

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.

Important Notes for SimplyFund Account

1. The SimplyFund Account is designed for investors who would like to start their investment with HK\$1, have the flexibility of unlimited trading with no subscription fee per transaction, and being charged on a monthly basis. Please be reminded that not all of the investment funds that are distributed by Hang Seng Bank Limited are available in the SimplyFund Account. Only specific funds are available for subscription with this account, and such funds are selected independently from different fund categories taking into consideration the fund's past performance, fees and charges and investment objective, whether the fund's features are easy to understand, and whether the fund offers the particular fund class for this account. The SimplyFund Account is not designed for investors who are looking for other investment funds or investment products.
2. The services from time to time offered by the Bank at its discretion under or in connection with the SimplyFund Account will be provided via Hang Seng Personal e-Banking Services ("e-Banking Services"). You must register for the e-Banking Services and maintain such registration in order to allow you to use and/or continue to use the SimplyFund Account and the services.
3. In respect of the SimplyFund Account and communications issued / sent by the Bank and available in electronic form (e.g. e-Statements, e-Advices and Investment Funds e-Reports and e-Notices), such communications will be made available to you in electronic form only. No paper copy will be provided. You must register for the relevant services as prescribed by the Bank from time to time, including without limitation, the Hang Seng e-Statement / e-Advice Service and e-Banking Services. Please be reminded to keep your e-mail address in the Bank's record updated to ensure you can receive the relevant communications.
4. Generally speaking, all your instructions (including without limitation, instructions to subscribe for / switch / redeem your fund holdings) have to be given to the Bank via e-Banking Services. You cannot amend / cancel your order once you confirm your instructions.
5. The Bank and / or the fund manager have an absolute discretion to reject, in whole or in part, any application for subscription and/or switching of units in a fund which the Bank and / or the fund manager reasonably suspect to be associated with market timing and/or active trading practices, money laundering activities or which will breach any dealing restriction of the fund, without disclosing the reason for the relevant suspicion. In such cases, your SimplyFund Account may also be closed by the Bank in accordance with the relevant provision(s) of the Terms and Conditions for SimplyFund Account.
6. The Bank will charge a monthly account fee with reference to the monthly average portfolio value. The monthly account fee for the current month will be debited from your selected settlement account under the relevant integrated account in the following month. Please refer to www.hangseng.com/simplyfund for details.

7. The Bank will charge an account administration fee in certain circumstances, including without limitation, in respect of transfer of fund holdings out of the SimplyFund Account. Please refer to www.hangseng.com/simplyfund for details.
8. For fund subscription and switching, while you are not required to pay the subscription fee and the switching handling fee, you 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.
9. If the Bank cannot debit the monthly account fee (if any) 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. The monthly account fee will continue to accrue during the suspension period.
10. Please be reminded to ensure there is sufficient available balance in your HKD savings account on the debit date (currently, the 8th calendar day of each month) for payment of the monthly account fee. If there is insufficient available balance in your HKD savings account to pay such fee, the Bank may debit the relevant amount from any of your account(s) held with the Bank and in such case, foreign exchange at the rate as determined by the Bank may be involved.
11. For account holders who have Secured Overdraft Facility:
The Discount Factor (loan ratio) applicable to different investment funds charged to the Bank may vary from time to time. Any switching transaction may reduce your Maximum Limit, which may result in unauthorised overdraft (i.e. any outstanding debit balance exceeding the Maximum Limit). It is important to note that such unauthorised overdraft shall be subject to a higher interest rate. Should you have any question, please call our Customer Service Hotline 2822 0228 (after language selection press 5, 1, 1, and 8)

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 戶口之重要事項

1. SimplyFund戶口乃為打算以HK\$1，可以每次交易零認購費作無限次買賣的彈性及以每月收費的基準開展投資的投資者而設。請注意，並非所有由恒生銀行有限公司分銷的投資基金均於此戶口提供，此戶口只有指定基金可供認購，該等基金是由不同基金類別，根據過去之表現，費用，投資目標，是否容易理解其基金特性及可否為此戶口提供特定單位類別等因素獨立地揀選出來。SimplyFund戶口並非為尋找其他基金投資或投資產品的投資者而設。
2. 本行可不時提供之SimplyFund戶口項下的服務或與之有關的服務將會透過恒生個人e-Banking 服務（「e-Banking 服務」）提供。你必須登記e-Banking服務，並維持該登記方可使用及/或繼續使用SimplyFund戶口及服務。
3. 就SimplyFund戶口及由本行發出 / 傳送並可以電子方式提供的通訊（例如：e-Statements，e-Advices及「基金電子財務報告」及「基金電子通知書」）而言，該等通訊將會僅以電子方式提供給你。將不會提供列印本。你必須登記本行不時指定的有關服務，包括但不限於恒生e-Statement / e-Advice 服務以及e-Banking服務。請緊記保持你於本行紀錄內的電郵地址 更新，以確保你可以收取有關通訊。
4. 一般而言,你的所有指示(包括但不限於認購 / 轉換 / 贖回你的基金單位的指示)必須透過 e-Banking 服務給予本行。你的指示一經確定便不可更改/取消。
5. 本行及 / 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、清洗黑錢活動，或將違反有關基金之交易限制的基金單位認購及/或轉換申請，拒絕全部或部份該等申請，以及不透露有關懷疑之理由。在該等情況下，本行亦可根據SimplyFund戶口章則之相關條款結束你的SimplyFund戶口。
6. 本行將會參考當月平均投資組合價值而收取戶口月費。當月的戶口月費將會於下一個月從有關綜合戶口項下你所選擇的結算戶口中扣除。詳情請參閱www.hangseng.com/simplyfund。
7. 本行將會於某些情況下收取戶口行政費，包括但不限於將基金單位從SimplyFund 戶口轉出。詳情請參閱www.hangseng.com/simplyfund。
8. 就基金認購及轉換而言,雖然你毋須支付認購費及轉換手續費,你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)。

9. 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(如有), 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。於 SimplyFund 戶口被暫停的期間, 戶口月費將繼續累算。
10. 請確保於扣除日(現時為每月第 8 個曆日), 你的港元儲蓄戶口備有足夠可用餘額, 以支付戶口月費。若你的港元儲蓄戶口的可用餘額不足以支付該費用, 本行可從你於本行持有之任何戶口中扣除有關數額, 在該情況下, 可能涉及根據本行釐定的匯率進行的外幣兌換。
11. 已獲提供抵押透支的戶口持有人:
抵押予本行的不同投資基金具有不同的抵押透支成數並且會不時調整。任何轉換交易均可能減低你的最高貸款額, 因此可能導致臨時透支(即貸款結欠超過最高貸款額)。請注意: 客戶須就該等臨時透支支付更高息率。若你有任何問題, 請致電本行客戶服務熱線 2822 0228 (先選擇語言, 然後按 “5”、 “1”、 “1” 及 “8”)。

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场所涉及的风险因素)之全文)。

SimplyFund 户口之重要事项

1. SimplyFund户口乃为打算以HK\$1，可以每次交易零认购费作无限次买卖的弹性及以每月收费的基准开展投资的投资者而设。请注意，并非所有由恒生银行有限公司分销的投资基金均于此户口提供，此户口只有指定基金可供认购，该等基金是由不同基金类别，根据过去之表现，费用，投资目标，是否容易理解其基金特性及可否为此户口提供特定单位类别等因素独立地拣选出来。SimplyFund户口并非为寻找其他基金投资或投资产品的投资者而设。
2. 本行可不时提供之SimplyFund户口项下的服务或与之有关的服务将会透过恒生个人e-Banking 服务（「e-Banking 服务」）提供。你必须登记e-Banking服务，并维持该登记方可使用及/或继续使用SimplyFund户口及服务。
3. 就SimplyFund户口及由本行发出 / 传送并可以电子方式提供的通讯（例如：e-Statements，e-Advices及「基金电子财务报告」及「基金电子通知书」）而言，该等通讯将会以电子方式提供给你。将不会提供打印本。你必须登记本行不时指定的有关服务，包括但不限于恒生e-Statement / e-Advice 服务以及e-Banking服务。请紧记保持你于本行纪录内的电邮地址 更新，以确保你可以收取有关通讯。
4. 一般而言,你的所有指示(包括但不限于认购 / 转换 / 赎回你的基金单位的指示)必须透过 e-Banking 服务给予本行。你的指示一经确定便不可更改/取消。
5. 本行及 / 或基金经理有绝对酌情权，就其合理地怀疑是涉及选时交易及 / 或频繁交易行为、清洗黑钱活动，或将违反有关基金之交易限制的基金单位认购及/或转换申请，拒绝全部或部份该等申请，以及不透露有关怀疑之理由。在该等情况下，本行亦可根据SimplyFund户口章程之相关条款结束你的SimplyFund户口。
6. 本行将会参考当月平均投资组合价值而收取户口月费。当月的户口月费将会于下一个月从有关综合户口项下你所选择的结算户口中扣除。详情请参阅www.hangseng.com/simplyfund。
7. 本行将会于某些情况下收取户口行政费，包括但不限于将基金单位从SimplyFund 户口转出。详情请参阅www.hangseng.com/simplyfund。
8. 就基金认购及转换而言,虽然你毋须支付认购费及转换手续费,你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)。

9. 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(如有), 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。于 SimplyFund 户口被暂停的期间, 户口月费将继续累算。
10. 请确保于扣除日(现时为每月第 8 个历日),你的港元储蓄户口备有足够可用余额,以支付户口月费。若你的港元储蓄户口的可用余额不足以支付该费用,本行可从你于本行持有之任何户口中扣除有关数额,在该情况下,可能涉及根据本行厘定的汇率进行的外币兑换。
11. 已获提供抵押透支的户口持有人:
抵押予本行的不同投资基金具有不同的抵押透支成数并且会不时调整。任何转换交易均可能减低你的最高贷款额,因此可能导致临时透支(即贷款结欠超过最高贷款额)。请注意: 客户须就该等临时透支支付更高息率。若你有任何问题,请致电本行客户服务热线 2822 0228 (先选择语言,然后按“5”、“1”、“1”及“8”)。