



### Service Terms and Conditions (Applicable for Redemption)

**I/We:**

1. confirm the correspondence address of my/our investment fund account is valid and understand that the Bank has the right not to proceed with my/ our redemption order if the correspondence address of my/ our account is unknown or invalid;
2. confirm having read and understood the up-to-date offering document(s) of the Fund before confirming the order and agree to be bound by them as they may be amended from time to time;
3. agree that, unless otherwise stated, the redemption proceeds for the Fund will be credited to: (1) (for Integrated Account customer) the sub-account under my/our Integrated Account with the Bank which is of the same currency as the denominated currency of the Fund **or** (2) (for non-Integrated Account customer) any Hong Kong Dollar Account I/we maintain with the Bank after the Bank has converted the redemption proceeds into Hong Kong dollars at such exchange rate or rates as it may determine to be prevailing in the relevant foreign exchange market at the relevant time;
4. understand that: (1) all investment fund redemption applications will be processed in accordance with the cut-off time for the relevant Funds prescribed by the Bank, (2) for Funds with only one Dealing Session each Dealing Day, all redemption applications 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 the next business day for processing according to the relevant dealing procedure, (3) for Funds with more than one Dealing Session each Dealing Day: (i) there are 2 cut-off times for receipt of redemption applications prescribed by the Bank for each Dealing Day, being the “Morning Cut-off Time” and the “Afternoon Cut-off Time”, (ii) all redemption applications 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 redemption applications for different funds are available at the Bank’s website [www.hangseng.com](http://www.hangseng.com) or may be obtained from Bank staff;
5. confirm that the Bank has asked me/us to consider obtaining appropriate professional advice where necessary before deciding to redeem Units in the Fund; and
6. confirm that the instruction herein is given based on my/our own judgment.