理由相信本人/吾等之自我證明有不正確或不可靠時，華魯資管保留權利可要求本人/吾等遞交新的自我證明及/或額外文件。本人/吾等承諾及同意向華魯資管提供進一步的資料。

11. I/We have read CSIAM's Notice to Applicant on the Personal Data (Privacy) Ordinance, understand and agree to such terms.

本人/吾等已參閱華魯資管給予申請人有關《個人資料(私隱)條例》的通知，並明白且同意其條款。

**Declaration for Automatic Exchange of Financial Account Information 有關自動交換金融帳戶信息協議之聲明**

I/We acknowledge that the information contained in this form and information regarding the account holder may be reported to any local or foreign governmental, regulatory or tax authorities or bodies (including but not limited to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region of the People's Republic of China and the U.S. Internal Revenue Service), and to any other local foreign persons or entities required or directed by applicable laws, regulations, practices or guidelines (including but not limited to the Hong Kong Inland Revenue Ordinance, any local implementation of the OECD Standard for Automatic Exchange of Financial Information in Tax Matters/Common Reporting Standard, the U.S. Foreign Account Tax Compliance Act (FATCA) and local implementation hereof, and any similar tax information sharing regime put in place in Hong Kong or any other relevant jurisdiction) or deemed necessary by CSIAM; and stored, used and disclosed by CSIAM so that it can comply with obligations, commitments, arrangement or market practices in relation to providing services to me.

本人/吾等明白既承認此聲明書及有關本人及須申報帳戶的任何資料可向任何本地或海外政府、監管或稅務機關或機構（包括但不限於中華人民共和國香港特別行政區政府稅務局及美國國稅局）提供，以及向適用法例、法規、慣例或指引（包括但不限於香港稅務條例、任何在本地實施的 OECD「經濟合作與發展組織稅務金融訊息自動交換標準/通用報告準則」、美國《外國賬戶稅收合規法案》及在香港或任何其他相關司法管轄地已落實的同類稅務資訊共用制度）所規定或指示或華魯資管提供；及可由華魯資管存儲、使用及披露，以便其遵從有關向本人提供服務的義務、承諾、安排或市場慣例。

In the event of any difference in interpretation or meaning between the Chinese and English version, I/we agree that the English version shall prevail.  
倘若中文本與英文本在解釋或意義方面有任何歧義，本人/吾等同意應以英文本為準。

Single Applicant Signature 單一申請人簽署	Joint Applicant's Signature 聯名申請人簽署
Name 姓名: Date 日期:	Name 姓名: Date 日期:

**Declaration Made by a Licensed Representative 持牌代表聲明**

I, the undersigned representative of CSIAM, hereby declare and confirm that I have provided the Risk Disclosure Statements in a language of the Applicant's choice and have fully explained the contents of Risk Disclosure Statements (including any additional risk disclosure statements) to the Applicant. I have invited the Applicant to read the Risk Disclosure Statements, ask questions and seek independent advice if the Applicant wishes.  
本人為以下簽署者華魯資管之代表，謹此聲明及確認本人已經以申請人所選擇能夠明白的語言向申請人完全解釋上述《風險披露聲明》(包括任何加入的風險披露聲明)的內容。並已邀請申請人細閱有關《風險披露聲明》及進行提問，如申請人有此意願，可就《風險披露聲明》徵求獨立意見。

\_\_\_\_\_  
Signature of licensed representative  
持牌代表簽署

\_\_\_\_\_  
Name of licensed representative  
持牌代表姓名

\_\_\_\_\_  
CE Number  
中央編號

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# RISK DISCLOSURE STATEMENT

## 風險披露聲明

Investment involves significant risks. It is impossible to describe every risk associated that is relevant to you. Before trade or invest, you should carefully consider whether trading or investment is suitable in light of his own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invests. You should read and fully understand all the offering documents relating to such products or investments and all the risk disclosure statements and risk warnings therein before making any investment decisions.

投資涉及重大風險，本聲明不可能披露所有涉及和閣下有關係的投資的相關風險。閣下在進行交易或投資前，應按本身的財政狀況及投資目標謹慎考慮進行交易或投資是否適宜。華魯資管建議閣下於進行交易或投資前應尋求獨立的財務及專業意見。作出任何投資決定前，閣下應細閱及了解有關該等產品或投資的所有發售文件，以及其中所載的風險披露聲明及風險警示。

### 1. **Risk of Investing in Collective Investment Schemes** 投資集體投資計劃的風險

Risks are involved in investing in Collective Investment Schemes. The prices of Collective Investment Schemes fluctuate, sometimes dramatically. The price of Collective Investment Schemes 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 Collective Investment Schemes.

投資集體投資計劃涉及風險。集體投資計劃價格可能非常反覆。集體投資計劃價格可升可跌，甚至變成毫無價值。一般情況下，買賣集體投資計劃未必可賺取利潤，反而會蒙受損失。

Past performance figures are not indicative of future performance. You should carefully read the offering documents for details before making any investment decision.

往績數字並非未來表現的指標。閣下於作出任何投資決定前，應仔細閱讀銷售文件。

Investment in Collective Investment Schemes is different to placing moneys on deposit with a bank. The fund company or manager is under no obligation to redeem shares in any Collective Investment Schemes at the price at which they were issued.

投資於集體投資計劃有別於在銀行存款。集體投資計劃並不屬於存款。基金公司或基金經理不負責按任何集體投資計劃的發售價贖回在集體投資計劃的股份。

Since some markets in which some of the Collective Investment Schemes invest may be subject to a higher than usual risk of political or economic instability, the assets of and income from such Collective Investment Schemes may be affected unfavorably by fluctuations in currency rates, exchange control and fiscal regulations and as a result, the shares of these funds and unit trusts may be subject to substantial price volatility. Some markets may not be subject to accounting, auditing and financial reporting standards and practices comparable to those applicable in more advanced countries, and there may be less government supervision, legal regulation and less well-defined tax laws and procedures than in countries with more advanced securities markets.

由於部分市場的某些集體投資計劃可能會受到較一般政治或經濟不穩定風險為高的限制，因此該等集體投資計劃的資產及收益可能會蒙受匯率、外匯管制及財政規例反覆的不利影響，並可能由此令此等集體投資計劃的股份受到價格大幅波動的規限。部分市場可能不受會計、核數及財務報告準則及實務的規限，惟該等規規則適用於較先進的國家，此外，較諸於有較先進證券市場的國家，該等市場的政府監管、法律規例及已確立的稅法及程序可能會較少。

Certain Collective Investment Schemes may invest in higher yielding securities rated lower than investment grade. Below investment grade securities such as, for example, high yield debt securities, may be considered speculative and can include securities that are unrated or in default. As a result, investment in these funds or unit trusts are accompanied by a higher degree of credit risk than is present in investment in higher rated, lower yielding securities.

若干集體投資計劃可能會投資於低於投資級評級但具有較高收益率的證券。在投資級別以下的證券，例如高收益率債務證券可能被視為屬投機性，其中可包括非評級或失責證券。因此，投資於此等集體投資計劃較諸於目前投資於評級較高但收益率較低的證券具有更高度的信貸風險。

Certain Collective Investment Schemes may invest in emerging markets which may lack the social, political or economic stability and are subject to less government supervision, legal regulation and less well-defined tax laws and procedures than in countries with more advanced securities markets. Exposure to these markets may entail more volatility than investments in more established markets. You should read the relevant offering documents, in particular, any risks factors relating to investment in emerging markets.

個別集體投資計劃或會投資於新興市場，該等市場可能缺乏穩定的社會、政治或經濟，亦比先進的證券市場較少政治監管、法律規例及已明確的稅法及程序。投資於該等市場或須承擔較投資於已發展市場為高的波幅。您應閱讀有關銷售文件，尤其任何有關投資於新興市場的風險因素。

You should carefully consider prior to investing in Collective Investment Schemes, (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 his incorporation, citizenship, residence or domicile and which might be relevant to the purchase, sale, subscription, holding, conversion or disposal of the shares in Collective Investment Schemes.

在投資集體投資計劃前，閣下應詳細考慮，(a) 可能的稅務後果，(b) 法律規定，以及 (c) 根據閣下的註冊成立國家、公民地位、住所或本籍國家的法律，閣下可能面對的及可能與購買、銷售、認購、持有、轉換或出售集體投資計劃內股份有關的任何外匯管制規定。

The market for technology or technology-related Collective Investment Schemes can be highly volatile and in many cases their prices may reflect market speculation rather than the underlying economic value of such funds or unit trusts.

有關科技或科技相關的集體投資計劃的市場可以極之波動，且在大部分情況下，其價格可能反映市場的投機活動，而非該等集體投資計劃的當時經濟價值。

Certain capital guaranteed/capital preserved Collective Investment Schemes generally carry some terms and conditions, and redemption of shares in the Collective Investment Schemes prior to fulfilling all the terms and conditions specified in the offering documents or prospectus will be subject to market fluctuations or a redemption fee. Capital guaranteed/capital preserved Collective Investment Schemes are not guaranteed by the guarantor specified in the offering documents.

若干保本/資本保值集體投資計劃一般附帶某些條款及條件，而於達成發售文件或章程列明的所有條款及條件前，贖回集體投資計劃股份將受市場波動或贖回費所規限。保本/資本保值集體投資計劃，並非由發售文件指定的保證人作出保證。

## 2. **Risks of assets received or held outside Hong Kong 在香港以外地方收取或持有資產的風險**

Your assets received or held by the Collective Investment Schemes 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 (Chapter 571 of the Laws of Hong Kong) and the rules made thereunder. Consequently, such assets may not enjoy the same protection as that conferred on assets received or held in Hong Kong.

集體投資計劃在香港以外地區收到或持有的閣下資產須受相關海外司法管轄區的適用法律及規例約束。有關法律及規例可能有別於《證券及期貨條例》（香港法例第571章）及該法例下所訂的規則。因此，該等閣下資產未必獲得在香港收取或持有的閣下資產享有的相同保障。

## 3. **Risks involved in derivatives 衍生工具涉及的風險**

The use of derivatives may give rise to a form of leverage, which may cause the Net Asset Value of these funds to be more volatile and/or change by greater amounts than if they had not been leveraged. A relatively small market movement will have a proportionately larger impact which may work for or against these funds. The following are the key risks related to the use of derivatives:

使用衍生工具可能產生一種槓桿，會導致基金的資產淨值較沒有使用槓桿時更加波動及/或錄得較大變幅。較小的市況變動會相對地帶來較大的影響，這可能有助，也可能不利基金的表現。使用衍生工具涉及的主要風險如下：

**3.1. Market risk** – The risk that arises from movements in price as a result of changes in market conditions. Since most derivative products involve a degree of leverage, market risks can be substantial.

**市場風險** – 市況變動引致價格波動的風險。由於大部份衍生工具都含有一定程度的槓桿效應，市場風險可能相當顯著。

**3.2. Liquidity risk** – The risk that buyers and sellers may not exist when it is necessary or desirable to enter or exit a position.

**流動性風險** – 在需要或有意買入或沽售倉盤時，未能找到買家及賣家的風險。

**3.3. Counterparty credit risk** – The risk that a loss may be sustained by a fund as a result of the failure of the other party to a derivative instrument to comply with the terms of derivative instrument contract.

**交易對手信貸風險** – 衍生工具的交易對手方未能履行衍生工具合約的條款，導致基金可能蒙受虧損的風險。

**3.4. Settlement risk** – The risk exists when futures, forwards, contracts for differences options and swaps (of any type) are not settled in a timely manner, thereby increasing counterparty credit risk prior to settlement and potentially incurring funding costs that would otherwise not be experienced.

**結算風險** – 結算風險是指期貨、遠期合約、差價合約、期權和掉期（任何種類）合約未能及時結算，導致結算前的交易對手信貸風險上升，繼而令基金可能產生在別的情況下毋須負擔的融資成本。

**3.5. Fund management risk** – Derivative instruments are highly specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.

**基金管理風險** – 衍生工具是高度專門的投資工具，所需的投資技巧和風險分析，與適用於股票和債券的投資技巧和分析不同。

There may be some other risks involved in derivative instruments. You are advised to refer to the latest offering document/fund prospectus for details of relevant risks.

使用衍生工具可能涉及其他風險。閣下應參閱最新的基金說明書/基金認購章程，以了解有關風險的詳情。

## 4. **Risk of Securities Trading 證券交易風險**

The price of securities fluctuates, sometimes dramatically. The price of a security may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

證券的價格有時波動劇烈。一種證券的價格會上下波動，甚至可能變得毫無價值。因此，證券買賣有可能帶來虧損而非利潤。



## 5. **Fluctuation in Prices 價格波動**

The client acknowledges and agrees that the price of securities can and does fluctuate, and that any individual security may experience upward or downward movements and may even become valueless. There is an inherent risk associated with the dealings of securities and the client is prepared and able to accept and tolerate such risk.

客戶確認並同意，證券的價格會而且確實會產生波動，任何證券的價格都會上下波動，甚至可能變得毫無價值。證券交易有著內在的風險，客戶對此已有準備，並能夠接受和忍受風險。

## 6. **Off-exchange transactions 場外交易**

In some jurisdictions, and only then in restricted circumstances, firms are permitted to effect off-exchange transactions. The firm with which the client deals may be acting as the client's counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before the client undertakes such transactions, the client should familiarize himself/herself with applicable rules and attendant risks.

在某些司法管轄區，及只有在特定情況之下，有關商號獲准進行場外交易。為客戶進行交易的商號可能是客戶所進行的買賣的交易對手方。在這種情況下，有可能難以或根本無法平掉既有倉盤、評估價值、釐定公平價格又或評估風險。因此這些交易或會涉及更大的風險。此外，場外交易的監管或會比較寬鬆，又或需遵照不同的監管制度；因此，客戶在進行該等交易前，應先瞭解適用的規則和有關的風險。

## 7. **Risk of entering into over-the-counter derivative transactions with an unlicensed person 與非持牌人士訂立場外衍生工具交易的風險**

If the client enters into over-the-counter derivative transactions with unlicensed corporation ("Your Counterparty"), it is important for the client to note that Your Counterparty is not licensed by the SFC and hence is not subject to the conduct and prudential supervision by the SFC. The client should also note that Your Counterparty is not regulated by any other financial regulator and as such, the client may not receive any regulatory protection at all. The client should cautiously consider whether it would be in the client's best interest to enter into over-the-counter derivative transactions with Your Counterparty instead of a licensed corporation and seek independent professional advice when in doubt.

假如客戶與非與持牌法團（“你的對手方”）訂立場外衍生工具交易，客戶必須注意，你的對手方並無獲證監會發牌，因此不受證監會的操守及審慎監管。客戶亦應注意，你的對手方並無受到任何其他金融監管機構所規管，因此客戶可能完全不會獲得任何監管保障。客戶應審慎考慮，與你的對手方（而非與持牌法團）訂立場外衍生工具交易是否符合客戶的最佳利益；如有疑問，客戶應尋求獨立的專業意見。

## 8. **Risk of Trading GEM Stocks 買賣創業板股票的風險**

GEM stocks involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any credibility to forecast future profitability. GEM stocks may be very volatile and illiquid. The client acknowledges that the client should make the decision to invest only after due and careful consideration. The greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors. Current information on GEM stocks may only be found on the website operated by the Exchange. GEM companies are usually not required to issue paid announcements in newspapers. The client acknowledges that the client should seek independent professional advice if the client should be uncertain of or have not understood any aspect of this risk disclosure statement or the nature and risks involved in trading of GEM stocks.

創業板股票帶有高投資風險。尤其是在創業板掛牌的公司既無盈利記錄，也無可靠的未來盈利預測。創業板股票可能波動性很大，而且缺乏流動性。客戶確認會在經過仔細的考慮之後才會決定投資。創業板市場的更大的風險特徵在於該市場只適合專業投資者及其他有經驗的投資者。創業板股票的最新資訊可以在香港交易所的網站上得到。通常不要求創業板公司在報紙上刊登付費公告。客戶同意，如果客戶對本風險披露聲明中有關創業板股票交易的任何方面以及此類交易的性質和風險不夠清楚或尚未理解，客戶將尋求獨立的專業意見。

## 9. **Risk of trading Hong Kong Listed Derivative Warrants ("DW") 買賣香港上市認股權證的風險**

### 9.1. **Issuer default risk 發行商失責風險**

In the event that a DW issuer becomes insolvent and defaults on their listed securities, investors will be considered as unsecured creditors and will have no preferential claim to any assets held by the issuer. Investors should therefore pay close attention to the financial strength and credit worthiness of DW issuers.

倘若衍生產品發行商破產而未能履行其對所發行證券的責任，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，投資者須特別留意衍生產品發行商的財力及信用。

### 9.2 **Uncollateralised product risk 非抵押產品風險**

Uncollateralised DWs are not asset backed. In the event of issuer bankruptcy, investors can lose their entire investment. Investors should read the listing documents to determine if a product is uncollateralised.

非抵押衍生產品並沒有資產擔保。倘若發行商破產，投資者可以損失其全數投資。要確定產品是否非抵押，投資者須細閱上市文件。

### 9.3 **Gearing risk 槓桿風險**

DWs 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 a DW may fall to zero resulting in a total loss of the initial investment.

衍生產品是槓桿產品，其價值可按相對相關資產的槓桿比率而快速改變。投資者須留意，衍生產品的價值可以跌至零，屆時當初投資的資金將會盡失。

#### 9.4 Expiry considerations 有效期的考慮

DWs have an expiry date after which the issue may become worthless. Investors should be aware of the expiry time horizon and choose a product with an appropriate lifespan for their trading strategy.

衍生產品設有到期日，到期後的產品即一文不值。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。

#### 9.5 Extraordinary price movements 特殊價格變動

The price of a DW 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.

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過亦可以低過理論價。

#### 9.6 Foreign exchange risk 外匯風險

Investors trading DWs 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 DW price.

若買賣衍生產品的相關資產並非以港幣為計算單位，投資者尚要面對外匯風險。貨幣兌換率的波動可對相關資產的價值造成負面影響，連帶影響衍生產品的價格。

#### 9.7 Liquidity risk 流通量風險

The Exchange requires all DW 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 liquidator provider has been assigned.

交易所規定所有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在為產品提供兩邊開盤方便買賣。若有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為止。

#### 9.8 Time decay risk 時間損耗風險

All things being equal, the value of a DW will decay over time as it approaches its expiry date. DWs should therefore not be viewed as long term investments.

假若其他情況不變，衍生產品愈接近到期日，價值會愈低，因此衍生產品不應被視為長線投資工具。

#### 9.9 Volatility risk 波幅風險

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

衍生產品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。

### 10. Risk of trading Callable Bull/Bear Contracts (“CBBC”) 買賣牛熊證的風險

#### 10.1 Issuer default risk 發行商失責風險

In the event that a CBBC issuer becomes insolvent and defaults on their listed securities, investors will be considered as unsecured creditors and will have no preferential claim to any assets held by the issuer. Investors should therefore pay close attention to the financial strength and credit worthiness of CBBC issuers.

倘若牛熊證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，投資者須特別留意牛熊證產品發行商的財力及信用。

#### 10.2 Uncollateralised product risk 非抵押產品風險

Uncollateralised CBBCs are not asset backed. In the event of issuer bankruptcy, investors can lose their entire investment. Investors should read the listing documents to determine if a product is uncollateralised.

非抵押牛熊證並沒有資產擔保。倘若發行商破產，投資者可以損失其全數投資。要確定產品是否非抵押，投資者須細閱上市文件。

#### 10.3 Gearing risk 槓桿風險

CBBCs 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 a CBBC may fall to zero resulting in a total loss of the initial investment.

牛熊證是槓桿產品，其價值可按相對相關資產的槓桿比率而快速改變。投資者須留意，牛熊證的價值可以跌至零，屆時當初投資的資金將會盡失。

#### 10.4 Expiry considerations 有效期的考慮

CBBCs have an expiry date after which the issue may become worthless. Investors should be aware of the expiry time horizon and choose a product with an appropriate lifespan for their trading strategy.

牛熊證設有到期日，到期後的產品即一文不值。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。

#### 10.5 Extraordinary price movements 特殊價格變動

The price of a CBBC 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.

牛熊證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過亦可以低過理論價。

### 10.6 Foreign exchange risk 外匯風險

Investors trading CBBCs 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 CBBC price.

若投資者所買賣牛熊證的相關資產並非以港幣為單位，其尚要面對外匯風險。貨幣兌換率的波動可對相關資產的價值造成負面影響，連帶影響牛熊證的價格。

### 10.7 Liquidity risk 流通量風險

The Exchange requires all CBBC 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 liquidator provider has been assigned.

交易所規定所有牛熊證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在為產品提供兩邊開盤方便買賣。若有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為止。

### 10.8 Mandatory call risk 強制收回風險

Investors trading CBBCs should be aware of their intraday “knockout” or mandatory call feature. A CBBC will cease trading when the underlying asset value equals the mandatory call price/level as stated in the listing documents. Investors will only be entitled to the residual value of the terminated CBBC as calculated by the product issuer in accordance with the listing documents. Investors should also note that the residual value can be zero.

投資者買賣牛熊證須留意牛熊證可以即日「取消」或強制收回的特色。若牛熊證的相關資產值等同上市文件所述的強制收回價/水平，牛熊證即停止買賣。屆時，投資者只能收回已停止買賣的牛熊證由產品發行商按上市文件所述計算出來的剩餘價值（注意：剩餘價值可以是零）。

### 10.9 Funding costs 融資成本

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 will be. 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. 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文件。

## 11. Risk of trading Exchange Traded Funds (“ETF”) 買賣交易所基金的風險

### 11.1 Market risk 市場風險

ETFs are typically designed to track the performance of certain indices, market sectors, or groups of assets such as stocks, bonds, or commodities. ETF managers may use different strategies to achieve this goal, but in general they do not have the discretion to take defensive positions in declining markets. Investors must be prepared to bear the risk of loss and volatility associated with the underlying index/assets.

交易所買賣基金主要為追蹤某些指數、行業/領域或資產組別（如股票、債券或商品）的表現。交易所買賣基金經理可用不同策略達至目標，但通常不能在跌市中酌情採取防守策略。投資者必須要有因為相關指數/資產的波動而蒙受損失的準備。

### 11.2 Tracking errors 追蹤誤差

Tracking errors refer to the disparity in performance between an ETF and its underlying index/assets. Tracking errors can arise due to factors such as the impact of transaction fees and expenses incurred to the ETF, changes in composition of the underlying index/assets, and the ETF manager’s replication strategy. (The common replication strategies include full replication/representative sampling and synthetic replication).

這是指交易所買賣基金的表現與相關指數/資產的表現脫節，原因可以來自交易所買賣基金的交易費及其他費用、改變相關指數/資產組合、交易所買賣基金經理的複製策略等等因素。（常見的複製策略包括完全複製/選具代表性樣本以及綜合複製策略）。

### 11.3 Trading at discount or premium 以折讓或溢價交易

An ETF may be traded at a discount or premium to its net asset value. This price discrepancy is caused by supply and demand factors, and may be particularly likely to emerge during periods of high market volatility and uncertainty. This phenomenon may also be observed for ETFs tracking specific markets or sectors that are subject to direct investment restrictions.

交易所買賣基金的價格可能會高於或低於其資產淨值，當中主要是供求因素的問題，在市場大幅波動兼變化不定期間尤其多見。專門追蹤一些對直接投資設限的市場/行業的交易所買賣基金亦可能有此情況。

### 11.4 Foreign exchange risk 外匯風險

Investors trading ETFs 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 ETF price.

若投資者所買賣交易所買賣基金的相關資產並非以港幣為單位，其尚要面對外匯風險。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基金的價格。

### 11.5 Liquidity risk 流通量風險

Securities market makers are Exchange Participants that provide liquidity to facilitate trading in ETFs. Although most ETFs are supported by one or more securities market makers, there is no assurance that active trading will be maintained. In the event that the securities market makers default or cease to fulfill their role, investors may not be able to buy or sell the product.

證券莊家是負責提供流通量、方便買賣交易所買賣基金的交易所參與者。儘管交易所買賣基金多有一個或以上的證券莊家，但并不能保證有活躍的交易。若有證券莊家失責或停止履行職責，投資者或不能進行買賣。

## 12. Risk of trading equity linked instruments (“ELI”) 買賣股票掛鈎票據的風險

ELIs are structured products involving derivatives and its return component is based on the performance of the underlying asset. Investor purchasing an ELI is indirectly writing an option on the underlying shares. Investors should pay attention to the points below.

股票掛鈎票據是涉及衍生工具的結構性產品，其回報是基於相關資產的價格表現而定。購入股票掛鈎票據時，投資者已等同間接沽出正股的期權。投資者須注意以下幾點。

### 12.1 Exposure to equity market 承受股本市場風險

Investors are exposed to price movements in the underlying security and the stock market, the impact of dividends and corporate actions and counterparty risks. Investors must also be prepared to accept the risk of receiving the underlying shares or a payment less than their original investment.

投資者需承受正股及股票市場價格波動的風險、派息及公司行動之影響及對手風險，並要有心理準備在票據到期時可能會收到股票或只收到比投資額為少的款項。

### 12.2 Possibilities of losing investment 賠本可能

Investors may lose part or all of their investment if the price of the underlying security moves against their investment view.

如正股價格變動與投資者事前看法不同，投資者可能會損失部分甚至全部本金。

### 12.3 Price adjustment 價格調整

Investors should note that any dividend payment on the underlying security may affect its price and the payback of the ELI at expiry due to ex-dividend pricing. Investors should also note that issuers may make adjustments to the ELI due to corporate actions on the underlying security.

投資者應注意，正股因派息而出現的除息定價或會影響正股的價格，以致連帶影響股票掛鈎票據到期的償付情況。投資者亦應注意，發行人可能會由於正股的公司行動而對票據作出調整。

### 12.4 Interest rates 利息

While most ELIs offer a yield that is potentially higher than the interest on fixed deposits and traditional bonds, the return on investment is limited to the potential yield of the ELI.

股票掛鈎票據的孳息大都較定期存款及傳統債券提供的利息為高，但投資回報只限於票據可得的孳息。

### 12.5 Potential yield 準孳息計算

Investors should consult their brokers on fees and charges related to the purchase and sale of ELI and payment / delivery at expiry. The potential yields disseminated by the Exchange have not taken fees and charges into consideration.

投資者應向經紀查詢買賣股票掛鈎票據以及票據到期時因收到款項而涉及的收費和費用。交易所發布的準孳息數字並無將這些費用計算在內。

## 13. Risk of trading bonds 買賣債券的風險

### 13.1 Issuer default risk 發行者失責風險

There is a risk that the issuer may fail to pay investors the interest or principal as scheduled.

發行者未能如期向投資者繳付利息或本金的風險。

### 13.2 Interest rate risk 利率風險

When the interest rate rises, the price of a fixed rate bond will normally drop. If investors want to sell their bond before it matures, they may get less than their purchase price.

利率上升時，定息債券的價格通常會下降。如果投資者打算在到期日之前出售其債券，所得的金額可能會低於買入價。

### 13.3 Foreign exchange risk 匯率風險

Investors trading bond denominated in a foreign currency face an exchange rate risk. Any fall in the foreign currency will reduce the amount investors receive when they convert a payment of interest or principal back into the local currency.

如果債券以外幣定價，投資者將要承受匯率波動的風險。當外幣貶值時，投資者可收回的利息或本金在折算回本地貨幣後將會減少。

### 13.4 Liquidity risk 流通量風險

Investors may need to sell the bonds before maturity when they have an urgent cash-flow need or use the capital for other investments. However, investors may not achieve this if the liquidity of the secondary bond market is low.

如果投資者在債券到期前需要現金周轉或打算將資金轉作其他投資，可能會因為債券二手市場流通欠佳，而未能成功沽出套現。

### 13.5 Reinvestment risk 再投資風險

If investors hold a callable bond, when the interest rate goes down, the issuer may redeem the bond before maturity. If this happens investors have to re-invest the proceeds, the yields on other bonds in the market will generally be less favorable.

假如投資者持有的是可贖回債券，當利率下調時，發債機構或會在到期日前提早贖回債券。在此情況下，如果投資者將收回的本金再投資債券的話，市場上其他債券的孳息率一般都會不及原來投資時那麼優厚。

### 13.6 Equity risk 股票風險

If the bond is “convertible” or “exchangeable”, investors also face equity risk associated with stocks. A fall in the stock price will usually make the bond price fall.

如果投資者持有的是可換股或可轉換債券，投資者將需要承受有關正股所帶來的股票風險。當正股價格下跌，債券的價格通常會隨之而下調。

## 14. Client Identity 客戶身份

### 14.1 Assistance to Hong Kong Regulators 協助香港監管機構

CSIAM is required to provide to SFC and the Exchange identity details of the ultimate person(s) for whom it is processing a transaction as well as the person(s) who give(s) instructions in relation to that transaction within two (2) business days of their request. In exceptional market circumstances, the details may have to be made available very shortly after the request.

華魯資管須在要求提出兩天內向香港證監會和香港交易所提供華魯資管代理交易的最終客戶及發交易指令的人員的身份細節。在特殊的市場環境下，有時必須應要求在很短時間內提供此類身份細節。

### 14.2 Disclosure of Beneficiaries 受益人披露

If the client effects transactions for the account of clients or other beneficial owners, whether on a discretionary or non-discretionary basis, and whether as agent or by matching transactions as principal with the beneficiaries, the client agrees that, in relation to a transaction where CSIAM has received an inquiry from regulators, the client shall immediately upon CSIAM's request provide to the regulators such identity details of the beneficiaries for whose account the transaction was effected, of the person with the ultimate beneficial interest in the transaction and/or of the person who originated the transaction.

如果客戶為客戶或其他受益人帳戶實行交易，無論是通過全權委託還是非自主指令下單，亦無論是作為代理人還是作為與受益人進行撮合交易的主體人，客戶同意，如果華魯資管接到監管機構對交易的諮詢，客戶將立刻應華魯資管的要求向監管機構提交通過交易帳戶的受益人，交易的最終受益人以及交易下單發起人的身份細節。

## 15. Acknowledgment of the Risks 風險披露聲明確認

The client has been explained by CSIAM's licensed person and understand the above stated risk disclosures.

華魯資管持牌人員已向客戶解釋風險，客戶已理解上述風險披露。

# Personal Information Collection Statement

## 收集個人資料聲明

- 根據香港個人資料(私隱)條例(香港法例第486章)(「私隱條例」),申請人明白及完全接受,申請人過去或日後可能須不時應要求向華魯資管提供個人資料。華魯資管可能收集進一步的資料。
  - 申請人未能填妥資料表格及遵守按該表格提出的資料要求,可能會導致華魯資管無法開立帳戶或繼續向申請人及其他人士提供服務,或未能遵守任何適用法律。
  - 申請人同意,華魯資管可向以下人士提供自申請人獲得的資料:
    - 華魯資管及聯屬公司及/或集團的任何其他成員;
    - 可能以其名義註冊證券或申請人其他資產的任何代名人;
    - 任何因為向華魯資管及聯屬公司及/或集團提供行政/資料處理、資料處理、財務、電腦、電訊、付款或證券結算、專業服務或其他有關服務而獲轉交資料/處理的承辦商、代理人或服務供應商;
    - 華魯資管為及代表申請人進行交易或擬進行交易的任何人士;
    - 協議的任何受讓人、承讓人、參與者、次參與者、授權人、繼承人或為其變更協議義務的人士;
    - 按適用於華魯資管及聯屬公司及/或集團的適用法例所規定,政府、監管機構或其他團體或機構;及
    - 根據由於華魯資管或聯屬公司及/或集團在相關當地或外國監管機構、政府機構、或公認行業組織(無論在香港境內還是境外)所在司法司法管轄區的或涉及該等司法司法管轄區的財務、稅務、商業、業務或其他利益或活動而由華魯資管或聯屬公司及/或集團承擔或施加給其的、與該等當地或外國監管機構、政府機構、公認行業組織之間的任何合同、其他承諾或安排,有義務或必須向其披露的任何人士按適用於華魯資管及聯屬公司及/或集團的適用法例所規定,政府、監管機構或其他團體或機構。
  - 申請人同意,申請人不時提供的資料可作下列用途:
    - 令申請人有關交易或其他事項的指示得以生效,及執行申請人的所有指示;
    - 提供有關帳戶的服務,不論該等服務是由華魯資管或聯屬公司/集團或任何其他人士提供;
    - 查詢或查核申請人的信用狀況,確定申請人的財務狀況及投資目標,以及促使或協助任何其他人士如此行事;
    - 收取到期欠款、執行抵押、押記或其他有利華魯資管及聯屬公司/集團的權利與權益;
    - 推廣華魯資管及聯屬公司/集團現有及未來的服務或產品;
    - 作為可能獲轉交資料的華魯資管或聯屬公司/集團紀錄的一部分;
    - 遵守華魯資管及聯屬公司/集團或任何其他人士可能須遵守的任何法律、監管或其他規定;
    - 遵從由華魯資管或聯屬公司及/或集團在相關當地或外國監管機構、政府機構、或公認行業組織(無論在香港境內還是境外)所在司法司法管轄區的或涉及該等司法司法管轄區的財務、稅務、商業、業務或其他利益或活動而由華魯資管或聯屬公司及/或集團承擔或施加給其的、與該等當地或外國監管機構、政府機構、或公認行業組織之間的任何合同、其他承諾或安排;及
    - 以上任何一項或多項有關或附帶的其他用途。
  - 在直接促銷中使用資料
- Pursuant to the Personal Data (Privacy) Ordinance of Hong Kong (Cap.486) (the "Ordinance"), The Applicant understands and fully accepts the Applicant may have or may in future be requested to supply personal information to CSIAM from time to time. Further information may be collected by CSIAM.
  - Any failure on the part of the Applicant to complete the Applicant Information Form and to comply with a request for Data on the same may result in CSIAM being unable to open or administer the Account or unable to effect Transactions under the Account.
  - The Applicant agrees that CSIAM may provide the Data received from the Applicant to the following persons:—
    - any other members of CSIAM and the Affiliates and / or Group;
    - any nominees in whose name Securities or other assets of the Applicant may be registered;
    - any contractor, agent or service provider who provides CSIAM and Affiliates / Group administrative, data processing, financial, computer, telecommunication, payment or securities clearing, professional services or other related services to whom the Data is passed;
    - any person with whom CSIAM enters into or proposes to enter into the Transaction for and on the Applicant's behalf;
    - any assignee, transferee, participant, sub-participant, delegate, successor or person to whom the Agreement is novated;
    - governmental, regulatory or other bodies or institutions, as required by Applicable Laws which are applicable to CSIAM and the Affiliates / Group; and
    - any person to whom CSIAM or its Affiliates / Group is under an obligation or otherwise required to make disclosure pursuant to any contractual or other commitment or arrangement with local or foreign regulators, government bodies, or industry recognized bodies (whether within or outside Hong Kong) that is assumed by or imposed on CSIAM or its Affiliates / Group by reason of its financial, tax, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign regulators, governmental bodies, industry recognized bodies.
  - The Applicant agrees that the purposes for which the Data provided by the Applicant from time to time may be used are:
    - giving effect to the Applicant's orders relating to Transactions or otherwise, and carrying out all the Applicant's instructions;
    - providing services in connection with the Account, whether the services are provided by or through CSIAM or the Affiliates / Group or any other person;
    - conducting credit enquiries or checks on the Applicant and ascertaining the Applicant's financial situation and investment objectives, and enabling or assisting any other person so to do;
    - collection of amounts due, enforcement of security, charge or other rights and interests in favour of CSIAM and of the Affiliates / Group;
    - marketing existing and future services or products of CSIAM and the Affiliates / Group;
    - forming part of the records of CSIAM or the Affiliates / Group to whom the Data may be passed;
    - observing any legal, regulatory or other requirements to which CSIAM and the Affiliates / Group or any other persons may be subject;
    - complying with any contractual or other commitment or arrangement with local or foreign regulators, governmental bodies, or industry recognized bodies (whether within or outside Hong Kong) that is assumed by or imposed on CSIAM or its Affiliates / Group by reason of its financial, tax, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign regulators, governmental bodies, or industry recognized bodies; and
    - other purposes related or incidental to any one or more of the above.
  - USE OF DATA IN DIRECT MARKETING

華魯資管擬把申請人資料用於直接促銷,而華魯資管為該用途須獲得申請人同意(包括表示不反對)。就此,申請人同意:

CSIAM intends to use the Applicant's Data in direct marketing and CSIAM requires the Applicant's consent (which includes an indication of no objection) for that purpose. In this connection, the Applicant

agrees that:

- (i) 華魯資管及華魯資管之聯屬公司／集團可能把華魯資管不時持有的申請人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及在統計中使用的資料用於直接促銷；
  - (ii) 可用作促銷下列類別的服務、產品及以促銷為目標的任何事項：
    - (a) 任何種類的證券、財務、投資及相關服務及產品；
    - (b) 客戶關係管理及任何優惠折扣計劃及相關服務及產品；
  - (iii) 上述服務、產品及以促銷為目標的任何事項可能由華魯資管及／或華魯資管之聯屬公司／集團提供；
  - (iv) 除由華魯資管促銷上述服務、產品及以促銷為目標的任何事項以外，華魯資管亦擬將以上（a）段所述的資料提供予以上（c）段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及以促銷為目標的任何事項中使用，而華魯資管為此用途須獲得申請人書面同意（包括表示不反對）。
6. 申請人可書面要求獲得資料的副本，並有權查閱及更正資料。任何有關要求，可致函到香港灣仔港灣道1號會展廣場辦公室大樓42樓 華魯資管有限公司資料保護主任。申請人明白，華魯資管亦會就任何有關要求徵收合理費用。
- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the Applicant held by CSIAM from time to time may be used by CSIAM and CSIAM's Affiliates / Group in direct marketing;
  - (ii) the following classes of services, products and subjects may be marketed:
    - (a) any type of Securities, financial, investment and related services and products;
    - (b) client relationship management, any discount programme and related services and products;
  - (iii) the above services, products and subjects may be provided by CSIAM and/or its Affiliates / Group;
  - (iv) in addition to marketing the above services, products and subjects itself, CSIAM also intends to provide the Data described in paragraph (a) above to all or any of the persons described in paragraph (c) above for use by them in marketing those services, products and subjects, and CSIAM requires the Applicant's written consent (which includes an indication of no objection) for that purpose.
6. The Applicant may request a copy of the Data in writing and has the right to assess to and correct the Data. Any such request may be addressed to the Data Protection Officer of China Shandong International Asset Management Limited at 42/F, Office Tower, Convention Plaza, 1 Harbour Road, Wanchai, Hong Kong. The Applicant understands that a reasonable fee will be charged by CSIAM for any such request.