

南洋商業銀行有限公司

規則：月供股票計劃

Nanyang Commercial Bank, Limited

Rules: Monthly Stocks Savings Plan



月供股票計劃

請參閱本行的服務條款

1 月供股票計劃

- 1.1 您可申請開立南洋商業銀行有限公司(「本行」)的月供股票計劃(「計劃」)，從本行為計劃申請人提供並不時公佈的股票(「指定股票」)名單中選擇買入股票。計劃最多可選擇 20 隻指定股票，本行有權不時修訂可選擇的指定股票數目上限。
- 1.2 計劃只能以您在本行的證券結算賬戶扣賬供款。
- 1.3 必須持有本行的證券賬戶方可開立計劃。每個證券賬戶只能建立一個以證券結算賬戶供款的計劃。
- 1.4 本行不接受以證券孖展賬戶開立計劃。

2 供款

- 2.1 本行接受您的申請後，除非本行另有申明，您須於每月的第十個曆日向本行支付協定的供款金額(若該日並非香港交易所股票交易日(「股票交易日」)，則在下一個股票交易日供款)(「供款日」)。
- 2.2 若您於交易執行日(定義見第 3.1 條)前的三個營業日內開立計劃，須根據上述第 2.1 條在下一個月繳付首次供款。
- 2.3 本行有權不時調整計劃的每月最低供款金額及每月最高供款金額(如適用)。
- 2.4 如本行無法根據上述第 2.1 條從您的證券結算賬戶成功扣取供款，本行將不會在有關月份為您買入指定股票。
- 2.5 為免存疑，本行不會對您就計劃所支付的供款金額支付任何利息。
- 2.6 每月供款應根據計劃下您所選擇的指定股票的計價貨幣而作出，並受限於本行就計劃不時訂明的每月最低供款金額要求。

3 執行交易

- 3.1 扣除所有費用及開支後，本行將在供款日之後的下一至兩個股票交易日(或在切實可行情況下盡快於其後)(「交易執行日」)的首個持續交易時段開始 15 分鐘後的任何時間，以您的供款金額代您買入最大整數數量的指定股票。
- 3.2 本行有權將您及本行其他客戶的購買指示合併處理而毋須作出通知，並可保留因合併有關指示而產生的任何利益。
- 3.3 如本行在香港交易所為您及本行其他客戶買入指定股票時有多於一個成交價位，本行有權以加權平均買入價或本行認為合理的價位作為您及本行其他有關客戶買入該指定股票的成交價。
- 3.4 如本行在香港交易所買入的指定股票數量少於為您及本行其他客戶所要求買入的數量，本行有權以其認為合理的方式將該等股票分配予您及本行其他有關客戶。

- 3.5 如本行在連續三個股票交易日因任何原因(包括但不限於指定股票停牌)而未能買入指定股票，本行將在有關月份停止代您買入指定股票，並會將任何未用的供款金額（不計利息）存入您的證券結算賬戶。
- 3.6 交易執行日及其後一個股票交易日不可開立計劃。
- 3.7 如需調整計劃的供款金額或更改股票組合，請於下一個交易執行日前不少於三個營業日向本行發出指示。
- 3.8 代您購得的股票將由您的證券賬戶持有。
- 3.9 透過計劃買入的少於一手的股票(「碎股」)，可經本行按適用於閣下證券賬戶的條款及細則以正股的市場價格沽出。

4 終止計劃

- 4.1 若終止計劃，請在下一個交易執行日前不少於三個營業日向本行發出指示。
- 4.2 如本行連續三個月均未能從您的證券結算賬戶成功扣取供款，本行有權即時終止有關計劃而不作任何通知。

5 收費

- 5.1 本行將不時修訂有關計劃的收費，詳情請參閱「證券服務收費表」及本行不時公佈的證券服務收費優惠。

6 其他

- 6.1 本行保留隨時修訂、暫停及取消上述產品及服務，及修訂有關條款及細則的酌情權而毋須事先通知客戶。
- 6.2 如本規則的中、英文版本有任何歧異，一概以中文版本為準。
- 6.3 如有任何爭議，本行保留最終決定權。

7 風險披露

以下風險披露聲明不能披露所有涉及的風險。在進行交易或投資前，您應負責本身的資料蒐集及研究。您應按本身的財政狀況及投資目標謹慎考慮是否適宜進行交易或投資。本行建議您於進行交易或投資前應尋求獨立的財務及專業意見。假如您不確定或不明白以下風險披露聲明或進行交易或投資所涉及的性質及風險，您應尋求獨立的專業意見。

證券交易的風險聲明

證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

買賣人民幣產品的風險

投資 / 市場風險

與任何投資一樣，人民幣計價股票產品也有投資風險。二級市場中的人民幣計價股票產品價格可升可跌，即使人民幣相對港元或其他貨幣升值，投資者的投資亦可能遭受損失。

流通性風險

人民幣計價股票產品是香港市場的一種新投資產品。此等產品未必有常規交易或活躍的二級市場，因此投資者可能無法及時賣出所持有的人民幣計價股票產品投資，或不得不以大幅低於價值的價格折讓此產品。此外，如果中華人民共和國中央政府收緊外匯管制措施，人民幣或人民幣計價股票產品的流通性將會受到影響，投資者可能面臨更大的流動性風險。

貨幣風險

如果投資者為持有人民幣以外的本地貨幣的非內地投資者，在投資人民幣計價股票產品時將面臨貨幣風險。在買賣人民幣計價股票產品時，該類投資者需進行本地貨幣及人民幣的兌換，將須支付貨幣兌換成本，即人民幣買入及賣出價格之間的差額。即使投資者的人民幣計價股票產品價格持續不變，但因為買賣人民幣存在差價，投資者在賣出此類產品時也不一定能夠獲得同樣金額的港元。此外，人民幣受限於較為嚴格的外匯管制。儘管中華人民共和國中央政府已放寬限制，允許在香港的銀行經營部分人民幣業務，但人民幣仍不能在香港自由兌換。投資者可能無法在預期時間內進行人民幣兌換及/或無法兌換預期數量，或完全不能兌換，因而帶來投資損失。中華人民共和國中央政府的外匯政策或會改變，對投資者的投資帶來負面影響。

匯率風險

人民幣計價股票產品以人民幣交易和結算，故存在匯率風險。人民幣投資受匯率波動而產生獲利機會及虧損風險。客戶如將人民幣兌換為港元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。人民幣並不保證不會貶值，人民幣貶值可能會對投資者的人民幣計價股票產品價值帶來負面影響。因此人民幣計價股票產品不宜用作對人民幣/港元匯率波動進行投機的投資工具。

違約風險及信用風險

一般而言，人民幣計價股票產品同樣面臨可能與以其他貨幣計價股票產品相關的常見違約風險。

人民幣計價股票產品的表現受到發行人的營運表現及其他各方面因素影響，亦會受到與發行人可能具有的特別身份或特別的業務策略有關的信貸風險所影響。

新興市場風險

涉及中國內地市場的人民幣證券產品尤其受制於可能來自內地相關市場/產業/領域的風險以及其他因素如政府政策的改變、稅務和政治發展等。

人民幣兌換限制風險

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

(只適用於個人客戶) 目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣（離岸）匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶) 目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

Monthly Stocks Savings Plan

Please refer to the Bank's Conditions for Services

1. Monthly Stocks Savings Plan

- 1.1 You may apply to set up a Monthly Stocks Savings Plan (the "Plan") with Nanyang Commercial Bank, Limited (the "Bank") and select the securities you wish to purchase from the stock list provided by the Bank for applicants' selection as announced by the Bank from time to time ("Specified Stocks"). A maximum of 20 Specified Stocks can be selected under the Plan. The Bank has the right to change the maximum number of Specified Stocks available for selection from time to time.
- 1.2 Contribution amount of the Plan can only be debited from your securities settlement account with the Bank.
- 1.3 To set up the Plan, you are required to hold a securities account with the Bank. For each securities account, you can only set up one Plan with its contribution paid through securities settlement account.
- 1.4 The Bank will not accept those Plans set up with securities margin accounts.

2 Contribution

- 2.1 Following the Bank's acceptance of your application, unless otherwise specified by the Bank, you are required to pay the agreed contribution amount to the Bank on the tenth calendar day of each month (if it is not a stock trading day of the HKEx ("Stock Trading Day"), contribution amount will be paid on the next Stock Trading Day) ("Contribution Day").
- 2.2 If you set up the Plan within three Business Days before the Transaction Day (refer to clause 3.1 for definition), your first contribution shall be made next month in accordance with clause 2.1 above.
- 2.3 The Bank has the right to adjust the minimum monthly contribution amount and the maximum monthly contribution amount (if applicable).
- 2.4 If the required contribution amount cannot be debited by the Bank from your securities settlement account in accordance with clause 2.1 above, the Bank will not purchase the Specified Stocks on your behalf in the relevant month.
- 2.5 For the avoidance of doubt, no interest will be paid by the Bank on any contribution amount paid by you under the Plan.
- 2.6 The monthly contribution shall be made in the denomination currency of the Specified Stock(s) selected by you under the Plan, subject to the requirements of the minimum monthly contribution for the Plan as prescribed by the Bank from time to time.

3 Trade execution

- 3.1 After deducting all relevant fees and expenses, the Bank will purchase the maximum

whole number of the Specified Stocks with your contribution amount on your behalf at any time after 15 minutes upon commencement of the first continuous trading session of the next one or two Stock Trading Day (or as soon as practicable thereafter) after the Contribution Day (“Transaction Day”).

- 3.2 The Bank has the right to combine your purchase orders with similar orders of other customers of the Bank without notice and retain any benefit arising from combining such orders.
- 3.3 If there is more than one traded price when the Bank purchases a Specified Stock for you and other customers of the Bank on the HKEx, the Bank has the right to take the weighted average purchase price or other price the Bank considers reasonable as the traded price of the Specified Stock for you and other relevant customers of the Bank.
- 3.4 If the quantity of Specified Stock purchased on the HKEx is less than that requested by you and other customers of the Bank, the Bank has the right to allocate such stocks to you and other relevant customers of the Bank in the way the Bank considers reasonable.
- 3.5 If the Bank is unable to purchase the Specified Stock for three consecutive Stock Trading Days due to any reason (including but not limited to the suspension of the Specified Stock), the Bank will stop purchasing the Specified Stock on your behalf in the relevant month. Any unused contribution amount (without interest) will be deposited to your securities settlement account.
- 3.6 The Plan cannot be set up on the Transaction Day or the Stock Trading Day after the Transaction Day.
- 3.7 To adjust the contribution amount or the stock portfolio under the Plan, you should place instruction with the Bank not less than three Business Days before the next Transaction Day.
- 3.8 Securities purchased on your behalf will be held in your securities account.
- 3.9 The stocks with quantity less than one lot (“Odd Lot Stocks”) purchased through the Plan can be sold at market price of board lot stocks through the Bank subject to the terms and conditions governing your securities account.

4 Termination of the Plan

- 4.1 If you wish to terminate the Plan, please place instruction with the Bank not less than three Business Days before the next Transaction Day.
- 4.2 If the required contribution amount could not be debited by the Bank from your securities settlement account for three consecutive months, the Bank will have the right to terminate the relevant plan without prior notice.

5 Service Charges

- 5.1 The details of the Plan’s service charge are subject to change by the Bank from time to

time. For details, please refer to the “Fees and Charges of Securities Services” table and the offers of securities service charges announced by the Bank from time to time.

6 Others

- 6.1 The Bank reserves the right to amend, suspend and terminate the above products and services, and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
- 6.2 In case of any discrepancy(ies) between the Chinese and English versions of these rules, the Chinese version shall prevail.
- 6.3 In case of any dispute(s), the decision of the Bank shall be final.

7 Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Risk Disclosure of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of RMB Products Trading

Investment / Market Risk

Like any investments, RMB denominated equity products are subject to investment risk. The price of the RMB denominated equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

Liquidity Risk

RMB denominated equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market in these products may not be available. Therefore you may not be able to sell your investments in the RMB denominated equity products on a timely basis, or you may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the PRC tightens foreign exchange controls, the liquidity of RMB or RMB denominated equity products in Hong Kong will be affected and you may be exposed to greater liquidity risk.

Currency Risk

If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB denominated equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB denominated equity product. Even if the price of the RMB denominated equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

Exchange Rate Risk

RMB denominated equity products that are traded and settled in RMB are exposed to exchange rate risk. RMB investments are subject to exchange rate fluctuation which may provide opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB denominated equity products. RMB denominated equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

Default Risk & Credit Risk

In general, RMB denominated equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies.

The performance of RMB denominated equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

Emerging Market Risk

RMB denominated equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.