



Merdeka Securities Limited

领智证券有限公司

Room 1108, 11/F, Wing On Centre,
111 Connaught Road Central, Hong Kong
香港干诺道中 111 号永安中心 11 楼 1108 室

Tel 电话：(852) 2868 1063 Fax 传真：(852) 2869 8807

中央編號：AGV419

經紀編號：8229

A/C No. 帳戶號碼：_____

Please attach:

- ☐ Certified copy of the Certificate of Incorporation (or Business Registration Certificate or other evidence of due incorporation), Memorandum and Articles of Association (or other constitutional documents) of the Client.
- ☐ Certified copies of the audited accounts of the Client for the last two years or a balance sheet at a date not more than two months before the date of this Form, or such other financial information as Merdeka Securities may from time to time agree.
- ☐ Copies of the Hong Kong ID Card(s) or Passport(s) of all Authorised Persons, Directors and beneficial owner(s).
- ☐ Certified copy of the Register of Directors of the Client.
- ☐ Certified copy of the Register of Members of the Client.
- ☐ If the company are registered at overseas, you need to provide the certificate (including, but not limited to, the Certificate of Good Standing subsisting certificate and Certificate of Incumbency)

請附上：

- ☐ 客戶的公司註冊證書的核證副本(或商業登記證書或其它顯示妥當註冊的任何證據)、組織章程大綱及章程細則(或其他憲章性文件)。
- ☐ 客戶過去兩年的經審計帳目的核證副本或不超過本開戶表日期前兩個月的資產負債表或其他領智證券不時同意的財務資料。
- ☐ 所有獲授權代理人、董事及本帳戶實質權益的人士之香港身份證或護照副本。
- ☐ 客戶的董事名冊核證副本。
- ☐ 客戶的股東名冊核證副本。
- ☐ 如屬海外註冊之有限公司，需提供公司各項證明書(包括但不限於Certificate of Good Standing存續證明及Certificate of Incumbency董事在職證明等)

ACCOUNT OPENING FORM (CORPORATE ACCOUNT)

開戶表(公司帳戶)

B. CLIENT INFORMATION 客戶資料

B1. Corporate Information 公司資料

Company Name 公司名稱

English

英文：_____

Chinese

中文：_____

Registered Address

註冊地址：_____

Business Address

業務地址：_____

Country of Incorporation

註冊成立國家：_____

Date of Incorporation

註冊成立日期：_____

Business Registration No.

商業登記號碼：_____

Certificate of Incorporation No.

公司註冊號碼：_____

Office Tel No.

公司電話號碼：_____

Mobile Phone No.

手提電話號碼：_____

Fax No.

傳真號碼：_____

Email Address

電郵地址：_____

Scope of Business

業務範圍：_____

B2. Director(s) Information 董事資料

Name of All Director(s) 全部董事資料	HKID Card/Passport No. 香港身份證/護照號碼	Major Shareholders 主要股東	HKID Card/Passport No 香港身份證/護照號碼	Shareholding Percentage % 持股比例
1.		1.		%
2.		2.		%
3.		3.		%

Please attach extra sheets and sign if necessary. 若空格不敷使用，請另附紙填寫，並予以簽署。

B4. Authorised Person(s) Information 授權操作帳戶人資料

Authorised Person Signature 授權人簽署	1.	2.	3.	4.
Name 姓名				
HKID No. 身份證號碼				
Contact No. 聯絡電話				

Signing Instruction 簽署指示 ☐ Anyone can sign singly 單簽 ☐ Any two sign jointly 任何兩人同簽 ☐ Others 其他：_____

C. Client Investment Experience and Objective 客戶投資經驗及目標			
Investment Experience 投資經驗	<input type="checkbox"/> Nil 沒有 <input type="checkbox"/> Less than a year 少於1年 <input type="checkbox"/> 1-5 years 年 <input type="checkbox"/> 6-10 years 年 <input type="checkbox"/> More than 10 years 10年以上	Estimated Investment 估計投資金額	<input type="checkbox"/> < HK\$100,000 <input type="checkbox"/> HK\$100,001 - HK\$500,000 <input type="checkbox"/> HK\$500,001 - HK\$1,000,000 <input type="checkbox"/> > HK\$1,000,000
Experienced Products 曾投資的產品	<input type="checkbox"/> Stocks 證券 <input type="checkbox"/> Warrants 認股權證 <input type="checkbox"/> Bonds 債券 <input type="checkbox"/> Futures/Options 期貨/期權 <input type="checkbox"/> Funds 基金 <input type="checkbox"/> Forex/Bulion 外匯/黃金 <input type="checkbox"/> Others 其他：_____	Investment Objectives 投資目標	<input type="checkbox"/> Short Term 短線 <input type="checkbox"/> Dividend Yield 股息回報 <input type="checkbox"/> Medium Term 中線 <input type="checkbox"/> Hedging 對沖 <input type="checkbox"/> Long Term 長線 <input type="checkbox"/> Speculation 投機 <input type="checkbox"/> Capital Appreciation 資本增值 <input type="checkbox"/> Others 其他：_____
D. Client Financial Information 客戶財政資料			
Authorised Capital 法定股本		Paid-up Capital 發行股本	
Net Asset Value 淨資產值	Based on Latest audited accounts as at 根據最近的審計賬目 _____ / _____ 年度 <input type="checkbox"/> < HK\$1,000,000 <input type="checkbox"/> HK\$1,000,001 - HK\$5,000,000 <input type="checkbox"/> HK\$5,000,001 - HK\$10,000,000 <input type="checkbox"/> > HK\$10,000,000	Profit after Tax 除稅後盈利	Based on Latest audited accounts as at 根據最近的審計賬目 _____ / _____ 年度 <input type="checkbox"/> < HK\$500,000 <input type="checkbox"/> HK\$500,001 - HK\$1,000,000 <input type="checkbox"/> > HK\$10,000,000 <input type="checkbox"/> Loss with amount at 虧損，數額為：HK\$_____
E. Declaration by Client 客戶聲明			Remarks 備註
Is Client a licensed corporation registered with the Securities and Futures Commission or registered institution under the Banking Ordinance? 客戶是否為證券及期貨事務監察委員會定義之持牌或註冊機構？ If yes, CE No. is 如是，中央編號為 _____			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Are you acting as an intermediary for the account? 客戶是否以中介人身份操作帳戶？ If yes, details of the ultimate beneficial owner(s), including a beneficiary holding an interest through a nominee or trust, is/are 如是，戶口的最終權益擁有人(包括通過代理人或委托人而持有利益之受益人)是 Name 名稱 _____ ID/Passport No. 身份證/護照號碼 _____ Address 地址 _____			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Is any director, shareholder or authorized person of the client a client of Merdeka Securities Limited? 客戶之任何董事、股東或授權人士是否領智證券有限公司的客戶？ If yes, 如是，Account No 帳戶號碼 _____ Account Name 帳戶名稱 _____			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Is any director, shareholder or authorized person of the client a staff of Merdeka Securities Limited? 客戶之任何董事、股東或授權人士是否領智證券有限公司的職員？ If yes 如是，Name 職員名稱 _____ Position 職位 _____			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Does any director, shareholder or authorized person of the client have any relationship with the employee of Merdeka Securities Limited? 客戶之任何董事、股東或授權人士與領智證券有限公司職員是否親戚關係？ If yes 如是，Name 職員名稱 _____ Relationship 關係 _____			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Do you have accounts with other licensed corporation or registered institution? 客戶是否在其他持牌法團/註冊機構擁有戶口？ If yes, Name of licensed corporation or registered institution 如是，持牌法團/註冊機構名稱 _____ A/C Type 戶口類別： <input type="checkbox"/> Cash 現金 <input type="checkbox"/> Margin 保證金 <input type="checkbox"/> Stock Options 股票期權 <input type="checkbox"/> Futures 期貨 <input type="checkbox"/> Internet 網上交易戶口 <input type="checkbox"/> Asset Management 資產管理			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Is any director, shareholder or authorized person of the client an employee of any participant of the Stock Exchange of Hong Kong, a licensed corporation under the Securities and Futures Ordinance, or a registered institution under the Banking Ordinance (whether he/she is currently a SFC licensed/HKMA registered person or not)? 客戶之任何董事、股東或授權人士是否為香港交易所參與者或任何根據證券及期貨條例註冊持牌法團或銀行條例之註冊機構之僱員(不管閣下現時是否為證監會持牌代表/管管局註冊人士)？ If yes, Participant/Licensed Corporation/Registered Institution Name 如是，參與者/持牌法團/註冊機構名稱 _____ Position 職位 _____ CE No. 中央編號：(Employer 僱主) _____ (Employee 僱員) _____ (If applicable 如適用) (Consent Letter from licensed corporation or registered institution must be provided 必須出示所屬持牌法團或註冊機構之授權信)			<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
F. Settlement Account Information 結算帳戶資料			
The following bank account is the 'Trading Account' for the relevant settlement arrangements. The Client hereby instructs and authorizes Merdeka Securities Limited to deposit all payments payable to the Client into the following bank account. Merdeka Securities Limited will in complying with the requirements of the 'Term and Conditions for Trading Account' and to the extent as soon as reasonably practicable., deposit the payments into the following Settlement Account for the Client as soon as possible. Merdeka Securities Limited shall not be held liable for any loss, expenses or damages suffered by the Client as a result of any delay in depositing such payments caused by any reason whatsoever. 以下的銀行帳戶作結算帳戶安排。客戶謹此指示及授權領智證券有限公司將所有應付客戶之款項存入下列之銀行帳戶。領智證券有限公司將在符合{交易帳戶條款及條件}之規定及於合理可行的情況下，盡快為客戶存入款項到以下之結算帳戶，領智證券有限公司不會對基於任何原因而延遲存入款項令客戶蒙受的任何虧損、開支或賠償承擔任何法律責任。			
Currency 貨幣	Name of Bank 銀行名稱：	Account No. 帳戶號碼：	Name of Account Holder 帳戶持有人名稱：
HKD 港幣	_____	_____	_____

G. Method of Communication 通訊方法

Please select one of the following method of communication 請選擇以下其中一項通訊方法：

☐ By Mail 郵遞：

☐ Registered/Business Address 註冊/辦事處地址

☐ Office Address 公司地址

☐ Others 其他：

(Please note that the statement will be sent to Client by post. 請留意結單將以郵遞方式與客戶進行通訊。)

☐ By E-mail 電子郵件

Please be noted that Merdeka Securities Limited reserve the rights, at their sole discretion to change or modify the method of communication to the Client that Merdeka Securities Limited deemed appropriate at any time.

無論客戶選擇以郵遞或電子郵件作為通訊方法，領智證券有限公司均有最終決定權使用其認為適當的通訊方式與客戶進行通訊。

AUTHORIZED PERSON 獲授權人士

All instructions will follow the Client's Board Minutes. 所有指示以客戶的會議紀錄為準。

Declaration 聲明

The Account Applicant(s) represent(s) that the information on this Account Application Form is true, Complete and correct and that the representations in the attached Customer Agreement of Merdeka Securities Limited, (if applicable agreement) are accurate. Information on this Account Application Form and representations in the Agreement are collectively referred as 'the Account Opening Information'. Merdeka Securities Limited (collectively 'the company') is entitled to rely fully on such account Opening information for all purposes, unless the Company receives notice in writing of any change. The company is authorized at any time to contact anyone, including but without limitations to banks, brokers or any credit agency of the Account Application(s), for purposes of verifying the Account Opening Information.

All transactions to be concluded with or through the Company shall be subject to the terms and conditions of the Agreement, Please read the Agreement carefully before signing this Account Application Form. By signing below, the Account Applicant(s) confirm(s) that he/she/they has/have read, understood and accepted the Agreement, in particular the section entitled 'Risk Disclosure Statements' and shall be bound by the Agreement as it may be amended from time to time.

戶口申請茲聲明在開戶申請表內的資料屬實、完整及正確，而附上的領智證券有限公司的{客戶協議}以下簡稱為{協議}內的一切申述準確。開戶申請表內的資料及{協議}內的申述，以下統稱為{開戶資料}。除非領智證券有限公司{以下統稱為(本公司)}接到更改有關{開戶資料}內容的書面通知，本公司有權在任何用途上完全依賴這些{開戶資料}。本公司有權隨時聯絡任何人，包括但不限戶口申請人之銀行，經紀或任何信貸調查機構，以求證實(開戶資料)內所載之內容。

所有由公司或與透過本公司進行之交易均受{協議}之條文所限制。請於申請戶口前，細閱{協議}各項條文。於下方簽署乃確認閣下已細閱、明白及同意{協議}之一切內容(尤其{風險披露聲明}一節)，並接受該等現時有效及不時修改的條文約束。

Authorised Signature
客戶簽署：

Company Chop
公司印章：

Name of Authorised Person
授權代表名稱：

Position
職位：

FOR OFFICE USE ONLY 由本公司填寫：

I, the undersigned, hereby declare and confirm that I have provided the Risk Disclosure Statements and use in a language of the Client's choice (English or Chinese) and invited the Client to read the same, ask questions and take independent advice if the Client wishes.

本人，下述簽署人士，謹此聲明及確認本人已按照上述客戶所選擇的語言(中文或英文)提供附於本表的風險披露聲明書及邀請客戶閱讀該等聲明、(提出問題及徵求獨立的意見(如客戶有此意願))。

Name of AE 經紀姓名：	Signature of AE 經紀簽署：	
ACKNOWLEDGED AND ACCEPTED BY AN AUTHORIZED SIGNATOR(IES) FOR AND ON BEHALF OF MERDEKA SECURITIES LIMITED 經由領智證券有限公司之授權代表確認及接納		
Authorized Signature(s) and Business Chop 授權代表簽署及公司印章	Name of Authorized Person 授權代表姓名：	Date 日期：

Checked by

Input by

Witness 見證

IF THIS DOCUMENT IS NOT EXECUTED BY THE CLIENT(S) IN FRONT OF MERDEKA SECURITIES EMPLOYEE OR SUMITTED WITH AN APPROPRIATE CHEQUE*, BELOW SHOULD BE SIGNED BY A SPECIFIED PERSON** {if applicable}

若客戶並非在領智證券僱員面前簽立此文件或連同適當的支票一併遞交，則以下應由指定人士**簽署(若適用者)

The undersigned person hereby certify the signing of this document (together with the above Standard Terms and Conditions) by the above Clients and signing of related identity documents of such Client(s).

下述簽署人士僅此驗證上述客戶簽立此文件(連同上述的標準條款)及其有關身份證明文件。

Signed and Certified by 簽署及驗證：	Name of 姓名：
Occupation 職業：	Date 日期：

* A cross cheque bearing your company name shown in your identity document and drawn on your account with a licensed bank in Hong Kong with your same signature(s) as shown on this Form in favour of 'Merdeka Securities Limited' for not less than HKD10,000. Your approved new account will not be activated until the cheque is cleared.

* 公司客戶在香港的持牌銀行開立的帳戶並由客戶所簽發(該簽名須與此開戶簽名相符)並載有客戶在其身份證明文件上所顯示的姓名的劃線支票，抬頭人須為{領智證券有限公司}及數額不得少於10,000港元。客戶被批核的新帳戶必須待支票兌現後才可使用。

** Any SFC licensed or registered person, an affiliate of such person, a Justice of the Peace, a Branch Manager of a bank, Certified Public Accountant, Lawyer or Notary Public.

** 任何香港證監會持牌人或註冊人、其聯屬人士、太平紳士、銀行分行經理、執業會計師、律師或公證人。

*** Note

This Agreement Should be signed and witnessed before a licensed representative of Merdeka Securities Limited, or where the account opening documents are not executed in the presence of the licensed representative and the client is new to the licensed representative, the Agreement must be signed and witnessed before a Justice of Peace, Branch Manager of a bank, Lawyer, Certified Public accountant or notary public.

*** 附註

此協議書應該在持牌代表前簽署及見證，倘若在開戶時持牌代表並不在現場進行見證而客戶為持牌代表不熟悉之客戶，則本開戶文件必須由太平紳士、銀行分行經理、執業會計師或公證人見證下簽定。

FOR OFFICE USE ONLY 由本公司填寫：

I, the undersigned, hereby declare and confirm that I have provided the Risk Disclosure Statements and use in a language of the Client's choice (English or Chinese) and invited the Client to read the same, ask questions and take independent advice if the Client wishes.

本人，下述簽署人士，謹此聲明及確認本人已按照上述客戶所選擇的語言(中文或英文)提供附於本表的風險披露聲明書及邀請客戶閱讀該等聲明、(提出問題及徵求獨立的意見(如客戶有此意願))。

Name of AE 經紀姓名：	Signature of AE 經紀簽署：
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ACKNOWLEDGED AND ACCEPTED BY AN AUTHORIZED SIGNATOR(IES) FOR AND ON BEHALF OF
MERDEKA SECURITIES LIMITED

經由領智證券有限公司之授權代表確認及接納

Authorized Signature(s) and Business Chop 授權代表簽署及公司印章	Name of Authorized Person 授權代表姓名：	Date 日期：
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Checked by

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Risk Disclosure Statement – Securities Trading Account 風險披露聲明書 — 證券交易帳戶

The following risk disclosure statement is provided pursuant to the Code of Conduct for Persons Licensed by or Registered with the Securities or Futures Commission and Hong Kong Exchange and Clearing Limited.

以下的風險披露聲明書是根據《證券及期貨事務監察委員會持牌人或註冊人操守準則》及香港交易所提供。

Risk Disclosure Statement (GEM) - Cash Account

風險披露聲明書(創業板) – 現金戶口

1. I/We acknowledge that the price of securities of the GEM may be fluctuations in any individual securities can rise or fall, and may even become worthless, and there is the risk of loss. I/We also know that the securities in your safekeeping possible risks.
本人/吾等知悉創業板的證券價格可能會波動，任何個別的證券皆可上升或下跌，甚至可能變成毫無價值，而且存在著可能損失的風險。本人/吾等也知道將證券交給閣下保管可能存在的風險。
2. I/We understand that the GEM market design is possible with high-risk companies and I/We also understand that the company may no track record and do not need to predict the future performance of the venture especially GEM Listing. I/We understand, due to the emerging nature of companies listed on GEM and the business sectors or countries of its operations due to the risk.
本人/吾等明白創業板之市場設計乃為可能附有高風險的公司而設，本人/吾等亦尤其明白公司可能在沒有往績及在不需負責預測未來表現的情況下在創業板上市。本人/吾等清楚了解，因創業板上市公司的新興發展性質，其營運的業務行業或國家而所引致的風險。
3. I/We know the potential risks of investing in such companies, that I/We understand the need to carefully consider making an investment decision. I/We understand that the higher risk of GEM and other characteristics, more suited to professional and other sophisticated investors of investment techniques.
本人/吾等知道投資在此類公司的潛在風險，故此本人/吾等明白必須經過審慎考慮後作出投資決定。本人/吾等明白創業板的較高風險性質及其他特點，應當更適合專業及其他熟悉投資技巧的投資者。
4. Based on the emerging nature of companies listed on GEM, I/We understand that trading will likely face the Main Board securities for high market volatility and to ensure that the securities traded on GEM get a liquidity GEM market.
基於創業板上市公司的新興發展性質，本人/吾等明白於創業板上進行買賣將可能面對比較主板買賣證券為高的市場波幅及不確保於創業板買賣時得到一個有流通量的市場。
5. I/We understand that information dissemination on GEM is published through the Internet page of the operation of the Stock Exchange message. GEM listed companies generally do not have to board paid announcements in the Gazette. Therefore, I/We acknowledge that I/We need to get the latest information via the GEM Web Publishing GEM listed companies.
本人/吾等明白創業板的主要信息發放渠道是透過聯交所運作的互聯網頁刊登消息。創業板上市公司一般不須在憲報所登付費公告。因此，本人/吾等知悉本人/吾等須獲取經由創業板網頁發佈的創業板上市公司的最新資料。
6. I/We acknowledge this risk disclosure statement does not purport to the main content of all the risks and other GEM.
本人/吾等確認此風險披露聲明書並不能申述所有風險及其他創業板的主要內容。
7. I/We understand that if I/We have this risk disclosure statement or the nature and risks of the trading of securities are not clear or do not understand, I/We shall obtain independent professional advice.
本人/吾等明白如本人/吾等對此風險披露聲明書的任何方面或對買賣創業板證券的性質及風險有不明確或不明白之處，本人/吾等須取得獨立專業的意見。
8. I/We understand that the signing of this risk disclosure statement is mandatory exchange rules. I/We understand that I/We are not able to sign and confirm this statement, you will not be my / our trading GEM instruction.
本人/吾等明白簽署此風險披露聲明書是交易所規則的硬性規定。本人/吾等明白本人/吾等未能簽署及確認此聲明書，閣下將不可以執行本人/吾等於創業板買賣的指令。

Risks involved trading of exchange-traded derivative warrants

買賣交易所買賣之衍生權證涉及的風險

1. Issuer risk:
Derivative warrant holders are unsecured creditors of the issuer and they have no preferential claim to any assets an issuer may hold.
發行商風險：
衍生權證持有人是衍生權證發行商的無擔保債權人，對發行商的資產並無任何優先索償權。
2. Gearing risk:
Although derivative warrants often cost less than the price of the underlying assets, a derivative warrant may change in value to a much greater extent than the underlying assets. Although potential return on derivative warrants may be higher than that on the underlying assets, it should be noted that in the worst case the value of derivative warrants may fall to zero and holders may lose their entire investment amount.
槓桿風險：
衍生權證價格通常低於相關資產價格，但衍生權證價格升跌的幅度遠較相關資產為大。雖然投資衍生權證的潛在回報可能比投資相關資產為高，但在最惡劣的情況下衍生權證價格可跌至零，投資者可能會損失所有投資金額。
3. Limited life:
Unlike stocks, derivative warrants have an expiry date and therefore a limited life. Unless the derivative warrants are in-the-money, they become worthless at expiration.
非長期有效：
與股票不同，衍生權證有到期日，並非長期有效。衍生權證到期時如非價內權證，則不會有價值。
4. Time decay:
So long as other factors remain unchanged, the value of derivative warrants will decrease over time. Therefore, derivative warrants should never be viewed as products that are bought and held as long term investments.
時間遞耗：
若其它因素不變，衍生權證的時間值會隨時間而遞減，投資者絕對不宜把衍生權證作為長線投資工具。
5. Market forces:
In addition to the basic factors that determine the theoretical price of a derivative warrant, derivative warrant prices are also affected by the demand for and supply of the derivative warrants. This is particularly the case when a derivative warrant issue is almost sold out and when there are further issues of an existing derivative warrant.
市場力量：
除了決定衍生權證理論價格的基本因素外，衍生權證價格也受衍生權證本身在市場上的供求情況影響，尤其是當衍生權證在市場上快將售罄的時候或發行商增發衍生權證時。

6. Turnover:

High turnover should not be regarded as an indication that a derivative warrant's price will go up. The price of a derivative warrant is affected by a number of factors in addition to market forces, such as the price of the underlying assets and its volatility, the time remaining to expiry, interest rates and the expected dividend on the underlying assets.

成交額：

衍生權證成交額高不應被認為其價值會上升。除了市場力量外，衍生權證的價值還受其它因素影響，包括相關資產價格及波幅、剩餘到期時間、利率及預期股息。

Some Additional Risks Involved in Trading CBBCs

買賣牛熊證的一些額外風險

1. Mandatory call risk

Investors trading CBBCs should be aware of their intraday "knockout" or mandatory call feature. A CBBC will cease trading when the underlying asset value equals the mandatory call price/level as stated in the listing documents. Investors will only be entitled to the residual value of the terminated CBBC as calculated by the product issuer in accordance with the listing documents. Investors should also note that the residual value can be zero.

強制收回風險

投資者買賣牛熊證，須留意牛熊證可以即日「取消」或強制收回的特色。若牛熊證的相關資產值等同上市文件所述的強制收回價/水平，牛熊證即停止買賣。屆時，投資者只能收回已停止買賣的牛熊證由產品發行商按上市文件所述計算出的剩餘價值(注意：剩餘價值可以是零)。

2. Funding costs

The issue price of a CBBC includes funding costs. Funding costs are gradually reduced over time as the CBBC moves towards expiry. The longer the duration of the CBBC, the higher the total funding costs. In the event that a CBBC is called, investors will lose the funding costs for the entire lifespan of the CBBC. The formula for calculating the funding costs are stated in the listing documents.

融資成本

牛熊證的發行價已包括融資成本。融資成本會隨牛熊證到期日而逐漸減少。牛熊證的年期愈長，總融資成本愈高。若一天牛熊證被收回，投資者即損牛熊證整個有效期的融資成本。融資成本的計算程式載於牛熊證的上市文件。

3. Gearing effects

Since a CBBC is a leveraged product, the percentage change in the price of a CBBC is greater compared with that of the underlying asset. Investors may suffer higher losses in percentage terms if they expect the price of the underlying asset to move one way but it moves in the opposite direction.

槓桿作用

由於牛熊證是槓桿產品，牛熊證價格在比例上的變幅會較相關資產為高。若相關資產價格的走向與投資者原先預期的相反，投資者可能要承受比例上更大的損失。

4. Liquidity

Although CBBC have liquidity providers, there is no guarantee that investors will be able to buy/sell CBBC at their target prices any time they wish.

流通量

雖然牛熊證設有流通量提供者，但不能保證投資者可以隨時以其目標價買入/沽出牛熊證。

Some Risks Associated with Exchange Traded Funds (ETFs)

交易所買賣基金的一些相關風險

1. Market risk

ETFs are typically designed to track the performance of certain indices, market sectors, or groups of assets such as stocks, bonds, or commodities. ETF managers may use different strategies to achieve this goal, but in general they do not have the discretion to take defensive positions in declining markets. Investors must be prepared to bear the risk of loss and volatility associated with the underlying index/assets.

市場風險

交易所買賣基金主要為追蹤某些指數、行業/領域又或資產組別(如股票、債券或商品)的表現。交易所買賣基金經理可用不同策略達至目標，但通常也不能在跌市中酌情採取防守策略。投資者必須要有因為相關指數/資產的波動而蒙受損失的準備。

2. Tracking errors

Tracking errors refer to the disparity in performance between an ETF and its underlying index/assets. Tracking errors can arise due to factors such as the impact of transaction fees and expenses incurred to the ETF, changes in composition of the underlying index/assets, and the ETF manager's replication strategy. (The common replication strategies include full replication/representative sampling and synthetic replication which are discussed in more detail below.)

追蹤誤差

這是指交易所買賣基金的表現與相關指數/資產的表現脫節，原因可以來自交易所買賣基金的交易費及其他費用、相關指數/資產改變組合、交易所買賣基金經理的複製策略等等因素。(常見的複製策略包括完全複製/選具代表性樣本以及綜合複製，詳見下文。)

3. Trading at discount or premium

An ETF may be traded at a discount or premium to its Net Asset Value (NAV). This price discrepancy is caused by supply and demand factors, and may be particularly likely to emerge during periods of high market volatility and uncertainty. This phenomenon may also be observed for ETFs tracking specific markets or sectors that are subject to direct investment restrictions.

以折讓或溢價交易

交易所買賣基金的價格可能會高於或低於其資產淨值，當中主要是供求因素的問題，在市場大幅波動兼變化不定期間尤其多見，專門追蹤一些對直接投資設限的市場/行業的交易所買賣基金亦可能有此情況。

4. Foreign exchange risk

Investors trading ETFs with underlying assets not denominated in Hong Kong dollars are also exposed to exchange rate risk. Currency rate fluctuations can adversely affect the underlying asset value, also affecting the ETF price.

外匯風險

若投資者所買賣結構性產品的相關資產並非以港幣為單位，其尚要面對外匯風險。貨幣兌換率的波動可對相關資產的價值造成負面影響，連帶影響結構性產品的價格。

5. Liquidity risk

Securities Market Makers (SMMs) are Exchange Participants that provide liquidity to facilitate trading in ETFs. Although most ETFs are supported by one or more SMMs, there is no assurance that active trading will be maintained. In the event that the SMMs default or cease to fulfill their role, investors may not be able to buy or sell the product.

流通量風險

證券莊家是負責提供流通量、方便買賣交易所買賣基金的交易所參與者。儘管交易所買賣基金多有一個或以上的證券莊家，但若有證券莊家失責或停止履行職責，投資者或就不能進行買賣。

This risk disclosure statement may not have disclosed all involved risk. You should gather information before making trading and investment. You should own financial position and investment objectives as consider investing premise. You at the time of the transaction or should consider seeking professional advice, and should be aware of the risks before investing.

本風險披露聲明可能沒有披露所有涉及風險。在進行交易及投資前，你應搜集資料。你應按本身的財政狀況及投資目的作為考慮投資的大前提。你在交易或投資前應考慮尋求或諮詢專業意見，以及應先瞭解有關的風險。

Derivative Warrants Warrant, CBBC and exchange-traded funds and other further information, please visit the Hong Kong Stock Exchange (<http://www.hkex.com.hk>) or the Commission (<http://www.sfc.hk>) page for product details. The information provided by this document and its contents are for reference only and does not constitute an offer, solicitation or invitation, advertisement, inducement, or of any kind or form said.

有關衍生權證窩輪、牛熊證及交易所買賣基金等的進一步資料，請瀏覽香港交易所(<http://www.hkex.com.hk>)或證監會(<http://www.sfc.hk>)網頁了解產品詳情。本文件提供之資料及其內容僅供參考，並不構成要約，招攬或邀請，宣傳，誘使，或任何不論種類或形式之表示

This risk disclosure statement has been fully explained to me/us by _____ (name/position of registered person) and I/We fully understand the contents hereof. This risk disclosure statement will be revised or supplemented from time to time, customers need from time to time amended or supplemented version shall prevail.

以上風險披露聲明書已由 _____ 「註冊人士之姓名/職務」向本人/吾等全部解釋清楚，而本人/吾等亦明白其內容。本風險披露聲明會不時修訂或補充，客戶需以不時經修訂或補充的版本為準。

Name of Client

客戶姓名： _____

Client Number

客戶號碼： _____

Date

日期： _____

Client Signature

客戶簽署： _____

The registrant declared 註冊人聲明：

I
我 _____
(The name of the registered person/position 註冊人士之姓名/職務)

declare
的聲明：

He/She, understand the language,
以他/她們，明白的語言，向 _____
(Client Name 客戶姓名)

All clearly explained the contents of the risk disclosure statement
全部清楚解釋此風險披露聲明的內容

The name of the registered person/position
註冊人姓名：

The registrant Signature
註冊人簽署：

現金客戶協議書 CASH CLIENT'S AGREEMENT

本人/吾等 I / We _____ 茲要求 閣下根據下列條款及條件為本人/吾等運作一個現金證券買賣戶口(「戶口」) request you to operate a cash securities trading account (the "Account") for me/us on the following terms and conditions:

1. 戶口
- 1.1 本人/吾等確認「開戶資料表格」所載資料均屬完整及正確，倘該等資料有任何變更，本人/吾等將會通知閣下。本人/吾等特此授權 閣下對本人/吾等的信用進行查詢，以核實上述表格所載資料。
- 1.2 閣下將會對本人/吾等戶口的有關資料予以保密，但 閣下可以根據香港交易所及證監會的規定或應其要求，將該等資料提供予香港交易所及證監會。
2. 法例及規則
- 閣下按本人/吾等的指示而進行的一切證券交易(「交易」)，須根據適用於 閣下的一切法例及規則和監管指示的規定而進行。這方面的規定包括香港交易所及香港中央結算有限公司(「中央結算公司」)的規則。閣下根據該等法例、規則及指示而採取的所有行動均對本人/吾等具有約束力。
3. 交易
- 3.1 除 閣下(在有關交易的成交單或其他合約據內)註明以自己本身名義進行交易外，閣下將以本人/吾等的代理人身份進行交易。
- 3.2 閣下擁有絕對的特權接受或不接受/吾等的交易指示或將有關指示轉交與其他經紀。
- 3.3 再給予 閣下交易指示時，本人/吾等所據的全是本人/吾等的判斷或本人/吾等的專業意見。本人/吾等完全明白 閣下或 閣下的代理人，僱員或 閣下的任何人士皆沒有權代 閣下給予本人/吾等任何意見，所有上述等人給予的意見及資料可能並不準確。
- 3.4 閣下擁有絕對的特權要求本人/吾等支付按金予 閣下，作為本人/吾等的有關交易所用。
- 3.5 倘沽盤是有關非由本人/吾等擁有的證券，即涉及賣空交易，本人/吾等將會通知 閣下。
- 3.6 本人/吾等會就所有賣空交付 閣下通知知本人/吾等的佣金和收費，繳付香港交易所徵收的適用徵費，並繳納所有有關的印花稅，不論代辦與否，本人/吾等清楚明白，繳付上述徵費，印花稅，佣金和收費是本人/吾等的責任。 閣下可以從戶口中扣除該等佣金、收費、徵費及稅項。
- 3.7 就每一宗交易，除另有協議外或除非 閣下已代本人/吾等持有足夠現金或證券供交易交收之用，否則本人/吾等將會在 閣下就該項交易通知本人/吾等的期限之前即時根據 閣下要求：
- (i) 向 閣下交付可即時動用的資金或可以交付的證券以情況而定，或(ii) 以其他方式確保 閣下收到此等資金或證券。(iii) 倘本人/吾等未能這樣做本人/吾等授權，閣下運用 閣下的酌情權可以(iv) (如屬買入交易)即時出售賣入的證券，及(如屬賣出交易)代本人/吾等借入及/或買入證券以進行交易的交收而不需要負任何交易費用或虧損的責任。
- 3.8 本人/吾等將會賠償集承擔 閣下因本人/吾等未能進行交收而引起的任何損失及開支，包括支付 閣下的收費，佣金，費用，香港交易所徵費及印花稅。
- 3.9 本人/吾等同意就所有逾期未付款項(包括對本人/吾等裁定的欠付債務所引起的利息)，按 閣下不時通知本人/吾等的利率及其他條款支付利息。
- 3.10 就買入交易而言，倘賣方經紀未能於交收日內交付證券，導致 閣下須買入證券進行交收，本人/吾等毋須為買入該等證券的費用向 閣下負責。
4. 證券的保管
- 4.1 自 閣下寄存妥為保管的任何證券，閣下可以酌情決定：(i) (如屬可註冊證券)以本人/吾等的名義或以 閣下的代理人名義註冊，或(ii) 存放於 閣下的往來銀行或提供文件保管設施的任何其他機構妥為保管。如屬香港的證券，該機構應為證監會認可的提供保管服務機構。
- 4.2 倘證券未以本人/吾等的名義註冊，閣下於收到該等證券所獲派的任何股息或其他利益時，須按本人/吾等與 閣下的協議記入本人/吾等的戶口或支付予或轉賬予本人/吾等。倘該等證券屬於 閣下代客戶持有較大數量的同一證券的一部份，本人/吾等有權按本人/吾等所佔的比例獲得該等證券的利益。
- 4.3 本人/吾等並無根據《證券及期貨條例》第148條，而編成的證券及期貨(客戶證券)規則中第4及5條以書面授權 閣下：(i) 將本人/吾等的任何證券存放在銀行業機構，作為 閣下所獲墊支或貸款的抵押品，或者存放在中央結算公司作為履行 閣下在結算系統下之責任的抵押品。(ii) 借貸本人/吾等的任何證券。(iii) 基於任何目的以其他方式放棄本人/吾等的任何證券之持有權(交由本人/吾等持有或按本人/吾等的指示放棄持有權除外)。
5. 代本人/吾等保管的現金
- 5.1 本人/吾等保管的現金須依照適用法律不時的規定，存放於一家持牌銀行所開立的一個客戶信託賬戶內(此等現金不包括 閣下就交易取得，而且須為交收而轉付或轉付予本人/吾等的現金)。
- 5.2 本人/吾等存於戶口內之存款餘額，本人/吾等給予 閣下完全的酌情決定權將本人/吾等的款項存於銀行作儲蓄存款或定期存款，而本人/吾等可在有需要時向 閣下提取，本人/吾等並明白 閣下只會繳付港幣儲蓄存款利息給予本人/吾等。
6. 風險披露聲明書
- 本人/吾等知道證券價格可能及必定會波動，任何個別證券的價格皆可上升或下跌，甚至可能變成毫無價值買賣證券不一定獲利，而且存在著可能損失的風險。本人/吾等也知道將證券交給 閣下保管可能存在風險。
7. 互聯網風險聲明
- 7.1 本人/吾等明白互聯網或任何其他電子媒介會有不能預期或非 閣下控制範圍之任何其他原因所造成之網絡故障，是不可完全倚賴之通訊媒介。因此會造成傳送、收取或執行指示之延誤及/或已執行指令之成交價格與發送該指示時之價格有所不同。
- 7.2 本人/吾等知道電子買賣盤一經發出，就可能在可取消前已告執行。
- 7.3 本人/吾等明白並同意承擔任何及一切透過互聯網並經 閣下之電子現金買賣戶口進行之買賣或交易之風險。
8. 一般規定
- 8.1 所有本人/吾等戶口內的證券均受制於 閣下的全面留置權，以確保本人/吾等履行對 閣下代本人/吾等買賣證券而產生的責任。
- 8.2 如 閣下未能履行證券及期貨條例所規定之責任，以致本人/吾等蒙受金錢上之損失，本人/吾等明白有權根據證券及期貨條例(第五十七章)而成立之賠償基金作出索償，唯本人/吾等之索償權利僅限於該條例所規定之範圍。
- 8.3 閣下的業務有重大變更，並且可能影響 閣下為本人/吾等提供的服務，閣下將會通知本人/吾等。
- 8.4 本人/吾等確認本人/吾等已詳閱並同意本協議書的條款，而且該等條款已經以本人/吾等明白的語言向本人解釋。
- 8.5 本協議書受香港特別行政區法律管轄，並且可以根據香港特別行政區法律執行。
- 8.6 在不損害 閣下之全面留置權的前提下且作為上述權利的額外附加，本人/吾等交由 閣下代管或存放之所有證券、應收賬、任何貨幣申算款項及其他財產的權益已獲本人/吾等授權 閣下享有全面留置權及抵銷權，作為持續抵押，用以抵銷及履行本人/吾等因進行證券買賣或其他原因而對 閣下負上所有責任。

1. The Account
- 1.1 I/We confirm that the information provided in the Account Opening Information Form is complete and accurate. I/We will inform you of any changes to that information. You are authorised to conduct credit enquiries on me/us to verify the information provided.
- 1.2 You will keep information relating to my/our Account confidential, but may provide any such information to HKEx and the SFC to comply with their requirements or requests for information.
2. Laws and rules
- 2.1 All transactions in securities, which you effect on my/our instructions ("Transactions") shall be effected in accordance with all the rules and regulatory directions applying to you. This includes the rules of HKEx and of the Hong Kong Securities Clearing Company Limited (the "Clearing House"). All actions taken by you in accordance with such laws, rules and directions shall be binding on me/us.
3. Transactions
- 3.1 You will act as my/our agent in effecting Transactions unless you indicate (in the contract note for the relevant Transaction or otherwise) that you are acting as principal.
- 3.2 You will have absolute discretion as to whether to accept my/our instructions and to transfer or direct such instructions to other brokers.
- 3.3 In giving my/our instructions, I/we am/are relying on my/our own judgment or my/our professional advice and understand fully that your agent, employees, servant or any other persons of your company will have no authority to give advice on your behalf. Any advice or information given by such persons may not be accurate.
- 3.4 You may at your absolute discretion to demand deposits for any of my/our instructions to make any transaction(s).
- 3.5 I/We will notify you when a sale order relates to securities which I/we do not own i.e. involves short selling.
- 3.6 On all Transactions, I/we will pay your commissions and charges, as notified to me/us, as well as applicable levies imposed by HKEx, and all applicable stamp duties which may be paid on my/our behalf to the relevant authorities. For the sake of clarity, it is my/our sole duty to pay any tax, levies, charges, stamp duty to the relevant authorities. You may deduct such commissions, charges, levies and duties from the Account.
- 3.7 Unless otherwise agreed, in respect of each Transaction, unless you are already holding sufficient cash or securities on my/our behalf to settle the Transaction, we will on demand immediately (i) pay you cleared funds or deliver to you securities in deliverable form as the case may be or (ii) otherwise ensure that you have received such funds or securities by such time as you have notified me/us in relation to that Transaction. If I/we fail to do so, you are authorised and may at your absolute discretion (iii) in the case of a purchase Transaction, sell the purchased securities immediately and (iv) in the case of a sale Transaction, borrow and/or purchase securities in order to settle the Transaction on my/our behalf without being liable for any loss and expenses.
- 3.8 I/we will indemnify you against any losses and expenses resulting from my/our settlement failures and pay to your commission and charges, levies and stamp duties for such settlement.
- 3.9 I/we agree to pay interest on all overdue balances (including interest arising after a judgement debt is obtained against me/us) at such rates and on such other terms as you have notified me/us from time to time.
- 3.10 In the case of a purchase Transaction, if the selling broker fails to deliver on the settlement date and you have to purchase securities to settle the Transaction, I/we shall not be responsible to you for the costs of such purchase.
4. Safekeeping of securities
- 4.1 Any securities which are held by you for safekeeping may, at your discretion (i) (in the case of registrable securities) be registered in my/our name or in the name of your nominee; or (ii) be deposited in safe custody in a designated account with your bankers or with any other institution which provides facilities for the safe custody of documents. In the case of securities in Hong Kong, such institution shall be acceptable to the SFC as a provider of safe custody services.
- 4.2 Where securities are not registered in my/our name, any dividends or other benefits arising in respect of such securities shall, when received by you, be credited to my/our Account or paid or transferred to me/us, as agreed with. Where the securities form part of a larger holding of identical securities held for your clients, I/we shall be entitled to the same share of the benefits arising on the holding as my/our share of the total holding.
- 4.3 You do not have my/our written authority under section 4 and 5 of the Securities and Futures (client securities) Rules made under the section 148 of the Securities and Futures Ordinance to: (i) deposit any of my/our securities with a banking institution as collateral for an advance or loan made to you, or with the Clearing house as collateral for the discharge of your obligations under the clearing system (ii) borrow or lend any of my/our securities (iii) otherwise part with possession (except to me/us or on my/our instructions) of any of my / our securities for any purpose.
5. Cash held for me/us
- 5.1 Any cash held for me/us, other than cash received by you in respect of Transactions and which is on-paid for settlement purposes or to me/us, shall be credited to a client trust account maintained with a licensed bank as required by applicable laws from time to time.
- 5.2 For any cash held for me/us, I/we grant you the full discretion to deposit my fund in saving account or fixed deposit account with licensed banks, on the understanding that the money be made available when needed. I also acknowledge that the credit balance of my account earns Hong Kong dollar saving interest rates only.
6. Risk Disclosure Statement
- I/we acknowledge that the price of securities can and does fluctuate, and any individual security may experience upwards or downwards movements, and may even become valueless. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling securities. I/we also acknowledge that there may be risks in leaving securities in your safekeeping.
7. Internet Risks
- 7.1 I/we acknowledge that internet or any other electronic means are, due to unpredictable traffic congestion and other reasons, an inherently unreliable medium of communication and that such unreliability is beyond your control. As a result of such unreliability, there may be delays in the transmission and receipt of instructions and other information and that this may result in delays in the execution of instructions and/or the execution of instructions at prices different from those prevailing at the time the instructions are given.
- 7.2 I/we understand that it shall not usually be possible to cancel an instruction after it has been given.
- 7.3 I/we understand and agree to bear all risks involved in trades and transactions entered via the internet or other electronic means and carried out through your electronic cash securities trading account.
8. General
- 8.1 All securities held for my/our Account shall be subject to a general lien in your favour, for the performance of my/our obligations to you arising in respect of dealing in securities for me/us.
- 8.2 If you commit a default as defined in the Securities and Futures Ordinance and I/we thereby suffer a pecuniary loss, I/we understand that my/our right to claim under the Investor Compensation Fund established under the Securities and Futures Ordinance will be restricted to the extent provided for therein.
- 8.3 You will notify me/us of material changes in respect of your business, which may affect the services you provide to me/us.
- 8.4 I/we confirm that I/we have read and agree to the terms of this Agreement, which have been explained to me/us in a language that I/we understand.
- 8.5 This Agreement is governed by, and may be enforced in accordance with, the laws of the Special Administrative Region of Hong Kong.
- 8.6 In addition and without prejudice to any general liens, I/we authorize you the rights of set-off in respect of all securities, receivables, monies (in any currency) and other of my/our property held by you at any times be subject to a general lien in favour of you as continuing security to offset and discharge all of my/our obligations, arising from the business of dealing in securities, or otherwise, to you.

由
簽署 SIGNED BY

授權簽名/公司印章 Authorised Signature(s) Business Chop

見證人 IN THE PRESENCE OF

姓名 Name of Witness _____

職業 Occupation _____

地址 Address _____

見證人簽名 Signature of Witness

由領智證券有限公司確認及接受
MERDEKA SECURITIES LIMITED

授權人姓名
ACKNOWLEDGED AND ACCEPTED BY:

授權簽名/公司印章 Authorised Signature(s) Business Chop

收集個人資料條文

1. 此《收集個人資料條文》乃根據個人資料私隱專員指引發出。領智證券有限公司(「領智證券」)根據《香港個人資料(私隱)條例》(「條例」)訂立此條文，說明領智證券收集有關客戶個人資料¹之目的及用途，以及客戶就提供其個人資料之權利。

收集目的

2. 客戶就開立現金戶口，需不時向領智證券提供有關個人資料。而公司客戶，更可能有需要提供有關客戶公司董事、高級人員、僱員、授權簽署人、商業夥伴、股東或所有執行指令人士之個人資料。該等個人資料將用作開立、操作、執行及實施所有現金戶口服務之用途。

個人資料使用

3. 領智證券可能向下列人士提供該等個人資料：
 - a. 任何領智證券之成員公司，及其董事、高級人員或僱員；
 - b. 任何代理人、代表人、承辦商，或向領智證券提供行政、電訊、電腦、交易系統、付款或證券結算，或有關開立及營運戶口、市場推廣、數據處理、註冊、證券集中保管、或其他服務之任何服務供應商。
 - c. 任何相關政府、監管或規例之機構，包括但不限於香港聯合交易所及香港證監會的法律或規例；
 - d. 客戶有意進行買賣之任何金融機構；
 - e. 任何保證人。

查閱或更正資料

4. 根據《條例》的規定，客戶有權查閱和更正其戶口的個人資料，同時亦有權要求獲取一份該等資料之副本，領智證券可就任何該等要求向客戶收取合理費用。

電子媒介

5. 在若干情況下客戶可能透過電子途徑向領智證券提供個人資料。領智證券將竭盡所能以確保其電腦系統的保安及可靠性，基於電訊傳送中之可能出現多種不可預計的情況，電子資料的傳送的可靠性可能仍受到影響。客戶在利用電子媒介傳送個人資料時應倍加留意。

¹ “個人資料”指《香港個人資料(私隱)條例》(第486章)所詮釋之個人資料定義。
中英文版本如有任何歧異，概以英文版本為準。

Personal Information Collection Statement

1. This Personal Information Collection Statement ("PICS") is made in accordance with the guidelines issued by the Privacy Commissioner for Personal Data. The PICS sets out the purposes for which your Personal Data¹ will be used following collection, what you are agreeing to with respect to the Merdeka Securities Limited's use of your Personal Data and your rights under the Personal Data (Privacy) Ordinance ("PDPO")

Purpose of Collection

2. The Personal Data provided in your submission to the Merdeka Securities Limited in connection with the Cash Client's Agreement and in case of a corporate client, such personal information that arises relating to the Client's directors, officers, employees, Authorised Signatories, Partners, Shareholders, other persons who may originate instructions on the Account. The Personal data will be used for the purposes of opening and operating the Account and implementing or enforcing all provisions of the Cash Client's Agreement.

Transfer of Personal Data

3. The Personal Data may be disclosed by the Merdeka Securities Limited to any or all of the following:
 - a. any Affiliate of Merdeka Securities Limited and the directors, officers and staff of any such person;
 - b. any agent, nominee, contractor, third party service provider of administrative, telecommunications, computer, trading system, payment or securities clearing or other facilities in connection with the opening and operation of the Account or marketing of facilities related to the Account or the provider of the facilities to any person to whom data is passed or registrar or centralised securities depository for any Securities in the Account;
 - c. the any relevant government, supervisory or regulatory authority or court of law including, without limitation, HKEx and the SFC;
 - d. any financial institution with which the Client proposes to have dealings;
 - e. any Guarantor.

Access to Data

4. You have the right to request access to and correction of your Personal Data in accordance with the provisions of the PDPO. Your right of access includes the right to obtain a copy of your Personal Data provided in your submission. The Merdeka Securities Limited has the right to charge a reasonable fee for processing any data access request.

Electronic Means

5. There may be instances where customers elect to provide personal information to Merdeka Securities Limited through electronic means (such as Internet or voice recording system). Whilst Merdeka Securities Limited generally uses best endeavours to maintain the security and integrity of its systems, due to many unpredictable traffic or other reasons, electronic communication may not be a reliable medium of communication. Customers should take heed of such weaknesses and communicate personal information through electronic devices with caution.

¹ Personal Data means personal data as defined in the Personal Data (Privacy) Ordinance, Cap 486 ("PDPO")
If there is any inconsistency between the English and Chinese version, the English version shall prevail.