

# 用户指南

## 账户服务

### Utrade HK 移动设备 App

版本 2026 年 3 月 24 日

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# 账户服务

The screenshot shows a mobile application interface for account services. At the top, there's a navigation bar with a home icon, a search icon, and a menu icon. Below this, there's a summary section with investment portfolio value, unrealized profit/loss, and cash net value. A 'Quick Functions' (快捷功能) section includes buttons for stock selection, ETF, dividends, and stock financing ratios. A 'Monitoring Table' (监察表) section displays a list of stocks with their names, codes, prices, and changes. A red circle highlights the 'Menu' (选单) icon in the bottom right corner. To the right, a 'Menu' (选单) overlay is shown with a close button (X). The 'Account Services' (帐户服务) option is highlighted with a red box. Below it are 'Fund Transfer' (资金转账) and 'New Share Subscription' (新股认购) options. Further down, a section titled 'Please select the electronic form you want to submit' (请选择您要提交的电子表格) contains a table with two rows highlighted in red:

#	电子表格	新
1	更改资料通知	
2	W-8BEN	

**步骤 1** 按“菜单”

**步骤 2** 按“账户服务”

**步骤 3** 选择电子表格类型

- #1: 变更信息通知 包括：
  - a. 聯絡電話, 或
  - b. 電子郵件, 或
  - c. 地址
- #2: W-8BEN :

# 更改资料通知

## a. 更改电话号码

最少必须保留一个联络电话。当只剩下一个联络电话时，客户可以修改，但不能删除。

<p><b>联系电话</b></p> <p>电话 1 (手机) 852-1234 1235</p> <p>删除 编辑</p> <p>电话 2 N/A</p> <p>删除 编辑</p> <p>电话 3 N/A</p> <p>删除 编辑</p> <p>电话 4 N/A</p> <p>删除 编辑</p>	<p><b>目前电话号码</b></p> <p>852-1234 1235</p> <p><b>新电话</b></p> <p>国家区域代码</p> <p>选择国家代码</p> <p>国家代码 852</p> <p>区域代码</p> <p>电话号码 1234 1235</p> <p><input checked="" type="checkbox"/> 更新 <input type="checkbox"/> 删除</p>
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步骤 1 按 [删除] 或 [编辑]

步骤 2 从下拉列表中选择“住宅 / 公司 / 手机”

步骤 3 选择“国家/区号”，输入 [区号 (如有)] 和“电话号码”

阁下的要求将须经电话确认程序确认，相关资料将在电话确认后完成更新（不适用于公司账户）。

本人/吾等兹声明在本表格所提供资料全部真实、完整及。如本人/吾等未能在指定时间内提供所... 本人/吾等明白贵公司可... 更向相关司法部门... (包括但不限... 财政部和香港税务局... 等的相... 同报告《标准条例》... 守则和规则的规定。

提交

提交

返回联系人列表

阁下的要求将须经电话确认程序确认，相关资料将在电话确认后完成更新（不适用于公... 本人/吾等... 部真实... 时间内... 白贵公司... 可能根据... 司法部门... 的监管及/或政府当局（包括但不限... 美国国家税务局、美国财政部和香港税务局）披露及/或提交本人/吾等的相... 关帐户资料，以符合FATCA、《共同报告《标准条例》及其他相关法规、守则和规则的规定。

请确认您是否要提交变更请求？

取消

确认

提交

步骤 4 按 [提交] 并 [确认]

# 更改资料通知

## b. 更新主邮箱或备用邮箱

至少需要一个联络邮箱地址

<p><b>电邮</b></p> <p><b>主要电邮地址</b> <b>email_sample@example.com</b></p> <p>(主电邮地址用作收取客户端通信，包括UTRADE (密码、登入通知、完成交易确认)、电邮结单、更改资料通知、企业行动、迎新信件、年度更新信件、条款或细则或其他信件。)</p> <p><b>编辑</b></p> <p><b>备用电邮地址 1</b> N/A</p> <p>此电子邮件用于接收电子结单，实体结单发出将终止 (如适用)。</p> <p><b>编辑</b></p>	<p><b>现有电邮</b></p> <p><b>email_sample@example.com</b></p> <p><b>新电邮</b> 现有电邮地址将被新电邮地址取代。</p> <p><b>new_email@example.com</b></p> <p>请重新输入新的电子邮件地址以确认</p> <input type="text"/>
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**步骤 1** 按 [编辑] 更新「主要」或「备用」电子邮件地址

**步骤 2** 在「新电子邮件」栏输入电子邮件地址

**步骤 3** 重新输入新的电子邮件地址以确认

<p>阁下的要求将须经电话确认程序确认，相关资料将在电话确认后完成更新 (不适用于公司账户)。</p> <p>本人/吾等兹声明在本表格所提供 所资料全部真实、完整及。如本人/吾等未能在指定时间内提供所 规定。本人/吾等明白贵公司可 更向相关司法部门 (包括但不 限于美国国家税务局、美国财政部和香港税务局) 披露及/或提交本人/吾等的相 关帐户资料，以符合 FATCA、《共同报告《标准条例》及其他相关法规、守则和规则的规定。</p> <p><b>提交</b></p> <p><b>提交</b></p> <p><b>返回联系人列表</b></p>	<p>阁下的要求将须经电话确认程序确认，相关资料将在电话确认后完成更新 (不适用于公司账户)。</p> <p>本人/吾等兹声明在本表格所提供 所资料全部真实、完整及。如本人/吾等未能在指定时间内提供所 规定。本人/吾等明白贵公司可 更向相关司法部门 (包括但不 限于美国国家税务局、美国财政部和香港税务局) 披露及/或提交本人/吾等的相 关帐户资料，以符合 FATCA、《共同报告《标准条例》及其他相关法规、守则和规则的规定。</p> <p><b>请确认您是否要提交变更请求？</b></p> <p><b>取消</b> <b>确认</b></p> <p><b>提交</b></p>
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**步骤 4** 按 [提交] 并 [确认]



# 更改資料通知

## c. 更新住宅地址或通訊地址

更新住宅地址或通訊地址, 必須提交有效的地址證明。

<p><b>地址</b></p> <p><b>居住地址</b> 6/F Harcourt House 39 Road Wanchai HK</p> <p><b>編輯</b></p> <p><b>郵寄地址</b> 6/F Harcourt House 39 Road Wanchai HK</p> <p><b>編輯</b></p>	<p><b>新</b></p> <p>公寓/房間, 樓層 6/F</p> <p>樓宇名稱, 屋苑/小區 Harcourt House</p> <p>街號及街道名稱 39 Road</p> <p>城市/區域 Wanchai</p> <p>國家 香港</p>
<p><b>步驟 1</b> 按 [編輯] 更新“居住地址”或“通訊地址”</p> <p><b>步驟 2</b> 輸入地址詳情</p>	

本人/吾等声明在本表格所提供 所资料全部真实、完整及。如本人/吾等未能在指定时间内提供所需的额外文件，本人/吾等明白贵公司可能根据相关的数据变更向相关司法衙门口径的 监管及/或政府当局（包括但不限于美国国家税务局、美国

提交本人/吾等的《共同报告》《标规则的规定。

Photo Library 

Take Photo 

Choose Files 

**上传图片**

接受的格式：仅限 JPG、PNG

本人/吾等声明在本表格所提供 所资料全部真实、完整及。如本人/吾等未能在指定时间内提供所需的额外文件，本人/吾等明白贵公司可能根据相关的数据变更向相关司法衙门口径的 监管及/或政府当局（包括但不限于美国国家税务局、美国

提交本人/吾等的《共同报告》《标规则的规定。

Photo Library 

Take Photo 

Choose Files 

**上传图片**

接受的格式：仅限 JPG、PNG

- 步骤 3** 阅读要求后按 [确认]
- 步骤 4** 按 [上传图片] 提交有效的地址证明
  - 备注：仅接受 JPG、PNG 格式

本人/吾等声明在本表格所提供 所资料全部真实、完整及。如本人/吾等未能在指定时间内提供所需的额外文件，本人/吾等明白贵公司可能根据相关的数据变更向相关司法衙门口径的 监管及/或政府当局（包括但不限于美国国家税务局、美国

提交本人/吾等的《共同报告》《标规则的规定。

Photo Library 

Take Photo 

Choose Files 

**上传图片**

接受的格式：仅限 JPG、PNG

本人/吾等声明在本表格所提供 所资料全部真实、完整及。如本人/吾等未能在指定时间内提供所需的额外文件，本人/吾等明白贵公司可能根据相关的数据变更向相关司法衙门口径的 监管及/或政府当局（包括但不限于美国国家税务局、美国

提交本人/吾等的《共同报告》《标规则的规定。

Photo Library 

Take Photo 

Choose Files 

**上传图片**

接受的格式：仅限 JPG、PNG

- 步骤 5** 按 [提交] 并 [确认]

<p><b>Change Of Information Notice</b> <b>更改資料通知</b></p> <p><i>Please fill in 9-digits account number. Margin, Stock Options, Futures account information under the same account will be updated accordingly (if applicable).</i> <i>請填寫九位數字的帳戶號碼。相同帳戶下的保證金、期權、期貨帳戶資訊將相應更新（如適用）。</i></p> <p>CONTENT PAGE &gt; CHANGE OF ADDRESS</p> <p><b>請確認以下變更，然後點擊 [確認] 以繼續。</b></p>	<p style="text-align: center;"><b>新</b></p> <p>公寓/房間, 樓層 116/F</p> <p>樓宇名稱, 屋苑/小區 Harcourt House</p> <p>街號及街道名稱 39 Road</p> <p>城市/區域 Wanchai</p> <p>國家 香港</p>
<p><b>步驟 6</b> 請核對變更並檢查地址詳情</p>	
<p>你確定要確認變更請求嗎？</p> <p>取消      確認</p>	<p>我們已收到您的申請。此申請需要至少一個工作日來處理。</p> <p>閣下的要求將須經電話確認程序確認，相關資料將在電話確認後才完成更新（不適用於公司帳戶）。</p> <p style="text-align: center;">確認</p>
<p><b>步驟 7</b> 按 [確認] 以確認變更申請</p> <p><b>步驟 8</b> 按 [確認] 以知悉變更的服務處理時間</p>	

# 美国市场文件

## a. 更新 W-8BEN (此页面仅提供英文版截图)

美国相关市场或产品交易的强制文件要求

#	Identity	Use Form
1	You are NOT an individual	W-8BEN-E
2	You are a U.S. citizen or other U.S. person, including a resident alien individual	W-9
3	You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services)	W-8ECI
4	You are a beneficial owner who is receiving compensation for personal services performed in the United States	8233 or W4
5	You are a person acting as an intermediary	W-8IMY

Continue

Cancel

### Part I Identification of Beneficial Owner (see instructions)

1. Name of individual who is the beneficial owner

2. Country of citizenship

3. Permanent residence address (street, apt. or suite no., or rural route).

City or town, state or province. Include postal code where appropriate.

Country

4. mailing address (if different from above)

City or town, state or province. Include postal code where appropriate.

Country

5. U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)

6a. Foreign tax identifying number (see instructions)

6b. Check if FTIN not legally required

7. Reference number(s) (see instructions)

8. Date of birth (MM-DD-YYYY) (see instructions)

**步骤 1** 阅读要使用的表格身份，然后按 [继续] 前往下一页

**步骤 2** 填写第 I 部分（第 1 项至第 8 项）受益人身份信息

<p><b>Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)</b></p> <p>9. I certify that the beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.</p> <p>10. <b>Special rates and conditions</b> (if applicable - see instructions): The beneficial owner is claiming the provisions of Article and paragraph _____ of the treaty identified on line 9 above to claim a 0.00 % rate of withholding on (specify type of income): _____</p> <p>Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: _____</p>	
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**步骤 3 填写第 II 部分 (第 9 项至第 10 项) 税收协定利益申请资料**

<p><b>Part III Certification</b></p> <p>Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and completed. I further under penalties of perjury that:</p> <ul style="list-style-type: none"> <li>I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;</li> <li>The person named on line 1 of this form is not a U.S. person;</li> <li>this form relates to: <ul style="list-style-type: none"> <li>(a) income not effectively connected with the conduct of a trade or business in the United States;</li> <li>(b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;</li> <li>(c) the partner's share of a partnership's effectively connected taxable income; or</li> <li>(d) the partner's amount realized from the transfer of partnership interest subject to</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and the country; and</li> <li>For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.</li> </ul> <p>Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. <b>I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.</b></p> <p><input checked="" type="checkbox"/> I certify that I have the capacity to sign for the person identified on line 1 of this form.</p> <p style="text-align: center;"></p>
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**步骤 4 阅读第 III 部分 (证明) 内容**  
**步骤 5 勾选复选框以作证明**  
**步骤 6 按 [提交] 以继续**

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am beneficial owner or any other person who has control, receipt, or custody of the income of which I am beneficial owner or any other person who has control, receipt, or custody of the income of which I am beneficial owner.

**Please confirm if you want to submit the change request?**

取消      確認

I certify that I have the capacity to sign for the person identified on line 1 of this form.

**Please input either U.S. taxpayer identification number (SSN or ITIN) or Foreign tax identifying number.**

**Submit**

### W-8BEN Form W-8BEN 表格

Please fill in 9-digits account number. Margin, Stock Options, Futures account information under the same account will be updated accordingly (if applicable).  
請填寫九位數字的帳戶號碼。相同帳戶下的保證金、期權、期貨帳戶資訊將相應更新（如適用）。

CONTENT PAGE > W-8BEN FORM

1      2      3

Submit      Approve      Finished

**步骤 7** 按 [确认] 以继续至下一页

**步骤 8** 在提交前检查所输入的信息

**Client Name**

Testing AC 12

**Part I Identification of Beneficial Owner (see instructions)**

1. Name of individual who is the beneficial owner

Testing AC 12

2. Country of citizenship

Hong Kong

3. Permanent residence address (street, apt. or suite no., or rural route).

6/F Harcourt House

City or town, state or province. Include postal code where appropriate.

39 Gloucester Road TST,Kowloon

Country

Hong Kong

4. mailing address (if different from above)

6/F Harcourt House

City or town, state or province. Include postal code where appropriate.

39 Gloucester Road TST,Kowloon

Country

Hong Kong

5. U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)

Y123456(7)

6a. Foreign tax identifying number (see instructions)

6b. Check if FTIN not legally required

7. Reference number(s) (see instructions)

8. Date of birth (MM-DD-YYYY) (see instructions)

1 Jan 2000

<p><b>Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)</b></p> <p>9. I certify that the beneficial owner is a resident of <input type="text" value="Hong Kong"/> within the meaning of the income tax treaty between the United States and that country.</p> <p>10. <b>Special rates and conditions</b> (if applicable - see instructions): The beneficial owner is claiming the provisions of Article and paragraph <input type="text"/> of the treaty identified on line 9 above to claim a <input type="text" value="0.00"/> % rate of withholding on (specify type of income): <input type="text"/></p> <p>Explain the additional conditions in the Article and paragraph the beneficial owner meets to be</p>	<p><b>new form within 30 days if any certification made on this form becomes incorrect.</b></p> <p><input checked="" type="checkbox"/> I certify that I have the capacity to sign for the person identified on line 1 of this form.</p> <p>Signature: <input type="text"/></p> <p><input type="button" value="Cancel"/> <input type="button" value="Confirm"/></p>
<p><b>步骤 9</b> 核对已输入的数据 並在簽名欄填寫您的姓名</p>	

<p>owner or any withholding agent that can disburse or make the beneficial owner a new person made</p> <p><b>Are you sure you confirm the change request?</b></p> <p><input type="button" value="取消"/> <input type="button" value="確認"/></p> <p><input checked="" type="checkbox"/> I certify that I have the capacity to sign for the person identified on line 1 of this form.</p> <p>Signature: <input type="text"/></p> <p><input type="button" value="Cancel"/> <input type="button" value="Confirm"/></p>	<p>We have received your application. This application requires at least one business day to process.</p> <p><input type="button" value="確認"/></p>
<p><b>步骤 10</b> 按 [确认] 以继续 <b>步骤 11</b> 按 [确认] 以知悉变更的服务处理时间</p>	

完