

「首兩月港股、美股孖展免息優惠」

“HK & US Stocks Margin Financing Interest-Free in First Two Months” Promotion Offer

條款及細則：

Terms and Conditions:

1. 本推廣由 2021 年 1 月 18 日至 2021 年 12 月 31 日為止，包括首尾兩天（「推廣期」）。
This promotion is valid from January 18, 2021 until December 31, 2021, both dates inclusive ("Promotional Period").
2. 本推廣只適用於選用致富證券有限公司（「本公司」）「分級利率」的現有保證金賬戶或新保證金賬戶（定義見以下第 4 條）（統稱為「合資格保證金賬戶」）。本推廣只適用於個人賬戶及聯名賬戶，所有企業及機構投資者客戶恕未包括在本推廣內。
This promotion is only applicable to the existing margin account or new margin account (as defined in Clause 4 below) utilizing “Tiered Interest Rate” of Chief Securities Limited (“CHIEF”) (collectively, “Eligible Margin Account”). This promotion is only applicable to individual accounts and joint accounts, all corporate and institutional investors are not included in this promotion.
3. 「分級利率」根據不同的保證金貸款金額（可按值以內）級別設定融資利率收費。客戶總融資利息將根據其融資額度的分級利率，逐級計算。「分級利率」融資利率級別表如下：

i) 港股交易：

融資額度級別 (已接受可按值)	分級利率 (以年利率計算)
港幣 0-100,000	3.88%
港幣 100,001-3,000,000	創興銀行最優惠利率 + 1%
港幣 3,000,001-10,000,000	創興銀行最優惠利率 + 0.5%
港幣 10,000,001 以上	創興銀行最優惠利率
超越可按倉總值之額外借貸或結欠	創興銀行最優惠利率 + 5%

ii) 美股交易：

融資額度級別 (已接受可按值)	分級利率 (以年利率計算)
美元 0-10,000	3.88%
美元 10,001-200,000	創興銀行最優惠利率
美元 200,001-500,000	創興銀行最優惠利率 - 0.5%
美元 500,001 以上	創興銀行最優惠利率 - 1%
超越可按倉總值之額外借貸或結欠	創興銀行最優惠利率 + 3.5%

"Tiered Interest Rate" is the interest rate of financing on different tiers of margin loan amount (within accepted margin value). Client's aggregate interest rate is based on the tiered interest rate of margin loan amount (within accepted margin value) and computed on each tier. Tiered Interest Rate table is as follows:

i) HK Stocks Trading:

Tiers of margin loan amount (within accepted margin value)	Interest rate of margin financing (in Annual Interest Rate)
HKD\$0-100,000	3.88%
HKD\$100,001-3,000,000	Chong Hing Bank Prime Rate + 1%
HKD\$3,000,001-10,000,000	Chong Hing Bank Prime Rate + 0.5%
HKD\$10,000,001 or above	Chong Hing Bank Prime Rate
Call for deposit	Chong Hing Bank Prime Rate + 5%

ii) US Stocks Trading:

Tiers of margin loan amount (within accepted margin value)	Interest rate of margin financing (in Annual Interest Rate)
USD\$0-10,000	3.88%
USD\$10,001-200,000	Chong Hing Bank Prime Rate
USD\$200,001-500,000	Chong Hing Bank Prime Rate - 0.5%
USD\$500,001 or above	Chong Hing Bank Prime Rate - 1%
Call for deposit	Chong Hing Bank Prime Rate + 3.5%

- 「新保證金賬戶」是指新保證金賬戶之賬戶持有人，於開戶前 12 個月內未曾持有本公司之同類型賬戶。

"New margin account" means the account holder of a new margin account, who does not have same types of account with CHIEF in past 12 months before the account opening.

- 就港股交易而言，如現有客戶持有現金託管賬戶，開立保證金賬戶亦可享受本優惠。如現有客戶於推廣期前已持有保證金賬戶，請致電所屬分行或客戶支援中心查詢有關優惠詳情。

For HK Stocks Trading, if the existing client has already maintained custodian account, opening new margin account can also enjoy this promotion. If the existing client has already maintained a margin account before the Promotional Period, please contact the designated branches or Customer Support Center for promotion details.

- 就美股交易而言，此優惠只適用於環球股票主賬戶及環球密密 Trade 子賬戶，優惠將以該賬戶獨立計算，即兩個賬戶分別可獲首兩月免息優惠。優惠並不適用於 SIPC 子賬戶。如現有客戶於推廣期前已持有環球股票主賬戶及/或環球密密 Trade 子賬戶，請致電所屬分行或客戶支援中心查詢有關優惠詳情。

For US Stocks Trading, the promotion offer is only applicable to the Global Securities Master Account and Global Securities Frequent Trade Sub-account, which will be counted independently and both accounts can enjoy the interest-free offer in first two months. The offer is not applicable to SIPC Sub-account.

If the existing client has already maintained a Global Securities Master Account and/or Global Securities Frequent Trade Sub-account before the Promotional Period, please contact the designated branches or Customer Support Center for promotion details.

- 首兩月免息期(「免息期」)為開立新保證金賬戶或「分級利率」生效當個公曆月及其後一個公曆月(「首兩月」)。例子一：2021 年 2 月 28 日開立新保證金賬戶或「分級利率」生效，免息期至 2021 年 3 月 31 日完結。例子二：2021 年 3 月 2 日開立新保證金賬戶或「分級利率」生效，免息期至 2021 年 4 月 30 日完結。

「首兩月港股孖展免息優惠」只適用於「分級利率」表中融資額度(已接受可按值)為「港幣 0-100,000」的級別。「首兩月美股孖展免息優惠」只適用於「分級利率」表中融資額度(已接受可按值)為「美元 0-10,000」的級別。

The interest-free offer in first two months ("Interest-Free Period") is calculated from the date of new margin account opening or utilizing "Tiered Interest Rate" until the last calendar day in next month. Example 1: If the new margin account opens or "Tiered Interest Rate" takes effect on Feb 28, 2021, the Interest-Free Period will valid till Mar 31, 2021. Example 2: If the new margin account opens or "Tiered Interest Rate" takes effect on Mar 2, 2021, the Interest-Free Period will valid till Apr 30, 2021.

Only the tier of "HKD\$0-100,000" in Tiered Interest Rate table is eligible to apply for "HK Stocks Margin Financing Interest-Free in First Two Months "

Only the tier of "USD\$0-10,000" in Tiered Interest Rate table is eligible to apply for "US Stocks Margin Financing Interest-Free in First Two Months "

- 如現有客戶於推廣期前已持有港股保證金賬戶及/或美股環球股票主賬戶及/或環球密密 Trade 子賬戶而未合符申請「分級利率」之資格，則按原有之借貸利率計算。

If the existing client has already maintained HK Stocks margin account and/ or Global Securities Master Account and/or Global Securities Frequent Trade Sub-account before the Promotional Period, and not qualify to apply for the "Tiered Interest Rate", the financial charges will be calculated at the original interest rate.

- 本公司保留隨時調整融資年利率之權利。

CHIEF reserves the right to adjust the interest rate at any time.

- 本公司保留權利可以取消或刪除、取代、增補或修改任何本推廣優惠之條款及細則而毋須事先通知。本公司亦恕不承擔任何有關優惠或條款更改或終止所引起的責任。

CHIEF reserves the right to cancel or delete, replace, supplement or amend any of the terms and conditions of this promotion without prior notice. CHIEF also disclaims any liability arising from any variation or termination of the offer or terms.

11. 本條款及細則之中英文版本如有任何歧異，概以中文版本為準。
In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.
12. 如有任何爭議，本公司將有最終決定權。
CHIEF reserves the right to make the final decision in case of disputes.

重要注意事項

此服務及優惠不應被視為亦不構成本公司向任何人建議或推介上述任何投資產品及項目。投資涉及風險，股票價格有時可能會非常波動。股票價格可升可跌，甚至變成毫無價值。買賣股票未必一定能夠賺取利潤，反而可能會招致損失。證券保證金客戶提供授權書容許證券公司存放、抵押及再質押其證券，以取得證券交易融資、財務通融，或清償債務及履行其交收責任，存在一定風險。金融產品買賣的虧損風險可以十分重大；因此，閣下必須仔細考慮並評估產品涉及之風險，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。

Important Notes

This service and privilege shall not be regarded or constituted as any suggestion or recommendation to any person concerning any of the above investment products or items by us. Investment involves risks, and the price of securities fluctuates, sometimes dramatically. The price of a security may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. There are risks in authorizing CHIEF by margin financing client to deposit securities as collateral for loans or advances made to or repaying indebtedness for or fulfilling settlement obligation of the margin financing client. The risk of loss in trading in financial products can be significant, you must carefully consider and assess the risks involved in the product or consult a professional advisor to ensure that your investment decisions are appropriate to your financial situation and risk tolerance level, taking into account your financial circumstances and investment objectives. CHIEF is not legally responsible for any loss or damage suffered by any person arising from the use of this material.