

# 創富理財定額儲蓄投資計劃 Wealth Accumulation Plan (月供股票 Monthly Stock Savings)

致 To: 創興證券有限公司 (「經紀」) Chong Hing Securities Limited (the “Broker”)

證券賬戶編號  
Account Number

證券賬戶名稱  
Account Name

聯絡電話號碼  
Contact Phone Number

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 execute my/our following instructions according to the Terms and Conditions (“Terms and Conditions”) of the **Wealth Accumulation Plan** (“Plan”).

	指示類別 - 請在適當空格內加上剔號(✓) Type of Instruction - Please tick (✓) the appropriate box			證券編號 Securities Code	證券名稱 Securities Name	每月供款金額* Monthly Contribution Amount*	參考編號 Ref. No.
1	<input type="checkbox"/> 新增 Add	<input type="checkbox"/> 更改 Modify	<input type="checkbox"/> 取消 Cancel				
2	<input type="checkbox"/> 新增 Add	<input type="checkbox"/> 更改 Modify	<input type="checkbox"/> 取消 Cancel				
3	<input type="checkbox"/> 新增 Add	<input type="checkbox"/> 更改 Modify	<input type="checkbox"/> 取消 Cancel				
4	<input type="checkbox"/> 新增 Add	<input type="checkbox"/> 更改 Modify	<input type="checkbox"/> 取消 Cancel				

\*以單一股票計, 「每月供款金額」最低為 HK\$1,000, 並可以 HK\$500 之倍數遞增至最高的 HK\$20,000。  
\*The minimum “Monthly Contribution Amount” per stock is HK\$1,000, and can be increased in multiples of HK\$500 to a maximum of HK\$20,000.

☐ 終止本人/吾等之計劃 Terminate my/our Plan

## 客戶對衍生產品的認識 Client’s Knowledge of Derivative Products (可選多於一項 More than one can be selected)

客戶知悉及明白經紀將根據以下的資料以評估客戶是否對衍生產品有認識。如客戶沒有作出以下任何選擇, 並在適當方格內加 “✓” 號, 客戶便不可買賣在交易所買賣之衍生產品(包括交易所買賣基金 ETFs)。

The Client acknowledges and understands the Broker will assess whether the Client has adequate knowledge on derivative products according to the following information the Client provided. If the Client does not make any of the following choices and tick “✓” the box(es) where appropriate, the Client is not allowed to trade exchange-traded derivative products (include Exchange Trade Funds ETFs).

<input type="checkbox"/>	曾接受有關衍生產品的培訓或修讀相關課程。 Underwent training or attended courses on derivative products.
<input type="checkbox"/>	現時或過去擁有與衍生產品有關的工作經驗。 Has current or previous work experience related to derivative products.
<input type="checkbox"/>	於過去 3 年曾執行 5 次或以上有關衍生產品的交易。 Executed five or more transactions within the past three years in derivative products.
<input type="checkbox"/>	本人確認已閱讀及完全明白, 由經紀提供, 以本人所選擇之語言並包含於經紀的證券買賣條款內的風險披露聲明中有關衍生產品的特性及風險的解釋。本人願意承擔交易相關衍生產品所帶來的潛在風險。 I have read and fully understood the explanation on the nature and risk of derivative products in the Risk Disclosure Statement contained in the aforesaid Terms and conditions for Securities Trading, provided by the Broker in the language of my choice. I am willing to accept the risks associated with trading derivative products.

## 客戶注意 Notes to Client(s)

- 經紀將需 5 個香港交易所交易日批核申請或有關計劃的任何更改。  
It may take up to 5 trading days of HKEX for the Broker to approve the application or any amendment to the Plan.
- 終止計劃將於 5 個香港交易所交易日後生效。  
Any termination of the Plan shall take effect after 5 trading days of HKEX.
- 每月供款將以自動轉賬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賬戶轉賬。  
Monthly Contribution 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.
- 除受限於條款外, 每月供款將於每月 8 日扣取。  
Subject to the Terms and Conditions, Monthly Contribution will be debited on the 8th day in each calendar month.

## 聲明 Declaration

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。

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.

客戶簽署 Signature(s)

日期 Date

All account holders of joint account must sign jointly 所有聯名客戶必須簽署

For Office Use Only						
Branch Code	Handled By	Signature Verified By	Approve	Input	Check	Reference no.

## 創興證券有限公司 就《創富理財定額儲蓄投資計劃》之條款及規章

下列條款及規章（「**本條款**」）對證券買賣條款（「**證券買賣條款**」）作出補充，並納入為證券買賣條款之一部份。《創富理財定額儲蓄投資計劃》（「**此計劃**」）將受限於證券買賣條款及本條款。如證券買賣條款與本條款有任何不符之處，則以本條款為準。

1. 本條款內的詞語應與證券買賣條款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證券買賣條款內之交易。
2. 客戶在申請此計劃前須簽妥證券買賣條款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 個香港交易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。
3. 在此計劃中，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之證券指定每月供款金額。每月供款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。如需更改此計劃中上述的選擇，客戶需填妥經紀所指定的表格或透過創興網或創興證券手機應用程式進行。所有經紀同意之更改將於 5 個香港交易所交易日後生效。
4. 所有已選擇證券每月供款金額的總額（「**每月供款**」）將以自動轉賬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賬戶（「**指定賬戶**」）支付。每月供款將於每月在申請表格上指明之日期（「**供款日**」）扣除。經紀可給予客戶不少於 30 天通知後更改有關付款日。若任何付款日為非香港交易所交易日，該付款日將延於下一個香港交易所交易日。若自動轉賬遭拒絕，所有交易將不會在該月執行。若自動轉賬連續兩次遭拒絕，經紀將在毋須通知客戶之情況下終止此計劃。
5. 經紀將於緊接付款日的香港交易所交易日（「**購股日**」）運用每一項證券之每月供款金額（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月供款金額之餘款將於有關結算日分別存入賬戶及指定賬戶。若經紀未能於購股日按客戶指示購買任何證券，經紀將於下一個香港交易所交易日進行購買，惟任何購買指示於連續三個香港交易所交易日未能執行，有關每月供款金額的款項將於下一個香港交易所交易日退還至指定賬戶。任何退還給客戶之餘款將不附帶任何利息。
6. 客戶確認及同意：
  - (a) 經紀可拒絕於任何買賣日購買任何證券而毋須向客戶提供任何原因；
  - (b) 經紀可一同執行其他客戶於此計劃下相同之購買指示；
  - (c) 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；
  - (d) 經紀可就任何證券購買少於其最高可購入之整數股份而毋須向客戶提供任何原因；及
  - (e) 受限於上述第(d)條規定的情況下，碎股證券的出售價格或會低於一手股票的出售價格。經紀不會擔保或保證為客戶購買並分配給客戶的證券將會是碎股或一手股票。
7. 所有有關交易、退收款項及適用收費及費用之資料將於綜合成交單及結單內顯示。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。
8. 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。
9. 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 個香港交易所交易日前向對方提出終止此計劃。
10. 客戶承認及同意就客戶因使用本服務可能導致及/或產生的任何損失、損害、收費、費用及責任（包括但不限於客戶的數據或設備的任何損失或損害），經紀毋須承擔任何責任或以其他方式負責，除非該等損失、損害或費用完全是由經紀的嚴重疏忽或故意失責所直接引起。
11. 客戶承認及同意經紀及/或其任何關聯公司或經紀指定提供本服務的任何電訊公司（如有）均不會對未能或延遲提供本服務或電子提示中任何錯誤或故障負責或承擔責任，除非以上種種乃由經紀及/或其任何關聯公司或前述任何電訊公司的嚴重疏忽或故意失責所造成。特別是經紀及/或其任何關聯公司或前述任何電訊公司均不會對任何非經紀及/或其任何關聯公司或前述任何電訊公司所能控制的成因（包括但不限於設備因任何原因未能接收電子提示、電訊中斷、機件故障、通道故障、失靈、技術故障、設備或裝置受到干擾或不準確）所導致的後果負責或承擔任何責任。
12. 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。
13. 若本條款之中、英文文本有衝突，則以英文文本為準。

### Chong Hing Securities Limited - Terms and Conditions for Wealth Accumulation Plan

The following terms and conditions ("these terms and conditions") are supplemental to the Terms and Conditions for Securities Trading ("Terms and Conditions for Securities Trading") and shall form part of the Terms and Conditions for Securities Trading. These terms and conditions and the Terms and Conditions for Securities Trading shall govern the Wealth Accumulation Plan ("Plan"). In the event of inconsistency between the provisions in the Terms and Conditions for Securities Trading and these terms and conditions, these terms and conditions shall prevail to the extent of any such inconsistency.

1. Capitalized terms used in these terms and conditions shall have the meanings ascribed to them in the Terms and Conditions for Securities Trading. 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 Terms and Conditions for Securities Trading.
2. The Client shall have executed the Terms and Conditions for Securities Trading 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 HKEX for the Broker to approve an application. The Broker has sole discretion to reject any application without giving any reasons.
3. Under the Plan, the Client shall select one or more Securities from time to time made available by the Broker and indicate the monthly contribution amount in respect of each of them in the form prescribed by the Broker. The monthly contribution 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 above selections under the Plan in the form or via "I-web" / "CHS APP" prescribed by the Broker and any such change may only take effect (subject to agreement by the Broker) after 5 trading days of HKEX.
4. The total monthly contribution amount in respect of all selected Securities ("Monthly Contribution") 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 Contribution 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 HKEX, that Payment Date shall be deemed to fall on the next following trading day of HKEX. 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.
5. The Broker shall apply the monthly contribution 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 HKEX after the Payment Date ("Dealing Date"). Any Securities purchased and any surplus of the monthly contribution 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 HKEX provided that if such purchase is not effected for 3 consecutive trading days, the monthly contribution amount in respect thereof will be credited into the Designated Account on the next following trading day of HKEX. Any surplus fund returned to the Client shall bear no interest.
6. The Client acknowledges and agrees that:
  - (a) the Broker may refuse to purchase any Securities on any Dealing Date without giving any reason to the Client;
  - (b) 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;
  - (c) 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;
  - (d) less than the maximum possible whole number of a Security may be purchased by the Broker without giving any reason to the Client; and
  - (e) subject to Sub-clause (d) above, Securities in odd lots may be sold at a price substantially lower than that sold in board lots. The Broker neither warrants nor guarantees that the Securities purchased for and allotted to the Client will be derived from either odd lots or board lots.
7. Details of all Transactions, return of surplus fund and payment of applicable fees and charges will be shown in the Combined Statement of Account & Contract Notes. 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.
8. 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.
9. 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 HKEX before the date of termination.
10. The Client acknowledges and agrees that in no circumstances shall the Broker be liable or in any way be responsible for any loss, damages or expenses that the Client may incur (including but not limited to any loss or damage caused to the Client's data or Equipments) arising out of or in connection with the Client's use of the e-Statement Service, save and except where such loss, damages or expenses are caused solely and directly by the gross negligence or willful misconduct on the part of the Broker.
11. The Client acknowledges and agrees that neither the Broker, any of its affiliates, nor any of the telecommunications companies designated by the Broker (if any) for the purposes of providing the e-Statement Service shall be liable to or responsible for any failure or delay in providing the e-Statement Service or any error or failure in the e-Statement Service except due to gross negligence or willful default on the part of the Broker, any of its affiliates, or such telecommunications companies. In particular, neither the Broker, nor any of its affiliates, nor any such telecommunications companies shall be liable to or responsible for the consequences arising from any cause beyond the control of the Broker, its affiliates, or such telecommunications companies, including but not limited to failure of the Equipments to receive the e-Statement for whatever reason, any telecommunications breakdown, mechanical failure, path failure, malfunction, technical breakdown, interruption or inadequacy of equipment or installation.
12. 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.
13. In the event of inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.