

NOTICE OF CHANGE IN RELATION TO CASH CLIENT AGREEMENT

關於現金客戶協議書之更改通知

With effective from 1 April 2018, the terms and conditions will be revised and the changes are set out below:

由 2018 年 4 月 1 日起，客戶協議之條款及細則將會作出修訂，更改列明如下：

Existing Clause number 原有條款項目	Revised Clause number 更新條款項目	Amendment(s) (new contents are underlined and deleted contents are marked with strikethrough lines) 修訂(新增內容以底線列明，刪除之內容以劃掉方式列明)
3.3	3.3	<p>Risks and Independent Judgement: The Client represents, warrants and undertakes that the Client has read and understood the Risk Disclosure Statement (as set out in Appendix I of this Agreement). Subject to paragraphs 3.3A and 3.46 and as may be otherwise agreed between the Client and UOBKH(HK)L, the Client acknowledges that UOBKH(HK)L will not provide the Client with any implication, representation, guarantee or warranty regarding the price, merits, suitability, profitability, tax, legal or accounting consequence of any transaction or investment strategy. Further, any advice or information provided by UOBKH(HK)L, its directors, officers, employees or agents, whether or not solicited, shall not constitute an offer to enter into a transaction,. Subject to paragraph 3.3A, the Client acknowledges that trading decisions are made by the Client in the Client' s sole judgment and the Client shall take full responsibility for such decisions.</p> <p>風險及獨立判斷：該客戶陳述、保證及承諾其已閱讀並明白風險披露聲明（載於本協議附件一）。除第 3.3A 及 3.46 段另有規定及該客戶與大華繼顯可能另行同意外，該客戶確認大華繼顯將不會向該客戶提供有關任何交易或投資策略的價格、利弊、適合性、盈利能力、稅項、法律或會計後果的任何暗示、陳述、擔保或保證。此外，由大華繼顯、大華繼顯的董事、高級職員、雇員或代理人提供的任何意見或資料(不論是否被要求的)都不應構成進行交易的要約。除第 3.3A 段另有規定，該客戶確認交易的決定全憑該客戶本人按其個人判斷所作，而該客戶須對有關決定承擔全部責任。</p>
3.3A	3.3A	<p>If UOBKH(HK)L solicits the sale of or recommend any financial product to the Client, the financial product must be reasonably suitable for the Client having regard to the Client' s financial situation, investment experience and investment objectives. No other provision of this agreement or any other document UOBKH(HK)L may ask the Client to sign and no statement UOBKH(HK)L may ask the Client to make derogates from this clause. For the purpose of this Clause, “financial product” means any securities, futures contracts or leveraged foreign exchange contracts as defined under the Securities and Futures Ordinance. Regarding “leveraged foreign exchange contracts”, it is only applicable to those traded by persons licensed for Type 3 regulated activity <u>has the meaning assigned to it under the SFO.</u> For the avoidance of doubt, this requirement only applies to financial products in the context of <u>regulated activities carried on by licensed or registered persons.</u></p> <p>假如大華繼顯向該客戶招攬銷售或建議任何金融產品，該金融產品必須是大華繼顯經考慮該客戶的財政狀況、投資經驗及投資目標後而認為合理地適合該客戶的。本協議的其他條文或任何其他大華繼顯可能要求該客戶簽署的文件及大華繼顯可能要求閣下作出的聲明概不會減損本條款的效力。就本條的目的而言，“金融產品”指《證券及期貨條例》所界定的任何證券、期貨合約或槓桿式外匯交易合約。就“槓桿式外匯交易合約”而言，其只適用於由獲得發牌經營第 3 類受規管活動的人所買賣的該等槓桿式外匯交易合約。<u>具有《證券及期貨條例》</u></p>

		給予該詞的涵義。為免生疑問，本規定只適用於與持牌人或註冊所進行的受規管活動有關的金融產品。
-	3.13A	<p>A new clause 3.13A is inserted:</p> <p>Negative Interest on credit balances: Where a negative interest rate applies to any currency, UOBKH(HK)L has the right to impose negative interest on credit balances on the Account(s) that are denominated in such currency. Where such interest becomes payable by the Client to UOBKH(HK)L, UOBKH(HK)L is entitled to debit any of the Accounts for the purpose of settling such negative interest, irrespective of whether there are sufficient available funds, overdraft or other facilities in the said Account(s). If any debit causes the relevant Account(s) to be overdrawn, the Client is liable to repay the outstanding amount to UOBKH(HK)L on demand together with any fees, expenses and interest accruing on the outstanding amount at such rate as UOBKH(HK)L may specify.</p> <p>存款或結餘之負利息: 如負利息適用於任何貨幣，大華繼顯有權就該貨幣的戶口內的存款或結餘徵收負利息。如該利息應由客戶向大華繼顯繳付，大華繼顯有權從任何戶口支賬以結算該負利息，不論上述戶口是否有充足可用資金、可用透支或其他信貸。如任何支賬使相關戶口出現透支的情況，客戶有責任應大華繼顯要求連同任何費用、開支及利息（以大華繼顯指定的利率或金額就所欠金額累算）清還所有欠款。</p>
3.46	3.46	<p>Clause 3.46 is deleted:</p> <p>Advisory services: The Client accepts and acknowledges that, as part of the services provided by UOBKH(HK)L to the Client, unless notified otherwise by the Client, UOBKH(HK)L may telephone the Client on a regular basis in order to provide the Client with investment advice and/or recommendations as to specific securities which UOBKH(HK)L may consider appropriate to the Client's circumstances. The Client acknowledges that (a) any such information provided by UOBKH(HK)L to the Client do not constitute any offer to or any inducement to purchase or sell securities; (b) although such information are provided on the basis that they are from a source believed to be reliable by UOBKH(HK)L, it may be incomplete, and may not be verifiable; and (c) UOBKH(HK)L shall not give any implication, representation, guarantee or warranty for the accuracy or integrity of any information provided to the Client, and shall not take any responsibility for their accuracy or integrity.</p> <p>[Deleted]</p> <p>顧問服務: 該客戶接受及明白，作為大華繼顯向該客戶提供的服務的一部份，除非該客戶另行告知，否則大華繼顯可定期致電該客戶，向該客戶提供大華繼顯可能認為適合該客戶的情況的關於特定的證券的意見 / 推薦意見。該客戶確認：(a)大華繼顯向該客戶提供的任何有關資料並不構成任何要約或誘使購買或出售證券；(b)雖然該資料是在大華繼顯相信其來源屬可靠的基礎上提供，但其可能並不完整，且不可核實；及(c)大華繼顯不得就向該客戶提供的任何資料的準確性或完整性給予任何含義、陳述、擔保或保證，且不得就其準確性或完整性負上任何責任。</p> <p>[已刪除]</p>

NOTICE OF CHANGE IN RELATION TO MARGIN CLIENT AGREEMENT

關於保證金客戶協議書之更改通知

With effective from 1 April 2018, the terms and conditions will be revised and the changes are set out below:

由 2018 年 4 月 1 日起，客戶協議之條款及細則將會作出修訂，更改列明如下：

Existing Clause number 原有條款項目	Revised Clause number 更新條款項目	Amendment(s) (new contents are underlined and deleted contents are marked with strikethrough lines) 修訂(新增內容以底線列明，刪除之內容以劃掉方式列明)
3.4	3.4	<p>Risks and Independent Judgement: The Client represents, warrants and undertakes that the Client has read and understood the Risk Disclosure Statement (as set out Appendix I of this Agreement). Subject to paragraphs 3.4A and 3.47 and as may be otherwise agreed between the Client and the Broker, the Client acknowledges that the Broker will not provide the Client with any implication, representation, guarantee or warranty advice regarding the price, merits, suitability, profitability, tax, legal or accounting consequence of any transaction or investment strategy. Further, any advice or information provided by the Broker, its directors, officers, employees or agents, whether or not solicited, shall not constitute an offer to enter into a transaction. Subject to paragraph 3.4A, the Client acknowledges that trading decisions regarding the conduct of a transaction are made by the Client in the Client's sole judgment and the Client shall take full responsibility for such decisions and will at no time hold the Broker responsible in any manner whatsoever for any losses resulting from any such decision.</p> <p>風險及獨立判斷：該客戶陳述、保證及承諾其已閱讀並明白風險披露聲明（載於本協議附件一）。除第 3.4A 及 3.47 段另有規定及該客戶與經紀可能另行同意外，該客戶確認經紀將不會向該客戶提供有關任何交易或投資策略的價格、利弊、適合性、盈利能力、稅項、法律或會計後果的任何意義、陳述、擔保或保證。此外，由經紀、經紀的董事、高級職員、雇員或代理人提供的任何意見或資料（不論是否被要求的）都不應構成進行交易的要約。除第 3.4A 段另有規定，該客戶確認交易決定全憑該客戶本人按其個人判斷所作，而客戶須對有關決定承擔全部責任，且將不會在任何時間使經紀須以任何方式就任何有關決定引致的任何損失負責。</p>
3.4A	3.4A	<p>If the broker solicits the sale of or recommend any financial product to the Client, the financial product must be reasonably suitable for the Client having regard to the Client's financial situation, investment experience, investment objectives. No other provision of this agreement or any other document the broker may ask the Client to sign and no statement the broker may ask the Client to make derogates from this clause. For the purpose of this Clause, "financial product" means any securities, futures contracts or leveraged foreign exchange contracts as defined under the Securities and Futures Ordinance. Regarding "leveraged foreign exchange contracts", it is only applicable to those traded by persons licensed for Type 3 regulated activity. <u>has the meaning assigned to it under the SFO. For the avoidance of doubt, this requirement only applies to financial products in the context of regulated activities carried on by licensed or registered persons.</u></p>

		<p>假如經紀向該客戶招攬銷售或建議任何金融產品，該金融產品必須是經紀經考慮該客戶的財政狀況、投資經驗及投資目標後而認為合理地適合該客戶的。本協議的其他條文或任何其他經紀可能要求該客戶簽署的文件及經紀可能要求閣下作出的聲明概不會減損本條款的效力。就本條的目的而言，“金融產品”指《證券及期貨條例》所界定的任何證券、期貨合約或槓桿式外匯交易合約。就“槓桿式外匯交易合約”而言，其只適用於由獲得發牌經營第3類受規管活動的人所買賣的該等槓桿式外匯交易合約。具有《證券及期貨條例》給予該詞的涵義。為免生疑問，本規定只適用於與持牌人或註冊所進行的受規管活動有關的金融產品。</p>
-	3.9A	<p>A new clause 3.9A is inserted:</p> <p>Negative Interest on credit balances: Where a negative interest rate applies to any currency, the Broker has the right to impose negative interest on credit balances on the Account(s) that are denominated in such currency. Where such interest becomes payable by the Client to the Broker, the Broker is entitled to debit any of the Accounts for the purpose of settling such negative interest, irrespective of whether there are sufficient available funds, overdraft or other facilities in the said Account(s). If any debit causes the relevant Account(s) to be overdrawn, the Client is liable to repay the outstanding amount to the Broker on demand together with any fees, expenses and interest accruing on the outstanding amount at such rate as the Broker may specify.</p> <p>存款或結餘之負利息: 如負利息適用於任何貨幣，經紀有權就該貨幣的戶口內的存款或結餘徵收負利息。如該利息應由客戶向經紀繳付，經紀有權從任何戶口支賬以結算該負利息，不論上述戶口是否有充足可用資金、可用透支或其他信貸。如任何支賬使相關戶口出現透支的情況，客戶有責任應經紀要求連同任何費用、開支及利息（以經紀指定的利率或金額就所欠金額累算）清還所有欠款。</p>
3.47	3.47	<p>Clause 3.47 is deleted:</p> <p>Advisory services: The Client accepts and acknowledges that, as part of the services provided by the Broker to the Client, unless notified otherwise by the Client, the Broker may telephone the Client on a regular basis in order to provide the Client with investment advice and/or recommendations as to specific securities which the Broker may consider appropriate to the Client's circumstances. The Client acknowledges that (a) any such information provided by the Broker to the Client do not constitute any offer to or any inducement to purchase or sell securities; (b) although such information are provided on the basis that they are from a source believed to be reliable by the Broker, it may be incomplete, and may not be verifiable; and (c) the Broker shall not give any implication, representation, guarantee or warranty for the accuracy or integrity of any information provided to the Client, and shall not take any responsibility for their accuracy or integrity.</p> <p>[Deleted]</p> <p>顧問服務: 該客戶接受及明白，作為經紀向該客戶提供的服務的一部份，除非該客戶另行告知，否則經紀</p>

		<p>可定期致電該客戶，向該客戶提供經紀可能認為適合該客戶的情況的關於特定的證券的投資意見 / 推薦意見。該客戶確認：(a)經紀向該客戶提供的任何有關資料並不構成任何要約或誘使購買或出售證券；(b)雖然該資料是在經紀相信其來源屬可靠的基礎上提供，但其可能並不完整，且不可核實；及(c)經紀不得就向該客戶提供的任何資料的準確性或完整性給予任何暗示、陳述、擔保或保證，且不得就其準確性或完整性負上任何責任。</p> <p>[已刪除]</p>
10.4	10.4	<p>Margin Call Policy</p> <p>Margin calls will be issued when the loan amount exceeds the total margin value of the shares in the Client' s account(s).</p> <p>Margin Call</p> <p>The Broker, through the Account Executive(s), will notify the Client of the margin call amount and the time period (if applicable) to fulfill the margin requirements.</p> <p>The broker may, in its sole discretion, disallow the Client to increase the position. No buying is allowed within the period of the margin call.</p> <p>The Client is required to...</p> <p>追繳保證金政策</p> <p>若該客戶在大華繼顯的保證金戶口之借款超越戶口內股票之保證金總值，大華繼顯將會發出追繳保證金通知。</p> <p>追繳保證金</p> <p>經紀(—透過大華繼顯的該客戶主任)將會通知該客戶所需繳付保證金之時限 (如適用) 及金額。</p> <p>經紀可全權酌情不容許客戶不得在發出追繳保證金通知期間購入任何證券增加持倉。</p> <p>客戶須...</p>