



INVESTMENT SERVICES ORDER FORM 投資服務指示書

Registered in respect of Type 1 regulated activity

已就第一類受規管活動註冊

1401, Tower 2, The Gateway 25, Canton Rd., Tsimshatsui, Kowloon, Hong Kong

香港九龍尖沙咀廣東道 25 號港威大廈第二座 1401 室

To : Chang Hwa Bank Hong Kong Branch

致：彰化銀行香港分行 TEL: (852) 39614202-4204 FAX: (852) 29562332 Date 日期

Time 時間

1. Accountholder Particulars 投資賬戶持有人資料

Investment Account No. 投資賬戶號碼	2 1 9 9 0 1						
Name of Investment Account 投資賬戶戶名	(English 英文)			(Chinese 中文)			

Please "V" where applicable 請在適當方格內 "V" 投資類別： LS—Lump Sum 單筆 PT—Prescribed Term and Amount 定期定額
 Please complete 【S】/【ST】/【R】/【SF】/【SCP】/【RCP】 where applicable 請在【】填寫適當交易項目：

2. Subscription Instruction 申購【S】 / Switch To 轉換(新)【ST】

Action 指示	Prod.Code 商品編號	Investment Prod. Name 商品名稱	CUR 幣別	Amount in Prod. CUR 金額(商品貨幣)	Net Fees Rate 實收手續費率	Risk Category 風險類別
(1) <input type="checkbox"/> LS <input type="checkbox"/> PT 【 S 】						
(2) <input type="checkbox"/> LS <input type="checkbox"/> PT 【 S 】						
(3) <input type="checkbox"/> LS <input type="checkbox"/> PT 【 S 】						
Debited the Date 扣款日期 (PT use only 定期定額專用)	(1) Per Month 每月 6/16/26		(2) Per Month 每月 6/16/26		(3) Per Month 每月 6/16/26	

3. Redemption Instruction 贖回【R】 / Switch From 轉換(舊)【SF】

Prescribed Term and Amount 定期定額 Stops Cutting Payment 停扣【SCP】 / Restores Cuts Payment 復扣【RCP】

Action 指示	Inv. Code 憑證編號	Investment Prod. Name 商品名稱	CUR 幣別	Amount in Prod. CUR 金額(商品貨幣)	No. of Units 單位權數
(1) <input type="checkbox"/> LS <input type="checkbox"/> PT 【 】					<input type="checkbox"/> All 全部 <input type="checkbox"/> _____ Units 單位
(2) <input type="checkbox"/> LS <input type="checkbox"/> PT 【 】					<input type="checkbox"/> All 全部 <input type="checkbox"/> _____ Units 單位
(3) <input type="checkbox"/> LS <input type="checkbox"/> PT 【 】					<input type="checkbox"/> All 全部 <input type="checkbox"/> _____ Units 單位

IMPORTANT NOTES 重要事項

Investment involves risks. The worst case will result in loss of your entire investment.

投資涉及風險，於最壞的情況下，投資者可能損失全部的投資。

For Investment Fund Services 「基金投資服務」：

- **The units/shares of a unit trust or mutual fund is an investment product.** The investment decision is made on your own decision but you should not invest in the units/shares of a unit trust or mutual fund unless we have explained to you that the investment product is suitable for you having regard to your financial situation, investment experience and investment objectives.
 單位信託或互惠基金乃投資產品。投資決定是由閣下自行作出的，但閣下不應投資在「單位信託或互惠基金」，除非我們於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。

- **The price of the units/shares of a unit trust or mutual fund may go up or down and may incur losses. Past performance is not an indication of future performance.**

單位信託或互惠基金的單位或股份價格可升亦可跌，甚至會招致虧損。過去表現並不一定可作為將來表現的指引。

Disclosure of transaction related information 「披露交易相關資料」:

- **We are not an independent intermediary and acting as agent.**
本行並非獨立的中介人，並以代理人身份行事。
- **In relation to the distribution of the above investment product(s) to you, we may from time to time receive fees, remuneration or benefits (including, without limitation, commissions / trailer fees) from others (including, without limitation, product issuer(s)) and in particular, we may receive remuneration for distributing the above investment product(s) up to 50% of the fund annual management fees or up to 0.3% of your investment as remuneration per year throughout the term of investment.**
就向閣下分銷上述投資產品而言，我們可能不時由其他人士（包括但不限於，產品發行人）處收取費用、報酬或其他金錢收益（包括但不限於佣金／追蹤費用）。特別是，我們可獲收益最高不多於您持有基金之年度管理費 50% 或您持有基金投資的 0.3% 作為我們於閣下的整段投資期間內每年持續收取之收益。
- **We may receive non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of products that we may distribute to you.**
我們或許有收取從其他人士提供的非金錢收益；或與我們可能向閣下分銷的產品發行人有緊密聯繫或其他法律或經濟關係。
- **We may, at our sole and absolute discretion, offer you a discount on the fees and/or charges payable by you when executing orders with respect to the above investment product(s) for you. In determining the appropriateness as to offering a discount to you, we will consider, and take into account, a number of factors which include, without limitation, the nature of the above investment product(s) and the fee or commission arrangements we may have with the product issuer(s) of the above investment product(s). Unless otherwise specified by us, we do not offer any discount of the fees and/or charges payable by you.**
我們可不時按其單一及絕對酌情權決定，向閣下提供為閣下執行上述投資產品的指示時需由閣下支付的費用及／或收費之折扣。於決定提供折扣予閣下的合適性時，我們會考慮各項因素，包括但不限於，上述投資產品的性質；及我們就上述投資產品與產品發行人的費用或佣金安排等。除非我們另有規定，否則我們不會就需由閣下支付的費用及／或收費提供任何折扣。

KEY PRODUCT RISKS 產品主要風險

It is crucial to understand the specific terms and risks mentioned in the Application Form for Investment Account / Services, the Terms & Conditions booklet of the relevant product and other relevant documents (e.g. product leaflet) before investing (Collectively referred to "Product Documents"). **Key risks include but are not limited to:**

投資者在決定是否投資該項產品前，應審慎閱讀「投資戶口 / 服務申請表」、有關產品的條款、細則及其他相關文件（如：產品章程）（合稱“有關文件”）所披露的細節及風險。**主要風險包括但不限於：**

- **Credit Risk 信貸風險**
An issuer fails to make principal and interest payments when due. Such a risk usually applies to all fixed income and money market instruments.
發行機構有機會未能如期支付本金與利息。此風險通常適用於所有固定收益及貨幣市場工具。
- **Market Risk 市場風險**
The value of investments may go up and down due to changing political, legal and economic conditions. This is common to all markets and asset classes. **Investors may get back an amount substantially less than initially invested.**
投資價值可能因法律或政經情勢的變化有所漲跌。此類變化在所有市場與資本市場上相當普遍。**投資者取回金額可能低於原投資金額。**
- **Currency Risk 外幣風險**
Exchange rate fluctuation may affect the value of a fund, and the dividends and interest earned by a fund. For products, including Principal Protected denominated in a foreign currency, there may be an **exchange loss** when converting the redemption amount back to the local or base currency.
匯率波動可能影響基金的價值與所賺取的股息及利息。包括保本在內以外幣為計價單位的產品，如須於贖回時將金額轉換為本國貨幣或基礎幣時可能會產生**兌換損失**。
- **Liquidity Risk 流動性風險**
Exists when a particular instrument is difficult to purchase or sell. Securities not listed or rated may take longer to dispose of in the market resulting in a higher liquidity risk. **With these risks, Investors may incur significant costs or losses.**
某些證券在市場上較難交易，未上市或評等的證券可能需要較長時間於市場上賣出，因而具較高的流動風險。此類風險可能導致投資者嚴重虧損。

Terms and Conditions for Monthly Investment Plan 定期定額投資計畫之條款及細則

These terms and conditions set out the rights and obligations of you, the customer, and us, the Bank, in connection with your Monthly Investment Plan. All these terms and condition are legally binding, so please read them carefully before you agree to be bound by them.

本條款及細則載明客戶與本行間就開立定期定額投資計劃所擁有的權利與義務。所有條款及細則均具法律約束力，務請客戶仔細閱讀然後才決定是否同意遵守約定。

Important Notes 重要提示：

1. It will take at least two(2) Business Days to process this application for setting up a Monthly Investment Plan and for payment of subscription either by direct debit of an account with the Bank. The Monthly Investment Plan is deemed to be set up only up issuance of written confirmation by the Bank.
由指定帳戶扣款的定期定額投資申請最少需二個營業日(2)，定期定額投資計畫待銀行發出書面通知後才被視為正式開始。
2. The monthly contribution will be debited on the 6th,16th or 26th day of each month (the "Contribution Day"); or on the first Business Day after such Contribution Date.

定期定額投資扣款日期為每月 6 日, 16 日, 或 26 日 (扣款日), 或扣款日後的第一個營業日 (若扣款日非為營業日)

3. When debit fails, no contribution will be debited from the Contribution Account and subscription order will not be placed for the month.
當扣款未能成功, 應扣款項將不再從指定帳戶中扣除, 當月亦不會替客戶發出申購指示。
4. The customer must ensure that there is sufficient fund or available credit limit in the Contribution Account to cover the monthly contribution. Fund investments units will be issued within five (5) Business Day after the monthly contribution is actually received by the Bank or on the first available Dealing Date of the Fund, whichever is later. **The Bank shall not be liable for any loss of potential investment opportunities.**
客戶必須確保扣款戶口內的資金或可動用的信貸額度足以支付每月扣款。基金投資單位將於本行確實收到每月扣款後五 (5) 個營業日或首個交易日期 (以較後者為準) 發行。本行對任何潛在投資機會之損失概不負責。
5. Any change to your instruction relating to the Monthly Investment Plan must be made in the prescribed form and must be received by the Bank at least seven (7) Business Days before the Contribution Date to process and take effect on the Contribution Date. Modification is deemed to be effected only upon written confirmation by the Bank.
欲更改任何有關定期定額投資計畫的指示須以指定表格書面為之, 並於扣款日前最少七個(7)營業日送達本行, 才能生效。一切修改待銀行發出書面通知後才被視為正式生效。

Terms and Conditions 條款及細則

1. These terms and conditions apply to and regulate the provision of Monthly Investment Plan by the Bank to the Customers and are supplemental to the Terms and Conditions of Bank Service and Financial or Investment Product Service (the "General Conditions"). Words, expressions and modes of interpretation used in the General Condition shall have the same meaning, and shall also apply, when used in these supplemental terms and conditions, unless otherwise specified.
本條款及細則適用於本行向客戶提供定期定額投資計劃, 並為銀行服務及金融或投資產品服務條款及細則 (「一般條件」) 的補充。除另有約定外, 一般條件內所使用的辭彙字句均適用於本補充條款及細則。
2. Subject to the verification of the signatures by the Bank or the relevant corresponding bank, authorization and/or instruction given herein shall have effect until further notice.
經本行或有關代理銀行核證簽名後, 本條款及細則內所作授權及/或指示將一直有效, 並直到另行通知為止。
3. In the event that fund in Monthly Investment Plan is merged into another, in the absence of your written instruction to the contrary, all future contribution after the date of merged for the original fund shall be deemed to be for the surviving fund.
若定期定額投資計劃內之任何基金與另一基金合併而客戶並無發出相反書面指示, 合併日過後, 本行就一切原有基金之扣款視為繼續運作基金之扣款。
4. All instructions given by the Customer shall be deemed to be withdrawn if the debit from the Contribution Account has failed on the Contribution Date for three (3) or more consecutive times.
若連續三次扣款失敗, 客戶所發出的一切指示將視為已撤回處理。
5. All instructions given by the Customer may not be amended, rescinded or withdrawn without the consent of the Bank.
未經本行同意, 客戶所發出的一切指示不得修改、撤銷或撤回。
6. **In case of system disruption or failure, the Bank shall be entitled in its absolute discretion to effect the debit of the monthly contribution and investment fund order generation when the relevant system(s) is/are resume to normal from disruption and the Bank shall not be liable for any loss of potential investment opportunities.**
當系統發生故障或失誤情況時, 本行擁有絕對酌情權, 於系統恢復正常操作後執行扣款及投資指示; 本行對任何潛在投資機會之損失概不負責。

Declaration and Signature 聲明及簽署

1. I/We agree and acknowledge that this Subscription Instruction Form is issued to you subject to all terms and conditions applicable to investment account with you.
本人/吾等同意及確認本申購指示書的發出受所有適用於開立在貴行的投資帳戶的章則及條款所約束。
2. Where I/we have completed an investment risk analysis before, I/we confirm that the answers stated in my/our latest investment profile reflect my/our current status.
倘若本人/吾等曾於早前填寫投資風險分析, 本人/吾等確認本人/吾等於最近的投資取向所提供的答案反映本人/吾等之現況。
3. I/We acknowledge that the product features, including but not limited to, the tenor, relevant fees, all relevant risk disclosure statements and information related to this investment have been fully explained to me/us in a language I/we understand and of my/our choice. I/We fully understand the risk and returns associated with the investment, and I/we confirm to proceed with my/our order.
本人/吾等確認此投資商品之特色, 包括但不限於年期、相關費用、有關之風險聲明及此投資交易有關之資料, 已經以本人/吾等明白及選擇之語言全面向本人解釋清楚。本人/吾等完全明白此投資所涉及之風險與回報, 並確認進行此交易。
4. I/We have read all offering documents, a current copy of which accompanied this form, including but not limited to, the relevant prospectus(es) and annual reports (if applicable) and agree to the terms set out in such documents.
本人/吾等已參閱連同之所有銷售檔最近版本, 包括但不限於基金章程及年報 (如適用), 並同意接受此等檔列明之條款。
5. **I/We confirm to authorize the Bank to debit my/our Contribution Account specified in this application for the purpose to meet the relevant transaction pursuant to my/our instructions or at the Bank's sole discretion at any time before the relevant settlement date of effecting the transaction.**
本人/吾等確認授權 貴行根據本人/吾等所發出的指示或依 貴行全權酌情決定於交易進行有關交割日期前任何時間從本人/吾等指定扣款帳戶扣款。
6. I/We confirm that I/we independently make my/our own decision with respect to this investment. **The Bank will be under no liability whatsoever.**
本人/吾等確認本人/吾等獨立決定此項投資。貴行毋須承擔任何責任。
7. Companion Arrangement (Please tick as appropriate) 同伴安排(請於適當空格上加 V 號)
 I/We hereby acknowledge and confirm that _____ (the "Companion", Relationship with me/us: _____) has accompanied me/us in the whole application process to understand all the product features, associated risks and relevant fees and charges. I/We further confirm that this Companion is aged

18 to 64, 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/吾等確認及同意_____（以下稱「同伴」，與本人/吾等關係為：_____）在整個產品申請過程中陪同本人/吾等明白所有產品資料、所涉風險及有

關收取費用。本人/吾等確認同伴年齡介於 18 至 64 歲，中等教育程度以上，精通講解時所使用的語言及具有協助本人/吾等作出投資決策的經驗及知識。

I/We acknowledge that I/We am/are strongly advised by the Bank 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, fee and charges without the involvement of a companion.

本人/吾等確認銀行曾強烈要求本人/吾等應攜帶同伴參與產品申請會議後才做出投資決定。惟本人/吾等確認在無同伴參與下亦能明白該產品，所涉風險及相關收費。

8. Negative Disclosure 負面披露：

The investment product(s) / financial product(s) is(are) not a protected deposit, and is(are) NOT protected by Deposit Protection Scheme.

此投資商品/金融商品並非受保障存款，亦不受存保計劃保障。

I/We acknowledge that the product(s) are not protected by the Deposit Protection Scheme.

本人/吾等確認此投資商品不受香港存保計劃保障。

9. I/We confirm and acknowledge that I/we have well received the latest offering documents and the subscription documents in relation to the fund(s) subscribed including fact sheet product key facts statement prospectus financial report Investment Product Rationale Record other: _____ . Further, I/we have read and am/are capable of understanding the terms and conditions set out in the above documents, including, without limitation, the risk and returns associated with the fund(s) subscribed, and the charges relating thereto (if any). I/We confirm that I/we agree to be bound by the terms and conditions therein and decide to proceed with my/our subscription.

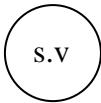
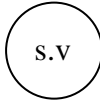
本人/吾等確認及承認，本人/吾等已妥為收取上述認購的基金之最新銷售文件及申購文件，包括 銷售單張 產品資料概要 公開說明書 財務報告 投資產品理由記錄表 其他：_____。此外，本人/吾等已閱讀及有能力理解於上述文件中載列的條文及條款(包括但不限認購的基金所涉及之風險及回報及其收費(如有))。本人/吾等確認同意受上述文件的條文約束而決定進行申購。

10. I/We hereby confirm that the I/We am/are not a resident of the United States of America ("US") or Canada ("CN"), whether for US or CN securities or tax laws or for any other purposes.

本人/吾等確認，無論從美國或加拿大的證券或稅務法例或其他方面而言，客戶均並非美國或加拿大的居民。

Note: Where inconsistency exists between the English and Chinese version, the English version shall prevail.

注意：中、英文版如有疑異，以英文版為準。

Please sign according to specimen(s) in Bank's file 客戶/有權人士簽署及公司印章(必須與原簽署式樣相符) <div style="text-align: center; margin-top: 50px;">  </div> TEL 電話：_____	Joint Accountholder (if Applicable) 聯名賬戶持有人(如適用) <div style="text-align: center; margin-top: 50px;">  </div> TEL 電話：_____
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For Bank Use Only (銀行專用)

The information stipulated in the "Highlights" section on the respective marketing memo (if any) have been explained to the above mentioned Customer(s).

Sales Code: _____ Signature of Sales Staff: _____

Memo 備註

錄音檔案編號：

Branch Code 2199	Approved by 資深 RI/前台主管核定或 EO 簽署		Inputted by 登錄
	Approved by 後台副襄理核定	Confirmed by 交易確認 (Date & Time: _____)	Certified by 驗印