



投資者須注意所有投資均涉及風險(包括可能會損失投資本金)，基金單位價格可升亦可跌，過往表現並不可作為日後表現的指引。在作出任何投資決定前，應小心閱讀及明白有關基金之銷售文件(包括基金詳情及當中所載之風險因素(就投資於新興市場的基金而言，特別是有關投資於新興市場所涉及的風險因素)之全文)。

## SimplyFund 戶口 - 戶口費用

### I. 戶口月費<sup>1,7</sup>

當月平均投資組合價值 <sup>2</sup>	戶口月費
HK\$5,000 以下	HK\$0
HK\$5,000 至 HK\$100,000	HK\$20 <sup>4</sup>
HK\$100,000 以上	0.05% <sup>5,6</sup>

註：

- (1) 戶口月費乃參考當月平均投資組合價值而收費。
- (2) 當月平均投資組合價值乃將每日投資組合價值之總和除以當月曆日數目(如客戶第一次透過戶口買入基金，當月的曆日數目為第一次交易的交收日至月底之日數)計算。
- (3) 每日投資組合價值乃於一個曆日，客戶於其SimplyFund戶口項下所有當時所持基金單位的市值之總和。就一隻不是以港元計價的基金而言，市值之港元等值乃根據本行釐定的兌換率計算。
- (4) 如當月平均投資組合價值介乎HK\$5,000至HK\$100,000，當月的戶口月費為HK\$20。
- (5) 如當月平均投資組合價值為HK\$100,000以上，當月的戶口月費根據此方程式計算：「當月平均投資組合價值」X 0.05%。  
例如你某一個月的平均投資組合價值為HK\$100,000.01，當月的戶口月費為HK\$100,000.01 x 0.05% = HK\$50，即此層級的最低收費。如你某一個月的平均投資組合價值為HK\$200,000，當月的戶口月費為HK\$200,000 x 0.05% = HK\$100。
- (6) 每月0.05% = 年利率0.6%
- (7) (a) 當月的戶口月費將會於下月的第8個曆日從有關綜合戶口項下的港元儲蓄戶口中扣除。倘若該日為非營業日，有關的戶口月費將會在下一個營業日被扣除。請參閱有關綜合戶口月結單以悉實際被扣除的戶口月費的金額。  
(b) 若本行連續兩個月未能從有關綜合戶口項下的港元儲蓄戶口中扣除戶口月費，SimplyFund戶口將會被暫停，直至所有未償付的戶口費用及收費已獲支付為止。  
(c) 於SimplyFund戶口被暫停的期間，戶口月費將繼續累算。  
(d) 若戶口月費將會從非港元戶口中扣除(不論原因為何)，有關外幣數額將會根據本行釐定的兌換率兌換至港元。



## II. 戶口行政費

轉出帳戶的戶口行政費 <sup>1</sup>	於本行收到轉出帳戶指示之日，將轉出帳戶的基金單位當時的市值的 1.5%
銷戶的戶口行政費 <sup>2</sup>	HK\$0

註：

- (1) 於本行收到轉出帳戶指示時相等於該費用之金額將會從有關綜合戶口項下的港元儲蓄戶口中被凍結，及將於成功執行轉出帳戶指示時被扣除。就不是以港元計價的基金而言當時市值之港元等值乃根據本行釐定的兌換率計算。
- (2) 任何並未收取的累計戶口月費（截至及包括銷戶當日），將於成功執行銷戶指示時從有關綜合戶口項下的港元儲蓄戶口中扣除。



## SimplyFund戶口 - 基金投資服務

收費項目	收費
認購費 <sup>1</sup>	豁免
管理費(每年)	請參閱有關基金之銷售文件
贖回費 <sup>2</sup>	請參閱有關基金之銷售文件

註：

- (1) 客戶須注意，雖然客戶毋須支付認購費及轉換手續費，客戶或須就基金轉換支付由有關基金公司收取的贖回費及/或其他費用（如有）。此外，本行會收取戶口月費及（於某些情況下）戶口行政費。
- (2) 贖回費以所贖回單位之贖回金額計算。



投资者须注意所有投资均涉及风险(包括可能会损失投资本金), 基金单位价格可升亦可跌, 过往表现并不可作为日后表现的指引。在作出任何投资决定前, 应小心阅读及明白有关基金之销售文件(包括基金详情及当中所载之风险因素(就投资于新兴市场的基金而言, 特别是有关投资于新兴市场的风险因素)之全文)。

## SimplyFund 户口 - 户口费用

### I. 户口月费<sup>1,7</sup>

当月平均投资组合价值 <sup>2</sup>	户口月费
HK\$5,000 以下	HK\$0
HK\$5,000 至 HK\$100,000	HK\$20 <sup>4</sup>
HK\$100,000 以上	0.05% <sup>5,6</sup>

注:

- (1) 户口月费乃参考当月平均投资组合价值而收费。
- (2) 当月平均投资组合价值乃将每日投资组合价值之总和除以当月历日数目(如客户第一次透过户口买入基金, 当月的历日数目为第一次交易的交收日至月底之日数)计算。
- (3) 每日投资组合价值乃于一个历日, 客户于其SimplyFund 户口项下所有当时所持基金单位的市值之总和。就一只不是以港元计价的基金而言, 市值之港元等值乃根据本行厘定的兑换率计算。
- (4) 如当月平均投资组合价值介乎HK\$5,000至HK\$100,000, 当月的户口月费为HK\$20。
- (5) 如当月平均投资组合价值为HK\$100,000以上, 当月的户口月费根据此方程式计算: 「当月平均投资组合价值」X 0.05%。  
例如你某一个月的平均投资组合价值为HK\$100,000.01, 当月的户口月费为HK\$100,000.01 x 0.05% = HK\$50, 即此层级的最低收费。如你某一个月的平均投资组合价值为HK\$200,000, 当月的户口月费为HK\$200,000 x 0.05% = HK\$100。
- (6) 每月0.05% = 年利率0.6%
- (7) (a) 当月的户口月费将会于下月的第8个历日从有关综合户口项下的港元储蓄户口中扣除。倘若该日为非营业日, 有关的户口月费将会在下一个营业日被扣除。请参阅有关综合户口月结单以悉实际被扣除的户口月费的金额。  
(b) 若本行连续两个月未能从有关综合户口项下的港元储蓄户口中扣除户口月费, SimplyFund 户口将会被暂停, 直至所有未偿付的户口费用及收费已获支付为止。  
(c) 于 SimplyFund 户口被暂停的期间, 户口月费将继续累算。  
(d) 若户口月费将会从非港元户口中扣除(不论原因为何), 有关外币数额将会根据本行厘定的兑换率兑换至港元。



## II. 户口行政费

转出账户的户口行政费 <sup>1</sup>	于本行收到转出账户指示之日，将转出帐户的基金单位当时的市值的1.5%
销户的户口行政费 <sup>2</sup>	HK\$0

注：

- (1) 于本行收到转出账户指示时相等于该费用之金额将会从有关综合户口项下的港元储蓄户口中被冻结，及将于成功执行转出账户指示时被扣除。就不是以港元计价的基金而言当时市值之港元等值乃根据本行厘定的兑换率计算。
- (2) 任何并未收取的累计户口月费（截至及包括销户当日），将于成功执行销户指示时从有关综合户口项下的港元储蓄户口中扣除。



## SimplyFund户口 - 基金投资服务

收费项目	收费
认购费 <sup>1</sup>	豁免
管理费(每年)	请参阅有关基金之销售文件
赎回费 <sup>2</sup>	请参阅有关基金之销售文件

注:

- (1) 客户须注意，虽然客户毋须支付认购费及转换手续费，客户或须就基金转换支付由有关基金公司收取的赎回费及/或其他费用（如有）。此外，本行会收取户口月费及（于某些情况下）户口行政费。
- (2) 赎回费以所赎回单位之赎回金额计算。



Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices of fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant fund's offering documents (including the fund details and full text of the risk factors stated therein (in particular those associated with investments in emerging markets for funds investing in emerging markets)) before making any investment decision.

## SimplyFund Account – Account Fees

### I. Monthly Account Fee <sup>1, 7</sup>

Monthly Average Portfolio Value <sup>2</sup>	Monthly Account Fee
Below HK\$5,000	HK\$0
HK\$5,000 to HK\$100,000	HK\$20 <sup>4</sup>
Above HK\$100,000	0.05% <sup>5, 6</sup>

#### Notes

- (1) The monthly account fee is charged with reference to the monthly average portfolio value.
- (2) The monthly average portfolio value is the total sum of the daily portfolio value divided by the number of calendar days of the month (number of calendar days is counted from the settlement date of first order to the end of the month if you newly buy fund via the account).
- (3) The daily portfolio value is the total sum of the market value of all current fund holdings under the customer's SimplyFund Account in a calendar day. For fund(s) denominated in non-HKD, the HKD equivalent of the market value is calculated based on the exchange rate as determined by the Bank.
- (4) The monthly account fee is HK\$20 if the monthly average portfolio value is between HK\$5,000 to HK\$100,000.
- (5) The monthly account fee is calculated based on this formula if the monthly average portfolio value is above HK\$100,000: Monthly Average Portfolio Value x 0.05%.  
For example, if your average portfolio value is HK\$100,000.01 in a particular month, the monthly account fee is HK\$100,000.01 x 0.05% = HK\$50, which is the minimum charge for this tier. If your average portfolio value is HK\$200,000 in a particular month, the monthly account fee is HK\$200,000 x 0.05% = HK\$100.
- (6) 0.05% per month = 0.6% p.a.
- (7) (a) The monthly account fee for the current month will be debited from the HKD savings account under the relevant integrated account on the 8th calendar day of the next month. If such day is not a business day, the relevant monthly account fee will be debited on the next business day. Please refer to the monthly statement of the relevant integrated account for the actual amount of monthly account fee debited.  
(b) If the Bank cannot debit the monthly account fee from the HKD savings account under the relevant integrated account for 2 consecutive months, the SimplyFund Account will be suspended until all outstanding account fees and charges have been settled.  
(c) The monthly account fee will continue to accrue during the suspension period.  
(d) Where the monthly account fee is to be debited from a non-HKD account (for whatever reason), the relevant amount (in foreign currency) will be converted into HKD based on the exchange rate as determined by the Bank.



## II. Account Administration Fee

Account Administration Fee at transfer-out <sup>1</sup>	1.5% of the prevailing market value (as at the date of the Bank's receipt of the transfer-out instruction) of the fund holdings being transferred out
Account Administration Fee at account closure <sup>2</sup>	HK\$0

### Notes

- (1) An amount equivalent to such fee held in the HKD savings account under the relevant integrated account will be withheld upon the Bank's receipt of the transfer-out instruction, and will be debited upon successful execution of the transfer-out instruction. For fund(s) denominated in non-HKD, the HKD equivalent of the prevailing market value is calculated based on the exchange rate as determined by the Bank.
- (2) Any accrued monthly account fee not yet charged (up to and including the date of account closure) will be debited from the HKD savings account under the relevant integrated account upon successful execution of the account closure instruction.





## SimplyFund Account – Investment Funds Service

Charge Item	Charge
Subscription Fee <sup>1</sup>	Waived
Management Fee (p.a.)	Please refer to the respective offering documents of the relevant funds
Redemption Fee <sup>2</sup>	Please refer to the respective offering documents of the relevant funds

Notes:

- (1) Customers should note that while they are not required to pay the subscription fee and the switching handling fee, they may be required to pay redemption fees and/or other fees (if any) charged by the relevant fund house(s) in respect of fund switching. In addition, the Bank charges a monthly account fee and (in certain circumstances) account administration fee.
- (2) Redemption fee is calculated based on the redemption proceeds of the units being redeemed.