

「保本基金預先再投資服務」 - 基金認購申請表 (只適用於非個人戶口)

FUND SUBSCRIPTION APPLICATION FORM VIA CAPITAL GUARANTEED FUND ADVANCE REINVESTMENT SERVICE (FOR NON-PERSONAL ACCOUNTS ONLY)

致： 恒生銀行有限公司(「貴行」) 分行 日期
 To: Hang Seng Bank Limited ("the Bank") Branch () Date :
 Branch Code

請於適當方格加 號 Please tick where appropriate *請刪去不適用者 *Please delete whichever is inapplicable

第一部份 申請「保本基金預先再投資服務」及申請認購新基金

Part I Application for Capital Guaranteed Fund Advance Reinvestment Service and Application for Subscription of New Fund

申請人姓名

Name of Applicant

聯絡人及電話號碼

Contact Person & Tel

No.

基金戶口及綜合戶口號碼

Investment Fund & Integrated Account No:

- 883

- 382

基金戶口與綜合戶口號碼之頭 9 個數字必須相同

A/C number prefix of Investment Fund A/C and Integrated A/C must be the same

風險接受程度是 低風險 低至中度風險 中度風險 中度至高風險 高風險
 Risk Tolerance Level (RPQ) is Low Risk (001) Low to Medium Risk (002) Medium Risk (003) Medium to High Risk (004) High Risk (005)

(a) *本人/我們在此確認如下*/I/We hereby confirm the following:

就此與「保本基金預先再投資服務」相關之基金認購申請，*本人/我們的投資目標是 (請只選擇其中一項) *My/Our investment objective for this fund subscription application associated with the Capital Guaranteed Fund Advance Investment Service (Please tick one only)	<input type="checkbox"/> 保本 Capital Preservation	<input type="checkbox"/> 潛在現金收益 Potential Cash Income	<input type="checkbox"/> 潛在資本增長及/或潛在收益(潛在現金收益除外) Potential Capital Growth and/or Potential Income other than Potential Cash Income
就此與「保本基金預先再投資服務」相關之基金認購申請，*本人/我們欲選擇之投資市場組別是 (請只指定一個組別) *My/Our preferred Investment Market Sector for this fund subscription application associated with the Capital Guaranteed Fund Advance Investment Service (Please specify one sector only)	不適用 Not Applicable		

*本人/我們在此簽署確認以上為*本人/我們的投資目標選擇

*I/We hereby sign *my/our acknowledgement of the above investment objective selection:

申請人(等)簽署 Signature(s) of Applicant(s)

(請用留存本行印鑑簽署 Please use signature(s) filed with the Bank.)

授權人士 Authorised Person

原有基金名稱 (基金代號) Name of Original Fund (Fund Code)

到期日 Maturity Date

(b) *本人/我們為透過貴行投資於上述原有基金之投資者，現向貴行申請提供「保本基金預先再投資服務」，提供墊款予*本人/我們以支付認購以下新基金之認購金額及代*本人/我們申請認購以下之新基金。

*I am/We are the investor in the Original Fund as detailed above through the Bank and hereby apply to the Bank for the "Capital Guaranteed Fund Advance Reinvestment Service" to grant it an Advance to pay for the Subscription Amount for the following New Fund and apply on the *my/our behalf to subscribe for the following New Fund.

認購

Subs

基金貨幣 / 認購金額

Fund Currency / Subscription Amount

新基金名稱 (基金代號) Name of New Fund (Fund Code)

所認購新基金的相對風險類別
Relative risk type of the New Fund to be subscribed

低風險

Low Risk (1)

低至中度風險

Low to Medium Risk (2)

中度風險

Medium Risk (3)

中度至高風險

Medium to High Risk (4)

高風險

High Risk (5)

聲明 Declaration

- 1 (a) *本人/我們確認於向貴行申請「保本基金預先再投資服務」前已收到、閱讀及明白所附之「保本基金預先再投資服務-客戶須知」，*本人/我們完全明白與「保本基金預先再投資服務」有關之風險及詳情，包括但不限於載於「保本基金預先再投資服務」-客戶須知內容；
*I/We confirm *I/We have received, read and understood the attached "Capital Guaranteed Fund Advance Reinvestment Service - Customer Should Know" before applying to the Bank for the "Capital Guaranteed Fund Advance Reinvestment Service" and is fully aware of the risks and details relating to the "Capital Guaranteed Fund Advance Reinvestment Service" including but not limited to those set out in the "Capital Guaranteed Fund Advance Reinvestment Service - Customer Should Know";
- (b) *本人/我們獲悉及同意「保本基金預先再投資服務」乃由貴行根據所附之「保本基金預先再投資服務章程」所提供，*本人/我們已收到、閱讀及明白其中內容，並同意受該章程及可不時對其作出之修訂所約束；
*I/We acknowledge and agree that the "Capital Guaranteed Fund Advance Reinvestment Service" is to be provided by the Bank subject to the enclosed "Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service" which *I/We have received, read and understood and agrees to be bound by them as they may be amended from time to time;
- (c) *本人/我們獲悉及同意貴行可根據「保本基金預先再投資服務章程」提供墊款予*本人/我們以支付上述由*本人/我們所指示之新基金認購金額及其後從原有基金到期所得支取有關金額以結付墊款；
*I/We confirm *I/We fully understand and agree that pursuant to the "Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service", the Bank may provide it with an Advance to pay for the Subscription Amount for the New Fund as indicated by it above and will thereafter apply such amount from the maturity proceeds of the Original Fund in and towards settlement of the Advance;
- (d) 若*本人/我們 (i) 現為或於過去12個月內為匯豐控股集團之董事，或現在為匯豐控股集團之主要股東/行政總裁/僱員或任何該等董事/主要股東/行政總裁/僱員之親屬或受託人；或 (ii) 貴行及/或香港上海匯豐銀行有限公司（「匯豐銀行」）、貴行及/或匯豐銀行任何董事，及/或任何該等董事之任何親屬為*本人/我們之董事、合夥人、經理及/或代理，*本人/我們將以書面通知貴行。若*本人/我們或組成*本人/我們的任何人士現在或將來以任何形式與以下人士有關連：(01) 貴行或其任何附屬公司之董事；或 (02) 控制貴行股份10%或以上之實體，則*本人/我們亦將盡速通知貴行。貴行有需要取得該等資料以符合上市規則；
*I/We will inform the Bank in writing (i) if *I/We are/were (within the past 12 months) a director of, or if *I am a/We are substantial shareholder/chief executive/employee of, any member of the HSBC Group or a relative of or trustee for any such director/substantial shareholder/chief executive/employee; OR (ii) if the Bank and/or The Hongkong and Shanghai Banking Corporation Limited ("Hongkong Bank"), any director of the Bank and/or Hongkong Bank, and/or any relative of any such director is/are the director(s), partner(s), manager(s) and/or agent(s) of *me/us. *I/We will also promptly inform the Bank if *I/We or any person comprising *me/us it is or becomes in any way connected with (01) a director of the Bank or any of its subsidiaries; or (02) an entity controlling 10% or more of the shares in the Bank. The Bank requires the information to comply with the Listing Rules;
- (e) 如*本人/我們屬全東商號或合夥經營，*本人/我們茲確認於本表格簽署日，*本人/我們或*本人/我們任職之香港特別行政區政府部門與貴行並無任何公事來往，倘日後*本人/我們或*本人/我們任職之政府部門與貴行有任何公事來往，*本人/我們同意盡速以書面通知貴行；
*I/We confirm if *I am a/we are sole proprietorship or partnership that, as of the date of this Form, I/we or the government department of HKSAR in which I/we am/are working have no official dealings with the Bank and I/we undertake to inform the Bank promptly in writing if I/we or the government department in which I/we am/are working will later become involved in any official dealings with the Bank;
- (f) *本人/我們獲悉及同意本申請將附加於而非取代*本人/我們已就「保本基金預先再投資服務」作出之任何其他申請；
*I/We acknowledge and agree that this application shall be in addition to, and not in substitution of, any other application(s) made by *me/us under the "Capital Guaranteed Fund Advance Reinvestment Service";

2 作為獲得貴行同意根據「保本基金預先再投資服務章程」給予*本人/我們「墊款」之條件，*本人/我們現以實益擁有人身份透過抵押將*本人/我們於「抵押資產」之所有權利、產權、權益及利益抵押予貴行，直至所有「抵押款項」（如有）清償為止。為免產生疑問，儘管所有抵押款項已清償，惟有關*本人/我們就*本人/我們不時欠付貴行之任何債務（抵押款項除外）而授予貴行所有或任何部分之抵押資產之任何抵押權益、轉讓權或債權將不會被解除或放棄。本條中「墊款」、「抵押資產」、「抵押款項」之定義見「保本基金預先再投資服務章程」。為免產生疑問，在不影響上文之前提下，「抵押資產」包括 (i) 原有基金到期所得；(ii) 於原有基金的或與之有關的所有權利、產權、權益及利益；及 (iii) 來自原有基金之所有股息、分派及其他款項，及「抵押款項」一詞指*本人/我們於任何時候就「保本基金預先再投資服務」實際或者或然結欠貴行任何幣值之款項；
In consideration of the Bank agreeing to grant the Advance pursuant to the "Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service" to *me/us, *I/We as beneficial owner hereby charges by way of security, assign and release to the Bank all of *my/our rights, titles, benefits and interests in and to the Secured Assets until all the Secured Moneys (if any) have been paid or discharged. For the avoidance of doubt, notwithstanding that all the Secured Moneys have been paid or discharged, nothing herein shall operate to discharge or release any security interest, assignment or encumbrance created by *me/us in favour of the Bank over all or any part of the Secured Assets in respect of any liabilities (other than the Secured Moneys) which may be owing to the Bank by *me/us from time to time. The terms "Advance", "Secured Assets" and "Secured Moneys" used herein are defined in the "Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service". Without prejudice to the foregoing and for the avoidance of doubt, the term "Secured Assets" include (i) the maturity proceeds of the Original Fund; (ii) all rights, titles, benefits and interests in or in respect of the Original Fund; and (iii) all dividends, distributions, and other moneys derived from the Original Fund and the term "Secured Moneys" means all moneys in any currency owing by *me/us to the Bank at any time, actually or contingently, in respect of the "Capital Guaranteed Fund Advance Reinvestment Service";
(請注意，任何抵押予貴行有限公司作為提供融資保證的存款（包括本文下抵押予貴行作為「保本基金預先再投資服務」相關欠款償還保證的存款）均不屬於受保障存款及不會受香港存款保障計劃的保護，且香港特別行政區政府外匯基金亦不會為此等存款提供償還擔保。*本人/我們確認已收悉及明白前述注意事項。)
Please note that any deposit charged to the Bank as security for banking facilities (including any deposit charged to the Bank under this document as security for the repayment of any sum outstanding in respect of "Capital Guaranteed Fund Advance Reinvestment Service") is not a protected deposit and is not protected by the Hong Kong Deposit Protection Scheme, and the repayment of such deposit is not guaranteed by the Hong Kong SAR Government's Exchange Fund. *I/We confirm that *I/We have received and understood the foregoing.)

3 倘曾經或現時就*本人/我們欠貴行之任何或所有債務而發出以貴行為受益人之無限額擔保/第三方抵押，*本人/我們同意貴行可不時向擔保人/提供第三方抵押人士提供任何其向*本人/我們提供之任何貸款/銀行融資/信貸安排之資料或詳情（包括任何個人資料），作為通知彼等根據有關擔保/第三方抵押下之法律責任；
In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in the Bank's favour in respect of any or all of *my/our liabilities owed to the Bank, *I/We agree that the Bank may from time to time provide the guarantor/provider of third party security with any data, details or information (including any personal data) relating to any loan/banking/credit facilities extended by the Bank to *me/us for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security;

4 除了同意接受綜合戶口及其項下基金戶口之章程及「保本基金預先再投資服務章程」外：
In addition to its agreement to accept the Terms and Conditions for the Integrated Account and the Investment Fund Account thereunder and the "Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service" :

- (a) *本人/我們確認於作出本申請前，經已收到、細閱及明瞭新基金之最新銷售文件，並同意受該些文件及其不時修訂之版本所約束；
*I/We confirm having received, read and understood the up-to-date offering document(s) of the New Fund before making this application and agrees to be bound by them as they may be amended from time to time;
- (b) *本人/我們確認其：(i) 並不受制於任何新基金之銷售文件所載之任何禁制或限制(如*本人/我們的註冊/成立地、營業地、年齡、國籍、公民權、居留權及/或法定住所)；或 (ii) 並無代任何受該等禁制或限制之人士投資於新基金；
*I/We confirm that *I am/we are not: (i) subject to any of the prohibitions or restrictions (such as a person's place of incorporation/establishment, place of business, age, nationality, citizenship, residence and/or domicile) set out in the offering document(s) of any of the New Fund, or (ii) investing in the New Fund on behalf of a person who is subject to (i) above;
- (c) *本人/我們確認其基金戶口通訊地址為有效之通訊地址，及明白如其基金戶口通訊地址不詳或無效，貴行有權決定不處理本申請；
*I/We confirm the correspondence address of *my/our Investment Fund Account is valid and understands that the Bank has the right not to proceed with this application if the correspondence address of *my/our Investment Fund Account is unknown or invalid;

基金戶口號碼：

Investment Fund A/C No.:

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- (d) *本人/我們已獲解釋本表格首頁所示新基金的相關投資市場組別及投資目標並確認新基金的投資目標與於本表格首頁所示*本人/我們就此與「保本基金預先再投資服務」相關之基金認購申請的投資目標相符；及
*I/We have been explained the related investment market sector(s) and investment objective(s) of the New Fund stated on the front page of this Form and confirm that it is consistent with *my/our investment objective for this fund subscription application associated with the Capital Guaranteed Fund Advance Investment Service stated on the front page of this Form; AND
- 尤其是，*本人/我們明白及確認(請選擇以下其中一項)
in particular, *I/we understand and confirm that: (Please tick one only from below)
- 首頁所示的新基金為一隻保本基金及此乃是與*本人/我們的投資目標(保本)相符。
the New Fund stated on the front page is a capital guaranteed fund and it is consistent with *my/our investment objective of capital preservation.
- 首頁所示的新基金為一隻現金派息基金(即一隻以現金方式派息(如有)的基金)及此乃是與*本人/我們的投資目標(尋求潛在現金收益)相符。
the New Fund stated on the front page is an income fund (i.e. a fund that distribute income (if any) in the form of cash) and it is consistent with *my/our investment objective of seeking potential cash income.
- 首頁所示的新基金是一隻非保本基金亦不是以現金方式派息，但其潛在資本增長及/或潛在派息(以現金方式以外的方式派發)乃是與*本人/我們的投資目標(潛在資本增長及/或潛在收益(潛在現金收益除外))相符。
the New Fund stated on the front page is a non-capital guaranteed fund, with no income distribution in the form of cash, while its potential capital growth and/or potential income distribution (in a form other than cash) is consistent with *my/our investment objective of potential capital growth and/or potential income other than potential cash income.
- (e) (只適用於風險評估問卷已經到期的申請人(等))
(Applicable to Applicant whose Risk Profiling Questionnaire has expired only)
*本人/我們(i) 明白其以前曾經填寫之風險評估問卷已到期，但確認其選擇不填寫新的風險評估問卷；及(ii) 進一步確認*本人/我們之風險接受程度及感到安心的投資年期維持不變及確認*本人/我們將根據以前曾經填寫之風險評估問卷之答案及/或結果完成以下 5(f) 部分。
*I/We (i) understand the Risk Profiling Questionnaire it formerly completed has expired and it has chosen not to complete a new Risk Profiling Questionnaire again; and (ii) further confirm *my/our Risk Tolerance Level and comfortable investment tenor remains unchanged and it will complete Parts 5(f) below based on the answers and / or result of the Risk Profiling Questionnaire it has completed previously.
- (f) 風險評估問卷所顯示*本人/我們之風險接受程度與其選擇認購之新基金的相對風險類別，*本人/我們確認(只可選擇以下其中一個方格)：
*I/We confirm that in relation to *my/our Risk Tolerance Level deduced from the Risk Profiling Questionnaire and the relative risk type of the New Fund *I/we have chosen to subscribe (Choose one of the boxes below)：
- 已填妥問卷並同意其結果，並明白*本人/我們選擇認購的新基金之風險乃是等同或低於問卷結果所顯示的類別：
have completed the Questionnaire and agree with the result, and understand that the New Fund *I/we have chosen to subscribe has an equal or lower risk level than that shown from the result of the Questionnaire;
- (i) 其已填妥問卷並同意其結果，並明白*本人/我們選擇認購的新基金之風險乃是高於問卷結果所顯示的類別：
have completed the Questionnaire and agree with the result, and understand that the New Fund *I/we have chosen to subscribe has a higher risk level than that shown from the result of the Questionnaire;
- (ii) 已獲貴行職員解釋及明白*本人/我們自己要求及選擇的新基金之相對風險類別較*本人/我們之風險接受程度為高，及*本人/我們自己要求及選擇的新基金可能不適合*本人/我們；*本人/我們確認*本人/我們已考慮*本人/我們是否適合投資於此新基金，此指示乃全由*本人/我們基於*本人/我們自己的判斷及風險由*本人/我們自己承擔以及在閱讀並明白此新基金的所有相關文件後而自己決定作出的；*本人/我們並沒有依賴任何貴行或貴行職員之通訊(不論書面或口頭)作為投資意見，或認購/轉入此新基金的建議或此新基金回報之任何保證；
have been explained by the Bank's staff and understand that the relative risk type of the New Fund *I/we chose at *my/our own request is higher than *my/our Risk Tolerance Level and that the New Fund *I/we chose at *my/our own request may NOT be suitable for *me/us; *I/we confirm that *I/we have considered the suitability of *my/our investment in the New Fund and this instruction is given solely on *my/our own decision based on *my/our own judgment and at *my/our own risk after reading and understanding all relevant literature of the New Fund; *I/we am/are not relying on any communication (written or oral) of the Bank or any of the Bank's staff as an investment advice or as a recommendation to subscribe for the New Fund or otherwise as any assurance of the return of the New Fund;
- (iii) *本人/我們之基金選擇的原因如下 the reason(s) of *my/our choice of fund is as follows:
- 原因 Reason(s): _____
- (iv) *本人/我們在此簽署確認上述風險不配合的情況 *I/we hereby sign *my/our acknowledgement of the risk mismatch mentioned above:
- 申請人(等)簽署
Signature(s) of Applicant(s): _____
- _____
(請用留存本行印鑑簽署Please use signature(s) filed with the Bank)
 授權人士 Authorised Person

(g) (只適用於認購保本基金) (Applicable to Capital Guaranteed Fund subscription only)

就*本人/我們選擇認購之新基金的最長投資年期(即_____年_____月)
in relation to the maximum investment tenor of the New Fund *I/we have chosen to subscribe (i.e. _____ year(s) _____ month(s))

及以下所示之*本人/我們感到安心的投資年期，而此乃是與風險評估問卷所顯示*本人/我們感到安心的投資年期相同，
and *my/our comfortable investment tenor as indicated below, which is the same as that indicated in the Risk Profiling Questionnaire,

< 1 年 year 1 - 2 年 years 2 - 3 年 years 3 - 5 年 years > 5 年 years

*本人/我們確認其(只可選擇以下其中一個方格)*I/We confirm that it (Choose one of the boxes below only) :

明白*本人/我們要求及選擇認購之新基金之最長投資年期乃是等同或短於以上/風險評估問卷所顯示*本人/我們感到安心的投資年期；
understands that the maximum investment tenor of the New Fund *I/we chose at *my/our own request is equal to or shorter than its comfortable investment tenor as indicated above / in the Risk Profiling Questionnaire;

(i) 明白*本人/我們要求及選擇之新基金之最長投資年期乃是長於以上/風險評估問卷所顯示*本人/我們感到安心的投資年期及已獲貴行職員解釋*本人/我們自己要求及選擇之新基金可能不適合本人/我們；
understands that the maximum investment tenor of the New Fund *I/we have chosen at *my/our own request is longer than the *my/our comfortable investment tenor as indicated above / in the Risk Profiling Questionnaire and have been explained by the Bank's staff that the New Fund *I/we chose at *my/our own request may NOT be suitable for *me/us;

(ii) *本人/我們確認*本人/我們已考慮*本人/我們是否適合投資於此新基金，此指示乃全由*本人/我們基於*本人/我們自己的判斷及風險由*本人/我們自己承擔以及在閱讀並明白此新基金的所有相關文件後而自己決定作出的；*本人/我們並沒有依賴任何貴行或貴行職員之通訊(不論書面或口頭)作為投資意見，或認購此新基金的建議或此新基金回報之任何保證；

*I/we confirm that *I/we have considered the suitability of *my/our investment in the New Fund and this instruction is given solely on *my/our own decision based on *my/our own judgment and at *my/our own risk after reading and understanding all relevant literature of the New Fund; *I am/ we are not relying on any communication (written or oral) of the Bank or any of the Bank's staff as an investment advice or as a recommendation to subscribe for the New Fund or otherwise as any assurance of the return of the New Fund;

(iii) *本人/我們在此簽署確認上述投資年期不配合的情況
*I/we hereby sign *my/our acknowledgement of the investment tenor mismatch mentioned above:

申請人(等)簽署
Signature(s) of Applicant(s):

(請用留存本行印鑑簽署 Please use signature(s) filed with the Bank.)

授權人士 Authorised Person

(h) *本人/我們明白: (1) 所有新基金之認購申請，將按照貴行就收取新基金該等申請設定之截止時間處理，(2) 就於每一交易日只有一個交易時段之新基金，所有於貴行設定之有關截止時間後才被貴行收到之新基金認購申請，將於下一個營業日才被轉送予有關之基金經理，以供其按有關交易程序處理，(3) 就於每一交易日有多過一個交易時段之新基金：(i) 貴行就每一交易日對收取新基金之認購申請設有兩個截止時間，分別為「上午之截止時間」及「下午之截止時間」，(ii) 所有於有關截止時間(「上午之截止時間」或「下午之截止時間」，視屬何情況而定)後才被貴行收到之新基金認購申請，將被視為是於下一個交易時段收到之申請，並由貴行轉送予有關之基金經理予以處理，及(4) 有關貴行就收取不同新基金之認購申請而設定之截止時間，*本人/我們可瀏覽貴行網頁www.hangseng.com或向貴行任何職員查詢，以悉詳情；

*I/we understand that: (1) all subscription applications for the New Funds will be processed in accordance with the cut-off time prescribed by the Bank for receipt of such applications for the New Funds, (2) for New Funds with only one Dealing Session each Dealing Day, all subscription applications for the New Funds received by the Bank after the relevant cut-off time prescribed by the Bank will be forwarded by the Bank to the relevant Fund Manager on the next business day for processing according to the relevant dealing procedure, (3) for New Funds with more than one Dealing Session each Dealing Day: (i) there are 2 cut-off times prescribed by the Bank each Dealing Day for receipt of subscription applications for the New Funds, being the "Morning Cut-off Time" and the "Afternoon Cut-off Time", (ii) all subscription applications for the New Funds received after the relevant cut-off time (the Morning Cut-off Time or the Afternoon Cut-off Time, as the case may be) by the Bank will be treated as received in the next Dealing Session and forwarded by the Bank to the relevant Fund Manager for processing, and (4) details on the cut-off times prescribed by the Bank for receipt of subscription applications for different New Funds are available at the Bank's website www.hangseng.com or may be obtained from any of the Bank's staff;

(i) *本人/我們確認及同意：(i) 縱使貴行分銷新基金及/或就新基金向*本人/我們提供認購後服務，並不代表貴行向*本人/我們明示或暗示對新基金作出任何支持，貴行亦概不就新基金之財政狀況是否穩健負責任；(ii) 貴行、其僱員及/或其代理，可能因*本人/我們透過貴行投資新基金，從基金經理有權自新基金收取之任何費用、收費或金額中，收取或享受不同形式及不同比率的回扣、折扣、佣金、銷售獎勵金、收費、利益、及/或其他好處。*本人/我們明白及同意其須獨自負責就其擬透過貴行投資新基金，進行獨立之調查及評估，並在此確認貴行已建議*本人/我們如有需要，可在決定認購任何透過貴行分銷之新基金之單位前，尋求適當的專業意見；

*I/we acknowledge and agree that (i) notwithstanding that the Bank distributes the New Fund and/or provides post-subscription services to *I/we in respect of the New Fund, no endorsement, whether express or implied, is made by the Bank to *I/we on the New Fund and no responsibility shall be taken by the Bank for the financial soundness of any of the New Fund, and (ii) the Bank, its employees and/or its agents may, out of any fees, charges or amounts the Fund Manager is entitled to receive from the New Fund, receive or enjoy rebates, discounts, commissions, sales incentives, fees, benefits and/or other advantages in different forms and at varying rates arising out of or in connection with *my/our investment in the New Fund made through the Bank. *I/we understand and agree that *I/we will be solely responsible for making *my/our own independent investigation and appraisal of the New Fund *I/we intend to invest through the Bank and acknowledge that *I/we have been advised by Hang Seng to obtain appropriate professional advice where necessary before deciding to subscribe Units in any of the New Fund distributed by the Bank;

(j) *本人/我們確認及同意*本人/我們已就涉及之風險考慮自己是否適合投資於新基金，及此乃全出於*本人/我們自身決定而提出之指示，*本人/我們並沒有依賴任何貴行或貴行職員之通訊(不論書面或口頭)作為投資意見或進行任何新基金之交易的建議或新基金回報之任何保證；

*I/we acknowledge and agree that *I/we have considered the suitability of *my/our investing in the New Fund in light of the risks involved and that this instruction is given solely on *my/our own decision and it is not relying on any communication (written or oral) of the Bank or any of the Bank's staff as an investment advice or as a recommendation to enter into any transactions for the New Fund or otherwise as any assurance of the return from the New Fund;

(k) 就前頁所示每一基金：(1) 若基金之派息(如有)以現金形式支付，*本人/我們同意將其就該基金所獲得的所有該等現金派息進誌至*本人/我們於貴行開設的綜合戶口下與該基金報價貨幣相同貨幣之附屬戶口；及(2) 若基金之派息(如有)以基金單位形式支付，*本人/我們同意將所有該等基金單位存入前頁所示之基金戶口；

in respect of each Fund stated on the front page, *I/we agree that (1) where dividend distribution (if any) is in the form of cash, all such cash distributions to be received by *me/us from that Fund shall be credited to the sub-account under *my/our Integrated Account with the Bank which is of a currency same as the base currency of that Fund; and (2) where dividend distribution (if any) is in the form of units, all such units will be deposited into the Investment Fund Account stated on the front page;

(l) *本人/我們明白及同意貴行及/或基金經理有絕對酌情權，就其合理地懷疑是涉及選時交易及/或頻繁交易行為之與「保本基金預先再投資服務」相關的新基金單位認購申請，拒絕全部或部分該等申請，以及不透露有關懷疑之理由；及

*I/we understand and agree that the Bank and/or Fund Manager have an absolute discretion to reject in whole or in part an application for subscription of Units in any New Fund associated with the "Capital Guaranteed Fund Advance Reinvestment Service" which the Bank and/or Fund Manager reasonably suspect to be associated with market timing and/or active trading practices, without disclosing the reason for the relevant suspicion; and

(m) *本人/我們明白及同意貴行將可不時修改個別基金之相對風險類別，並且不會預先通知*本人/我們，並明白*本人/我們可瀏覽貴行網頁 www.hangseng.com 及向貴行任何職員查詢個別基金之相對風險類別。

*I/we understand and agree that the Bank may revise the relative risk types of individual funds from time to time without prior notice to *me/us, and understand that the relative risk types of individual funds are available at Hang Seng's website www.hangseng.com and can be obtained from any of Hang Seng's staff.

基金戶口號碼：
Investment Fund A/C No.:

-382

5 *本人/我們明白其所申請認購之基金已獲得香港證券及期貨事務監察委員會認可，但獲得該認可並不表示該基金獲得官方推介。
*I/we understand the fund *I/we apply to subscribe for has been authorised by the Securities and Futures Commission in Hong Kong but such authorisation does not imply official recommendation.

*本人/我們確認已收到其已簽署之此表格本「部份」（共3頁）的一份副本（不適用於電話指示）。
*I/we confirm that *I/we have received a copy of this "Part" of the Form (3 pages in total) as signed by it (inapplicable to phone order).

S.V.

For Bank Use
Approved by

依據抵用權限簽署

申請人簽署 Signature(s) of Applicant
(請用留存於貴行以操作基金戶口之相同印鑑簽署 Please use the same signature(s) for operating the Investment Fund Account filed with the Bank)
(於簽署此表前請確定已填寫上述第 (4)(d)(ii) 條款 Please ensure Clause (4)(d) (ii) above is completed before you sign on this Form)

授權人士 Authorised Person
 是次申請的所有授權人士為年齡 65 歲或以上或為特定客戶 All Authorised Person(s) of this application is(are) aged 65 or above or Designated Customer(s)

本表格之英文本與中文譯本文義如有歧異，概以英文本為準。The English version of this Form shall prevail wherever there is a discrepancy between the English and the Chinese versions.

For Bank Use													
Cr. Subscription Bridging Account HKD 280-958372- 001 FCCY 280-958372- 8CC		Transaction Branch				Referral Staff I/D							
Customer Type <input type="checkbox"/> IBS	Customer Segment <input type="checkbox"/> BBD	Transaction Staff I/D				Referral Code							
Branch Chop		HKMA Registration No.				Discount Code				A R 1			
		Authorised Signature				Marketing Code							

Order Ref: - - -

第二部份 客戶確認 (適用於與「保本基金預先再投資服務」相關之基金認購指示)
 PART II CUSTOMER ACKNOWLEDGEMENT (APPLICABLE TO INVESTMENT FUND SUBSCRIPTION ORDER
 ASSOCIATED WITH THE CAPITAL GUARANTEED FUND ADVANCE REINVESTMENT)

基金戶口號碼：

Investment Fund A/C No.: _____ - 382

基金重要事宜 Important Matters for Fund	*本人/我們在此確認*本人/我們 *I/We hereby acknowledges that *I/we:
1. 已收到、細閱/細閱及獲解釋(只適用於特定客戶)首頁所示新基金之最新基金銷售文件, 包括基金說明書及財務報告(如適用)及明瞭該等文件所載之資料 has received, read / read and been explained (only applicable to Designated Customers) the up-to-date offering document(s) of the New Fund stated on the front page including prospectus and financial reports (if applicable) and understood the information contained therein.	<input type="checkbox"/>
2. 已明瞭及獲解釋首頁所示新基金的重要特色, 包括但不限於所投資的市場或掛鈎指數、基金所屬之「相對風險類別」【即低、低至中度、中度、中度至高或高】、基金是否已獲得香港證券及期貨事務監察委員會認可、基金是否保本基金/非保本基金、保本之比率、保證人、基金管理公司、報價貨幣、最低投資金額、認購費、管理費、贖回費、交易日及派息政策(如有)等 has understood and has been explained the essential features of the New Fund stated on the front page, including but not limited to the market or the underlying index to be invested, the "relative risk type" of the fund i.e., low, low to medium, medium, medium to high or high, whether the fund has been authorised by the Securities and Futures Commission in Hong Kong, whether the fund is a capital guaranteed fund / non-capital guaranteed fund, percentage of the capital invested for which a guarantee is provided, guarantor, fund management company, fund currency, minimum investment amount, subscription fee, management fee, redemption fee, dealing date and dividend policy (if any), etc.	<input type="checkbox"/>
3. 已細閱及明白基金銷售文件內所述之各項風險因素 has read and understood the various risk factors mentioned in the offering document(s) of the New fund stated on the front page.	<input type="checkbox"/>
4. (適用於基金公司提供之基金銷售文件/推廣材料之開首/首頁已載有一個風險披露文字方塊(當中列出重要資料/主要風險警告)的新基金) (Applicable if the New Fund is a fund with an up-front risk disclosure text box stating important information/key risk warnings in the offering document(s)/marketing material(s) of the fund provided by the fund house) 已細閱, 明白及獲解釋首頁所示新基金之銷售文件/推廣材料之開首/首頁所載的重要資料/主要風險警告。 have read, understood and been explained the important information/key risk warnings stated upfront/on the front page of the offering document(s)/marketing material(s) of the New Fund stated on the front page.	<input type="checkbox"/>
5. (適用於新基金為非保本基金) (Applicable if the New Fund is a Non-Capital Guaranteed Fund) 已明白投資於首頁所示新基金所涉及的主要風險, 包括但不限於交易對手及/或基金之投資的發行人的交易對手和信貸風險及承受(重大)資本損失的風險; 風險可隨着市場環境不時轉變, 而非所有投資風險都可預測得到; 及在極端的市場環境下, 或會出現於首頁所示新基金成立時/本申請日期不可預見之重大的額外風險。 have understood the key risks associated with investment in the New Fund stated on the front page, including but not limited to counterparty and credit risks of the counterparties and/or issuers of the underlying investments of the fund and the risks of (substantial) capital loss; risks may change over time along with market conditions, and not all the investment risks are predictable; and there may exist significant additional risks in extreme market conditions which might not have been foreseen at the time of inception of the New Fund stated on the front page /as of the date of this application.	<input type="checkbox"/>
6. (適用於新基金為保本基金) (Applicable if the New Fund is a Capital Guaranteed Fund) 已明白首頁所示新基金所涉及的主要風險, 包括但不限於交易對手及/或基金之投資的發行人的交易對手和信貸風險、基金的保證人的信貸風險、與基金之投資期有關的風險; 風險可隨着市場環境不時轉變, 而非所有投資風險都可預測得到; 及在極端的市場環境下, 或會出現於首頁所示新基金成立時不可預見之重大的額外風險。 have understood the key risks associated with the New Fund stated on the front page, including but not limited to counterparty and credit risks of the counterparties and/or issuers of the underlying investments of the fund, credit risk of the fund's guarantor, risks associated with the term of the fund; risks may change over time along with market conditions, and not all the investment risks are predictable; and there may exist significant additional risks in extreme market conditions which might not have been foreseen at the time of inception of the New Fund stated on the front page .	<input type="checkbox"/>
7. (適用於新基金為現金派息基金) (Applicable if the New Fund is a Income Fund) 已明白「現金派息基金」是指備有派息, 而每次基金派息均以現金形式支付的基金。現金派息基金並不是保本基金, 過往派息資料亦僅供參考之用, 派息金額將不獲保證, 派息政策可能會改變, 派息與否將依照基金經理的評斷而定。 have understood "Income funds" refer to funds that distribute income where each distribution from the funds will be made in the form of cash payment. Income funds are not capital guaranteed funds. Past income distribution record is for information and reference only. There can be no guarantee in respect of the amount of income distribution and the distribution policy may change. Income distribution is subject to the fund manager's discretion.	<input type="checkbox"/>
8. 於決定投資於首頁所示新基金的投資金額前, 已考慮到該投資金額不應超過*本人/我們金融資產總值百份之十, *本人/我們並在此簽署確認如此: before deciding the amount of investment in the New Fund stated on the front page, have considered that such amount of investment should not exceed 10% of *my/our total financial assets portfolio, and *I/we hereby sign to confirm the same: 申請人(等)簽署 Signature(s) of Applicant(s): _____ (請用留存本行印鑑簽署 Please use signature(s) filed with the Bank.) <input type="checkbox"/> 授權人士 Authorised Person	<input type="checkbox"/>

基金戶口號碼：

Investment Fund A/C No.:

- 382

9.1 保本基金適用 Applicable to Capital Guaranteed Fund	
<input type="checkbox"/> 明白*本人/我們現在乃是認購以下所示之保本基金並明白該基金之下列事項 understands that *I am/we are now subscribing for the following capital guaranteed fund and understands the following particulars of the fund:	
a. 基金名稱 Fund Name _____ ()	<input type="checkbox"/>
b. 保本程度 Capital Guarantee Level _____	<input type="checkbox"/>
c. 基金保證人 Guarantor of the Fund _____	<input type="checkbox"/>
d. 最長投資年期 Maximum Investment Tenor _____	<input type="checkbox"/>
e. 投資全期之總支出及費用 Fees & Expenses for whole investment _____	<input type="checkbox"/>
f. 並確認其已收到、細閱及明瞭「投資保本基金客戶須知」 and confirms that it has received, read and understood the "Notice to Customers for Investing in Capital Guaranteed Funds"	<input type="checkbox"/>
g. 並已明瞭必須持有以上基金至到期日方享有關支付投資本金的保證 and it has understood that the fund has to be held until maturity date to enjoy the guarantee regarding payment of the capital invested.	<input type="checkbox"/>
9.2 非保本基金適用 Applicable to Non-Capital Guaranteed Fund	
<input type="checkbox"/> 明白*本人/我們現在乃是認購以下所示之非保本基金並明白該基金之下列事項 understands that *I am/we are now subscribing for the following Non-Capital Guaranteed fund and understands the following particulars of the fund:	
a. 基金名稱 Fund Name _____ ()	<input type="checkbox"/>
b. 相對風險類別 <input type="checkbox"/> 低風險 <input type="checkbox"/> 低至中度風險 <input type="checkbox"/> 中度風險 <input type="checkbox"/> 中度至高風險 <input type="checkbox"/> 高風險 Relative Risk Type Low Risk Low to Medium Risk Medium Risk Medium to High Risk High Risk	<input type="checkbox"/>
c. 認購費(實收) _____ 管理費 _____ 贖回費 _____ Subscription Fee (Net) Management Fee Redemption Fee	<input type="checkbox"/>
業績表現費(如適用) _____ 其他費用(如有) _____ Performance Fee (If applicable) Other Fees & Charges (If any)	<input type="checkbox"/>
d. 基金所屬投資市場組別: _____ Investment Market Sector of the Fund;	<input type="checkbox"/>
e. 並確認其已收到、細閱及明瞭「投資非保本基金客戶須知」 and confirms that It has received, read and understood the "Notice to Customers for Investing in Non-Capital Guaranteed Funds"	<input type="checkbox"/>
10. 已收到、細閱及明瞭『「 保本基金再投資服務 」- 客戶須知』及「 保本基金再投資服務章程 」 have received, read and understood the "Capital Guaranteed Fund Advance Reinvestment Service – Customer Should Know" and "Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service"	<input type="checkbox"/>

*本人/我們在此確認上述各項「基金重要事宜」，並確認已收到其已簽署之此表格本「部份」的一份副本(共2頁)(不適用於電話指示)。
*I/we hereby gives its confirmation for all the above "Important Matters for Fund" and confirms that *I/we have received a copy of this "Part" of the Form as signed by it (2 pages in total) (inapplicable to phone order).

基金申請人簽署： _____ 日期： _____
Signature of Applicant: _____ Date: _____
(請用留存本行印鑑簽署 Please use signature(s) filed with the Bank.)

授權人士 Authorised Person
 是次認購/轉換申請的所有授權簽署人為年齡 65 歲或以上 All authorised signer(s) of this subscription/switching application is(are) aged 65 or above

適用於電話指示* (只適用於 CWM MRT 及 BDD DSD CSS) Applicable to Phone Order* (Only applicable to CWM MRT & BDD DSD CSS)

* 保本基金預先再投資電話指示並不適用如 (i) 客戶為有限公司及/或 (ii) 所有授權人士為特定客戶或為年齡 65 歲或以上。
* Phone orders for Capital Guaranteed Fund Advance Reinvestment Subscription are NOT applicable if (i) the customer is a limited company and/or (ii) all the Authorised Person(s) is(are) Designated Customer(s) or aged 65 or above.

已跟客戶述及以上各項「基金重要事宜」。客戶亦確認已收到及已閱讀有關文件並已清楚了解其內容。
Have gone through the above "Important Matters for Fund" with Customer. Customer also confirms having received and read the relevant documents and fully understood the contents thereof.

已確認客戶已收到、細閱及明瞭本申請表、「保本基金預先再投資服務章程」及「保本基金預先再投資服務」- 客戶須知，並確認向客戶解釋「保本基金預先再投資服務」- 客戶須知各點後，客戶於第 9 - 15 點之答案均為「是」或於第 11 及 12 點之答案為「是」或「不適用」。
Have verbally confirmed with the Customer that the Customer has received, read and understood this Application Form, the "Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service" and the "Capital Guaranteed Fund Advance Reinvestment Service - Customer Should Know", and has declared "Yes" to points 9 - 15 or either "Yes" or "Not applicable" to points 11 and 12 of the "Capital Guaranteed Fund Advance Reinvestment Service - Customer Should Know" after going through all the points of the same with the Customer.

CWM MRT / BDD DSD CSS

同事姓名 _____ 簽署 _____
Name of Sales Staff : _____ Signature : _____
寄出「基金申請表」副本日期 _____ 電話指示時間 _____
Date copy of "Dealing Order Form" mailed out : _____ Time of Telephone Order : _____
錄音電話內線號碼 _____ 由 _____ 至 _____
Tel. Extension No. for Recording : _____ From _____ To _____

基金戶口號碼：

Investment Fund A/C No.:

- 382

日期

Date:

For Bank Use

- 1. Check the dealing restrictions**
- Check S6131 / eBA for individual fund restriction (Nationality [Non US person] / Country of Residence / Country of address)
 - Check A071 / New A/C documents (Nationality/Country of Residence for Relevant Persons of the Non-Personal Account; and Country of Incorporation / Country of Business/ Country of Registration for the Non-Personal Account Customer) [e.g. Non US national; Country of Residence not in US/Canada; Not a Korean citizen with residential / correspondence address in Korea (for sole proprietor, partners and their APs); Country of Incorporation, Country of Business and Country of Registration not in US/Canada/Korea; etc]
 - Check C571 / A101 (Address) [e.g. Registered, correspondence and business address of the Company not in US / Canada / Korea for the Company; Residential and correspondence address of Relevant Persons not in US and Canada; Not a Korean citizens with residential / correspondence address in Korea for sole proprietor, partners and their APs (only applicable to sole proprietorship and partnership); etc.]
- 2. Procedures specific for CG Fund Advance Reinvestment Service**
- Check CIS (Customer Profile → Other Information) to ensure Customer has enrolled CG Fund Advance Reinvestment Service (enrolled IF A/C No is shown in "Account(s) Eligible for IF Adv Switch / CGF Adv Reinv", otherwise ask customer to fill in IND156 to enroll the Service)
 - Check and confirm customer segment is BBD (customer must be a BBD customer to use CG Fund Advance Reinvestment Service)
 - Check and confirm the IF A/C for subscription is a IBS IF A/C (not acceptable for standalone IF account or Portia account)
 - Check if the original CF Fund to be matured is acceptable for CG Fund Advance Reinvestment Service, check if the fund name is on 可供再投資基金一覽表 which can be downloaded from ISP > Product Info > Investment Funds > Advance Reinvestment Service > Advance Reinvestment
 - Check if the New Fund to be subscribed is an Open-ended Fund, and if it is a daily dealing fund (not-a Hedge Fund, Class B Unit Fund, Money Market Fund or such fund specified by the Bank)
 - Check Facility A/C Type of S6121 (page 2) in GHSS that no pledge on this IF A/C (with the word "NOF", otherwise please cancel the secured O/D)
 - Check S642 in GHSS to ensure maturing CG Fund has sufficient "quantities available for trade" and hence for CGF Advance Reinvestment Service
 - Check GSOP S54 that no CG Fund Advance Reinvestment order was placed by the Customer in the same day
 - Check K072 for bad record class B record
(No class B record in past 1 year, otherwise approval of Credit Services Mgr / Proposition Mgr or above must be received)
 - Check C771 (for OD), L174 (for loan) & M231 (for trade finance) for overdue & delinquent record
(No current overdue & delinquent record, otherwise approval of Credit Services Mgr / Proposition Mgr or above must be received)
 - Check A002 / C771 for customer facility grade
(Facility grade must be 1 – 3 or blank, otherwise approval of Credit Services Mgr / Proposition Mgr or above must be received)
 - (Only applicable to sole-proprietorship and partnership. Not applicable to limited company)
Check to ensure the previous + new IF subscription amount using CG Fund Advance Reinvestment Service is **HK\$30M or below**.
(1/ Check S6211 to sum up all previous subscriptions marked with Prgm "AR ". 2/ Sum up the (1) + subscription amount of this transaction → Must be HK\$30M or below. Otherwise, approval of Head of CDT or above (for HK\$30M - 78M) / Head of BBD (for > HK\$78M) must be received.)
 - (Only applicable to limited company. Not applicable to sole-proprietorship and partnership)
Check to ensure the previous + new IF subscription amount using CG Fund Advance Reinvestment Service is **HK\$1.5M or below**.
(1/ Check S6211 to sum up all previous subscriptions marked with Prgm "AR ". 2/ Sum up the (1) + subscription amount of this transaction → Must be HK\$1.5M or below. Otherwise, approval of Head of CDT or above (for HK\$1.5M - 3M) / Head of BBD (for > HK\$3M) must be received.)
 - (Only applicable to limited company registered in HONG KONG. Not applicable to sole-proprietorship, partnership and non-HK registered limited co.)
Check if customer has signed M1 Form (IND157) for this Subscription
 - Attach copy of advance reinvestment calculator (Subscription amount mentioned in application form ≤ subscription amount mentioned in advance reinvestment calculator* **and** exceeds HK\$100,000 or its equivalent in other currencies)
 - Signed by authorised staff according to their credit authority limit
 - Application is made by Authorised Person(s) for operating the Investment Fund Account (by signing the Application Form or instruction via CWM Phone Order Service).
- 3. Complete Risk Profiling Questionnaire (For Non-Personal Customers Only) (IND155)**
- Check A071 / New Questionnaire on customer risk tolerance level (from Page 1)
 - (check CIS – Customer Profile) 001 002 003 004 005
 - Fund relative risk type ≤ customer risk tolerance level (from Part (4)(d)(ii) in Page 2)
 - Check the latest Questionnaire in CIS / New Questionnaire on customer's comfortable investment tenor chosen in RPQ question 4 (Applicable to Capital Guaranteed Fund only)
 - Customer comfortable investment tenor in the RPQ < 1 year 1 - 2 years 2 - 3 years 3 - 5 years > 5 years
 - Max tenor of the Capital Guaranteed Fund ≤ Customer comfortable investment tenor (refer to part (4)(d)(iii) Box 1 in Page 2)
 - Max tenor of the Capital Guaranteed Fund > Customer comfortable investment tenor (refer to part (4)(d)(iii) Box 2 in Page 2)
- 4. (Only applicable if this subscription is risk mis-match) This subscription has been reviewed by Supervisor:**
- Supervisor's Name: _____ Staff ID No.: _____
- HKMA Registration No.: _____ Signature: _____
- 5. If all Authorised Person(s) of this application is (are) aged ≥ 65 and/or considered as Designated Customers** (i.e. all Authorised Person(s) is (are) visually impaired or illiterate), complete and attach "Investment Fund Dual Control Arrangement (For Non-personal accounts only)" (IND151C) together with this Application Form.
- 6. For Phone Orders (Only applicable to CWM MRT and BBD DSD CSS. Phone orders for Capital Guaranteed Fund Advance Reinvestment Subscription are NOT applicable if (i) the customer is a limited company and/or (ii) all Authorized Person(s) is(are) Designated Customer(s) or aged ≥ 65.)**
- Customer must be a sole-proprietorship / partnership
 - Dealing process is taped
 - Customer has signed "Supplemental Agreement" (for CWM MRT) / "Phone Banking Services Application Form (Non-Personal Customers)" (for BBD DSD CSS)
 - PIN verified (Not applicable to customer who signed "Supplemental Agreement" and the 2nd checkbox under 2.1 is ticked (for customers handled by CWM MRT). For BBD DSD CSS customers, PIN verification is required.)

<input type="checkbox"/>	6. Provide and walk through the following offering documents with customer		
<input type="checkbox"/>	Prospectus / EM		
<input type="checkbox"/>	Latest Annual Report (If applicable)		
<input type="checkbox"/>	Latest Interim Report (Applicable if the issue date is later than the Annual Report)		
<input type="checkbox"/>	Marketing Factsheet		
<input type="checkbox"/>	"Notice to Customers for Investing in Non-Capital Guaranteed Funds" or "Notice to Customers for Investing in Capital Guaranteed Funds"		
<input type="checkbox"/>	7. Read and explain to customer the "investment objectives" of the fund as stated in the marketing factsheet of the fund (Refer to Point 3 on Page 2) and remind customer to read the full version in the fund's offering documents		
<input type="checkbox"/>	8. Upfront "Important Risk Warning" Box (Refer to Point 4 of "Important Matter for Fund")		
<input type="checkbox"/>	Read and explain to customer the upfront "Important Risk Warning" Box in the marketing factsheet of the fund and remind customer the limitation of such box and remind customer to read the full version of the risk disclosure in the fund's offering documents <u>OR</u>		
<input type="checkbox"/>	Not applicable if the upfront "Important Risk Warning" Box is not provided in the marketing factsheet of the fund		
<input type="checkbox"/>	10. Explain to the customer the essential features, risk factors, fees & charges, authorization status, etc of the fund as stated in Part II of this Form.		
Transaction Staff Name		Transaction Staff ID	Transaction Staff Signature
Checked by BIC / Investment Coordinator:			
BIC / Investment Coordinator Staff Name		BIC / Investment Coordinator Staff ID	BIC / Investment Coordinator Signature for document checking and verification of customer's signature

* HASE Explorer → Sales Aided Tools → Investment Fund Services Calculator → CGF Advance Reinvestment Service



Capital Guaranteed Fund Advance Reinvestment Service – Customer Should Know

「保本基金預先再投資服務」- 客戶須知

Customer should consider the following risks and issues before applying for the Capital Guaranteed Fund Advance Reinvestment Service. Customer must read the full version of the Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service. By using the Capital Guaranteed Fund Advance Reinvestment Service, customer is deemed to have accepted the full version of the Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service and will be bound by them as they may be amended from time to time. Unless otherwise specified or defined herein, all capitalised terms and expressions used herein shall have the same meanings as defined in the Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service.

於申請「保本基金預先再投資服務」前，客戶應考慮下列風險及事項。客戶必須參閱「保本基金預先再投資服務」章則之全文。若使用「保本基金預先再投資服務」，客戶將被視為已接納該等會不時修訂的「保本基金預先再投資服務章則」之全文及受其內容所約束。除在此另有指明或界定外，在此所用專用詞彙與「保本基金預先再投資服務章則」所界定者具有相同涵義。

1. The Capital Guaranteed Fund Advance Reinvestment Service is provided by Hang Seng Bank Limited ("Hang Seng"). Customer applying for the Capital Guaranteed Fund Advance Reinvestment Service is in effect: (1) applying for an Advance (a short-term loan) from Hang Seng to pay for the total subscription amount for subscription of the New Fund, (2) instructing Hang Seng to apply for subscription of the New Fund on its behalf, and (3) authorising and instructing Hang Seng to apply such amount from the maturity proceeds of the Original Fund in and towards settlement of the Advance.

「保本基金預先再投資服務」乃由恒生銀行有限公司(「恒生」)提供。客戶申請「保本基金預先再投資服務」實際上乃是：(1)向恒生申請墊款(短期貸款)以支付認購新基金之總認購金額；(2)指示恒生代其認購新基金；及(3)授權及指示恒生代其從原有基金到期所得支取有關金額以結付墊款。

2. The maximum total subscription amount for the New Fund shall not exceed the estimated maturity proceeds of the Original Fund.

新基金之總認購金額最高不能超過原有基金估計到期所得之金額。

3. If the credit balance on the sub-account under the Integrated Account, after having been credited with the maturity proceeds of the Original Fund, is insufficient to settle the Advance Amount in full, Hang Seng will debit such amount which is sufficient to settle the amount of the Advance Amount which remains outstanding from the other sub-account(s) under the Integrated Account. If after this, the Advance Amount remains unsettled in full, Hang Seng will debit such amount from the HKD current account under the Integrated Account to settle the amount of the Advance Amount which remains outstanding, constituting an overdraft facility (which charges interest at a prevailing rate of P % p.a. in general, which rate may vary depending on individual customer) or unauthorised overdraft facility (which charges interest at a prevailing rate of P + 8% p.a. and a one-off handling fee of HK\$100), as the case may be. In addition, in case the amount of the Advance Amount which remains outstanding is debited from an account which is of a currency different from that of the Advance Amount, customer will have to bear the foreign exchange rate risks involved in the relevant currency conversion. P refers to the HKD Prime Lending Rate as quoted by Hang Seng from time to time.

在存入原有基金之到期所得後，倘若綜合戶口之子賬戶結餘仍不足以全數清還墊款額，恒生將於綜合戶口的其他子賬戶內扣除若干款項，以足夠清還墊款額之尚欠部分。如在此之後，墊款額仍然未被全數清還，恒生將於綜合戶口的港幣往來賬戶內扣除若干款項，以清還墊款額之尚欠部分，並構成透支(視乎個別客戶而定，現時收取之利息一般為 P % p.a.)或構成未經批准透支(現時收取之利息為 P + 8 % p.a.及一次性手續費 HK\$100)。此外，如墊款額之尚欠部分在與其貨幣不同之戶口內扣除，客戶亦須承擔有關之貨幣兌換風險。P 指恒生不時所公布之港元最優惠貸款利率。

4. If the application to subscribe for the New Fund fails before the Settlement Date, Hang Seng will, on the Settlement Date, refund the maturity proceeds of the Original Fund to the customer by crediting them to such Sub-account of the customer under the Integrated Account which is of a currency same as that of the maturity proceeds of the Original Fund.

倘若認購新基金之申請於結算日前未能成功，恒生會於結算日將原有基金到期所得透過進誌客戶綜合戶口內與原有基金之到期所得相同貨幣之子賬戶，以退回原有基金到期所得予客戶。

5. If the application to subscribe for the New Fund fails on or after the Settlement Date, Hang Seng will, as soon as reasonably practicable, refund the Subscription Amount to the customer by crediting them to such Sub-account of the customer under the Integrated Account which is of a currency same as that of the Subscription Amount.

倘若認購新基金之申請於結算日當日或之後未能成功，恒生會在合理和切實可行的範圍內，盡快將認購金額透過進誌客戶綜合戶口內與認購金額相同貨幣之子賬戶，以退回認購金額予客戶。

6. Hang Seng will not guarantee that the subscription application contained in this Form in respect of the New Fund by using the Advance provided by Hang Seng under the Capital Guaranteed Fund Advance Reinvestment Service can be executed successfully.

恒生並不擔保可成功代其執行此申請表內所載根據「保本基金預先再投資服務」由恒生提供的墊款以認購新基金的認購申請。

7. Customer shall, according to the Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service, charge by way of security, assign and release to Hang Seng all rights, titles, benefits and interests in and to the Secured Assets including, without limitation, those in respect of the maturity proceeds of the Original Fund until full repayment of the Secured Moneys (as defined in the Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service). Hence, before then, customer cannot transfer, redeem or create any further encumbrance over the Secured Assets including any units in the Original Fund without the prior consent of Hang Seng.

客戶須按「保本基金預先再投資服務章則」透過抵押將抵押資產(包括，但不限於，原有基金之到期所得)的所有權利、產權、權益及利益抵押及轉讓予恒生直至所有抵押款項(定義見「保本基金預先再投資服務章則」)被清還為止。因此，在這之前，客戶不可以未經恒生同意之情況下，將抵押資產(包括原有基金之任何單位)轉讓、提早贖回或設定任何其他債權。

8. (Applicable to subscription of New Fund which is a close-end fund with specified Offer Period)

In order that Hang Seng can handle the subscription application contained in this Form before the close of the Offer Period of the New Fund using the Advance provided by Hang Seng to the customer under the Capital Guaranteed Fund Advance Reinvestment Service, the application for Capital Guaranteed Fund Advance Reinvestment Service must be submitted to Hang Seng within the Offer Period of the New Fund stated in its offering documents.

(適用於認購有指定認購期之封閉式新基金)

為了使恒生能夠於新基金之認購期內處理此申請表上以恒生「保本基金預先再投資服務」提供予客戶的墊款認購新基金之認購申請，「保本基金預先再投資服務」之申請必須於新基金的銷售文件內所刊載的認購期內遞交至恒生。

The Following Acknowledgements are for Phone-in Transactions Only (Note: ALL answers from customer must be "Yes" / For points 11 & 12, answers must be either "Yes" or "Not applicable")

以下為處理電話交易時所須之確認 (註:客戶之所有答案必須為「是」/於第 11 及 12 點之答案為「是」或「不適用」)

As Capital Guaranteed Fund Advance Reinvestment Service involves granting of an Advance by Hang Seng for the customer to pay for the Subscription Amount for subscription of the New Fund, this arrangement is considered a short-term loan. Therefore, in addition to points 1 – 8 above, before processing any order via telephone, Customer Relationship Manager **should verbally confirm that the customer has received the Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service**. If the customer has not received the Terms and Conditions, Customer Relationship Manager should fax, e-mail or mail the Terms and Conditions to the customer first (the customer can also download from www.hangseng.com > "Business" > "Form"). Customer Relationship Manager should also obtain the verbal consent of the customer to the following loan-related declarations:

鑑於「保本基金預先再投資服務」涉及由恒生借出墊款，使客戶得以支付認購新基金之認購金額，此安排將被視為短期貸款，故除以上第 1 - 8 點之注意事項外，在處理於電話之任何申請前，客戶經理需口頭**確認客戶已取得「保本基金預先再投資服務章程」**。如客戶沒有收到章程，請先將有關章程傳真、電郵或郵寄給客戶(客戶亦可於 www.hangseng.com > 商業理財 > 表格下載)。客戶經理並需就以下與貸款有關之聲明取得客戶之口頭同意：

9. The customer agrees that the Client Relationship Manager will complete and submit to Hang Seng the Application Form for Capital Guaranteed Fund Advance Reinvestment Service on its behalf. (Yes/No)
客戶同意客戶經理代為填寫及交回「保本基金預先再投資服務」申請表予恒生。(是/否)
10. The customer agrees to apply to Hang Seng for an Advance to pay for the Subscription Amount. (Yes/No)
客戶同意向恒生申請墊款以支付認購金額。(是/否)
11. The customer will inform Hang Seng in writing (i) if the customer is/was (within the past 12 months) a director of, or if the customer is a substantial shareholder/chief executive/employee of, any member of the HSBC Group or a relative of or trustee for any such director/substantial shareholder/chief executive/employee OR (ii) if Hang Seng and/or The Hongkong and Shanghai Banking Corporation Limited ("Hongkong Bank"), any director of Hang Seng and/or Hongkong Bank, and/or any relative of any such director is/are the director(s), partner(s), manager(s) and/or agent(s) of the customer. The customer will also promptly inform Hang Seng if the customer or any person comprising the customer is or becomes in any way connected with (i) a director of Hang Seng or any of its subsidiaries; or (ii) an entity controlling 10% or more of the shares in Hang Seng. Hang Seng requires the information to comply with the Listing Rules. (Yes / No / Not Applicable)
若(i)客戶現為或於過去 12 個月內為匯豐控股集團之董事，或現為匯豐控股集團之主要股東/行政總裁/僱員或任何該等董事/主要股東/行政總裁/僱員之親屬或受託人；或(ii)恒生及/或香港上海滙豐銀行有限公司(「滙豐銀行」)、恒生及/或滙豐銀行任何董事、及/或任何該等董事之任何親屬為客戶之董事、合夥人、經理及/或代理，客戶將以書面通知恒生。若客戶或組成客戶的任何人士現在或將來以任何形式與以下人士有關連：(i) 恒生或其任何附屬公司之董事；或(ii) 控制恒生股份 10%或以上之實體，則客戶亦將盡速通知恒生。恒生有需要取得該等資料以符合上市規則。(是/否/不適用)
12. If the customer is a sole proprietorship or partnership, the customer confirms that, as of the date of today, if the customer or its sole proprietor or any of its partner or the government department of HKSAR in which any of them is working has no official dealings with Hang Seng and the customer undertakes to inform Hang Seng promptly in writing if the customer or its sole proprietor or any of its partner or the government department in which any of them is working will later become involved in any official dealings with Hang Seng. (Yes / No / Not Applicable)
如客戶屬全東商號或合夥經營，客戶確認於本日，客戶或其全東或其任何合夥人或其任何一人任職之香港特別行政區政府部門與恒生並無任何公事來往，倘日後客戶或其全東或其任何合夥人或其任何一人任職之政府部門與恒生有任何公事來往，客戶同意盡速以書面通知恒生。(是/否/不適用)
13. In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all of the customer's liabilities owed to Hang Seng, the customer agrees that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details or information (including any personal data) relating to any loan/banking/credit facilities extended by Hang Seng to the customer for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security. (Yes/No)
若曾經或現時就客戶欠負恒生之任何或所有債務而發出以恒生為受益人之無限額擔保/第三方抵押，客戶同意恒生可不時向擔保人/提供第三方抵押人士提供任何其向客戶提供之任何貸款/銀行融資/信貸安排之資料或詳情(包括任何個人資料)，作為通知彼等根據有關擔保/第三方抵押下之法律責任。(是/否)
14. The customer acknowledges and agrees that the Advance is to be provided subject to the Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service, which the customer has received, read and understood and agreed to be bound by them as they may be amended from time to time. (Yes/No)
客戶確認並同意墊款將根據「保本基金預先再投資服務章程」提供，客戶已收到、詳閱及明瞭其內容，並同意受該章程及可不時對其作出之修訂所約束。(是/否)
15. The customer acknowledges and understands that any deposit charged to Hang Seng Bank Limited as security for banking facilities (including any deposit charged to Hang Seng under this application as security for the repayment of any sum outstanding in respect of Capital Guaranteed Fund Advance Reinvestment Service) is not a protected deposit and is not protected by the Hong Kong Deposit Protection Scheme, and the repayment of such deposit is not guaranteed by the Hong Kong SAR Government's Exchange Fund. (Yes/No)
客戶確認並明白任何抵押予恒生銀行有限公司作為提供融資保證的存款(包括本申請下抵押予恒生作為「保本基金預先再投資服務」相關欠款償還保證的存款)均不屬於受保障存款及不會受香港存款保障計劃的保障，且香港特別行政區政府外匯基金亦不會為此等存款提供償還擔保。(是/否)



Terms and Conditions for Capital Guaranteed Fund Advance Reinvestment Service 保本基金預先再投資服務章則

* The Capital Guaranteed Fund Advance Reinvestment Service is provided by Hang Seng Bank Limited ("Hang Seng"). Customer applying for the Capital Guaranteed Fund Advance Reinvestment Service is in effect: (1) applying for an Advance (a short-term loan) from Hang Seng to pay for the total subscription amount for subscription of the New Fund, (2) instructing Hang Seng to apply for subscription of the New Fund on its behalf, and (3) authorising and instructing Hang Seng to apply such amount from the maturity proceeds of the Original Fund in and towards settlement of the Advance.

* 「保本基金預先再投資服務」乃由恒生銀行有限公司（「恒生」）提供。客戶申請「保本基金預先再投資服務」實際上乃是：(1) 向恒生申請墊款（短期貸款）以支付認購新基金之總認購金額，(2) 指示恒生代其認購新基金，及 (3) 授權及指示恒生代其從原有基金到期所得支取有關金額以結付墊款。

1. Definitions 釋義

In these Terms and Conditions:-

本章則中，

"Advance" means each advance made by Hang Seng to the Customer under the Service;

「墊款」指恒生根據「服務」給予客戶之每項墊款；

"Authorised Person(s)" means the person(s) authorized by the Customer to give any instructions for the Service (whether given orally, in writing and/or by other means as "Hang Seng" may prescribe from time to time) as notified (together with specimen signatures, identification documents and supporting board resolutions or other evidence of the Customer's authority as may be specified by Hang Seng) to Hang Seng from time to time in such manner as Hang Seng requires. For the avoidance of doubt, the Customer may have different authorization arrangements and/or designate different Authorised Person(s) for different types or forms of instructions;

「授權人士」指客戶授權其就「服務」作出指示（不論以口頭、書面及／或「恒生」可能不時規定的其他方式作出）的人士，並以客戶按照恒生不時規定的方式通知恒生已獲其授權的人士為準（該通知須連同簽署式樣、身份證明文件及有關董事會決議案或恒生可能規定的其他「客戶」授權證明）。為免生疑問，「客戶」可就不同種類或形式的指示作出不同授權安排及／或指定不同授權人士。

"Advance Amount" means in relation to an Advance, the total amount of the Advance (in a currency corresponding to that of the New Fund) made by Hang Seng to the Customer to pay for the Subscription Amount;

「墊款額」就某項「墊款」而言指恒生給予客戶之「墊款」全額（其貨幣與「新基金」的相同），用以支付「認購金額」；

"Current Account" means a Hong Kong Dollar Current Account which is also the Sub-account under the Integrated Account;

「往來賬戶」指港元往來賬戶並為「綜合戶口」項下之一個「子賬戶」；

"Customer" means the person to whom any Advance is made by Hang Seng under the Service and, in the case of a sole proprietorship, means the sole proprietor and, in the case of a partnership, means each of the present and future partners of the partnership; and includes in the case of a corporation, its lawful successor and, in the case of a sole proprietorship or partnership, any personal representative and lawful successor of the proprietor or each partner and, where the context permits or requires, includes any Authorised Person(s);

「客戶」指恒生根據「服務」給予任何「墊款」之人士，如屬全東商號，「客戶」指全東，如屬合夥經營，則指合夥經營者的現有及日後的每名合夥人，並包括法團的合法繼承人，以及全東商號或合夥經營者的全東或每名合夥人各自的任何遺產代理人及合法繼承人，且如文義許可或規定，包括授權人士；

"Fund Manager" means the manager or any person authorised to manage the investment, or administer the operation of, the Original Fund and/or the New Fund;

「基金經理」指獲授權投資或管理「原有基金」及／或「新基金」之經理或人士；

"Hang Seng" means Hang Seng Bank Limited and its successors or assigns;

「恒生」指恒生銀行有限公司及其後繼人或受讓人；

"Integrated Account" means the Customer's integrated account with Hang Seng, which is, for the purpose of the Service, notified by the Customer to, and agreed by, Hang Seng;

「綜合戶口」指「客戶」於恒生開立就「服務」的提供通知恒生及獲其同意之綜合戶口；

"New Fund" means the investment fund as may be acceptable to Hang Seng for the Service from time to time for which the Customer authorises and instructs Hang Seng to apply on its behalf to subscribe pursuant to the Service;

「新基金」指「客戶」授權及指示恒生根據「服務」代其申請認購之投資基金，限於「恒生」不時就「服務」而可能接受的基金；

"Original Fund" means the investment fund held in the Integrated Account which are designated by the Customer from time to time, and agreed by Hang Seng, the maturity proceeds from which shall be applied in or towards repayment and settlement of the Advance Amount;

「原有基金」指由「客戶」不時指定之存於「綜合戶口」之基金，並獲「恒生」同意將該基金之到期所得用以結付「墊款額」；

"person" includes an individual, sole proprietorship, partnership, firm, company, corporation and an unincorporated body of persons;

「人士」包括個人、全東商號、合夥經營、商號、公司、法團及非法人團體；

"Proceeds" means the maturity proceeds made available from the Fund Manager to Hang Seng after the maturity of the Original Fund in settlement of the Advance Amount;

「所得」指「原有基金」到期後，「基金經理」可給予「恒生」之到期所得並用以結付「墊款額」；

"said Sub-account" means the Sub-account which is of a currency same as that of the Proceeds as conclusively determined by Hang Seng or otherwise agreed by Hang Seng with the Customer;

「該子賬戶」指由「恒生」終局決定或與「客戶」協定的與「所得」相同貨幣之「子賬戶」；

"Secured Assets" shall have the meanings specified in the terms and conditions from time to time in force governing the Integrated Account. Without prejudice to the foregoing and for the avoidance of doubt, "Secured Assets" include (a) the Proceeds; (b) all rights, titles, benefits and interests in or in respect of the Original Fund; and (c) all dividends, distributions, and other moneys derived from the Original Fund;

「抵押資產」一詞之定義見於不時生效適用於「綜合戶口」之條款及條件。為免生疑，在不影響上文之前提下，「抵押資產」包括（a）「所得」；（b）於「原有基金」或與之有關的所有權利、產權、權益及利益；及（c）來自「原有基金」之所有股息、分派及其他款項；

"Secured Moneys" means all moneys in any currency owing by the Customer to Hang Seng at any time, actually or contingently, in respect of the Service; 「抵押款項」指「客戶」於任何時候就「服務」實際或者或然結欠「恒生」不論以何種貨幣表示之所有款項；

"Service" means the Capital Guaranteed Fund Advance Reinvestment Service under which Hang Seng may make one or more Advances to the Customer from time to time pursuant to these Terms and Conditions for the purpose set out in Clause 2(a) and apply the Proceeds in and towards settlement of the Advance Amount pursuant to Clause 4(a);

「服務」指「保本基金預先再投資服務」，據此，「恒生」不時可根據本章則並就第 2(a) 條之目的將一項或多項「墊款」給予「客戶」及根據第 4(a) 條將「所得」結付「墊款額」；

"Settlement Date" means the date on which the Proceeds are made available from the Fund Manager to Hang Seng or such other date thereafter as Hang Seng may determine at its discretion;

「結算日」指「基金經理」可將「所得」給予「恒生」之日或「恒生」酌情決定其後之另一日；

"Sub-account" means any one or all of the following accounts under the Integrated Account:-

「子賬戶」指「綜合戶口」中以下一個或所有賬戶：-

- (a) Foreign Currency Savings Account; 外幣儲蓄賬戶；
- (b) Hong Kong Dollar Savings Account; and 港元儲蓄賬戶；及
- (c) the Current Account; 「往來賬戶」；及

"Subscription Amount" means the amount (in a currency corresponding to that of the New Fund) which the Customer shall pay in order to subscribe for the New Fund.

「認購金額」指由「客戶」為認購「新基金」須支付之金額（其貨幣與「新基金」的相同）。

2. Purpose of Advance and Security 「墊款」目的及抵押

(a) The Advance is made by Hang Seng to the Customer for the sole purpose of financing the payment of the Subscription Amount by the Customer in respect of its application for the New Fund made through Hang Seng. Whether or not Hang Seng decides to make the Advance is entirely at its discretion.

「墊款」乃恒生給予客戶之墊款，僅供客戶支付其經恒生申請認購「新基金」之「認購金額」之用。恒生是否給予「墊款」全由恒生自行決定。

(b) In consideration of Hang Seng agreeing to make the Advance to the Customer, the Customer as beneficial owner charges by way of security, assigns and releases to Hang Seng all of the Customer's right, title, benefit and interest in and to the Secured Assets until all the Secured Moneys (if any) have been paid or discharged. For the avoidance of doubt, notwithstanding that all the Secured Moneys have been paid or discharged, nothing herein shall operate to discharge or release any security interest, assignment or encumbrance created by the Customer in favour of Hang Seng over all or any part of the Secured Assets in respect of any liabilities (other than the Secured Moneys) which may be owing to Hang Seng by the Customer from time to time.

作為獲得「恒生」同意給予「客戶」「墊款」之條件，「客戶」以實益擁有人身份透過抵押將「抵押資產」之所有權利、產權、權益及利益抵押及轉讓予「恒生」，直至所有「抵押款項」清償為止。為免產生疑問，儘管所有「抵押款項」已清償，惟有關「客戶」就其不時欠付「恒生」之任何債務（「抵押款項」除外）而授予「恒生」所有或任何部分之「抵押資產」之任何抵押權益、轉讓權或債權將不會被解除或放棄。

(c) Clause 13 of the terms and conditions governing the Integrated Account shall apply to the security created under Clause 2(b) as if it is the Security as defined therein.

「綜合戶口」章則之第 13 條將適用於根據第 2(b) 條設定之抵押，猶如其為該第 13 條所定義之「抵押權」。

3. Application for New Fund 申請「新基金」

(a) The Customer authorises and instructs Hang Seng to apply on its behalf to subscribe for the New Fund. Any subsequent request for cancellation of such subscription application shall be at the absolute discretion of Hang Seng and subject to such conditions as Hang Seng may prescribe. The Customer shall ratify and accept all things and matters done by Hang Seng and indemnify Hang Seng against any loss it may suffer or incur in connection with such application on the Customer's behalf.

「客戶」授權及指示「恒生」代其申請認購「新基金」。任何其後取消該認購申請之要求將由「恒生」全權決定，並受「恒生」訂明之條件規限。「客戶」須批准及接納「恒生」所辦理之各項事宜，並保證彌償「恒生」因代表「客戶」作出該項申請所可能承受或蒙受之任何損失。

(b) Hang Seng makes no warranty or representation that the application made by Hang Seng on the Customer's behalf to subscribe for the New Fund will be successful.

「恒生」並不擔保或聲明其代表「客戶」認購「新基金」之申請將會成功。

(c) Hang Seng is only responsible for applying on the Customer's behalf to subscribe for the New Fund. The Customer acknowledges and agrees that such application is subject to the final acceptance of the Fund Manager. Hang Seng disclaims any obligations and liabilities relating to the duration required in completing the subscription for the New Fund.

「恒生」僅負責代表「客戶」申請認購「新基金」。「客戶」確認及同意該項申請最終須獲得「基金經理」接納方可。「恒生」概不就完成認購「新基金」之時間長短承擔任何義務及責任。

(d) Upon the Fund Manager's instruction, Hang Seng may pay the Advance Amount to the Fund Manager without further notice to the Customer with a view to subscribing for the New Fund.

當「基金經理」作出指示後，「恒生」可在無須通知「客戶」之情況下支付「墊款額」予「基金經理」認購「新基金」。

4. Settlement 結算

- (a) On the Settlement Date, Hang Seng will (i) credit the said Sub-account with the Proceeds, and then (ii) debit the said Sub-account with such amount that is sufficient for full settlement of the Advance Amount after the relevant currency conversion in exercise of the discretion conferred on Hang Seng provided for under Clause 14(b) if the said Sub-account is of a currency different from that of the Advance Amount. Further, if the credit balance on the said Sub-account, after having been credited with the Proceeds, is not sufficient to settle the Advance Amount in full, Hang Seng shall be entitled, at any time and without notice to the Customer, to debit such amount which is sufficient to settle the amount of the Advance Amount which remains outstanding from any Sub-account as Hang Seng may determine at its absolute discretion. Without prejudice to the generality of the foregoing, Hang Seng may, but shall not be obliged to, make the relevant debit from the following Sub-accounts in the following order:-

於「結算日」，「恒生」將會 (i) 把「所得」存入「該子賬戶」；然後 (ii) 於「該子賬戶」支取足夠款項，以全數清還「墊款額」，如「該子賬戶」之貨幣與「墊款額」之貨幣不同，「恒生」可按第 14(b)條賦予之酌情權決定如何作有關貨幣兌換。此外，在存入「所得」後，倘若「該子賬戶」之結餘仍不足以全數清還「墊款額」，則「恒生」有權隨時毋須通知「客戶」的情況下，自行從其全權酌情決定的任何「子賬戶」內扣取足夠款項，以清還「墊款額」之尚欠部分。在不影響前述之普遍情況下，「恒生」可以（但無責任）依照以下次序從以下「子賬戶」作出相關扣取：

- (i) Foreign Currency Savings Account in a currency corresponding to that of the outstanding Advance Amount;

從相同於尚欠「墊款額」貨幣之外幣儲蓄賬戶中扣取；

- (ii) Hong Kong Dollar Savings Account;

從港元儲蓄賬戶中扣取；

- (iii) the Current Account;

從「往來賬戶」中扣取；

- (iv) any other Foreign Currency Savings Account in a currency other than that of the outstanding Advance Amount; and

從貨幣不同於尚欠「墊款額」之任何其他外幣儲蓄賬戶中扣取；及

- (v) (in the event that any amount of the Advance Amount remains outstanding after the relevant debits have been made from the above Sub-accounts), the Current Account again, in which case the arrangements in Clause 4(b) may apply.

(倘從以上「子賬戶」作出相關扣取後，「墊款額」仍未被完全結付)再於「往來賬戶」中扣取。在此情況下，第 4(b)條之安排將適用。

in each case after making the necessary currency conversion in exercise of the discretion conferred on Hang Seng provided for under Clause 14(b) if the currency of the relevant Sub-account to be debited is different from that of the Advance Amount.

在每種情況下，如須予扣款之有關「子賬戶」之貨幣與「墊款額」之貨幣不同，「恒生」可按第 14(b)條賦予之酌情權決定如何作貨幣兌換。

- (b) At any time when Hang Seng debits the Current Account with any amount of the Advance Amount which remains outstanding pursuant to Clause 4(a)(v), the following arrangements may apply:

於任何時間當「恒生」按第 4(a)(v)條從「往來賬戶」扣取「墊款額」之尚欠部分，以下安排將適用：

- (i) if no overdraft facility is currently maintained on the Current Account, such outstanding amount shall forthwith constitute an unauthorised overdraft facility on the Current Account and the Customer shall pay interest on such outstanding amount from the date on which Hang Seng debits the Current Account up to the date of actual repayment of such outstanding amount at the rate of 8% per annum over the Hong Kong Dollar Prime Lending Rate quoted by Hang Seng from time to time or at such other rate or rates as Hang Seng may from time to time determine at its absolute discretion. The Customer shall also pay a one-off handling fee of HK\$100 for the unauthorised overdraft facility, which will be debited from the Current Account without prior notice to the Customer; or

如「往來賬戶」並無設有透支服務，則該尚欠金額立即構成未經批准之「往來賬戶」透支，「客戶」須支付該尚欠金額於「恒生」扣減「往來賬戶」之日至實際償還該尚欠金額之日期間之利息，年息為「恒生」不時所公布之港元最優惠貸款利率加 8 厘或「恒生」不時全權酌情決定之其他利率，而「客戶」亦須就未經批准透支服務一次性支付手續費 100 港元，此項手續費將於「往來賬戶」中扣取而不會事先通知「客戶」；或

- (ii) if an overdraft facility is currently maintained on the Current Account, such outstanding amount shall forthwith become or form part of the overdraft facility subject to the applicable provisions in the terms and conditions from time to time in force governing the Integrated Account.

如「往來賬戶」當時設有透支服務，則該尚欠金額立即成為透支額之一部分，須受限於不時生效適用於「綜合戶口」之條款及條件當中適用之條文。

- (c) (i) In the event that the application to subscribe for the New Fund pursuant to Clause 3(a) fails before the Settlement Date, Hang Seng will, on the Settlement Date, refund the Proceeds to the Customer by crediting the said Sub-account with the amount of the Proceeds.

如按第 3(a)條認購「新基金」之申請於「結算日」前未能成功，「恒生」會於「結算日」將「所得」透過進誌「該子賬戶」，以退回相關款項予「客戶」。

- (ii) In the event that the application to subscribe for the New Fund pursuant to Clause 3(a) fails on or after the Settlement Date, Hang Seng will, as soon as reasonably practicable, refund the Subscription Amount to the Customer by crediting the Sub-account which is of the currency same as that of the Subscription Amount as conclusively determined by Hang Seng or otherwise agreed by Hang Seng with the Customer with the amount of the Subscription Amount.

如按第 3(a)條認購「新基金」之申請於「結算日」當日或之後未能成功，「恒生」會在合理和切實可行的範圍內，盡快將「認購金額」透過進誌於一個由「恒生」終局決定或與「客戶」協定的與「認購金額」相同貨幣之「子賬戶」，以退回相關款項予「客戶」。

- (d) Before the Settlement Date, the Customer shall not revise, cancel or prepay the Advance Amount except with the consent of Hang Seng and, if Hang Seng agrees to give any such consent, the Customer shall in any event indemnify Hang Seng against any loss it may suffer or incur in connection with such revision, cancellation or prepayment.

於「結算日」前，「客戶」不可修改、取消或提早償還「墊款額」，「恒生」同意則作別論，如「恒生」同意給予該等同意，「客戶」須保證彌償「恒生」因有關之修改、取消或提早還款而可能承受或蒙受之任何損失。

- (e) The Advance is subject to Hang Seng's usual review and overriding right to require repayment on demand at any time.

「墊款」須定期經「恒生」審查，「恒生」有絕對之權利要求隨時還款。

5. Interest 利息

No interest will be payable by the Customer in respect of the Advance before the Settlement Date.

「客戶」於「結算日」前無須就「墊款」支付利息。

6. Variation of Terms and Conditions/Fees and Charges 章則／費用及收費變動

- (a) Hang Seng may from time to time at its discretion revise these Terms and Conditions and/or introduce additional terms and conditions. Such revisions and/or

any additions to these Terms and Conditions shall be binding on the Customer if the Customer continues to use the Service or any part of the Service or if any amount remains outstanding with respect to any Advance or the Service on or after the effective date thereof.

「恒生」可不時酌情修訂及／或增訂本章則。如「客戶」繼續使用「服務」或部分「服務」，或者任何「墊款」或「服務」於本章則之修訂及／或增訂生效當日或之後仍存在任何未償還款額，則有關本章則之修訂及／或增訂對「客戶」均具約束力。

- (b) Hang Seng may from time to time at its discretion impose further charges and fees and/or vary them. Such charges and fees and/or any variation thereof shall be binding on the Customer if the Customer continues to use the Service or any part of the Service or if any amount remains outstanding with respect to any Advance or the Service on or after the effective date thereof.

「恒生」可不時酌情收取其他費用及收費及／或更改所收費用及收費。如客戶繼續使用「服務」或部分「服務」，或者任何「墊款」或「服務」於該等費用及收費及／或當中任何更改生效當日或之後仍存在任何未償還款額，則有關之費用及收費及／或當中任何更改對「客戶」均具約束力。

7. Customer's Warranties and Undertakings 客戶之保證及承諾

- (a) Notwithstanding the grant of the Advance by Hang Seng for the Customer's subscription for the New Fund, the Customer acknowledges and confirms that it is fully aware of the risks involved in investment in the New Fund and that it has made its own independent decision in investing in the New Fund. 雖然用作認購「新基金」的「墊款」乃是由「恒生」給予「客戶」，「客戶」確認其完全明白投資「新基金」所涉及之風險並已就投資「新基金」自行作出獨立決定。

- (b) The Customer undertakes (i) to repay at any time on demand notwithstanding anything to the contrary herein all moneys which may be owing to Hang Seng in respect of the Advance and/or the Service together with all fees, charges and expenses payable by the Customer to Hang Seng including, but not limited to, all expenses of reasonable amount, legal or otherwise, reasonably incurred by Hang Seng, in connection with the provision of any Advance and/or the Service (including enforcement of any right of Hang Seng under these Terms and Conditions), and all applicable exchange control premiums, penalties or expenditure; and (ii) to inform Hang Seng as soon as practicable of any difficulty in repaying the Advance (or any part thereof) or in meeting any payment to Hang Seng arising from the Advance and/or the Service or otherwise pursuant to these Terms and Conditions.

「客戶」承諾(i)即使本章則中存在矛盾之處，仍隨時按要全數償還其就任何「墊款」及／或「服務」結欠「恒生」之所有款項以及「客戶」須支付「恒生」之各項費用、收費及開支，包括但不限於「恒生」因提供任何「墊款」及／或「服務」（包括行使「恒生」於本章則項下之任何權利）而合理產生之各項合理開支（不論屬法律或其他方面所需），以及所有適用之外匯管制費用、罰款或支出；及(ii)如難以償還任何「墊款」（或當中任何部分）或難以向「恒生」支付任何「墊款」及／或「服務」所產生或本章則訂明之任何款項，即在可行的情況下盡快通知「恒生」。

- (c) The Customer shall, at the request of Hang Seng, execute such documents and perform such acts as Hang Seng may consider expedient for the purposes of providing any Advance and/or the Service or in connection with the Original Fund and/or the New Fund or Hang Seng's exercise of its powers and rights under these Terms and Conditions.

「客戶」須於「恒生」要求時就「原有基金」及／或「新基金」簽立及作出「恒生」認為有利於提供任何「墊款」及／或「服務」及「恒生」行使其於本章則項下之權力和權利之文件及行動。

8. Set-off Rights 抵銷權

In addition to any general lien or similar right to which Hang Seng may be entitled by law, Hang Seng may at any time, without notice to the Customer, and notwithstanding any settlement of account or other matter whatsoever, (i) combine or consolidate all or any of the Customer's accounts (whether current, savings, securities, custodial, time, fixed or call deposit accounts and whether subject to notice or not) with any liabilities to Hang Seng whatsoever, wherever situate for the purpose of setting off or transferring any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the Customer's liabilities to Hang Seng on any other account or in any other respect whether such liabilities be present or future, actual or contingent, primary or collateral and joint or several (including but not limited to any or all sums and/or liabilities due by the Customer to Hang Seng) and, subject to Clause 14(b), Hang Seng may at any time at its complete discretion convert any of the Customer's account balances into any currency by any lawful means at Hang Seng's disposal for the purpose of set-off or transfer without reference to the Customer; and/or (ii) apply in full or partial satisfaction of any of the Customer's liabilities to Hang Seng on any account all or any securities, valuables or other property which may be deposited with Hang Seng in the name of the Customer and wherever situate and whether for safekeeping or otherwise and Hang Seng shall not be liable for any loss arising from the sale or other disposition of any such securities, valuables or other property. In the case of a joint account Hang Seng may exercise the rights in this clause and apply any credit balance on such joint account in or towards satisfaction of any indebtedness owed to Hang Seng by one or more of the holders of such joint account.

除「恒生」依法享有之一般留置權或類似權利外，縱有任何賬戶結算或其他事宜，「恒生」仍可在無須通知「客戶」下隨時(i)將「客戶」不論在何地之全部或任何賬戶（不論是否屬往來、儲蓄、證券、託管、定期、定額或通知存款賬戶或是否需要通知）與任何結欠「恒生」之債務合併或綜合，以作抵銷或從而將任何一個或多個該等賬戶之結餘轉賬，以抵償「客戶」於任何其他賬戶或其他方面結欠「恒生」之債務，不論有關債務屬現時或者未來、實際或者或然、作為主債務人或者擔保人以及共同或者個別（包括但不限於「客戶」結欠「恒生」之任何或所有款項及／或債務），此外，「恒生」可按第 14(b)條隨時全權酌情以其可利用之合法途徑將「客戶」之賬戶結餘兌換為任何貨幣，從而在無須請示「客戶」之情況下作抵銷或轉賬之用；及／或(ii)以任何以「客戶」之名存放於「恒生」作保管或其他目的不論在何地之所有或任何證券、貴重物品或其他資產全數或部分抵償「客戶」於任何賬戶結欠「恒生」之任何債務，「恒生」無須承擔因出售或處置此等證券、貴重物品或其他資產而造成之任何損失。就聯名賬戶而言，「恒生」可行使本條所賦予之權利將聯名賬戶之任何結餘用於抵償該聯名賬戶其中一個或多個持有人結欠「恒生」之債務。

9. Terms and conditions binding on legal representatives, etc. 對法人代表等具約束力之章則：

The terms and conditions stated herein and in any other documents accepted by the Customer in respect of the Service shall be binding on the Customer's heirs and legal representatives, successors and assigns. Where the Customer consists of more than one person, the terms and conditions stated herein and in such documents accepted by the Customer shall be binding on all and each of them jointly and severally notwithstanding that any of them may be released from any obligation by Hang Seng or may not be effectively bound due to any reason. Where the Customer is a partnership, the terms and conditions stated herein and in such documents accepted by the Customer shall be binding on all and each of the present and future partners of the partnership jointly and severally including any personal representatives or lawful successors of each such partner.

本文件及「客戶」就「服務」而接受之任何其他文件所載之章則對「客戶」之繼承人及法人代表、後繼人及受讓人均具約束力。如「客戶」多於一人，他們全體及各人均共同及個別地受本文件及「客戶」就「服務」而接納之文件所載之章則所約束，即使當中任何人士獲「恒生」解除任何義務或因任何原因不受有效約束。若「客戶」屬合夥經營，合夥經營者之現有及日後的所有及每名合夥人，包括每名合夥人的任何遺產代理人或合法繼承人，均共同及個別地受本文件及「客戶」就「服務」而接受之文件所載之章則所約束。

10. Debt Collection Agent 代收債款代理

Hang Seng may appoint any person as its agent to collect any or all indebtedness owed by the Customer to Hang Seng and the Customer shall be responsible for all costs and expenses of reasonable amount and reasonably incurred by Hang Seng for that purpose on each occasion. Hang Seng shall have, and the Customer

admits and agrees that Hang Seng do have, the right to disclose to debt collection agencies all personal data relating to the Customer for that purpose on any occasion.

「恒生」可委託任何人士作其代理代其收取「客戶結欠「恒生」之任何或所有債款，而「客戶」須承擔「恒生」每次因此而合理產生之各項合理費用及開支。「恒生」有權而「客戶」亦確認及同意「恒生」有權為此而向代收債款之代理透露有關「客戶」之所有個人資料。

11. Disclosure of Personal Data 披露個人資料

The Customer acknowledges and agrees that all personal data relating to the Customer (“Data”) may be used and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng’s policies on use and disclosure of personal data as set out in statements, circulars, notices, or terms and conditions made available by Hang Seng to customers from time to time. The Customer also agrees that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Customer, and provide banker’s or credit references in respect of the Customer.

「客戶」確認及同意，「恒生」可根據載於其不時向「客戶」提供之聲明、通函、通告或條款及條件之「恒生」個人資料使用及披露政策就所述目的使用並向所述人士披露有關「客戶」之所有個人資料（「資料」）。「客戶」亦同意，「恒生」可將「資料」轉至香港特別行政區以外地區，可利用「資料」及有關「客戶」之其他個人數據及資料以作核對（定義見個人資料（私隱）條例），並可提供有關「客戶」之銀行證明書或信貸諮詢。

12. Customer’s Consent to disclose information to Commercial Credit Reference Agency

「客戶」同意向商業信貸資料服務機構披露資料

- (a) The Customer acknowledges and agrees that, subject to sub-paragraph (b), any information with respect to itself which is provided by it at the request of Hang Seng or collected in the course of dealings between it and Hang Seng may be disclosed to, or used and retained by, any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions (1) in order that they may carry out credit and other status checks in respect of itself; (2) for the purposes of reasonable monitoring of any indebtedness while there is a current default by itself as borrower or guarantor; and/or (3) to assist them in collecting debts.

「客戶」確認並同意，在 (b) 分段的規限下，「客戶」應「恒生」要求所提供或「恒生」於與「客戶」交往過程收集有關「客戶」的資料可向任何信貸資料服務機構或類似服務供應商披露或由其使用及保留，以供核實該等資料，或讓其可就以下目的而將該等資料提供予其他機構：(1) 以便該等機構可查核「客戶」的信貸及其他狀況；(2) 當「客戶」為借款人或擔保人而於其出現違約時，為合理監控任何負債；及/或 (3) 協助該等機構收回債項。

- (b) If the Customer is a limited company:-

若「客戶」為有限公司：

- (i) The Customer may by giving Hang Seng 90 days’ notice in writing revoke the consent contained in sub-paragraph (a).

「客戶」可在給予「恒生」90 日書面通知下撤銷 (a) 分段所載的同意。

- (ii) If the Customer gives notice to revoke the consent given pursuant to sub-paragraph (a) in accordance with sub-paragraph (b)(i):-

若「客戶」按照 (b)(i) 分段給予通知撤銷在 (a) 分段給予的同意：

- (01) Subject to (06) and (07), Hang Seng may continue to disclose information pursuant to sub-paragraph (a) until the notice of revocation given pursuant to sub-paragraph (b)(i) expires;

在 (06) 及 (07) 項的規限下，「恒生」可繼續根據 (a) 分段披露資料，直至按照 (b)(i) 分段給予的撤銷通知期結束為止；

- (02) Hang Seng may notify all persons to whom Hang Seng is permitted to disclose information pursuant to sub-paragraph (a) of the fact that a notice of revocation has been given pursuant to sub-paragraph (b)(i);

「恒生」可將其已收到根據 (b)(i) 分段給予的撤銷通知之事實，知會「恒生」根據 (a) 分段獲准向其披露資料的所有人士；

- (03) Hang Seng may regard the notice of revocation served on Hang Seng as also applying to the consent the Customer has previously given in respect of all other credit facilities (including hire purchase or leasing loans) granted to the Customer by Hang Seng;

「恒生」可視發給「恒生」的撤銷通知亦適用於「客戶」之前就「恒生」向「客戶」提供的所有其他信貸安排（包括租購或租賃貸款）而作出的同意；

- (04) Hang Seng may terminate all or any part of the “Advance” and any other facilities provided to the Customer with effect from the date to be advised by Hang Seng, subject to the terms and conditions by which the relevant facilities are governed;

「恒生」可終止向「客戶」提供的所有或任何部分「墊款」及任何其他信貸安排，由「恒生」通知的日期起生效，惟須受管轄有關安排的條款及條件所規限；

- (05) the credit reference agency or similar service provider may continue to retain information provided to it by Hang Seng in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports;

信貸資料服務機構或類似服務供應商可繼續在其內部檔案保留「恒生」已向其提供的資料，供其內部使用，但不可在其他機構尋求信貸報告時向其提供上述資料；

- (06) Hang Seng may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (b)(i); and

儘管有 (b)(i) 分段所述的撤回同意通知，「恒生」仍可繼續向信貸資料服務機構或類似服務供應商提供與租購及租賃交易以及為批發商及零售商購買存貨提供融資的貸款的有關資料；及

- (07) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (b)(i).

儘管有 (b)(i) 分段所述的撤回同意通知，若有關資料為已公開的資料，則信貸資料服務機構或類似服務供應商仍可繼續提供與租購及租賃交易以及為批發商及零售商購買存貨提供融資的貸款的有關資料。

- (c) If the Customer is a sole proprietorship or partnership, the Customer may instruct Hang Seng, upon termination of an account by full repayment without any refinancing from Hang Seng, to make a request to the credit reference agency or similar service provider to delete relevant account data from its database, so long as the instruction is given within 5 years after account termination and at no time did the account have a default in payment for a period in excess of 60 days within 5 years immediately before account termination.

若「客戶」為全東商號或合夥經營者，「客戶」在悉數清償欠款（無需「恒生」提供再融資）下終止某賬戶後，可指示「恒生」向信貸資料服務機構或類似服務供應商提出要求從其資料庫刪除該賬戶資料，惟該指示須於賬戶終止後 5 年內作出，且該賬戶於緊接終止前 5 年內任何時間均沒有拖欠還款逾 60 日。

- (d) Subject to sub-paragraphs (b) and (c), this consent shall remain in effect despite the termination of any of the Customer’s account or borrowing relationship with Hang Seng.

在 (b) 及 (c) 分段的規限下，本同意將維持有效，而不論「客戶」任何賬戶或與「恒生」的任何借貸關係已終止。

- (e) This consent is given by the Customer, or if the Customer consists of more than one person, by each of such persons severally.

本同意由「客戶」作出，或若「客戶」由多於一名人士組成，則由每名該等人士各別作出。

- (f) This consent is in addition to and does not affect any agreement or consent contained in any account rules, terms and conditions or other contracts and agreements or documents governing any of the Customer's account and/or borrowing relationship with Hang Seng.
本同意為附加於及不影響任何賬戶規則、章則所包含的任何協議或同意以及任何「客戶」賬戶及／或與「恒生」借貸關係的其他合約及協議或文件。

13. Notice 通知

Any notice or demand by Hang Seng shall be sufficiently given if left at or sent by prepaid letter to the Customer's last known address in the Hong Kong Special Administrative Region or elsewhere and every notice or demand so given shall be deemed to have been served on the day after the letter was left or posted as aforesaid, its subsequent return by the post office notwithstanding.

「恒生」之通知或要求凡送交或以預付郵費信件寄交客戶最後為「恒生」知悉於香港特別行政區或其他地區之地址的，均視為有效發出，及按此發出之每項通知或要求於信件按前述送交或寄出後翌日視為送達，即使郵政局其後退回亦然。

14. Other terms 其他條款

- (a) The books and records of Hang Seng shall be final and conclusive evidence concerning the amount due from the Customer to Hang Seng with respect to any Advance and/or the Service at any time.

關於「客戶」於某個時候就任何「墊款」及／或「服務」欠「恒生」之款額，「恒生」之賬冊及記錄為最終及終局的證據。

- (b) All currency conversions (if necessary) shall be calculated at the rate of exchange determined conclusively by Hang Seng on the relevant date of conversion determined by Hang Seng.

所有貨幣兌換均按「恒生」確定的兌換日當天由「恒生」終局決定之匯率折算。

- (c) The Chinese version of these Terms and Conditions is for reference only. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

本章則之中文本僅供參考，如本章則之中英文本存有歧義，均以英文本為準。

15. Interpretation Clause 詮釋條款

Unless the context otherwise requires, words importing the singular include the plural and vice versa and words importing a gender include every gender. Unless otherwise stated, references to Clauses are to the clauses of these Terms and Conditions. Clause headings are inserted for reference only and shall be ignored in construing these Terms and Conditions.

除文義另有要求外，單數字義具有複數之意，反之亦然，性別詞指各個性別。除另有指明外，文中提及之各條條文乃指本章則之條文。各條文加入之標題僅作參考，於詮釋本章則時可置之不理。