



APPLICATION / CHANGE OF UNIT TRUSTS REGULAR SAVING PLAN INSTRUCTION FORM
月供基金計劃申請/修訂表格

1 PARTICULARS OF APPLICANT 申請人資料			
Full Name of Individual/ Primary Account Holder 個人/主要帳戶持有人姓名:		先生/太太/小姐/女士 Mr / Mrs / Miss / Ms	Full Name of Secondary Joint Account Holder 聯名帳戶持有人姓名:
Account No. 戶口號碼:		Derivative Knowledge 衍生產品認識: Yes / No	AE Code 經紀代號:
先生/太太/小姐/女士 Mr / Mrs / Miss / Ms			
2 TRANSACTION MODE 交易模式			
<input type="checkbox"/> EXECUTION 執行指示 I/We have requested Phillip Securities (Hong Kong) Limited "the Company" to arrange this transaction on my/our behalf; I/We confirm that any decision to purchase/sell the fund(s) is based on my/our own independent judgment and information independently obtained by myself/ourselves. 本人(等) 確認要求輝立証券(香港)有限公司 "輝立"安排此次交易, 本人(等) 乃根據自身的獨立判斷及本人(等) 獨立獲得的資料作出有關買賣基金的任何決定。			
OR 或		<input type="checkbox"/> ADVISORY 意見提供 I/We understand and agree with the transaction rationale given by the Company. Details are recorded on "UT and Bond Products Memo". 本人(等) 明白及同意由輝立提出交易建議的理由。詳情已記錄於 "基金及債券產品介紹備忘錄"。	
			本人(等)確認所選的交易模式。 I/We confirm the transaction mode. Customer Signature: 客戶簽署:

3A APPLICATION FOR UNIT TRUSTS REGULAR SAVING PLAN 申請月供基金計劃								
Name of Fund 基金名稱	Fund Code 基金編號	FRDK* (Y / N)	Product Risk Rating ^ 產品風險水平	For Subscription Only 只適用於認購基金		Initial Charge#/ Switch Charge# 認購費#/ 轉換費#	The Company's Affiliate as Product Issuer/ Distributor 輝立關連公司 為產品發行人/ 分銷商@	Monetary Benefits Receivable# 後續金錢收益#
				Currency 貨幣	Investment Amount 投資金額			
			Low/Medium/High 低 / 中 / 高			%		% of Management Fee 管理費 / Investment Amount 投資金額 / Others 其他: _____
			Low/Medium/High 低 / 中 / 高			%		% of Management Fee 管理費 / Investment Amount 投資金額 / Others 其他: _____
			Low/Medium/High 低 / 中 / 高			%		% of Management Fee 管理費 / Investment Amount 投資金額 / Others 其他: _____
			Low/Medium/High 低 / 中 / 高			%		% of Management Fee 管理費 / Investment Amount 投資金額 / Others 其他: _____

Terms and Conditions 條款及細則

- This Instruction Form serves as a standing instruction given to the Company to invest in the prescribed funds in the manner as described above.
本公司將根據此常行指示, 投資上列基金。
- To avail of the 0% subscription fee for the Unit Trusts Regular Saving Plan ("UTRSP"), a minimum monthly investment of HKD1,000 per fund is required.
要使用月供基金計劃認購費0%的優惠每宗月供基金每月最低投資額為HKD1,000;
- If the monthly UTRSP contribution exceeds HKD25,000 (or its equivalent in a foreign currency), the excess will be subject to a subscription fee (calculated at 0.75%).
每單一月供基金計劃投資額如多於HKD25,000或等值, 其超額部分會被徵收基金認購費用(以0.75%計算)。
- All fees charged by the relevant fund (including switching fees, redemption fees, management fees, and other fees) will continue to apply.
客戶仍需繳付所有其他有關基金之收費, 包括轉換費、贖回費、管理費及其他費用。
- You must ensure that there are sufficient funds available in the designated securities account to pay the monthly investment contributions. Any shortfall in the account will attract additional interest charges.
客戶須確保指定證券戶口內有足夠的可動用資金支付每月投資供款總額, 否則閣下須承擔利息等財務費用。
- The Company shall have right to terminate the Applicant's participation in the UTRSP in the event the applicant fails to make any monthly contribution.
若申請人未能支付任何月供款項, 本公司有權終止申請人參與之定期儲蓄計劃。
- The Company will normally invest the Applicant's monthly contribution on the seventh business day.
本公司在第七個營業日將申請人的供款用作投資。

PAYMENT METHOD FOR INVESTMENT 投資的付款方法

Debit from my local stocks securities account (HKD) 於本人之香港股票戶口內扣除(港元)

Set up Direct Debit Authorization from designated bank account. The amount will be effected on the fifth business day of each month. 通過銀行進行自動轉帳, 款項將於每月第五個營業日由銀行戶口直接支付。

(Due to the Personal Data (Privacy) Ordinance, the Company is unable to check the status of Direct Debit Instruction (DDI) approval from your bank. Please submit the Direct Debit Authorization application form (original) to the payment bank. Once you receive the confirmation notice from the bank, please contact the Company to initiate the DDI service for the following. If the DDI is terminated, the Company must receive a written notice of at least five working days before the transfer date.)

(因私隱條例關係, 本公司無法取得閣下於銀行申請自動轉帳的批核情況。煩請閣下自行將自動轉帳申請表格(正本)交予付款銀行。閣下於收到銀行之確認通知後, 請即聯絡本公司以便開始執行下月之自動轉帳服務。若終止自動轉帳指示, 本公司必須在轉帳日最少五個工作天前收到書面通知。)

3B CHANGE OF MONTHLY CONTRIBUTION 更改每月供款

Name of Fund 基金名稱	Fund Code 基金編號	Original Investment Amount 原有投資金額	New Investment Amount 新投資金額

3C TERMINATION OF UNIT TRUSTS REGULAR SAVING PLAN 停止月供投資計劃

I hereby terminate all my UNIT TRUSTS REGULAR SAVING PLAN, effective immediately.

本人在此申請,由即日起,請終止本人/吾等所有的月供基金計劃

* Fund Requiring Derivative Knowledge("FRDK")需具備衍生工具知識的基金

FRDK are denoted with a star sign "*". Prior to investing in FRDK, the Customer is required to fill the "Derivatives Knowledge Questionnaire" provided by the Company. 本交易會於需具備衍生工具知識的基金的名稱後加上星號 "*"。投資此類基金前,客戶請先填寫本公司的《衍生產品調查問卷》。

^ Product Risk Rating 產品風險水平

The Company has considered various factors in assessment of risk levels of funds, which include but not limited to the nature, diversification of geographical region and sector of the underlying assets, and historical volatility of funds. 輝立已考慮不同的因素以評估基金的風險水平,當中包括但不限於其下投資項目的性質、其項目於國家及行業的分佈,及基金過去的波幅等。

@ Details of the regulated status of the Company's affiliate as Product Issuer/Distributor, including the name of the regulator and the jurisdiction where the regulator is located can be referred to the Company website. 有關輝立關連公司為產品發行人/分銷商的受監管狀況,包括該監管機構的名稱及其所在的司法管轄區可參閱輝立網站。(The Company website 輝立網站: <http://www.poems.com.hk/en-us/about-us/global-network/>)

Monetary Benefits received by the Company 輝立獲得的金錢收益

This includes monetary benefits received and receivable by the Company. 這包括輝立所取得及可取得的金錢收益。

<input type="checkbox"/> N/A 不適用	<h4>4 COMPANION / ADDITIONAL STAFF ARRANGEMENT 客戶同伴 / 多一位員工安排</h4>
<p>ONLY Applicable to client(s) aged 65 or below, or Education Level above Primary 6</p> <p>只適用於客人年齡為65歲或以下,或教育程度為小六以上</p>	<p>As I am/We are, 由於本人(等)是: <input type="checkbox"/> Elderly (aged 66 or above) 長者(66歲或以上) <input type="checkbox"/> Education Level of Primary 6 or below 教育程度為小六或以下</p> <p>Companion Arrangement 客戶同伴安排</p> <p>I/We hereby acknowledge and understand that I am/we are entitled to have a companion accompany me/us for the entire order taking process to ensure I/we understand all of the product features, associated risks and relevant fees and charges. 本人(等)確認及明白本人(等)有權利帶同同伴在整個投資過程中陪同本人(等)明白所有產品資料、所涉及的風險及有關的費用及收費。</p> <p><input type="checkbox"/> I/We wish to have a companion accordingly and acknowledge and confirm that _____ ("Companion" Relationship with me/us: _____) has accompanied me/us in the present process and this Companion is aged between 18 to 65, with secondary school education or above, proficient in the language used during the course of explanation, and with the required knowledge and experience to assist me/us to make this investment decision. 本人(等)因此希望能帶同同伴,並確認及證實 _____ (「下稱同伴」與本人(等)之關係為 _____), 在此過程中陪同本人(等),而同伴之年齡為18至65歲、中學教育程度或以上、流利於講解過程中使用之的語言及擁有協助本人(等)作出本投資決定所需的知識及經驗。</p> <p><input type="checkbox"/> I/We acknowledge that I am/we are strongly advised by the Company to bring along a companion to attend this meeting so as to make an informed decision. However, I/we confirm that I/we am/are capable to understand the product features, associated risks, fees and charges without the involvement of a companion. 本人(等)確認輝立曾強烈要求本人(等)帶同同伴出席本會晤以取得充分資料才作出本投資決定。惟本人(等)確認本人(等)在毋須同伴參與的情況下亦有能力明白該產品資料、所涉及的風險及收費及費用。</p>
	<p>Additional Staff Arrangement 多一位員工安排</p> <p>I/we acknowledge and understand that I/we am/are entitled to have an additional intermediary of the Company to handle this order taking process to enhance protection to me/us. 本人(等)確認及明白本人(等)有權利選擇多一位輝立中介人處理此投資過程以增加對本人(等)的保障。</p> <p><input type="checkbox"/> I/We wish to have an additional intermediary of the Company handle the present process and confirm that the process has been so proceeded. 本人(等)因此希望多一位輝立中介人處理此過程,並確認過程如是行。(Name of additional intermediary 額外中介人名稱: _____, Position 職位: _____)</p> <p><input type="checkbox"/> Despite the fact that I am/we are entitled to do so, I/we confirm that I/we do not need to have another intermediary of the Company to handle this process. 儘管本人(等)有權利選擇,本人(等)確認本人(等)不須要有多一位輝立中介人處理此過程。</p>
	<p>Name of Witness 見證人姓名: _____ Signature of Witness 見證人簽署: _____</p> <p>HKID/Passport Number of Witness 見證人香港身份證/護照號碼: _____ Date of Signature (dd/mm/yyyy) 見證人簽署日期:(日/月/年) _____</p>
	<p>_____</p>

<input type="checkbox"/> N/A 不適用	<h4>5 RISK TOLERANCE LEVEL & INVESTMENT SELECTION CRITERIA 風險承受程度及投資篩選準則</h4>											
<p>ONLY Applicable to FUND SUBSCRIPTION (S) / SWITCH IN (SI)</p> <p>只適用於認購基金/轉入</p>	<p>RISK PROFILE QUESTIONNAIRE (RPQ) 風險取向問券</p> <p>My/Our risk tolerance level analyzed under the Risk Profile Questionnaire: 本人(等)於風險取向問券所確認的風險承受程度:</p> <p><input type="checkbox"/> Low Risk <input type="checkbox"/> Medium Risk <input type="checkbox"/> High Risk Completion Date (must be within 1 year) 低風險 中風險 高風險 填寫日期(要一年內): _____</p>											
	<p>DERIVATIVE KNOWLEDGE ASSESSMENT QUESTIONNAIRE 衍生產品之知識評估問卷</p> <p>My/Our derivative knowledge analyzed under the Derivative Knowledge Assessment Questionnaire 本人(等)於衍生產品之知識評估問卷所確認的衍生產品知識程度:</p> <p><input type="checkbox"/> 1.Trained <input type="checkbox"/> 2.Work Experience <input type="checkbox"/> 3.Trade Experience <input type="checkbox"/> 4.Unknown Completion Date(within 1 year) 已受培訓 工作經驗 交易經驗 沒有知識 填寫日期(一年內): _____</p>											
	<p>INVESTMENT SELECTION CRITERIA (ISC) 投資篩選準則</p> <p>My/Our Investment Selection Criteria for this transaction is as below (Please choose one from each criterion): 本人(等)對此交易的投資篩選準則是為以下(請在以下每項準則選擇一個答案):</p> <p>(i) Investment Objective: 投資目標/目的: <input type="checkbox"/> Wealth Accumulation <input type="checkbox"/> Speculations <input type="checkbox"/> CIES <input type="checkbox"/> Others: 財富累積 投機 投資移民 其他: _____</p> <p>(ii) Investment Period: 投資年期: <input type="checkbox"/> below 1 year <input type="checkbox"/> 1-3 years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> above 10 years 1年以下 1-3年 3-5年 5-10年 10年以上</p> <p>(iii) Client investment amount of this transaction and existing holding of related products held under the Company as % of net worth: 此次交易及於輝立現有的相關產品持倉之投資金額與資產淨值百分比: <input type="checkbox"/> Less than 15% 少於15% <input type="checkbox"/> 15-30% <input type="checkbox"/> More than 30% 多於30%</p>											
	<table border="1" style="width: 100%;"> <thead> <tr> <th colspan="2" style="text-align: center;">FOR OFFICIAL USE - PRODUCT SUITABILITY 內部填寫 - 產品適合性</th> </tr> </thead> <tbody> <tr> <td style="width: 80%;">Product risk is equal or lower than the RPQ risk level 產品風險相等或少於客戶的風險承受程度</td> <td style="text-align: center;"><input type="checkbox"/> - Yes 是</td> </tr> <tr> <td>The client has acquired knowledge of derivative products before investing FRDK 投資於需具備衍生工具知識基金的客戶擁有衍生產品之知識</td> <td style="text-align: center;"><input type="checkbox"/> - Yes 是</td> </tr> <tr> <td>Investment Objective would be reasonably fulfilled. 可能合理地達到客戶的投資目的</td> <td style="text-align: center;"><input type="checkbox"/> - Yes 是</td> </tr> <tr> <td>Investment amount is less than 30% of client's Net Worth. Otherwise Note 1 in Part 6 has been explained to client. 資產集中程度 - 投資金額少於客戶資產淨值的30%,否則已向客戶解釋過第6部的說明1。</td> <td style="text-align: center;"><input type="checkbox"/> - Yes 是 <input type="checkbox"/> - No 否</td> </tr> <tr> <td colspan="2">AE Signature: 經紀簽署: _____</td> </tr> </tbody> </table>	FOR OFFICIAL USE - PRODUCT SUITABILITY 內部填寫 - 產品適合性		Product risk is equal or lower than the RPQ risk level 產品風險相等或少於客戶的風險承受程度	<input type="checkbox"/> - Yes 是	The client has acquired knowledge of derivative products before investing FRDK 投資於需具備衍生工具知識基金的客戶擁有衍生產品之知識	<input type="checkbox"/> - Yes 是	Investment Objective would be reasonably fulfilled. 可能合理地達到客戶的投資目的	<input type="checkbox"/> - Yes 是	Investment amount is less than 30% of client's Net Worth. Otherwise Note 1 in Part 6 has been explained to client. 資產集中程度 - 投資金額少於客戶資產淨值的30%,否則已向客戶解釋過第6部的說明1。	<input type="checkbox"/> - Yes 是 <input type="checkbox"/> - No 否	AE Signature: 經紀簽署: _____
FOR OFFICIAL USE - PRODUCT SUITABILITY 內部填寫 - 產品適合性												
Product risk is equal or lower than the RPQ risk level 產品風險相等或少於客戶的風險承受程度	<input type="checkbox"/> - Yes 是											
The client has acquired knowledge of derivative products before investing FRDK 投資於需具備衍生工具知識基金的客戶擁有衍生產品之知識	<input type="checkbox"/> - Yes 是											
Investment Objective would be reasonably fulfilled. 可能合理地達到客戶的投資目的	<input type="checkbox"/> - Yes 是											
Investment amount is less than 30% of client's Net Worth. Otherwise Note 1 in Part 6 has been explained to client. 資產集中程度 - 投資金額少於客戶資產淨值的30%,否則已向客戶解釋過第6部的說明1。	<input type="checkbox"/> - Yes 是 <input type="checkbox"/> - No 否											
AE Signature: 經紀簽署: _____												

<input type="checkbox"/> N/A 不適用	6 INVESTMENT SELECTION CRITERIA MIS-MATCH 不符投資篩選準則	
<p style="text-align: center;">ONLY Applicable to Execution order with ISC mis- match 只適用於執 行不符投 資篩選準則 的指示</p>	<p>I/we understand that the selected product <u>does not fully match</u> with the ISC given by me/us. I confirm that the below situation(s) and risk(s) have been explained to me/us by the Company. 本人(等)理解所選擇的產品與提供的投資篩選準則並不完全相符。本人(等)確認輝立已向本人(等)解釋以下情況及風險:</p> <p>Note 1 High Asset Concentration 資產過度集中 說明 1 The investment amount of this transaction and existing holding of same funds held under the Company is higher than 30% of my/our net worth, and I am / we are reminded to avoid over-exposure to a single investment. 此次交易及於輝立現有的相同基金持倉之投資金額超過本人(等)資產淨值的 30%。輝立已提醒本人(等)應避免對個別投資產品承受過多風險。</p> <p>And, I/we fully understand such explanation and insist to proceed with the transaction based on the below reason(s) (You may choose one or more): 而本人(等)亦完全明白相關的解釋並仍堅持此交易，基於以下理由 (請在合適的選項加上別號，可選擇多項)：</p> <ul style="list-style-type: none"> <input type="checkbox"/> I/We have experience of this product/issuers and fully understand the features and risks involved. 本人(等)對此產品/發行人有投資經驗並完全明白有關的特性和風險。 <input type="checkbox"/> The product features are attractive to me/us. 本人(等)認為此產品的特點吸引。 <input type="checkbox"/> I/We have a specific purpose/objective for this investment. 這次投資有特定的用途/目的。 <input type="checkbox"/> Others (a specific reason must be given for this field if none of the above reasons suit your case). 其他 (如以上選項不切合客戶情況，必須於此列明原因)。 <div style="border: 1px solid black; height: 20px; width: 50%; margin-top: 5px;"></div>	<div style="border: 1px solid black; padding: 5px; width: 100%;"> <p>Customer Signature: 客戶簽署：</p> </div>

N/A
不適用

7 RECOMMEND/SOLICIT TO CLIENT ABOUT THE STATED PRODUCT (S) 向客戶介紹/建議上列產品

Buy
買
入

Part A: Ensure product suitability before recommending products 在介紹產品前確保該產品適合客戶

- | | | |
|--------------------------|--|----------------------------|
| <input type="checkbox"/> | Product risk is equal or lower than the RPQ risk level. | 產品風險相等或少於客戶的風險承受程度 |
| <input type="checkbox"/> | Investment Objective would be reasonably fulfilled. | 可能合理地達到客戶的投資目的 |
| <input type="checkbox"/> | Investment period is equal to, or longer than the product tenor. | 投資年期相等或長於產品年期 |
| <input type="checkbox"/> | Investment amount is less than 30% of client's Net Worth. | 資產集中程度 - 投資金額少於客戶資產淨值的 30% |

Part B: Rationale for the recommendation 介紹此產品的原因

- | | | |
|--------------------------|---|------------------------|
| <input type="checkbox"/> | This product group has good credit rating. | 此產品組別有好的信貸評級 |
| <input type="checkbox"/> | This product is among the most stable group. | 此產品是過往表現最穩定的一組 |
| <input type="checkbox"/> | This product is well-balanced between risk and return. | 此產品的風險與回報有很好的平衡 |
| <input type="checkbox"/> | Plan to subscribe at different stage / Execute planned subscription at different stage. | 計劃分段購入/執行分段購入 |
| <input type="checkbox"/> | It is a good investment opportunity at the moment. | 此刻是好的投資機會 |
| <input type="checkbox"/> | This product is a prudent addition to my/our overall portfolio. | 這是一項審慎的項目增添至本人(等)的投資組合 |
| <input type="checkbox"/> | Other rationale / meeting notes | 其他原因/ 會面記錄 |
- _____
- _____

Part C: Explain product details 解釋產品詳細資料

- | | | |
|---|--------------------------------|--|
| - Provide relevant offering documents such as product key facts statements, prospectus etc. | 提供產品的相關銷售文件
如產品資料概要、章程/說明書等 | <input type="checkbox"/> - Yes 是 <input type="checkbox"/> - No 否 |
| - Explain key and relevant risk | 解釋主要及相關風險 | <input type="checkbox"/> - Yes 是 <input type="checkbox"/> - No 否 |
| - Inform derivative nature | 告知該產品涉及衍生工具 | <input type="checkbox"/> - Yes 是 <input type="checkbox"/> - No 否 |

ONLY
Applicable
to
Advisory
order
只適用於
意見提供
交易

Sell
沽
出

Rationale for the recommendation 提議此交易的原因

- | | | |
|--------------------------|---|---------------------------|
| <input type="checkbox"/> | With regard to a change in market situation, the product risk return ratio is no longer the same as at the time of purchase | 市況轉變，此產品的風險回報率已不能與購入時相提並論 |
| <input type="checkbox"/> | Obtained certain profit, sell to take profit | 已從此產品獲取一定回報，沽出鎖定利潤 |
| <input type="checkbox"/> | It would better fit my current strategy | 令到更切合現在策略 |
| <input type="checkbox"/> | Other rationale / meeting notes | 其他原因/ 會面記錄 |
- _____
- _____

Provide a copy of this order form and relevant offering document to client via:

提供客戶交易表格及相關銷售文件之副本經以下途徑：

- | | | |
|--|--------------------------------|----------------|
| <input type="checkbox"/> By hand 親手交付 | Client acknowledge 客戶簽署: _____ | Date 日期: _____ |
| <input type="checkbox"/> E-mail 電郵 | Date 日期: _____ | Time 時間: _____ |
| <input type="checkbox"/> Other electronic means 其他電子途徑 | Date 日期: _____ | Time 時間: _____ |

Declaration 聲明

I confirm that I carried out the above steps before making any recommendation, and explained relevant product features and risks. 本人確認在提供任何建議前已做足以上程序，及有解釋相關產品特點及風險。

Salesperson 銷售人員 (Code 代碼: _____)

Signature 簽署:

Name 姓名:

Date 日期:

Different funds carry different risks. This risk disclosure statement does not purport to disclose all the risks. **It is crucial to understand the specific terms and risks mentioned in the relevant offering documents (such as Prospectus, Product Key Facts Statement and Fact Sheet) before investing. Key risks include but are not limited to:** 不同類別基金所附帶的風險有所不同。此聲明未能披露所有風險。投資者在決定是否投資該產品前，應審慎閱讀相關產品的銷售文件（包括基金說明書、產品資料概覽及基金單張等）所披露的細節及風險。主要風險包括但不限於：

Key Product Risks 產品主要風險

- **Credit Risk 信貸風險**

This risk usually applies to all fixed income (bonds) and money market instruments. Bonds are subject to the risk of the issuer defaulting on its obligations, i.e. An issuer fails to make principal and interest payments when due. Credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer.

這風險通常適用於所有固定收入(即債券)以及貨幣市場工具的基金。債券附帶發債機構違責的風險，即發行商有機會未能如期支付本金和利息。投資於債券基金的價格便有可能下跌。信貸評級機構給予的信貸評級並非對發債機構信用可靠程度的保證。

- **Liquidity Risk 流動性風險**

Exists when a particular instrument of a fund is difficult to purchase or sell. Securities (including bonds, etc) not listed or rated may take longer or even impossible to dispose of in the market resulting in a higher liquidity risk. With these risks, investors may incur significant costs or losses.

基金內某些證券(包括債券等)可能在市場上較難買入或沽售。未上市或未被評級的證券可能需較長時間或無法於市場上沽出，因此具有較高的流通性風險。這些風險有可能導致投資者招致嚴重虧損。

- **Interest Rate Risk 利率風險**

If the product invested in bonds, it is more susceptible to fluctuations in interest rates and generally prices of bonds will fall when interest rates rise. The price of funds investing in bonds may fall.

如產品投資於債券，就較易受到利率波動的影響。一般來說，利率上升，債券價格便會下跌。投資於債券的基金的價格便有可能下跌。

- **Market Risk 市場風險**

The value of investments may fluctuate due to changing political, legal, economic conditions and change in interest rate. This is common to all markets and asset classes. Investor may get back an amount substantially less than initially invested.

投資價值可能會因政治、法律、經濟條件及利率變化而有波動。這些變化在全部市場及資產類別上都很普遍，投資者取回的投資金額有可能少於初次投放的資金。

- **For Product denominated in Renminbi (RMB) or with underlying assets that are denominated in RMB only**

只適用於以人民幣發行或掛鈎資產以人民幣發行之產品

Conversion between RMB and foreign currencies, including Hong Kong dollar, subject to PRC regulatory restrictions – RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. The PRC government regulates conversation between RMB and foreign currency both in Hong Kong SAR and mainland China, which as a result may affect the liquidity.

人民幣與外幣（包括港元）的兌換須受中國的規管限制—人民幣現時並非自由兌換的貨幣及透過香港銀行兌換人民幣須受若干限制。香港特區及中國內地兩地的人幣與外幣兌換是受中國政府規管，此舉或會影響流通量。

Risk of Trading Funds Requiring Derivative Knowledge (FRDK) 投資於需具備衍生工具知識基金的風險

- FRDK may use Financial Derivatives Instruments for investment purpose, which may involve embedded leverage. The use of Financial Derivatives Instruments exposed the Customer to additional risks including but not limited to volatility risk and counterparty risk. In adverse situation, the Customer may suffer significant financial losses. 此類基金可廣泛地使用金融衍生工具達致其投資目的，可能含有槓桿效應。使用金融衍生工具可令基金承受額外風險，包括但不限於波動性風險及對手風險。在惡劣情況下，投資可能招致重大損失。

- Fund manager(s) may invest up to 100% of total funds' net assets in structured products, derivatives and non-investment grade debt securities. The Customer should understand product features and consider the Customer's financial position, investment experience and investment objectives before making investment decision. 基金經理可投資於結構性產品、衍生工具及可投資於非投資級別的債務證券，最高達基金總資產淨值 100%。客戶必須於投資前確明白基金產品特性，並考慮該產品是否適合客戶的財政狀況、投資經驗及目標。

- The purpose of using financial derivatives instruments is provided by relevant fund manager(s), aforementioned offering documents shall prevail wherever there is discrepancy. 基金使用金融衍生工具的目的是由各基金經理提供，應以基金之銷售文件為準。

Additional Risks for Fund Investing in High-yield Bonds 投資高息債券的基金之額外風險

In addition to the generic risks listed above, fund investing in high-yield bonds are subject to risks such as :

投資於高息債券的基金，除以上列舉的一般風險外，還須承受其他風險，例如：

- **Higher Credit Risk 較高的信貸風險**

Since high-yield bonds are typically rated below investment grade or are unrated and as such are often subject to a higher risk of issuer default; high-yield bonds' ratings are typically lower than investment grade, or not rated, therefore the risk of issuer default is higher.

- **Vulnerability to Economic Cycles 受制於經濟周期的轉變**

During economic downturns high-yield bonds typically fall more in value than investment grade bonds as (i) investors become more risk averse and (ii) default risk rises.

經濟下滑時，高息債券價值的跌幅往往會較投資級別債券為大，原因是(i)投資者會較為審慎，不願承擔風險；(ii)違責風險加劇。

- **Capital growth risk 資本增長風險**

Dividend payout funds, especially some high-yield bond funds may have fees and/ or dividends paid out of capital. As a result, the capital that the fund has available for investment in the future and capital growth may be reduced.

派息基金，特別是某些高息債券基金可能會以資本來支付費用及／或股息。此舉有可能令基金可供日後投資的資金減少，削弱資本增長。

- **Dividend distributions risk 股息分派風險**

Dividend payout funds, especially some high-yield bond funds may not distribute dividends, but instead reinvest the dividends into the fund or alternatively, the investment manager may have discretion on whether or not to make any distribution out of income and/ or capital of the fund. Also, a high distribution yield does not imply a positive or high return on the total investment.

派息基金，特別是某些高息債券基金可能不會派息，取而代之的是將股息再投資在基金上，又或投資經理可能有酌情權決定是否動用基金的收入及／或資本作分派之用。此外，分派收益高並不意味投資者的總投資可取得正回報或高回報。

- **Other key risks 其他主要風險**

Other key risks that may relate to the funds investing in bonds, especially in high-yield bonds including concentration of investments in particular types of specialized debt or a specific geographical region or sovereign securities.

投資於債券，特別是高息債券的基金，可能尚涉及其他主要風險，包括投資集中於某特定種類的專門性債項或某特定地區市場或主權證券。

1. I/We fully understand that Fund units are not bank deposits and are not endorsed or guaranteed by, and do not constitute obligation of the Company or its affiliates. 本人(等)完全明白單位信託基金不是銀行存款,及不會受到輝立或其他關連公司所保證,或構成任何責任。
2. I/We understand that the Company is NOT an independent intermediary because: 1. the Company receives fees, commissions, or other monetary benefits from other parties (which may include product issuers) in relation to the Company's distribution of investment products to me/us. For details, I/we should refer to the disclosure on monetary benefits above which the Company is required to deliver to me/us prior to or at the point of entering into any transaction in investment products; and/or 2. the Company receives non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of products that the Company may distribute to me/us. 本人(等)明白本公司並非獨立的中間人,理由如下: 1. 本公司有收取由其他人士(可能包括產品發行人)就本公司向本人(等)分銷投資產品而提供的費用、佣金或其他金錢收益。詳情請參閱本公司按規定在訂立任何投資產品交易前或在訂立任何投資產品交易時須向本人(等)提供,即以上列明的金錢收益披露;及/或 2. 本公司有收取由其他人士提供的非金錢收益,或與本公司可能向本人(等)分銷的產品的發行人有緊密聯繫或其他法律或經濟關係。
3. I/We have read all offering documents including, without limitation, the relevant prospectus and/or its summary of key facts statement and annual report and agree to the terms set out in such offering documents. I/We am/are fully aware of and understand the terms set out in the offering documents, including, without limitation, the risks of investing in the fund(s). The above are provided in a language of my/our choice (English or Chinese). I/We have been invited to read them, to ask questions and take independent advice if I/we wish. I/We agree to the contents as set out in such documents, and I/We hereby declare that I am/we are fully responsible for bearing the risk of loss involved in investing in the fund(s). 本人(等)已閱讀所有銷售文件,包括但不限於有關投資基金的風險。以上的細節均以本人(等)選擇的語言書寫(英文或中文)。輝立已呈請本人(等)細閱有關文件,提出問題或諮詢獨立意見。本人(等)同意接受此等文件之內容並聲明會全部承擔及負責投資基金損失的風險。
4. I/We confirm that any decision to purchase/sell the fund(s) is based on my/our own independent judgment and information independently obtained by myself/ourselves 本人(等)乃根據自身的獨立判斷及本人(等)獨立獲得的資料作出有關買賣基金的任何決定。
5. I/We fully understand that the offering documents are not intended to provide, and must not be relied upon for, tax, legal or accounting advice, a credit or other evaluation of the fund(s) nor as assurance or guarantee as to the expected return (if any) of the fund(s); prospective investors should consult their tax, legal, accounting, investment, financial and/or other advisors. 本人(等)完全明白相關銷售文件不擬提供稅務、法律或會計意見,或有關基金的信譽或其他評估,亦非對基金預期回報(如有)的保證或擔保,投資者不可依賴銷售文件上述用途;準投資者應諮詢其稅務、法律、會計、投資、財務及其他顧問。
6. I/We certify that I am/we are not prohibited from purchasing or holding units, and acting on behalf of any person or entity who is prohibited from purchasing or holding units, as provided in the documents mentioned in Statement 3 above. I/We declare that I am/we are not citizen(s) or resident(s) of the countries set out in the documents referred to in Statement 3 above who are not permitted to invest in the fund(s), including but not limited to the citizen(s) or resident(s) of the United States of America. I/We undertake to inform the Company immediately if I/we become citizen(s) or resident(s) of these countries, in which circumstances I/we may be obliged to redeem the units of the respective fund(s). 本人(等)證明本人(等)並非為以上聲明(3)中所載文件上訂明禁止購買或持有單位信託基金者或團體,及其代表。本人(等)保證本人(等)並非為以上聲明(3)中所載文件上訂明不能投資單位信託基金國家的公民或居民,包括但不限於美國的公民或居民。本人(等)承諾若本人(等)成為該等國家的公民或居民將即時通知輝立。而在此情況下,本人(等)或需贖回已認購的單位信託基金。
7. I/We fully understand that the past performance of any fund is not a guarantee of its future performance and that the value of units of any Fund may go down as well as up. 本人(等)完全明白任何基金過去表現不是該基金將來表現的保證,基金的價格可升亦可跌。
8. I/We understand that any discount will be provided by the Company on a discretionary basis only. 本人(等)明白輝立保留提供任何折扣優惠的權利。
9. I/We understand that any order instruction form received on non-dealing day/after dealing cut-off time will only be processed on the next dealing day and my/our order instruction may not be carried out at such time due to circumstances beyond the Company's reasonable control. 本人(等)明白在非交易日/截數時間接受的交易指示只會在下一個交易日處理,此交易指示可因當時的處境不在輝立的合理控制範圍以內而不能執行。
10. I/We fully understand that the Company acts as my agent in the transaction, and has no affiliation with investment product issuers, except those investment funds which were specified on P.1 of this Form. I/We understand the relevant fees, charges and expenses incurred from this instruction. I/We hereby authorise the Company to accept and retain for its own benefit from the fund house(s) engaged in the above transaction(s) any commission, rebate, reallocation, benefit and/or other advantage arising out of or in connection with the handling of the above transaction(s). I/We accept that the Company shall be entitled to retain any interest generated on any payment(s) made by/to me/us pending transfer to/from the fund house or me/us or other disposal hereunder. 本人(等)完全明白輝立以本人(等)的代理人身分行事,並與基金產品的發行人沒有從屬關係,除了此表格第一頁內指明的投資基金。本人(等)明白在此指示內的相關費用、收費及支出。本人(等)授權輝立得向從事於進行上述基金收取或保留有關的任何佣金、回扣、回佣、利益及/或其他好處。本人(等)接受輝立有權保留所有因本人(等)與基金公司之間的款項轉移或其他指示所產生的利息。
11. I/We accept the actual bid and offer prices transaction will be determined in accordance with the documents mentioned in Statement 2 above at the time of transaction. I/We accept that any figures which may have been quoted by the Company or its representatives at any time are for indication only. Where the price of the relevant units, or any other payment due hereunder, is denominated in a currency different from that of my/our account to be debited/credited, I/we authorise the Company to convert any currency into the required currency at such rate of exchange as conclusively determined by the Company to be prevailing at the relevant time. 本人(等)接受任何交易的實際贖回價及認購價乃根據在交易時因應以上聲明(2)所載文件的內容而訂定。本人(等)接受任何由輝立或其代表在任何時間所作出的報價,均屬參考性質。如果有關基金的價格或其他應支付的費用的貨幣單位與本人(等)的支取/入賬戶口有所不同,本人(等)授權輝立利用當時的有關匯價作任何的貨幣轉換。
12. I/We understand that the Company has sole discretion to reject this transaction if settlement account has insufficient funds to cover the settlement amount, and I/we will bear the financial loss due to the rejection, this include but are not limited to initial charge/switch charge and price difference. 本人(等)明白如於交收戶口沒有足夠資金繳付交收款項,輝立單方面有權決定拒絕此交易,而本人(等)會負責因拒絕交易而產生的財務損失,包括但不限於認購/轉換費及價格差別等。
13. I/We understand and agree that the fund(s)' actual dividend pay date may be different from its designated dividend pay date, subject to various factors including but not limited to the discretion of Issuer and Custodian/Trustee assigned by the Fund Manager, and relevant bank transaction procedure. 本人(等)明白並同意基金的實際派息日可能與其原定派息日有所不同,要視乎不同因素,包括但不限於發行人、基金公司所委託的託管機構/信託機構所行使的酌情權,及相關銀行的轉帳程序。
14. I/We understand and agree that if the settlement currency is other than Hong Kong Dollar, Renminbi and US Dollar, bank charges may be incurred. 如交收金額非港幣、人民幣或美金,有可能會衍生銀行收費。
15. I/We understand that the order will be conclusive and binding on me/us upon my/our placement of this order but is subject to final execution and acceptance by the Company. 本人(等)明白於提交此指示時已是最終的決定並對本人(等)有約束性,但取決於是否被輝立接立及視乎最終交易而定。
16. I/We acknowledge that I/we have been given a copy of this Form. 本人(等)確認已收到此表格的副本。
17. Companion / Additional Staff Arrangement (Not applicable to client(s) aged 65 or below, or Education Level above Primary 6)
客戶同伴 / 多一位員工安排 (並不適用於客人年齡為 65 歲或以下,或教育程度為小六以上)

As I am/We are, 由於本人(等)是: Elderly (aged 66 or above) 長者 (66 歲或以上) Education Level of Primary 6 or below 教育程度為小六或以下

Companion Arrangement 客戶同伴安排

I/We hereby acknowledge and understand that I am/we are entitled to have a companion accompany me/us for the entire order taking process to ensure I/we understand all of the product features, associated risks and relevant fees and charges. 本人(等)確認及明白本人(等)有權利帶同同伴在整個投資過程中陪同本人(等)明白所有產品資料,所涉及的風險及有關的費用及收費。

I/We wish to have a companion accordingly and acknowledge and confirm that _____ ("Companion" Relationship with me/us: _____) has accompanied me/us in the present process and this Companion is aged between 18 to 65, with secondary school education or above, proficient in the language used during the course of explanation, and with the required knowledge and experience to assist me/us to make this investment decision. 本人(等)因此希望能帶同同伴,並確認及證實 _____ (「下稱同伴」與本人(等)之關係為 _____), 在此過程中陪同本人(等), 而同伴之年齡為 18 至 65 歲、中學教育程度或以上、流利於講解過程中使用之的語言及擁有協助本人(等)作出本投資決定所需的知識及經驗。

I/We acknowledge that I am/we are strongly advised by the Company to bring along a companion to attend this meeting so as to make an informed decision. However, I/we confirm that I/we am/are capable to understand the product features, associated risks, fees and charges without the involvement of a companion. 本人(等)確認輝立曾強烈要求本人(等)帶同同伴出席本會晤以取得充分資料才作出本投資決定。惟本人(等)確認本人(等)在毋須同伴參與的情況下亦有能力明白該產品資料、所涉及的風險及收費及費用。

Additional Staff Arrangement 多一位員工安排

I/we acknowledge and understand that I/we am/are entitled to have an additional intermediary of the Company to handle this order taking process to enhance protection to me/us. 本人(等)確認及明白本人(等)有權利選擇多一位輝立中間人處理此投資過程以增加對本人(等)的保障。

I/We wish to have an additional intermediary of the Company handle the present process and confirm that the process has been so proceeded. 本人(等)因此希望多一位輝立中間人處理此過程,並確認過程如是行。(Name of additional intermediary 額外中間人名稱: _____, Position 職位: _____)

Despite the fact that I am/we are entitled to do so, I/we confirm that I/we do not need to have another intermediary of the Company to handle this process. 儘管本人(等)有權利選擇,本人(等)確認本人(等)不須要有多一位輝立中間人處理此過程。

Signature of Individual/ Primary Account Holder
個人/主要帳戶持有人簽署

Date 日期

Signature of Secondary Joint Applicant
聯名帳戶持有人簽署

Date 日期

Internal Use ONLY - UT Ordering Checklist Account Number: _____

Preliminary: Whether the transaction order is via phone call or face-to-face meeting, Unit Trusts and Mutual Funds Order Form **MUST BE SIGNED BY CLIENT.**

		Subscription /Switch-in	Redemption /Switch-out	Supervisor Approval
A. Read and understand the product features and structure as stated in the Offering Documents, such as Prospectus, Product Key Facts Statement, Annual Report, Fact Sheet, etc.		<input type="checkbox"/>	N/A	<input type="checkbox"/> OK
B. Check if client is a potential vulnerable client i. Client who is illiterate, visually impaired – Stop the transaction. ii. Client aged 66 or above, OR, education level of Primary 6 or below (check “Customer Info.” on eCheck), then offer to invite a companion or/and second frontline staff, tick the appropriate box in Part 4 of Unit Trusts and Mutual Funds Order Form.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
C. Check if the client has Derivative Knowledge for subscription of Fund Requiring Derivative Knowledge (FRDK): i. Client is not subscribing FRDK products. ii. If SATS record shows digit 0/4/5/6 or GBO record shows digit 4- Client has NO Derivative Knowledge, then request client to attend derivatives training and do not advise transaction with FRDK. Provide warning to client about risks of derivatives products. iii. If SATS or GBO record shows digit 1/2/3 - Client has Derivative Knowledge, then okay to precede the transaction with FRDK.		<input type="checkbox"/> OR <input type="checkbox"/> OR <input type="checkbox"/>	N/A	<input type="checkbox"/> OK
D. Explain the sales charge to the client, which does not exceed the maximum subscription fee and/or redemption fee as stated on the Product Key Facts Statement / Prospectus.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
E. Explain the monetary benefits receivable from product issuer(s) or other party(ies) to client, which does not exceed trailer fee rate stated in Part 3A.		<input type="checkbox"/>	N/A	<input type="checkbox"/> OK
F. Check client’s net worth and his/her existing portfolio of the same product (check “Customer Statement & Holding” on eCheck), and compare with client stated asset concentration in Part 5 (iii). If the net worth is inconsistent with our record, it is updated or estimated (please fill in) as:		HK\$: _____	N/A	<input type="checkbox"/> OK
G. Provide Fund offering documents to client: Must: (1) Product Key Facts Statement (2) Fact Sheet (3) Prospectus; In addition: (4) Annual Report		<input type="checkbox"/>	N/A	<input type="checkbox"/> OK
H. Fill the Unit Trusts and Mutual Funds Order Form				
Part 1&3: Client(s) and product information are properly filled. Please refer to online POEMS trading platform for information about sales charge and monetary benefits receivable.		<input type="checkbox"/>	N/A	<input type="checkbox"/> OK
Part 2: Ask client to confirm –Checked if the signature box is signed. For Execution - “Not received any investment recommendation” For Advisory - “The recommendation provided is reasonably suitable and in the best interests of the client.”		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
Part 4: Companion / Additional Staff Arrangement Companion/Additional Staff Arrangement was ticked appropriately followed client decision. (If client(s) is/are aged between 18-65 & education above Primary 6, please tick the “N/A” box)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
Suitability Assessment (Risk Tolerance Level & Investment Selection Criteria) Ensure the “Product Suitability” checklist has been completed. For Execution - Part 5 of this order form For Advisory - Part 5 and 7 of this order form		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
<p style="writing-mode: vertical-rl; text-orientation: upright;">只適用於執行指示 (只供 則 專用) 不符投資標準</p> <p style="writing-mode: vertical-rl; text-orientation: upright;">For Execution Only (For mis-matching investment selection criteria)</p>	Part 6 : Suitability Assessment (For mis-match only) If the selected product mismatches the Investment Selection Criteria, ensure Part 6 has been completed. Despite the ‘Mismatch’ selected in Part 6, I consider that this transaction is suitable for the client because: 儘管出現第六部所選的「不相符」情況，我認為此交易仍適合客戶的原因是: <input type="checkbox"/> The client disclosed that he has knowledge or experience of this product/issuers, such that he/she fully understands the features and risks involved. 客戶披露 對此產品/發行人有認識或投資經驗並完全明白有關產品的特性和風險。 (Must obtained R.O approval before proceeding the instruction if the client did not make such disclosure.) And <input type="checkbox"/> I considered the reasons for this transaction are valid. I also have additional supporting information as below 我認為客戶給予的理由有效，我並有其他資料支持以上評估	<input type="checkbox"/> N/A OR Please fill boxes on the left	N/A	<input type="checkbox"/> OK
	Part 8: Risk Disclosure Statement Brought client’s attention and explained to the client that the risks associated with this transaction, as specified in Part 8 as well as Offering Documents.	<input type="checkbox"/>	N/A	<input type="checkbox"/> OK
Part 9: Declaration by Applicant i. Explained “Declaration by Applicant” Section. ii. A copy of the Unit Trusts and Mutual Funds Order Form (Page 1 – 5) has been given to the client.		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> OK

Self-Declaration: I declare the above is true and correct.

Completed By :

Checked By :

Special Approval:
(For mis-match only)

AE Signature:

AE Code:

Supervisor Signature:

R.O Signature:

AE Name:

Date:

Supervisor Name:

R.O Name:

Date:

Date:

Remarks (Internal use only):

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