

**Wealth Accumulation Plan**  
**《創富理財定額儲蓄投資計劃》**

To : CHONG HING SECURITIES LIMITED (the "Broker")

致 : 創興證券有限公司 (「經紀」)

Account Number :

Account Name :

證券帳戶編號 : \_\_\_\_\_

證券帳戶名稱 : \_\_\_\_\_

**Instructions 指示**

Please execute my/our following instructions according to the Terms and Conditions ("Terms and Conditions") of the "Wealth Accumulation Plan" ("Plan"). 請根據《創富理財定額儲蓄投資計劃》(「計劃」)的條款及條件(「條款」)執行本人/吾等以下指示。

- Please purchase the following securities periodically on my/our behalf or add the following securities to my/our Plan. 請定時代本人/吾等購買下列證券或於本人/吾等之計劃中加入下列證券。

Securities 證券			Ref. No. 參考編號	Securities 證券			Ref. No. 參考編號
Code 編號	Name 名稱	Amount 金額* (HK\$)		Code 編號	Name 名稱	Amount 金額* (HK\$)	
0001	長江實業	Cheung Kong		0857	中國石油	Petrochina	
0002	中電控股	CLP Holding		0939	建設銀行	CCB	
0003	香港中華煤氣	HK China Gas		0941	中國移動	China Mobile	
0004	九龍倉集團	Wharf Holding		0998	中信銀行	Citic Bank	
0005	滙豐控股	HSBC Holdings		1199	中遠太平洋	COSCO Pacific	
0006	香港電燈	HK Electric		1398	工商銀行	ICBC	
0008	電訊盈科	PCCW		2318	中國平安	Ping An	
0011	恆生銀行	Hang Seng Bank		2328	中國財險	PICC P&C	
0012	恆基地產	Henderson Land		2388	中銀(香港)	BOC Hong Kong	
0013	和記黃埔	Hutchison		2628	中國人壽	China Life	
0016	新鴻基地產	SHK PPT		2800	盈富基金	Tracker Fund	
0019	太古公司 A	Swire Pacific A		3328	交通銀行	BankComm	
0066	地鐵公司	MTR		3968	招商銀行	CM Bank	
0388	香港交易所	HKEX		3988	中國銀行	Bank of China	

- Please adjust the periodic investment amount for the following securities in my/our Plan. 請於本人/吾等之計劃中更改下列證券的每期投資金額。

Securities 證券			Ref. No. 參考編號	Securities 證券			Ref. No. 參考編號
Code 編號	Name 名稱	Amount 金額* (HK\$)		Code 編號	Name 名稱	Amount 金額* (HK\$)	

\* The Periodic Investment Amount in respect of each security shall be in integral multiples of HK\$500 subject to a minimum of HK\$1,000 and a maximum of HK\$20,000. 每項證券的每期投資金額須為港幣\$500的整倍數並不可少於港幣\$1,000元及不多於港幣\$20,000元。

- Please discontinue the purchase of the following securities for my/our Plan. 請於本人/吾等之計劃中停止購買下列證券。

Securities 證券			Ref. No. 參考編號	Securities 證券			Ref. No. 參考編號
Code 編號	Name 名稱			Code 編號	Name 名稱		

- Please terminate my/our Plan. 請終止本人/吾等之計劃。

- I/We am/are placing this instruction via Chong Hing Bank Limited to Chong Hing Securities Limited. 本人/吾等現透過創興銀行有限公司將本指示傳送至創興證券有限公司。

**Notes to Client(s) 客戶注意：**

- It may take up to 5 trading days of SEHK for the Broker to approve the application or any amendment to the Plan. 經紀將需 5 個聯交所交易日批核申請或有關計劃的任何更改。
- Any termination of the Plan shall take effect after 5 trading days of SEHK. 終止計劃將於 5 個聯交所交易日後生效。
- The total Periodic Investment Amount shall be paid by direct debit from an account maintained by the client(s) with Chong Hing Bank Limited or with the agreement of the Broker, any other banks. 每期總投資金額將以自動轉帳戶形式從客戶於創興銀行有限公司或經紀同意之任何其他銀行帳戶轉帳。
- Subject to the Terms and Conditions, the total Periodic Investment Amount will be debited on the 8th day in each calendar month. 除受限於條款外，每期總投資金額將於每月 8 日扣取。

**Declaration 聲明**

I/We acknowledge that I/we have received, read and agreed to be bound by the Terms and Conditions. I/We acknowledge that the Broker have the sole discretion to reject any application or amendment to the Plan without giving any reasons. 本人/吾等已接獲、細閱並同意遵守條款。本人/吾等確認經紀可拒絕任何申請或有關計劃的任何更改而毋須提供任何理由。

Date 日期

Signature(s) 客戶簽署

Terms and Conditions for Wealth Accumulation Plan 就《創富理財定額儲蓄投資計劃》之條款及規章

The following terms and conditions ("these terms and conditions") are supplemental to the Cash Client Agreement or Margin Client Agreement (as the case may be) ("Agreement") and shall form part of the Agreement. These terms and conditions and the Agreement shall govern the Wealth Accumulation Plan ("Plan"). In the event of inconsistency between the provisions in the Agreement and these terms and conditions, these terms and conditions shall prevail to the extent of any such inconsistency. 下列條款及規章（「本條款」）對現金客戶協議及保證金客戶協議（視情況而定）（「客戶協議」）作出補充，並納入為客戶協議的一部份。《創富理財定額儲蓄投資計劃》（「此計劃」）將受限於客戶協議及本條款。如客戶協議與本條款有任何不符之處，則以本條款為準。

- Capitalized terms used in these terms and conditions shall have the meanings ascribed to them in the Agreement. All transactions in Securities executed or handled by the Broker on behalf of and for the account of the Client for the purpose of the Plan shall be deemed a "Transaction" under the Agreement. 本條款內的詞語應與客戶協議內同一詞語具相同含義。所有經紀就此計劃代客戶執行或處理之證券交易將視為客戶協議內之交易。
- The Client shall have executed the Agreement and such other documents deemed necessary by the Broker before he/she may apply to establish the Plan. To establish the Plan, the Client shall apply in the form prescribed by the Broker. It may take up to 5 trading days of SEHK for the Broker to approve an application. The Broker has sole discretion to reject any application without giving any reasons. 客戶在申請此計劃前須簽妥客戶協議及其他經紀認為有需要之文件。為申請此計劃，客戶需填妥經紀所指定之表格。經紀將需 5 個聯交所交易日的時間批核申請。經紀有獨有酌情權在毋須提供任何理由下拒絕任何申請。
- The Client shall select one or more Securities from time to time made available by the Broker and indicate the periodic investment amount in respect of each of them in the form prescribed by the Broker. The periodic investment amount may be in integral multiples of such amount and subject to such minimum and/or maximum amounts as the Broker may from time to time specify. The Client may change the details of the Plan in the form prescribed by the Broker and any such change may only take effect (subject to agreement by the Broker) after 5 trading days of SEHK. 客戶可於經紀指定的表格上選擇一項或多項經紀不時提供之證券及就每一項已選擇的證券指定每期投資金額。每期投資金額需為經紀不時指定之金額之倍數，並受限於經紀不時指定之最低及/或最高金額。如需更改此計劃的詳情，客戶需填妥經紀所指定的表格。所有經紀同意之更改將於 5 個聯交所交易日後生效。
- The total periodic investment amount in respect of all selected Securities ("Monthly Installment") shall be paid by direct debit from an account ("Designated Account") maintained by the client with Chong Hing Bank Limited or with the agreement of the Broker, any other bank through direct debit authorization. The Monthly Installment shall be debited on the date specified in the application form in each calendar month ("Payment Date"). The Broker shall be entitled to change the Payment Date by giving not less than 30 days' notice to the Client. If any Payment Date shall fall on a non-trading day of SEHK, that Payment Day shall be deemed to fall on the next following trading day of SEHK. If a direct debit transaction is refused, no Transaction will be carried out in that calendar month. If direct debit transactions for 2 consecutive months are refused, the Plan may be terminated by the Broker without notice to the Client. 所有已選擇證券每期投資金額的總額（「每月供款」）將以自動轉帳形式由客戶於創興銀行有限公司或經紀同意之任何其他銀行之帳戶（「指定帳戶」）支付。每月供款將於每月在申請表格上指明之日期（「付款日」）扣除。經紀可給予客戶不少於 30 天通知後更改有關付款日。若任何付款日為非聯交所交易日，該付款日將延於下一個聯交所交易日。若自動轉帳遭拒絕，所有交易將不會在該月執行。若自動轉帳連續兩次遭拒絕，經紀將在毋須通知客戶之情況下終止此計劃。
- The Broker shall apply the periodic investment amount (after deduction of all fees and charges applicable to the Plan) in respect of each Security to purchase the maximum whole number of that Security on the next trading day of SEHK after the Payment Date ("Dealing Date"). Any Securities purchased and any surplus of the periodic investment amount will be credited into the Account and the Designated Account respectively on the relevant settlement date. Any purchase not effected will be postponed to the next trading day of SEHK provided that if such purchase is not effected for 3 consecutive trading days, the periodic investment amount in respect thereof will be credited into the Designated Account on the next following trading day of SEHK. Any surplus fund returned to the Client shall bear no interest. 經紀將於緊接付款日的聯交所交易日（「買賣日」）運用每一項證券之每期投資金額（扣除所有此計劃中之費用及收費）購買該證券之最高整數股份。任何已購買之證券及每期投資金額之餘款將於有關結算日分別存入帳戶及指定帳戶。若經紀未能於買賣日按客戶指示購買任何證券，經紀將於下一個聯交所交易日進行購買，惟任何購買指示於連續三個聯交所交易日未能執行，有關每期投資金額的款項將於下一個聯交所交易日退還至指定帳戶。任何退還給客戶之餘款將不附帶任何利息。
- The Client acknowledges and agrees that: 客戶確認及同意：
  - the Broker may refuse to purchase any Securities on any Dealing Date without giving any reason to the client; 經紀可拒絕於任何買賣日購買任何證券而毋須提供任何原因；
  - the Broker may combine the purchase of a Security of the Client with similar purchases of other clients of the Broker under the Plan before execution; 經紀可一同執行其他客戶於此計劃下相同之購買指示；
  - in determining the price of a Security, the Broker may use the weighted average price of all purchases of that Security by all clients of the Broker under the Plan; 就釐定證券的價格時，經紀可採用根據經紀所有客戶在此計劃下購買有關證券的加權平均價格；
  - less than the maximum whole number of a Security may be purchased by the Broker; and 經紀可就任何證券購買少於其最高整數股份；及
  - Securities in odd lots may be sold at a price substantially lower than that sold in board lots. 碎股證券的出售價格或會低於一手股的出售價格。
- Details of all Transactions, return of surplus fund and payment of applicable fees and charges will be shown in the Statement of Account. Details of all fees and charges applicable to the Plan are shown in the fee schedule as prescribed by the Broker from time to time. 所有有關交易、退回款項及適用收費及費用之資料將於結算單內顯示。此計劃內所有適用之收費及費用將於經紀不時指定的收費表上顯示。
- All calculations and determinations made by the Broker in relation to the Plan shall be conclusive and binding on the Client save and except manifest errors. 除有明顯錯誤外，所有經紀就此計劃作出之計算及決定為最終的並對客戶具約束力。
- The Broker reserves the right at any time by notice in writing to the Client to amend, vary or supplement these terms and conditions including, without limitation, making alterations to any fees and charges of the Broker. The Broker will stipulate a date on which any such change is to take effect provided that the Broker shall give the Client not less than 30 days' notice before any change affecting fees and charges or the liabilities or obligations of the Client takes effect, unless such change is required by any applicable law or any competent authorities or is beyond the Broker's control. Either party may terminate the Plan by giving to the other notice of at least 5 trading days of SEHK before the date of termination. 經紀保留權利，可於任何時間向客戶發出通知以修訂、變更或補充本條款，包括但不限於有關經紀收取之任何收費或費用之收費率。惟於有關費用及收費或客戶之責任或義務之條款之任何修改生效之前，經紀須向客戶發出至少 30 天通知，除非有關修改是任何適用法例或任何主管機關所規定或在經紀控制範圍之外。任何一方可於不少於 5 個聯交所交易日前向對方提出終止此計劃。
- These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and the Client hereby irrevocably submits to the non-exclusive jurisdiction of the Hong Kong courts. 本條款須受香港法例管制，並按香港法例詮釋。客戶茲不可撤銷地同意遵守香港法院之非專有司法管轄權。
- In the event of inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail. 若本條款之中、英文文本有衝突，則以英文文本為準。

For Office Use Only

CHB Branch	Chong Hing Securities Limited				
Signature Verified by	Verify	Approve	Input	Check	Reference no.