

## Important Notes / Risk Warnings 重要事項/風險警告

### General risk associated with fund investment (applicable to all funds)

#### 與基金投資相關的一般風險 (適用於所有基金)

Investment Fund is an investment product and certain funds are not principal-protected funds. All investments involve risks (including the possibility of loss of the capital invested), prices of investment products may go up as well as down and may even become valueless. Past performance is not indicative of future performance.

基金乃投資產品及個別基金並不是保本基金。投資涉及風險(包括可能會損失投資本金)，投資產品價格可升亦可跌，甚至變成毫無價值。過往表現並不可作為未來表現的指引。

The offering documents or information provided by the issuer may not be reviewed by the SFC, investors should exercise caution in relation to the offer.

發行人提供的要約文件或資料或未經證監會審閱，投資者應該要約審慎行事。

For products authorized by the SFC, the authorization does not imply official recommendation or that SFC authorization is not a recommendation or endorsement of a product, nor does it guarantee the commercial merits of a product or its performance.

已獲證監會認可的產品並不表示獲得官方推介或證監會認可不等如對該產品作出推介或認許，亦不是對該產品的商業利弊或表現作出保證。

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### For Non Cross-boundary Wealth Management Connect (Southbound Scheme) customer:

#### 非跨境理財通「南向通」客戶:

The investment decision is yours. You should not invest in this investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

投資決定是由閣下自行作出的。閣下不應投資在該產品，除非中介人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。

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### For Cross-boundary Wealth Management Connect (Southbound Scheme) customer:

#### 跨境理財通「南向通」客戶:

The investment decision is yours. You should understand and assess the risks associated with such investment (including the specific risk disclosures set out in the transaction documents) before making any investment decision. You should not invest in this investment product unless the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

投資決定是由閣下自行作出的。在作出任何投資決定之前，閣下應了解及評估與此類投資相關的風險（包括交易文件中的特定風險披露）。閣下不應投資在該產品，除非閣下經考慮及評估個人的財務情況、投資經驗及目標後，該產品是適合閣下的。

Investment in Eligible Cross Boundary Wealth Management Connect (Southbound Scheme) investment funds ("Eligible Products") involves risks. You are only allowed to utilise funds in the Cross-boundary WMC Southbound Investment Account for investment in the Eligible Products. The Bank may change the list of the Eligible Products from time to time without giving any reason or prior notice. The Customer is restricted for purchasing Eligible Products only. 投資合資格跨境理財通「南向通」產品(「合資格產品」)涉及風險。閣下只可動用跨境理財通「南向通」投資賬戶內的資金作投資於合資格產品。本行可不時更改合資格產品名單而無須給予任何理由或事先通知。客戶受限於並只可購買合資格產品。

Eligible Products are not complex products (e.g. Derivative Funds).

合資格產品並非複雜產品 (例如: 衍生產品基金)。

### Applicable to Complex Products (e.g. Derivative Funds)

#### 適用於複雜產品 (例如: 衍生產品基金)

The fund is a complex product and investors should exercise caution in relation to the product.

此基金屬複雜產品，投資者應就此產品審慎行事。

The fund may invest extensively in financial derivative instruments, thus subject to higher volatility as well as higher counterparty/credit risk, liquidity risk, valuation risk, and over-the-counter transaction risk. The leverage component of a derivative can result in a loss significantly greater than the amount invested in the derivative by the Fund. Investing in these funds will involve a higher risk of loss of all, or substantial part, of the capital invested.

基金可能會廣泛地投資於金融衍生工具，故須承受較高的波動性以及較高的交易對手／信貸風險、流動性風險、估值風險、及場外交易風險。衍生工具的槓桿成分可導致損失遠比本基金對衍生工具投資額為大。投資於該等基金將涉及較高的損失全部或重大部分投資本金之風險。

## Disclosure of UT transaction related information 披露基金交易相關資料

Pursuant to paragraphs 8.3 and 8.3A of the Code of Conduct for Persons Licensed by or Registered with the Securities and Futures Commission, this shall constitute disclosure of such information by the Bank to you. The benefits listed below are not exhaustive. In exceptional cases, the benefits for certain products may fall outside the scope of the list below and, in such event, the customers will be notified accordingly.

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第 8.3 和 8.3A 段的規定，富邦銀行(香港)有限公司向您披露以下信息。以下列出的收益並非詳盡無遺，某些產品的收益可能不在下列範圍內，在該例外情況下，本行會另行通知客戶。

### OUR CAPACITY

#### 本行的角色

Fubon Bank (Hong Kong) Limited (the "Bank") acts as agent in this Unit Trust ("UT") transaction and the Bank does not have any affiliation with the fund issuer(s). As a distributor of the relevant fund(s), the Bank is entitled to receive commission and other fees from the fund house, including full rebate of the Subscription Fee (which is capped as stated in the prospectus) and/or Switching Charge, and sharing of management fee. Please note that the Bank will levy the above Switching Charge as a handling fee if the fund house does not charge any switching fee.

富邦銀行(香港)有限公司在此基金交易中以代理人身份行事及本行與有關基金的發行人並無任何關連。作為基金的分銷商，本行有權從基金公司獲取佣金及其他費用，包括全數退還的認購費(上限為基金說明書上所列明的相關費用)及/或轉換費及管理費的分賬。請留意，若基金公司不會就基金轉換交易收取轉換費，本行會徵收上述轉換費作為服務費用。

### OUR AFFILIATION WITH FUND HOUSES

#### 本行與基金公司的關係

Fubon Bank (Hong Kong) Limited is NOT an independent intermediary because the Bank receives fees, commissions, or other monetary benefits from fund houses in relation to the Bank's distribution of unit trust products to you. For details, you should refer to this Disclosure Statements which the Bank is required to deliver to you prior to or at the point of entering into any transaction in investment products.

本行並非獨立的中間人，本行有收取由基金公司就本行向閣下分銷基金產品而提供的費用、佣金或其他金錢收益。詳情請參閱我們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閣下提供的披露聲明。

### MONETARY AND NON-MONETARY BENEFITS

#### 金錢或非金錢的利益

The Bank receives remuneration from the Issuer for distributing the fund(s) in an amount equivalent to the Flat Subscription Fee (which is capped as stated in the prospectus) or Switching Charge on switching as specified in the customer order form.

本行就基金分銷可從產品發行人獲得收益，金額相等於客戶指示表格中列出之實際認購費(上限為基金說明書上所列明的相關費用)或轉換手續費。

The Bank will receive from fund house up to 60%\* of Fund's annual management fees (as indicated in the relevant offering documentation) as ongoing commission every year throughout the term of your investment. The Annual Management Fee is a charge levied by a fund manager for managing an investment fund. Please refer to the available Unit Trust offering document for the details of annual management fee.

本行會從產品發行人最多收取基金的年度管理費的 60%\* (詳載於相關銷售文件)，作為本行在閣下的整段投資期間內每年持續收取的佣金。基金年度管理費是基金管理人為管理投資基金而徵收的費用。有關基金年度管理費的細節，請參閱基金的銷售文件。

\*Fund house may change annual management fee from time to time. For details of fees and charges of individual funds, please refer to the offering documents of the relevant funds or contact our staff for enquiry.

\*產品發行人可能會不時更改基金年度管理費。關於個別基金之費用及收費詳情，請參閱有關基金之銷售文件或與本行職員查詢。

The Bank may receive non-monetary benefits from fund houses including, but not limited to, free security price quotation, research publications and invitations to seminars. Such non-monetary benefits received are based on the Bank's relationships with the product issuers and fund houses and are not linked to any particular client transaction. The Bank may also from time to time receive sponsorship from fund houses for promoting the investment fund services and related purposes.

本行可能會從產品發行人和基金公司獲得非金錢的利益，包括但不限於免費的證券報價，研究出版物和研討會邀請。收到此類非金錢利益是基於本行與基金公司的關係，並不與任何特定的客戶交易相關聯。本行亦或會不時從基金公司獲得贊助以作基金服務推廣及相關用途。

**OTHERS****其他**

For fees not listed herein, please refer to the Bank's List of Service Charges for Retail Banking Services. Commission and fees are subject to change as may be stipulated by the Bank from time to time. Any fees or charges not listed may be quoted upon request. Unless otherwise specified by the Bank, the Bank does not offer any discount of fees and/or charges. If you have any questions, please feel free to contact our staff.

有關此處未列出的費用，請參閱富邦銀行(香港)有限公司零售銀行服務收費表。佣金和費用可能會隨時更改。本資料未列出的任何費用或收費，本行會根據要求向客戶提供報價。除非本行另有註明，客戶並不享有任何費用或收費上的折扣。如客戶有任何疑問，請隨時聯繫本行職員。

In case the Customer files a written complaint regarding the selling process or processing of the related transaction to the Bank and the complaint is an "Eligible Dispute(s)" as defined in the Terms of Reference for the Financial Dispute Resolution Centre, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the Customer if the Eligible Dispute cannot be resolved after the Bank has issued the final written reply. If the complaint or dispute is related to the contractual terms of the product, it should be resolved directly between the third party service provider(s) and the Customer. Nevertheless, where practicable and appropriate, the Bank will provide reasonable assistance to the Customer in the dispute resolution process.

若客戶就銷售過程或處理相關交易而產生的爭議向本行作出書面投訴，而該投訴符合金融糾紛調解中心職權範圍內有關「合資格爭議」之定義，並且於本行的最後書面回覆亦未能解決該有關「合資格爭議」，本行須與客戶進行金融糾紛調解計劃程序處理此「合資格爭議」。若客戶就有關產品合約條款有任何投訴或爭議，則須與第三方服務供應商直接解決。然而在實際可行和合適的情況下，本行在解決爭議的過程中為客戶提供合理協助。

**Disclaimer 免責聲明**

This document does not constitute and shall not be considered as an offer or a recommendation to buy or sell securities or any other product or service. Any such offering of the securities or any other product or service will be made only in accordance with the terms and conditions set out in the offering documents. Prior to investing, customers are advised to review carefully the terms and conditions set out in offering documents (including the risk factors described therein).

本資料不構成也不應作為證券或金融產品或服務的邀約或建議。任何證券或金融產品或服務的邀約均只會依據詳載於相關銷售文件的條款而作出。客戶在作出投資決定前，應仔細閱讀相關銷售文件的條款(包括當中所載各項的風險因素)。