

\$0 佣網上月供 3 重優惠

\$0 Commission Fee Online MIP Combo Offer

條款及細則：

Terms and Conditions:

- 推廣期由2020年7月1日至2022年12月31日(包括首尾兩天)(「推廣期」)。
Promotion period is from July 1, 2020 until December 31, 2022 (both dates inclusive) ("Promotion Period").
- 此優惠只適用於致富證券有限公司(「本公司」)的直屬客戶(個人賬戶及聯名賬戶)(「合資格客戶」)，隸屬經紀之客戶恕未獲准參與。所有企業及機構投資者客戶恕未獲准參與。而月供美股計劃則只適用於環球股票主賬戶。
- This offer is only applicable to direct clients (Individual Account and Joint Account) of Chief Securities Limited (the "Company") ("Eligible Clients"), clients of Account Executive are excluded. The offer is not applicable to Corporate Account and Institutional Account. Monthly Investment Plan for US Stocks is only applicable to Global Securities Master Account.
- 合資格客戶於推廣期內以其港股賬戶並透過「致富通」手機應用程式成功申請月供投資計劃，於成功申請起至 2022 年 12 月 31 日(包括首尾兩天)(「指定限期」)的供款均可享以下優惠：
Eligible Clients who successfully apply for Monthly Investment Plan through the HK Stock account and via "Chief Trader" (mobile application) during the Promotion Period, can enjoy the below offers for the contribution until December 31, 2022 starting from the successful application(both dates inclusive) ("Designated Period").

月供投資計劃	優惠
月供港股計劃	每隻股票每次供款額首 HK\$10,000 免佣金，其後超過限額的部分將收取標準佣金(即 0.0675%)。每隻股票獨立計算免佣優惠，供款股票隻數不限。優惠適用於每月兩次供款。
月供美股計劃	每隻股票每月供款首 US\$1,000 免佣金，其後超過限額的部分將收取標準佣金(即 0.15%)。每隻股票獨立計算免佣優惠，供款股票隻數不限。
月供基金計劃	每隻基金每月最低供款金額為 HK\$500，首 HK\$10,000(或等值外幣)免認購費，其後超過限額的部分將收取標準認購費(即 1%)。每隻基金獨立計算免認購費優惠，供款基金隻數不限。

Monthly Investment Plans	Offers
Monthly HK Stocks Investment Plan	Commission fee waiver for the first HK\$10,000 contribution amount of each stock at each time. All subsequent contributions will be subjected to standard commission fees (i.e. 0.0675%). Each selected stock is independently calculated for commission fee waiver and the number of stock(s) are unlimited. Offer is also applicable to two times contributions per month.
Monthly US Stocks Investment Plan	Commission fee waiver for the first US\$1,000 of monthly contribution of each stock. All subsequent monthly contributions will be subjected to standard commission fees (i.e. 0.15%). Each selected stock is independently calculated for commission fee waiver and the number of stock(s) are unlimited.
Monthly Funds Investment Plan	The monthly minimum subscription amount is HK\$500. Subscription fee waiver for the first HK\$10,000 (or its equivalent in foreign currencies) of monthly contribution of each fund. All subsequent monthly contributions will be subjected to standard subscription fees (i.e. 1%). Each selected fund is independently calculated for subscription fee waiver and the number of fund(s) are unlimited.

- 合資格客戶在成功申請後於指定限期內若終止其月供投資計劃，此優惠將會被取消。
If an Eligible Client terminates the Monthly Investment Plan within the Designated Period, this offer will be forfeited.
- 凡於推廣期最後一日，有關月供投資計劃申請之截止時間後才收到的申請，將會於下一個交易日才被處理，並將不會視作推廣期內之申請。
Monthly Investment Plan applications which are received after the cut-off time on the last day of the Promotion Period will not be considered as eligible applications within the Promotion Period. Such applications will be processed on the next dealing day.

一般條款：

General terms:

- 客戶可同時享用上述各項優惠，但不可與其他非列於本宣傳品的優惠同時使用。
Clients can enjoy the above offers simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- 上述產品、服務與優惠受有關條款約束，詳情請參閱相關文件。
The above products, services and offers are subjected to the relevant terms. For details, please refer to the relevant document(s).
- 本公司保留隨時修訂、暫停或取消上述產品、服務與優惠以及修訂有關條款的酌情權。
The Company reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion.
- 如有任何爭議，本公司保留最終決定權。
In case of any dispute, the decision of the Company shall be final.
- 如本宣傳品中、英文版本有歧異，概以英文版本為準。
Should there be any discrepancy between the English and Chinese versions of this promotion material, the English version shall prevail.

網上月供投資計劃條款及細則：

Terms and Conditions of Online Monthly Investment Plans

1. 「月供港股計劃」條款及細則

Monthly Investment Plan for HK Stocks - Terms and Conditions

(i) 供款

Contribution

- 每隻股票最低供款額為 HK\$500，並以 HK\$500 為單位增加供款。
HK\$500 or above in multiples of HK\$500 per contribution for each selected stock.
- 綜合所有申請而計算的每次投資供款總額（「供款額」），將在每月第 5 個交易日和/或第 15 個交易日（「每月購入日」）直接從客戶的港股賬戶戶口內扣除。若該日為非交易日，則順延至下一個交易日。
The total contribution amount ("contribution amount") calculated based on all applications will be deducted directly from client's HK Stock account each time on the fifth trading day and/or the fifteenth trading day of each month ("Monthly Purchase Date").
- 客戶須確保其港股賬戶於「每月購入日」當天備有足夠現金結餘以支付所需的供款額。The client must ensure that the client's HK Stock account has sufficient cash balance on the "Monthly Purchase Date" to cover the required contribution amount.
- 如在「每月購入日」當天未能成功從客戶的港股賬戶扣取該次的供款額，則該次供款將會自動暫停一次。
If the contribution amount is not successfully deducted from client's HK Stock account on the "Monthly Purchase Date", the contribution will be automatically suspended.

(ii) 執行交易

Execute transaction

- 本公司會於每月第 5 個交易日和/或第 15 個交易日 (「每月購入日」)，替參與計劃的現有客戶買入指定股份。

The Company will buy relevant stocks for existing clients on the fifth trading day and/or the fifteenth trading day of each month ("Monthly Purchasing Date").

- 客戶可自由選擇於每月第 5 個交易日和/或第 15 個交易日為「每月購入日」，其中一日和/或兩日供款。

Client can select the fifth trading day and/or the fifteenth trading day of each month for contribution. Client can select contribution by once or twice a month.

- 如客戶選擇每月兩次供款，供款額將會於兩個「每月購入日」(即每月第 5 個交易日和第 15 個交易日)各扣除一次。

If the client chooses twice a month to contribute, the contribution amount will be deducted on each time of the two Monthly Purchasing Dates (i.e. the fifth trading day and the fifteenth trading day of each month).

- 若於「每月購入日」當日客戶所選的股票被暫停買賣，則該次就有關客戶所選的月供計劃將會自動暫停一次。相關款項將存入客戶之股票戶口內 (不扣取任何交易費用)。

If trading in client's selected stock suspended from trading on the "Monthly Purchasing Date", the selected stock will not be purchased on that contribution. The relevant amount will be remained in the client's securities account (no transaction fees will be deducted).

(iii) 買入及分配股份

Buying and allocating shares

- 股票買入價格的計算將以股份整體平均買入價作準。

The stock purchase price will be calculated based on the overall average purchase price of the shares.

- 透過網上申請月供股票，每隻股票每次供款額首 HK\$10,000 免佣金，其後超過限額的部分將收取標準佣金 (即 0.0675%)，不設最低收費。(客戶需付印花稅、交易徵費、聯交所交易費及結算所收費)。

Commission fee waiver for the first HK\$10,000 contribution amount of each stock at each time via online Monthly Investment Plan application. All subsequent contributions will be subjected to standard commission fees (i.e. 0.0675%), no minimum charges. (Clients are required to pay stamp duty, HKEX trading fee, SFC transaction levy and CCASS stock settlement fee).

- 扣除佣金、印花稅、交易徵費、聯交所交易費及結算所費用後的供款額，將用以購入客戶指定之股票。

The contribution amount minus commission, stamp duty, transaction levy, trading fee and CCASS fee will be invested into the relevant stock selected by the client.

- 客戶所獲分配的股份數目，將調低至最接近的整數股數。

The number of shares to be allocated by the client will be rounded down to the nearest whole number of shares.

- 本公司將於「每月購入日」，將買入的股份存入客戶的港股賬戶內。

The Company will deposit the purchased shares into the client's HK Stock account on the "Monthly Purchase Date".

(iv) 更改或終止計劃

Amendment or termination on the plan

- 客戶如需更改供款額，股票組合或終止計劃，可於相關的「每月購入日」當天上午 8:30 前提交。

To change your contribution amount, stock portfolio or plan termination, clients can submit it by 8:30 am of the relevant "Monthly Purchase Date".

(v) 沽出股份

Selling stocks

- 如客戶沽出賬戶內任何股票（包括經此計劃買入的股票），無論此計劃已被終止與否，本公司會就有關沽出交易收取一般股票交易費用，包括相關交易佣金及其他相關費用。
If client sold any stock in the account (including the stock bought through this plan), regardless of whether the plan has been terminated or not, the Company shall charge general stock transaction fees, including commissions and other transaction fees.
- 通過此計劃購入的股份很大機會成為不足一手的碎股，而沽出碎股的價格，通常較市價有若干程度的折讓。客戶可設定目標股數為整手。
The number of shares purchased under the Plan is likely to be less than one board lot. Shares of less than one board lot are regarded as an odd lot. Odd lots are normally sold at a discounted price compared to the prevailing market price for board lot. Clients can set the targeted number of shares as lot size.

(vi) 風險披露聲明

Risk Disclosure Statement

- 股票價格有時可能非常波動。股票價格可升可跌，甚至可能變得毫無價值。
The prices of securities fluctuate, sometimes dramatically. The price of securities may move up or down and may become valueless.
- 買賣股票未必一定能夠賺取利潤，反而可能會招致損失。
Buying and selling stocks may not necessarily earn profits, but may incur losses.
- 此計劃並不能保證必會取得回報，且在市況普遍下跌時，並不一定可避免損失。
The Plan does not assure a profit, nor does it protect against loss in declining markets, or against a loss.
- 如客戶終止此計劃，客戶須承擔股票價格可能低於購入成本而招致之虧損。
If you terminate the Plan when the value of your shares is less than the cost of the shares you purchased.
- 若有需要，客戶在作出投資前，可尋找獨立專業意見。
Where necessary, client shall seek the own independent professional advice before making any investment decision.
- 如客戶選擇供款交易所買賣基金(ETF)，如(2823)安碩 A50 及(2827)標智滬深 300 等，客戶需先了解交易所買賣基金之相關風險，並作出確認。
If a client chooses to contribute on exchange traded fund (ETF), such as (2823) ISHARES A50 and (2827) WISE CSI300 ETF, etc., the client needs to understand and confirm the risks associated with exchange traded fund.

(vii) 其他

Other

- 本公司保留隨時修訂、暫停及取消上述計劃及服務，及修訂有關條款及細則之之權利而毋須事先通知。
The Company reserves the right to amend, suspend and terminate the above plan and services, and the right to modify the relevant terms and conditions at any time at its sole discretion without prior notice.
- 本條款及細則之英文/中文版本如出現歧義，概以英文版本為準。
If there is inconsistency between the English version and the Chinese version, the English version shall prevail.

2. 「月供美股計劃」條款及細則

Monthly Investment Plan for US Stocks - Terms and Conditions

(i) 供款

Contribution

- 每隻股票的每月最低供款額為 US\$100。多於 US\$100 的供款額以 US\$50 為單位增加供款。
The minimum monthly contribution amount for each stock is US\$100. Any amount more than US\$100 should be the multiple of US\$50.
- 每月供款總額是綜合所有申請而計算出的每月投資供款額（「供款額」）。供款額將在每月第 15 個港股交易日（「每月購入日」）直接從客戶的環球股票賬戶內扣除。若該日為港股或美股的非交易日，「每月購入日」則會延至兩者皆為交易日時進行。
- The total monthly contribution (“Contribution Amount”) is calculated based on Client’s all applications. The Contribution Amount will be deducted directly from Client’s global stock account on the fifteenth HK Stock Trading Day of each month (“Monthly Purchase Date”). If that day is a non-trading day for HK Stock Market and/or US Stock market, the Monthly Purchase Date will be postponed to the next trading day for both markets.
- 客戶須確保其環球股票賬戶於「每月購入日」當天備有足夠美金現金結餘和/或購買力以支付所需的供款額。
Client must ensure that Client’s global stock account has sufficient US dollar cash balance and/or purchasing power on the Monthly Purchase Date to cover the Contribution Amount.
- 如在「每月購入日」當天未能成功從客戶的環球股票賬戶扣除該月份的供款額，則該月的月供計劃將會自動暫停一次。
If the Contribution Amount is not successfully deducted from Client’s global stock account on the “Monthly Purchase Date”, the monthly contribution for that month shall be automatically suspended once.

(ii) 執行交易

Execution

- 本公司會於「每月購入日」當天晚上之美股交易時段，替所有參與計劃的客戶買入指定股份。
The Company will purchase shares on behalf of all US Stock Monthly Investment Plan Clients in the evening of the Monthly Purchase Date during the US Stock Trading Hours.
- 如第 15 個港股交易日為美股的非交易日，「每月購入日」則會延至兩者皆為交易日時進行。
If the fifteenth HK Stock Trading Day is a non-trading day for US stock market, the Purchase Date will be postponed to the next trading day for both markets.
- 若於「每月購入日」當日，客戶所選的一隻或多隻股票被暫停買賣，本公司在該月則不會購入該股票。相關款項不會被扣除，本公司亦不會扣取任何相關交易費用。
If Client’s selected stock(s) is suspended from trading on the Monthly Purchase Date, the selected stock(s) will not be purchased in that month. The amount concerning the particular stock(s) will remain in Client’s global stock account and no handling fees will be deducted.

(iii) 買入及分配股份

Buying and Allocating Shares

- 客戶須在「每月購入日」當日下午 2 時正前透過本公司遞交申請。2 時後提交之申請將於下一個月處理。
Applications shall be submitted through Chief Trader before 2:00 pm of the Monthly Purchase Date. Any application submitted on or after this time will be handled next month.
- 股票買入價格的計算將以股份整體平均買入價作準。
The stock purchase price will be calculated based on the overall average purchase price of the shares.
- 購買美股月供股票的收費已包佣金。扣除收費後的供款額，將用以購入客戶指定之股票。
A handling fee (commission fees included) will be charged for each stock purchased. The contribution amount, after deducting the handling fee, will be invested in the selected stock(s).

- 客戶所獲分配的股份數目，將被調低至最接近的整數股數。
The number of shares/units allocated to each client will be rounded down to the nearest whole number of shares/units.
- 本公司將於「每月購入日」，將買入的股份存入客戶的環球股票賬戶內。
The purchased stock(s) will be deposited into Client's global stock account on the Monthly Purchase Date.
- 如供款不足以購買一股，計劃則會於該月自動停供。
If the contribution amount is not sufficient to buy one share, the monthly contribution for that month will be automatically suspended once.

(iv) 更改或終止計劃

Amendment or Termination of the Plan

- 客戶如需更改供款額、股票組合或終止計劃，客戶須於「每月購入日」下午 2 時正前通過致富通提交申請。2 時後提交之申請將於下一個月處理。
Clients who wish to vary the contribution amount, investment portfolio, or terminate the plan should submit such application through Chief Trader before 2:00 pm of the Monthly Purchase Date. Any application submitted on or after this time will be handled next month.

(v) 沽出股份

Selling Stocks

- 如客戶沽出環球賬戶內任何經本計劃購入的股票，無論此計劃已被終止與否，本公司會就有關沽出交易收取一般美股交易費用，包括相關交易佣金及其他相關費用。
If Client sells any stocks purchased through the Monthly Investment Plan (regardless of whether the plan is terminated or not), the Company will impose normal US securities services charges, including the commission fee at normal rate and other relevant securities services charges on the selling transactions.

(vi) 風險披露聲明

Risk Disclosure Statement

- 投資涉及風險，包括投資本金的大幅虧損。投資產品價格可升可跌，有時顯著，並可能變成毫無價值。過往表現不可作日後表現的指標。買賣投資產品未必一定能夠帶來利潤，反而可能會招致損失。
- Investment involves risks, including the substantial loss of the principal amount invested. The prices of investment products may move up or down, sometimes dramatically, and may become valueless. Past performance is not indicative to future performance. It is as likely that losses will be incurred rather than profits made as a result of buying and selling in investment products.
- 客戶應就本身的投資經驗、投資目標、財政資源及其他相關條件，小心衡量自己是否適合參與本資料概要提及的任何投資產品或服務。
Client should carefully consider whether any investment products or services mentioned herein are appropriate for him/her in view of his/her investment experience, objectives, financial resources and relevant circumstances.
- 本頁所載資料並非一項投資建議，亦不可視作向任何人士建議出售或邀請購入任何投資產品 / 服務的文件。
Nothing in this material constitutes an investment advice or an offer or an inducement to any person to acquire, purchase or subscribe for any investments, products or services referred to herein.
- 以外幣計算的交易涉及匯率風險，如閣下需要將該交易的單位貨幣兌換成另一種貨幣，或須承擔匯率波動而引致本金上的嚴重虧損。
Foreign currency-denominated transactions involve currency risks. Fluctuations in currency rates may result in significant losses in the amount invested in the event that the currency denomination of the transaction exchanges to another currency.
- 此計劃並不能保證必會取得回報，且在市況普遍下跌時，並不一定可避免損失。
The plan does not assure profit, nor does it protect against loss in declining markets, or against a loss.

- 如有需要，客戶在作出投資前，應徵詢獨立專業意見。
Client should seek independent professional advice when necessary before making any investment decision.
- 如客戶終止此計劃，客戶須承擔股票價格可能低於購入成本而招致之虧損。
If Client terminates the plan, he/she shall be liable for any loss incurred as a result of the share price being likely to be lower than the purchasing cost.
- 如客戶選擇供款交易所買賣基金(ETF)，客戶需先了解交易所買賣基金之相關風險，並作出確認。
If Client chooses to contribute on exchange traded fund (ETF), client need to understand and confirm the risks associated with ETF.
- 在其他司法管轄區的市場(包括與本地市場有正式連繫的市場)進行交易，或會涉及額外的風險。根據這些市場的規例，投資者享有的保障程度可能有所不同，甚或有所下降。在進行交易前，你應先行查明有關你將進行的該項交易的所有規則。你本身所在地的監管機構，將不能迫使你已執行的交易所在地的所屬司法管轄區的監管機構或市場執行有關的規則。有鑑於此，在進行交易之前，你應先向有關商號查詢你本身地區所屬的司法管轄區及其他司法管轄區可提供那種補救措施及有關詳情。
Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose you to additional risk. Such markets may be subjected to regulation which may offer different or diminished investor protection. Before you trade you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you deal for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.
- 本公司在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》(第 571 章)及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。
Client assets received or held by the Company outside Hong Kong are subjected to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such Client assets may not enjoy the same protection as that conferred on Client assets received or held in Hong Kong.

(vii) 其他

Other

- 本公司保留隨時修訂、暫停及取消上述計劃及服務，及修訂有關條款及細則之權利，而毋須事先通知。
The Company reserves the right to amend, suspend and terminate the above plan and services, and the right to modify the relevant terms and conditions at any time at its sole discretion without prior notice.
- 本條款及細則之英文/中文版本如出現歧義，概以英文版本為準。
In case of any inconsistencies between the Chinese version and the English version of this terms and conditions, the English version shall prevail.

3. 「月供基金計劃」條款及細則

Monthly Investment Plan for Funds - Terms and Conditions

(i) 註釋

Explanatory Note

- 「基金交易日」- 每月第 15 個曆日。若該日並非交易日，則順延至下 1 個交易日。
Subscription Date - The 15th calendar day of each month. If it is not a dealing day, the Subscription Date will be the next dealing day.
- 「供款預扣日」- 每月基金交易日前的 3 個交易日。
Withholding Payment Date - The three dealing days prior to the Subscription Date of each month.

- 「供款支付日」 - 每月基金交易日前的 1 個交易日。
Payment Date - The dealing day prior to the Subscription Date of each month.
- 「網上計劃截止日」 - 每月基金交易日前的 3 個交易日中午 12 時前
Online Cut-off Date - The three dealing days prior to the Subscription Date of each month

(ii) 可供選擇之基金

Funds available for selection

- 所選擇之基金只限於「基金專頁」內適用於月供基金計劃的基金。
Only the funds offered on Fund Page for Monthly Investment Plan for Funds are available for subscription.
- 可供選擇之基金包括不同資產組別、市場及風險水平的基金。請參閱「基金專頁」以悉有關詳情。
The funds available for selection under Monthly Investment Plan for Funds include different asset classes, markets and risk levels. Please refer to the Fund Page for the relevant details.
- 本公司保留權利隨時更改可供選擇為月供基金計劃之基金，毋須另行通知。
The Company reserves the right to vary the funds available for investment through a Monthly Investment Plan for Funds at any time without any notice.

(iii) 供款

Contribution

- 每隻基金的最低每月供款金額為 HK\$500 (或等值外幣)。多於 HK\$500 (或等值外幣)的供款額以 HK\$500 (或等值外幣)為單位增加供款，上限為 HK\$10,000 (或等值外幣)。
The minimum monthly contribution amount for each fund is HK\$500 (or its equivalent in foreign currencies). Any amount more than HK\$500 (or its equivalent in foreign currencies) should be the multiple of HK\$500 (or its equivalent in foreign currencies). The maximum contribution amount for each fund is HK\$10,000 (or its equivalent in foreign currencies).
- 每月供款總額是綜合所有申請而計算出的每月供款額(「供款額」)。供款額將在供款預扣日從客戶的港股賬戶預扣。
The total monthly contribution ("Contribution Amount") is calculated based on all applications will be withheld from client's HK Stock account on the Withholding Payment Date.
- 客戶須確保其港股賬戶於供款預扣日下午 5 時前備有足夠現金結餘以支付所需的供款額。
Client should ensure that Client's HK Stock account has sufficient cash balance by 5:00 pm on the Withholding Payment Date to cover the Contribution Amount.
- 如在供款預扣日未能成功從港股賬戶預扣該月份的供款額，則該月的月供基金計劃將會自動暫停一次。
If the Contribution Amount is not successfully withheld from Client's HK Stock account on the Withholding Payment Date, the monthly contribution for that month shall be automatically suspended once.
- 供款額將在供款支付日從客戶的港股賬戶扣除。
The Contribution Amount will be deducted from client's HK Stock account on the Payment Date.

(iv) 執行交易

Execution

- 本公司會於基金交易日為所有參與計劃的客戶認購指定基金。
The Company will subscribe funds on behalf of all Monthly Investment Plan for Funds clients on the Subscription Date.

(v) 申請、更改或終止計劃

Application, Amendment or Termination

- 申請、更改供款額、基金組合或終止計劃之指示，客戶須於網上計劃截止日中午 12 時前遞交，其可於該月生效。於網上計劃截止日中午 12 時之後收到的交易指示，將順延至下月處理。
Instruction received after 12:00 noon of the Online Cut-off Date of the relevant month will take effect from the following month.

(vi) 風險披露聲明

Risk Disclosure Statement

- 投資雖可帶來獲利機會，但每種投資產品或服務都有潛在風險。
Although investment may bring profit opportunities, each investment product or service involves potential risks.
- 由於市場瞬息萬變，投資產品的買賣價格升跌及波幅可能非如閣下所預期，閣下的資金可能因買賣投資產品而有所增加或減少，投資基金的價格可升可跌，甚至可能變成毫無價值。因此，閣下可能不會從投資基金中收到任何回報。
Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment in investment funds.
- 基於市場情況，部分投資或不能即時變現。
Part of your investment may not be able to liquidate immediately under certain market situation.
- 投資決定是由閣下自行作出的，但閣下不應投資於此產品，除非中介人於銷售此產品時已向閣下解釋經考慮閣下的財政狀況、投資經驗及目標後，此產品是適合閣下的。
The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives.
- 客戶在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。投資涉及風險。請細閱相關的基金銷售文件，以瞭解基金更多資料，包括其風險因素。倘有任何關於本風險披露聲明、進行交易或基金涉及性質及風險等方面的疑問，閣下應徵詢獨立財務顧問的意見。
Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc., you should seek advice from independent financial adviser.

(vii) 其他

- 月供基金計劃只接受以「收取現金利息」的派息指示。現金派息將存入客戶的港股賬戶(基金貨幣)。
Only cash dividend instruction (dividend option) is available for "Monthly Investment Plan for Funds". Cash dividend (fund currency) will be deposited into client's HK Stock account.
- 本公司保留隨時修訂、暫停及取消上述計劃及服務，及修訂有關條款及細則之權利而毋須事先通知。
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重要注意事項

Important Notes

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涉及之風險，或諮詢專業顧問，鑑於自己的財務狀況及投資目標，以確保投資決定適合個人財務狀況及風險承受水平。本公司對任何人因使用本文資料而蒙受的任何直接或間接損失在法律上均不負責。

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