

Terms and Conditions for Southbound Wealth Management Connect Service 跨境理財通南向通服務條款和條件

These terms and conditions (“**Southbound Terms**”) of CITIC Securities Brokerage (HK) Limited (“**CSBHK**”) apply to all the Customers of the Southbound Wealth Management Connect Service (as defined below) provided by CSBHK specifically. By using the Southbound Wealth Management Connect Service, the Customer agrees to be bound by these Southbound Terms. These Southbound Terms should be read together with the Other Relevant Terms and Conditions (as defined below). To the extent applicable, each of Other Relevant Terms and Conditions shall apply to the Southbound Wealth Management Connect Service and the CSBHK Southbound Investment Account (as defined below):

這些條款和條件（“**南向通服務條款**”）適用於由中信証券經紀（香港）有限公司（“**中信証券經紀香港**”）提供的所有跨境理財通南向通服務（如下定義）的客戶。使用跨境理財通南向通服務，客戶同意受這些南向通服務條款的約束。這些南向通服務條款應與其他相關條款和條件（如下定義）一起閱讀。在適用的範圍內，其他相關條款和條件都應適用於跨境理財通南向通服務和中信証券經紀香港南向通投資戶（如下定義）：

1. Definitions and Interpretation 定義與解釋

1.1 In these Southbound Terms, except where the context otherwise requires, the following words and phrases shall have the following meanings:

在這些南向通服務條款中，除非上下文另有要求，以下詞語和短語具有以下含義：

“**Authority**” or “**Authorities**” means any applicable regulatory authority, governmental agency (including tax authority), clearing or settlement bank or exchange, or industry or self-regulatory body whether in or outside Hong Kong, includes but not limited to the China Securities Regulatory Commission, the State Administration of Foreign Exchange and the Hong Kong Securities and Futures Commission.

“**相關監管機構**”指的是任何適用的監管機構、政府機構（包括稅務機關）、清算或結算銀行或交易所，或者在香港境內外的行業或自我監管機構，包括但不限於中國證監會、國家外匯管理局和香港證券及期貨事務監察委員會。

“**Applicable Requirements**” mean any laws, rules, regulations, policies, interpretations, directions, guidelines, announcements, requirements and other regulatory documents (whether or not having the force of law) issued by any Authority, whether in or outside Hong Kong, with which CSBHK, CS or the Customer is expected to comply with from time to time in relation to the Southbound Scheme or any transactions or activities under the Southbound Scheme.

“**適用要求**”指任何由任何相關監管機構發布的，無論在香港境內還是境外，中信証券經紀香港、中信証券或客戶在與跨境理財通南向通或跨境理財通南向通下的任何交易或活動有關的情況下，預期需要遵守的任何法律、規則、法規、政策、解釋、指示、指南、公告、要求和其他監管文件（無論是否具有法律效力）。

“**CS**” means CITIC Securities South China Company Limited (中信証券華南股份有限公司) or other eligible broker in Mainland China partner with CSBHK ;

“**中信証券**”指的是中信証券華南股份有限公司或者與中信証券經紀香港合作的其他在中國內地的合資格經紀商；

“**CS Remittance Account**” means the account in the Customer’s sole name opened and maintained by Customer at CS that is eligible for engaging in the Southbound Wealth Management Connect Service.

“**中信証券匯款戶**”指客戶在中信証券以單獨名義開設並維護的，有資格參與跨境理財通南向通服務的賬戶。

"CSBHK Southbound Investment Account" means an account in the Customer's sole name opened and maintained by Customer at CSBHK that is dedicated for using Southbound Wealth Management Connect Service.

"**中信証券經紀香港南向通投資戶**"指客戶在中信証券經紀香港處以單獨名義開設並維護的，專用於使用跨境理財通南向通服務的賬戶。

"Eligible Product(s)" means any financial products which are permitted for investment by the Customer under the Southbound Wealth Management Connect Service via his/her CSBHK Southbound Investment Account pursuant to the Applicable Requirements and other requirements as CSBHK may specify from time to time.

"合資格產品"指任何根據適用要求和中信証券經紀香港不時指定的其他要求，客戶通過其中信証券經紀香港南向通投資戶在跨境理財通南向通服務下被允許投資的財富管理產品。

"Southbound Scheme" means the Southbound Scheme of the Cross-Boundary Wealth Management Connect Pilot Scheme in the Guangdong-Hong Kong-Macao Greater Bay Area by the applicable Authorities in Mainland China, Hong Kong and Macau that eligible Mainland investors investing in eligible investment products offered by licensed corporation via designated channels.

"**跨境理財通南向通**"指由中國內地、香港和澳門的適用相關監管機構在粵港澳大灣區實施的跨境理財通南向通服務，該計劃允許合資格的中國內地投資者通過指定渠道投資持牌公司提供的合資格投資產品。

"Southbound Wealth Management Connect Service" means the services and arrangements provided by CSBHK to enable eligible Customers to invest in the Eligible Product offered by CSBHK via designated channel from time to time under the Southbound Scheme pursuant to the Applicable Requirements.

"**跨境理財通南向通服務**"指中信証券經紀香港根據適用要求，不時通過指定渠道提供的服務和安排，使合資格的客戶能夠投資中信証券經紀香港提供的合資格財富管理產品。

"Mainland China" means the People's Republic of China but excluding Hong Kong and Macau;

"中國內地"指中華人民共和國，但不包括香港和澳門；

"Other Relevant Terms and Conditions" means CSBHK's Terms and Conditions for Securities Trading, the Application Form for Southbound Wealth Management Connect Service, and other agreements the Customer may be subject to, as may be amended or supplemented from time to time.

"**其他相關條款和條件**"指中信証券經紀香港的《證券買賣條款》，跨境理財通南向通服務申請表，以及客戶可能受到約束的其他協議，可能會不時被修改或補充。

"RMB" means Renminbi, the lawful currency for the time being of Mainland China.

"人民幣"指的是目前中國內地的合法貨幣。

1.2 Words denoting the singular shall include the plural and vice versa, and words denoting any gender shall include all genders.

表示單數的詞語應包括複數，反之亦然，表示任何性別的詞語應包括所有性別。

1.3 The Schedule forms part of these Southbound Terms and shall have effect as if set out in full in the body of these Southbound Terms.

附表是南向通服務條款的一部分，並應如同在這些南向通服務條款的正文中全文設定一樣具有效力。

1.4 Clause headings are inserted for convenience of reference only and shall not, in any event, affect the interpretation and construction of these Southbound Terms.

條款標題僅為方便參考而插入，並不會在任何情況下影響南向通服務條款的解釋和構造。

- 1.5 Capitalized terms that are not otherwise defined in these Southbound Terms shall have the same meaning in the Terms and Conditions for Securities Trading and/or other relevant agreements between the Customer and CSBHK.

在這些南向通服務條款中未另行定義的詞語應與客戶跟中信証券經紀香港之間《證券買賣條款》和/或其他相關協議中具有相同的含義。

- 1.6 The Customer agrees and acknowledges that these Southbound Terms shall constitute a legally binding contract. By giving Instructions to CSBHK to conduct any transaction under Southbound Wealth Management Connect Service, the Customer is deemed to have accepted and agreed to be bound by these Southbound Terms.

客戶同意並確認，這些南向通服務條款應構成一份具有法律約束力的合同。通過向中信証券經紀香港發出指示進行跨境理財通南向通服務下的任何交易，客戶被視為已接受並同意受這些南向通服務條款的約束。

2. **Scope of the Southbound Wealth Management Connect Service** **跨境理財通南向通服務的範圍**

- 2.1 For the purposes of the Southbound Scheme, CS and CSBHK are partner securities brokers. Please note that:

對於跨境理財通南向通，中信証券和中信証券經紀香港是合作證券經紀人。請注意：

- (i) CSBHK is supervised by the Authorities in Hong Kong and is subject primarily to the laws and regulations of Hong Kong. All transactions relating to the Eligible Products are also subject to the laws and regulations of Hong Kong.
中信証券經紀香港受到香港相關監管機構的監管，主要受到香港的法律和法規的約束。所有與合資格產品相關的交易也受到香港的法律和法規的約束。
- (ii) CS provides the CS Remittance Account to the Customer. In doing so, CS is supervised by the Authorities in Mainland China and are subject primarily to the laws and regulations of Mainland China.
中信証券為客戶提供中信証券匯款戶。在此過程中，中信証券受到中國內地相關監管機構的監管，主要受到中國內地的法律和法規的約束。
- (iii) CS and CSBHK perform their respective roles and functions as securities brokers. CSBHK is not an agent or local office of CS and does not represent CS. Neither CS nor CSBHK will be liable to the Customers, whether jointly or severally, for the actions or non-actions by the other.
中信証券和中信証券經紀香港分別執行其作為證券經紀人的角色和功能。中信証券經紀香港不是中信証券的代理或本地辦事處，也不代表中信証券。無論是中信証券還是中信証券經紀香港，都不會對客戶對另一方的行為或不作為承擔連帶或單獨的責任。

- 2.2 The Southbound Wealth Management Connect Service enables the Customer to remit funds between the CSBHK Southbound Investment Account and CS Remittance Account through a closed-loop funds flow channel, subject to the Applicable Requirements.

跨境理財通南向通服務使客戶能夠通過封閉迴圈的資金流通道，在中信証券經紀香港南向通投資戶和中信証券匯款戶之間匯款，需符合適用要求。

- 2.3 CSBHK may offer the Southbound Wealth Management Connect Service on such terms and conditions as CSBHK may specify from time to time. CSBHK has the right to carry out the following (or any of them) from time to time without giving prior notice:

中信証券經紀香港可能會根據其不時指定的條款和條件提供跨境理財通南向通服務。中信証券經紀香港有權在不事先通知的情況下隨時進行以下操作（或其中任何項）：

- (i) introduce new services, or vary, suspend or withdraw any existing services;
引入新的服務，或變更、暫停或撤銷任何現有服務
- (ii) specify or vary the scope of the Southbound Wealth Management Connect Service, including but not limited to:
指定或變更跨境理財通南向通服務的範圍，包括但不限於：
 - (a) prescribing the types of transfers, transactions and dealings which may be conducted using the Southbound Wealth Management Connect Service; and
規定可以使用跨境理財通南向通服務進行的轉賬、交易和交易的類型；並且
 - (b) setting or varying limits relating to use of the Southbound Wealth Management Connect Service, and these limits may include limits on the currency, amount or frequency of remittance or transaction and other standard;
設定或變更與使用跨境理財通南向通服務相關的限制，這些限制可能包括匯款或交易的貨幣、金額或頻率等方面的限制，以及其他標準；
 ;and 並且
- (iii) set or vary business days, service hours and the daily cut-off time for the Southbound Wealth Management Connect Service.
設定或變更跨境理財通南向通服務的營業日、服務時間和每日截止時間。

2.4 The Southbound Wealth Management Connect Service is available only to an applicant who meets the eligibility requirements prescribed by CSBHK and the Applicable Requirements from time to time and who has opened and paired his/her CS Remittance Account. CSBHK shall only regard a Mainland investor eligible as a Customer for Southbound Wealth Management Connect Service after receiving confirmation from CS. CSBHK reserves the right to accept or reject the applicant's application for the Southbound Wealth Management Connect Service, at CSBHK's sole discretion, even if the applicant has complied with the requirement specified by CSBHK from time to time. CSBHK reserves the right to obtain the further verification from CS or Authorities before enabling the Customer's CSBHK Southbound Investment Account.

跨境理財通南向通服務僅對符合中信証券經紀香港和適用要求規定的符合資格要求的申請人開放，並且已經開設並配對了他/她的中信証券匯款戶。只有在收到中信証券的確認後，中信証券經紀香港才將一個中國內地投資者視為跨境理財通南向通服務的合資格客戶。即使申請人已經符合中信証券經紀香港不時規定的要求，中信証券經紀香港也保留接受或拒絕申請人申請跨境理財通南向通服務的權利，完全由中信証券經紀香港自行決定。中信証券經紀香港保留在啓用客戶的中信証券經紀香港南向通投資戶之前從中信証券或相關監管機構獲取進一步驗證的權利。

2.5 An eligible Mainland investor can only participate in the Southbound Scheme through one of the following approaches: (i) selecting a participating licensed corporations in Hong Kong; (ii) selecting an eligible Hong Kong or Macao bank; or (iii) selecting both approaches mentioned in (i) and (ii) above. Should an eligible Mainland investor who has already opened a dedicated investment account with another participating licensed corporation in Hong Kong and wish to open a new CSBHK Southbound Investment Account, he/ she should first close his/ her existing dedicated investment account with such participating licensed corporation.

合資格的中國內地投資者只能通過以下其中一種方式參與跨境理財通南向通：(i) 選擇在香港的參與的持牌公司；(ii) 選擇一個合資格的香港或澳門銀行；或者 (iii) 選擇上述(i)和(ii)中提到的兩種方式。如果一個已經在香港的另一個參與的持牌公司開設了跨境理財通南向通專用投資賬戶的合資格中國內地投資者希望開設一個新的中信証券經紀香港南向通投資戶，他/她應首先關閉他/她在該參與的持牌公司的現有跨境理財通南向通專用投資賬戶。

2.6 The CSBHK Southbound Investment Account and the CS Remittance Account are paired together for closed-loop transfer and remittance of funds for the sole purpose of using the Southbound Wealth Management Connect Service. The Customer is allowed to remit funds to his/her CSBHK Southbound Investment Account only from his/her paired CS Remittance Account (and not from any other account(s))

or through any other means). Fund transfers between the CSBHK Southbound Investment Account and any other accounts in Mainland China or from Customer's other accounts with CSBHK to his/her CSBHK Southbound Investment Account are not allowed in connection with the Southbound Wealth Management Connect Service.

中信証券經紀香港南向通投資戶和中信証券匯款戶被配對在一起，僅用於使用跨境理財通南向通服務的封閉迴圈轉賬和匯款。客戶只能將資金從他/她的配對的中信証券匯款戶（而不是從任何其他賬戶或通過任何其他方式）匯款到他/她的中信証券經紀香港南向通投資戶。不允許在與跨境理財通南向通服務有關的情況下，將資金從中信証券經紀香港南向通投資戶與中國內地的任何其他賬戶之間進行轉賬，或者從客戶在中信証券經紀香港的其他賬戶轉賬到他/她的中信証券經紀香港南向通投資戶。

- 2.7 The CSBHK Southbound Investment Account can only be used strictly for the sole purpose of the Southbound Wealth Management Connect Service, and cannot be used for any other purposes or functions which may otherwise be applicable to the account opened and maintained with CSBHK.

中信証券經紀香港南向通投資戶僅能嚴格用於跨境理財通南向通服務作唯一目的，不能用於其他可能適用於與中信証券經紀香港開設和維護的賬戶的任何其他目的或功能。

3. **Transfer/Remittance of Funds and Currency Conversion** **資金轉賬/匯款和貨幣轉換**

- 3.1 All payments in and out of the CSBHK Southbound Investment Account are subject to these Southbound Terms and Other Relevant Terms and Conditions, the Applicable Requirements, and such other requirements specified by CSBHK from time to time.

所有與中信証券經紀香港南向通投資戶存入和提取的款項都受這些南向通服務條款和其他相關條款和條件，適用要求，以及中信証券經紀香港不時指定的其他要求的約束。

- 3.2 The Customer can only effect cross-boundary fund remittance in RMB under the Southbound Wealth Management Connect Service through a closed-loop funds flow channel between his/her CSBHK Southbound Investment Account and his/her CS Remittance Account, subject to the Applicable Requirements (including but not limited to any applicable quota) and other requirements prescribed by CSBHK from time to time.

客戶只能通過在他/她的中信証券經紀香港南向通投資戶和他/她的中信証券匯款戶之間的封閉迴圈資金流通道，在跨境理財通南向通服務下進行人民幣的跨境匯款，需符合適用要求（包括但不限於任何適用的配額）和中信証券經紀香港不時規定的其他要求。

Funds Deposit 資金存入

- 3.3 Unless otherwise agreed by CSBHK, the Customer is only permitted to deposit funds into the CSBHK Southbound Investment Account, subject to the following restrictions: (a) the Customer may transfer funds in RMB from his/her CS Remittance Account to the CSBHK Southbound Investment Account through a closed-loop funds flow channel, subject to any applicable aggregate and individual investor quotas as prescribed under the Applicable Requirements, along with any additional requirements specified by CSBHK from time to time; (b) any settlement amounts, earnings, entitlements to shares, or other benefits (including cash proceeds resulting from corporate actions) received from the Eligible Product will be credited into the Customer's CSBHK Southbound Investment Account, subject to the Applicable Requirements and any other requirements specified by CSBHK from time to time. Any third-party fund transfer to the CSBHK Southbound Investment Account is strictly prohibited.

除非中信証券經紀香港另有約定，否則客戶只被允許將資金存入中信証券經紀香港南向通投資戶，並受到以下限制：(a) 客戶可以通過封閉迴圈的資金流通道，將人民幣從他/她的中信証券匯款戶轉賬到中信証券經紀香港南向通投資戶，需符合適用要求規定的任何適用的總配額和個人投資者

配額，以及中信証券經紀香港不時指定的任何額外要求；(b) 從合資格產品收到的任何結算金額、收益、股份權益或其他福利（包括來自公司行動的現金收益）將存入客戶的中信証券經紀香港南向通投資戶，需符合適用要求和中信証券經紀香港不時指定的任何其他要求。嚴禁任何第三方向中信証券經紀香港南向通投資戶轉賬。

Transfer of Funds

資金轉移

- 3.4 If the Customer intends to transfer the funds out of his/her CSBHK Southbound Investment Account, the Customer may remit the funds in RMB from his/her CSBHK Southbound Investment Account to the CS Remittance Account, subject to the Applicable Requirements and other requirements as CSBHK may specify from time to time. The Customer cannot (a) directly withdraw cash from his/her CSBHK Southbound Investment Account; or (b) transfer the balance in his/her CSBHK Southbound Investment Account to any account other than his/her CS Remittance Account.
如果客戶打算將資金從他/她的中信証券經紀香港南向通投資戶轉出，客戶可以將人民幣從他/她的中信証券經紀香港南向通投資戶匯款到中信証券匯款戶，需符合適用要求和中信証券經紀香港不時指定的其他要求。客戶不能 (a) 直接從他/她的中信証券經紀香港南向通投資戶提取現金；或者 (b) 將他/她的中信証券經紀香港南向通投資戶的餘額轉到除他/她的中信証券匯款戶以外的任何賬戶。
- 3.5 The Customer may give Instructions to CSBHK to effect a currency conversion in relation to an amount in his/her CSBHK Southbound Investment Account. CSBHK at its sole discretion may carry out a currency conversion at any time as CSBHK reasonably considers appropriate under the Southbound Wealth Management Connect Service or in accordance with the Applicable Requirements.
客戶可以向中信証券經紀香港發出指示，對其中信証券經紀香港南向通投資戶中的一筆金額進行貨幣轉換。中信証券經紀香港可以自行決定在其合理認為適合進行跨境理財通南向通服務的任何時間，或根據適用要求進行貨幣轉換。
- 3.6 The Customer confirms that he/she authorizes CSBHK to effect a currency conversion for the settlement of any transaction under the Southbound Wealth Management Connect Service, and agrees to indemnify CSBHK for any shortfall arising from any currency conversion therein.
客戶確認他/她授權中信証券經紀香港為跨境理財通南向通服務下的任何交易進行貨幣轉換，並同意賠償中信証券經紀香港因其中的任何貨幣轉換而產生的任何短缺。
- 3.7 Where a currency conversion is necessary, it will be carried out at the rate of exchange determined by CSBHK at its sole discretion which shall be conclusive and binding on the Customer, by reference to the then prevailing market rates of exchange on the relevant date and if CSBHK so determines, by adding a spread. If a spread is charged, the relevant disclosure on the indicative maximum spread could be found on CSBHK's website.
如果需要進行貨幣轉換，將按照中信証券經紀香港自行決定的匯率進行，該匯率將對客戶具有確定性和約束力，參考相關日期當時的市場匯率，如果中信証券經紀香港如此決定，可以增加點差。如果收取點差，相關的指示性最大點差披露可以在中信証券經紀香港的網站上找到。

4. Investment Quota **投資配額**

Aggregate Quota

總配額

- 4.1 Remittances from the Mainland China under the Southbound Scheme are subject to an aggregate quota. The aggregate quota is calculated on a net basis. The cumulative net remittance from the Mainland China

under the Southbound Scheme should not, at any time, exceed the aggregate quota. The aggregate quota for the Southbound Scheme is initially set at RMB 150 billion.

在跨境理財通南向通下向中國內地的匯款受到總配額的限制。總配額是以淨額計算的。在任何時候，跨境理財通南向通下向大陸的累計匯款都不應超過總配額。跨境理財通南向通的總配額最初設定為 1500 億人民幣。

Individual Investor Quota

個人投資者配額

- 4.2 Individual investor quota is calculated on a net basis. The net cumulative remittance from CS Remittance Account to a CSBHK Southbound Investment Account under the Southbound Wealth Management Connect Service by each Customer should not, at any time, exceed the individual investor quota.

個人投資者配額是以淨額計算的。每個客戶在跨境理財通南向通服務下從中信証券匯款戶到中信証券經紀香港南向通投資戶的淨累計匯款在任何時候都不應超過個人投資者配額。

- 4.3 The individual investor quota for each investor under the Southbound Scheme is RMB 3 million. If an investor simultaneously selects both an eligible Hong Kong bank and CSBHK for investment under the Southbound Scheme, the individual investor quota allocated between the eligible Hong Kong bank and CSBHK will each be RMB 1.5 million.

在跨境理財通南向通下，每個客戶的個人投資者配額為 300 萬人民幣。如果一個客戶同時選擇了一個合資格的中國內地銀行和一個合資格的中國內地經紀商進行跨境理財通南向通的投資，則分配給銀行和經紀商的個人投資者配額將各為 150 萬人民幣。

- 4.4 The investment quota to be allocated by CSBHK is based on the Customer's confirmation to CS regarding his/her participation with other eligible securities broker and/or Hong Kong bank under the Southbound Scheme (the '**Confirmation**'). Neither CS nor CSBHK will be liable to the Customer, whether jointly or severally, if the Customer's application or use of the Southbound Wealth Management Connect Service is rejected due to incorrect Confirmation provided by the Customer.

中信証券經紀香港向客戶分配的投資配額是基於客戶向中信証券就其在參與其他合資格券商及/或香港銀行的跨境理財通南向通的確認而決定的（“**確認**”）。中信証券經紀香港及中信証券均不會，無論是共同地還是個別地，就客戶因其不準確的確認而導致其跨境理財通南向通服務的申請或使用被拒絕而承擔責任。

5. Eligible Product

合資格產品

The Customer is only allowed to invest in Eligible Products that are permitted for Southbound Wealth Management Connect Service under the Applicable Requirements from time to time. CSBHK may change the type of Eligible Products from time to time without giving any reason or prior notice.

客戶只允許投資在不時符合適用要求的跨境理財通南向通服務的合資格產品。中信証券經紀香港可以在不給出任何理由或事先通知的情況下隨時更改合資格產品。

6. Customer Information

客戶信息

- 6.1 This clause 6 is supplemental to and does not limit the CSBHK's right to use, process, and disclose the Customer's information in accordance with the Privacy Policy Statement.

本第 6 條是對中信証券經紀香港根據《私隱政策聲明》使用、處理和披露客戶信息權利的補充，並不限制該權利。

- 6.2 The Customer agrees that the Privacy Policy Statement applies to all information he/she provides (either to CSBHK or to CS through CSBHK) in connection with the Southbound Wealth Management Connect Service (including but not limited to history or records of his/her cross-boundary remittance and transaction records).
客戶同意，《私隱政策聲明》適用於他/她在與跨境理財通南向通服務相關的所有信息（包括但不限於他/她的跨境匯款和交易記錄的歷史或記錄）。
- 6.3 For the purpose of the Southbound Wealth Management Connect Service, the Customer agrees that CSBHK may disclose his/her data relates to the Southbound Wealth Management Connect Service: 以跨境理財通南向通服務為目的，客戶同意中信証券經紀香港可以將與跨境理財通南向通服務相關的他/她的數據披露給：
- (i) CS that opens and operates his/her CS Remittance Account;
中信証券以開設並操作他/她的中信証券匯款戶；
 - (ii) CSBHK's group members, affiliates and its service providers;
中信証券經紀香港的集團成員、附屬公司及其服務提供商；
 - (iii) any Authorities to comply with the Applicable Requirements (such as meeting any aggregate or individual investor quota prescribed by the Applicable Requirements and/or complying with legal or Applicable Requirements);
任何相關監管機構以符合適用要求（例如滿足適用要求規定的任何總配額或個人投資者配額，和/或符合法律或適用要求）；
 - (iv) other third parties which are contracted with CSBHK for providing services in relation to the Southbound Wealth Management Connect Service; and/or
與中信証券經紀香港簽約提供與跨境理財通南向通服務相關服務的其他第三方；和/或
 - (v) other third parties as permitted by, and for such purposes according to the Privacy Policy Statement and/or the Other Relevant Terms and Conditions.
其他根據《私隱政策聲明》和/或其他相關條款和條件允許的，並根據該等目的的其他第三方。

Examples of data relates to the Southbound Wealth Management Connect Service include but not limited to (A) the Customer's personal data (which includes his/her sensitive personal data/sensitive personal information, as provided by any applicable laws of personal data or privacy protection law in the relevant jurisdiction); (B) information and records of the remittances from and to the CSBHK Southbound Investment Account; (C) information relating to the transactions in Eligible Products and other activities relating to Southbound Wealth Management Connect Service (including interest, other income and return, and the assets received and held in accounts); and (D) information about actual or suspected breach of the obligations or any Application Requirements in connection with the use the CSBHK Southbound Investment Account and the related services.

與跨境理財通南向通服務相關的數據的例子包括但不限於 (A) 客戶的個人數據（包括他/她的敏感個人數據/敏感個人信息，根據相關司法管轄區的任何適用的個人數據或隱私保護法提供）；(B) 從中信証券經紀香港南向通投資戶匯款出入的信息和記錄；(C) 與合資格產品的交易和與跨境理財通南向通服務相關的其他活動的信息（包括利息、其他收入和回報，以及在賬戶中收到和持有的資產）；以及 (D) 關於實際或懷疑違反與使用中信証券經紀香港南向通投資戶和相關服務相關的義務或任何應用要求的信息。

- 6.4 The Customer agrees that CSBHK may keep his/her information for such period of time as CSBHK reasonably considers appropriate to comply with the Applicable Requirements and shall store Customer's data locally and/or in Mainland China.
客戶同意中信証券經紀香港可以將他/她的信息保留一段時間，中信証券經紀香港合理認為適合以符合適用要求，並將客戶的數據存儲在本地和/或中國內地。

7. Customer Confirmation and Undertaking 客戶確認和承諾

7.1 The Customer understands, represents, warrants, confirms and undertakes to CSBHK that:
客戶向中信証券經紀香港理解、聲明、保證、確認和承諾：

(i) in respect of the opening of the CSBHK Southbound Investment Account:
關於開設中信証券經紀香港南向通投資戶：

(a) the CSBHK Southbound Investment Account is opened in the Customer's sole name which is identical to the name of the Customer's CS Remittance Account; the Customer is the sole legal and beneficial owner of the CSBHK Southbound Investment Account and it has not authorized and will not authorize a third party to operate the CSBHK Southbound Investment Account; and it is acting and will always act as principal and not as agent for any other person;

中信証券經紀香港南向通投資戶是以客戶的單獨名義開設的，該名稱與客戶的中信証券匯款戶的名稱相同；客戶是中信証券經紀香港南向通投資戶的唯一合法和實益擁有者，並且沒有授權並且不會授權第三方操作中信証券經紀香港南向通投資戶；並且它正在並且將始終以原則行事，而不是作為任何其他人的代理；

(b) he/she meets the eligibility requirements prescribed by CSBHK and the Applicable Requirements (including but not limited to that apart from the CSBHK Southbound Investment Account and the CS Remittance Account, he/she does not hold any other investment accounts with licensed corporation in Hong Kong or remittance accounts with the securities broker in the Mainland China for the purpose of the Southbound Scheme);

他/她符合中信証券經紀香港和適用要求規定的資格要求（包括但不限於除了中信証券經紀香港南向通投資戶和中信証券匯款戶外，他/她沒有在香港的持牌公司持有投資賬戶或中國內地券商持有任何匯款賬戶以用於跨境理財通南向通的目的）；

(c) he/she only designates one account with CS as his/her CS Remittance Account which shall be paired with his/her CSBHK Southbound Investment Account for fund remittance, and he/she will not change the designated CS Remittance Account once it has been paired with the CSBHK Southbound Investment Account, save with the consent of CS and CSBHK; and

他/她只指定一個與中信証券的賬戶作為他/她的中信証券匯款戶，該賬戶將與他/她的中信証券經紀香港南向通投資戶配對進行資金匯款，並且一旦已經與中信証券經紀香港南向通投資戶配對，他/她將不會更改指定的中信証券匯款戶，除非獲得中信証券和中信証券經紀香港的同意；並且

(d) he/she will immediately notify CSBHK in writing if his/her CS Remittance Account is suspended, terminated or otherwise changed in a way which may affect the Southbound Wealth Management Connect Service;

如果他/她的中信証券匯款戶被暫停、終止或以可能影響跨境理財通南向通服務的方式進行其他更改，他/她立即以書面形式通知中信証券經紀香港。

(ii) he/she has complied with and will continue to comply with the Southbound Terms, the Other Relevant Terms and Conditions and the Applicable Requirements in respect of the Southbound Wealth Management Connect Service (which may be subject to change from time to time without prior notice to the Customer);

他/她已經遵守並將繼續遵守南向通服務條款，其他相關條款和條件以及與跨境理財通南向通服務相關的適用要求（這些可能會在不向客戶事先通知的情況下隨時變更）；

- (iii) that, notwithstanding anything stated in the Other Relevant Terms and Conditions, he/she only uses the CSBHK Southbound Investment Account strictly for the sole purpose of the Southbound Wealth Management Connect Service by pairing such account with the CS Remittance Account, and he/she has not used and will not use the CSBHK Southbound Investment Account for any other purposes or functions which may otherwise be applicable to an account opened and maintained with CSBHK;
儘管在其他相關條款和條件中有任何規定，他/她只將中信証券經紀香港南向通投資戶嚴格用於通過將該賬戶與中信証券匯款戶配對的跨境理財通南向通服務的唯一目的，並且他/她未使用並且不會將中信証券經紀香港南向通投資戶用於任何其他可能適用於與中信証券經紀香港開設和維護的賬戶的其他目的或功能。
- (iv) he/she has not used and will not use the Southbound Wealth Management Connect Service in any way that is illegal, in breach of any Applicable Requirements or in contravention of any rights of CSBHK or any third party;
他/她未曾且將不會以任何違法的方式，違反任何適用要求或違反中信証券經紀香港或任何第三方的權利的方式使用跨境理財通南向通服務；
- (v) he/she has assessed and assessed the risks relating to the Southbound Wealth Management Connect Service (including but not limited to those as set out in the Schedule 1 below to these Southbound Terms) and he/she can and is willing to take those risks and be responsible for the consequences of those risks;
他/她已經評估並評估了與跨境理財通南向通服務相關的風險（包括但不限於這些南向通服務條款下的附表 1 中列出的風險），他/她可以並願意承擔這些風險，並對這些風險的後果負責；
- (vi) he/she has not executed or created and will not execute or create, or permit or allow to arise or subsist, any encumbrance whatsoever (including but not limited to any mortgage, pledge, lease, trust, bailment, lien, security interest, charge or other similar arrangement) over or affecting the funds in the CSBHK Southbound Investment Account, Eligible Product purchased under the Southbound Wealth Management Connect Service and any investment returns arising from such Eligible Product (or any part thereof) in favour of any other person without prior consent from CSBHK;
他/她未曾執行或創建並且將不會執行或創建，或允許或讓任何形式的抵押權（包括但不限於任何抵押、質押、租賃、信托、保管、留置權、保全利益、費用或其他類似安排）出現或存在，或者影響中信証券經紀香港南向通投資戶中的資金、在跨境理財通南向通服務下購買的合資格產品以及從這些合資格產品產生的任何投資回報（或其任何部分）以贊助任何其他人，而沒有得到中信証券經紀香港的事先同意；
- (vii) he/she understands that his/her CSBHK Southbound Investment Account is opened and maintained with CSBHK in Hong Kong for investment in and holding Eligible Product in Hong Kong, and is paired with his/her CS Remittance Account for cross-boundary fund remittance under the Southbound Wealth Management Connect Service;
他/她理解，他/她的中信証券經紀香港南向通投資戶是在香港與中信証券經紀香港開設和維護的，用於在香港投資和持有合資格產品，並與他/她的中信証券匯款戶配對，用於在跨境理財通南向通服務下的跨境資金匯款；

- (viii) he/she understands that these Southbound Terms and the Other Relevant Terms and Conditions are CSBHK's agreement with him/her for his/her CSBHK Southbound Investment Account under the Southbound Wealth Management Connect Service. The operation of his/her CS Remittance Account is subject to CS's terms and conditions and agreements applicable to such account provided by CS and he/she will at all times comply with CS's terms and conditions and agreements applicable to such account provided by CS from time to time. The Customer understands the terms and risks associated with the use of his/her CS Remittance Account, and CSBHK has no obligation to advise or otherwise update him/her about the CS Remittance Account or any change in the Applicable Requirements and shall not be liable to the Customer in any event in respect of his/her CS Remittance Account;
他/她理解，這些南向通服務條款以及其他相關條款和條件是中信証券經紀香港與他/她就跨境理財通南向通服務下的他/她的中信証券經紀香港南向通投資戶的協議。他/她的中信証券匯款戶的運營受到中信証券提供的適用於該賬戶的條款和條件以及協議的約束，他/她將隨時遵守中信証券不時提供的適用於該賬戶的條款和條件以及協議。
- (ix) he/she understands and acknowledges that CS is incorporated in Mainland China and is not an licensed corporation in Hong Kong as defined in the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong) and is not subject to the supervision of the Hong Kong Securities and Futures Commission. The Customers understands the rules and procedures relevant to transactions in Hong Kong financial market, and will consider his/her own circumstances before making investment decisions;
他/她理解並承認，中信証券在中國內地註冊成立，並且並非香港《證券及期貨條例》（香港法律第 571 章）中定義的持牌法團，並且不受香港證券及期貨事務監察委員會的監管。客戶理解與香港金融市場交易相關的規則和程序，並將在作出投資決定之前考慮他/她自己的情況；
- (x) he/she understands that cross-boundary remittance of RMB from his/her CS Remittance Account to his/her CSBHK Southbound Investment Account is subject to the aggregate and individual investor quotas imposed by the Applicable Requirements and other requirements as CSBHK may specify from time to time;
他/她理解，從他/她的中信証券匯款戶向他/她的中信証券經紀香港南向通投資戶匯款人民幣需要符合適用要求和中信証券經紀香港不時指定的其他要求所施加的總配額和個人投資者配額；
- (xi) all transfers and remittance under the Southbound Wealth Management Connect Service are subject to the Applicable Requirements including any exchange control and other requirements as the Applicable Requirements and other requirements as CSBHK may specify from time to time. If the Customer breaches any Applicable Requirements (such as when the funds in his/her CSBHK Southbound Investment Account are mistakenly transferred to an account in breach of the Applicable Requirements), he/she undertakes to rectify such breach by taking such actions as CSBHK may prescribe for compliance with the Applicable Requirements (which may include depositing funds into his/her CSBHK Southbound Investment Account);
跨境理財通南向通服務下的所有轉賬和匯款都受到適用要求的約束，包括任何匯兌控制和其他要求，以及中信証券經紀香港可能不時指定的其他要求。如果客戶違反任何適用要求（例如，當他/她的中信証券經紀香港南向通投資戶中的資金被錯誤地轉移到違反適用要求的賬戶時），他/她承諾通過採取中信証券經紀香港可能規定的行動來糾正此類違規，以符合適用要求（這可能包括將資金存入他/她的中信証券經紀香港南向通投資戶）；
- (xii) he/she understands that where CSBHK reasonably considers that the Customer is in breach, or may be in breach, of any Applicable Requirements, CSBHK will take further actions as requested by the Authorities or at CSBHK's sole discretion, including but not limited to suspending or

terminating the Customer's use of the Southbound Wealth Management Connect Service and the CSBHK Southbound Investment Account;

他/她理解，當中信証券經紀香港合理認為客戶違反或可能違反任何適用要求時，中信証券經紀香港將根據相關監管機構的要求或者中信証券經紀香港的自行決定採取進一步行動，包括但不限於暫停或終止客戶使用跨境理財通南向通服務和中信証券經紀香港南向通投資戶。

- (xiii) he/she is fully responsible for all costs, expenses and taxes incurred in connection with the use of the Southbound Wealth Management Connect Service and agrees to indemnify CSBHK on demand from and against all losses, costs, expenses and taxes which CSBHK may incur in connection with the use of the Southbound Wealth Management Connect Service by the Customer. The Customer further agrees that CSBHK is not responsible for advising on or handling any tax issues in connection with the Southbound Wealth Management Connect Service, and CSBHK does not provide any service or assistance in relation to tax issues;
他/她全權負責與使用跨境理財通南向通服務相關的所有成本、費用和稅款，並同意在要求時賠償中信証券經紀香港可能因客戶使用跨境理財通南向通服務而產生的所有損失、成本、費用和稅款。客戶進一步同意，中信証券經紀香港不負責就跨境理財通南向通服務提供任何稅務問題的建議或處理，並且中信証券經紀香港不提供與稅務問題相關的任何服務或協助；
- (xiv) all the information provided by the Customer in connection to the Southbound Wealth Management Connect Service is, and remains, true, accurate, correct and complete and the Customer shall immediately inform CSBHK if any such information has become incorrect or not updated;
客戶在與跨境理財通南向通服務相關的所有信息都是並且仍然是真實、準確、正確和完整的，如果任何這樣的信息變得不正確或未更新，客戶應立即通知中信証券經紀香港。
- (xv) he/she will provide CSBHK with such information and documents as CSBHK may reasonably request from time to time for the purpose of verifying the Customer's identity and providing the Southbound Wealth Management Connect Service;
他/她將根據中信証券經紀香港的合理要求，不時提供中信証券經紀香港所需的信息和文件，以用於驗證客戶的身份並提供跨境理財通南向通服務。
- (xvi) CSBHK may liaise with, and rely on information on the Customer provided by CS for the purpose of verifying the Customer's identity and the CS Remittance Account, and providing the Southbound Wealth Management Connect Service. CSBHK is entitled to assume that such information is, and remains, true, accurate, correct and complete, and the Customer agrees that CSBHK may request such information from CS for the sole purpose of providing Southbound Wealth Management Connect Service and the Customer shall indemnify CSBHK against all losses in reliance on such information; and
中信証券經紀香港可以與中信証券聯繫，並依賴中信証券提供的關於客戶的信息，以驗證客戶的身份和中信証券匯款戶，並提供跨境理財通南向通服務。中信証券經紀香港有權假定該信息是並且仍然是真實、準確、正確和完整的，客戶同意中信証券經紀香港可以僅為提供跨境理財通南向通服務的目的從中信証券那裏獲取該等信息，並且客戶應對中信証券經紀香港依賴這樣的信息產生的所有損失進行賠償；並且
- (xvii) he/she is using his/her own funds for the purposes of the Southbound Wealth Management Connect Service and has not raised funds from others.
他/她正在使用自己的資金來進行跨境理財通南向通服務，並且未從他人那裏籌集資金。

8. Fees and expenses 費用和開支

CSBHK shall be entitled to prescribe, from time to time, fees and charges payable in connection with the Southbound Wealth Management Connect Service, which shall be binding on the Customer if the Customer opens and/or continues to maintain the CSBHK Southbound Investment Account with CSBHK after the effective date thereof. Unless otherwise notified by CSBHK, the fees and charges related to the Southbound Wealth Management Connect Service, which may be amended or supplemented by CSBHK from time to time, are published on CSBHK's website at <https://www.citics.com.hk/>.

中信証券經紀香港有權不時規定與跨境理財通南向通服務相關的應付費用和收費，如果客戶在其生效日期之後開設和/或繼續在中信証券經紀香港維護中信証券經紀香港南向通投資戶，則該等費用和收費對客戶具有約束力。除非中信証券經紀香港另行通知，與跨境理財通南向通服務相關的費用和收費（可能由中信証券經紀香港不時修改或補充）已在中信証券經紀香港的網站 <https://www.citics.com.hk/> 上公布。

9. Suspension or termination of Southbound Wealth Management Connect Service 暫停或終止跨境理財通南向通服務

9.1 CSBHK shall have the right, at its absolute discretion, to suspend or terminate Customer's CSBHK Southbound Investment Account and/or his/her use of the Southbound Wealth Management Connect Service with Customer by providing 30 days' prior written notice to the Customer. The Customer's obligations under these Southbound Terms, as well as liabilities to settle any outstanding amounts to CSBHK and other relevant parties in relation to the Southbound Wealth Management Connect Service, shall survive notwithstanding the termination of Southbound Wealth Management Connect Service.

中信証券經紀香港有權自行決定，通過向客戶提前 30 天的書面通知，暫停或終止客戶的中信証券經紀香港南向通投資戶和/或他/她對跨境理財通南向通服務的使用。儘管終止了跨境理財通南向通服務，客戶在這些南向通服務條款下的義務，以及向中信証券經紀香港和與跨境理財通南向通服務相關的其他相關方結算任何未付金額的責任，仍應繼續存在。

9.2 In the event that CSBHK's relationship with CS, with whom the Customer holds his/her CS Remittance Account, is suspended or terminated, CSBHK reserves the right to suspend or terminate the Customer's use of the Southbound Wealth Management Connect Service and/or the Customer's CSBHK Southbound Investment Account, without prior written notice.

如果中信証券經紀香港與客戶持有其中信証券匯款戶的中信証券的關係被暫停或終止，中信証券經紀香港保留在不事先書面通知的情況下暫停或終止客戶使用跨境理財通南向通服務和/或客戶的中信証券經紀香港南向通投資戶的權利。

9.3 If according to CSBHK's records, the Customer has not used Southbound Wealth Management Connect Service for an extended period of time, CSBHK may alert the Customer by a notification and may cease to provide Southbound Wealth Management Connect Service without further notice if CSBHK does not receive the Customer's instructions to continue to maintain the CSBHK Southbound Investment Account. 如果根據中信証券經紀香港的記錄，客戶已經長時間未使用跨境理財通南向通服務，中信証券經紀香港可能通過提醒客戶，並且如果中信証券經紀香港未收到客戶繼續維護中信証券經紀香港南向通投資戶的指示，則可以不再提供跨境理財通南向通服務，無需再進一步通知。

9.4 CSBHK may suspend or terminate the use of CSBHK Southbound Investment Account at any time without notice if the Customer fails to maintain the Customer's CSBHK Southbound Investment Account to CSBHK's satisfaction or if the Customer fails to comply with any other obligations under the Southbound Terms and/or the Other Relevant Terms and Conditions or cease to meet any or all of the eligibility criteria for using Southbound Wealth Management Connect Service. In this case, CSBHK has the right to take such further actions which includes:

中信証券經紀香港可能隨時暫停或終止使用中信証券經紀香港南向通投資戶，而不需事前通知，如果中信証券經紀香港對客戶使用中信証券經紀香港南向通投資戶的情況感到不滿意，或者客戶未能遵守南向通服務條款以及其他相關條款和條件的任何其他義務，或者不再符合使用跨境理財通南向通服務的任何或所有資格標準。在這種情況下，中信証券經紀香港有權採取進一步行動，其中包括：

- (i) to block or terminate the Customer's use of CSBHK Southbound Investment Account and Southbound Wealth Management Connect Service;
封鎖或終止客戶使用中信証券經紀香港南向通投資戶和跨境理財通南向通服務；
- (ii) to temporary freeze and withhold of the funds and assets in the CSBHK Southbound Investment Account;
暫時凍結並扣留中信証券經紀香港南向通投資戶中的資金和資產；
- (iii) to restrict the Customer from purchase any new Eligible Product;
限制客戶購買任何新的合資格產品；
- (iv) to dispose of the Eligible Product held by the Customer in the CSBHK Southbound Investment Account; and
處置客戶在中信証券經紀香港南向通投資戶中持有的合資格產品；並且
- (v) to allow the Customer to hold the Eligible Product in his/her CSBHK Southbound Investment Account until redemption at maturity.
允許客戶在其中信証券經紀香港南向通投資戶中持有合資格產品直到到期贖回。

9.5 After terminating CSBHK Southbound Investment Account, the pairing relationship between the CS Remittance Account and the CSBHK Southbound Investment Account will also be dissolved. And CSBHK is satisfied that all of the funds in the CSBHK Southbound Investment Account have been properly disposed of before proceeding with the termination.

在終止中信証券經紀香港南向通投資戶後，中信証券匯款戶與中信証券經紀香港南向通投資戶之間的配對關係也將解除。並且，在進行終止前，中信証券經紀香港確保中信証券經紀香港南向通投資戶中的所有資金已經被妥善處置。

9.6 The suspension or termination of Southbound Wealth Management Connect Service or the CSBHK Southbound Investment Account, whether by the Customer or by CSBHK, will not affect any accrued rights or obligations of the parties incurred prior to such suspension or termination. If CSBHK suspends or terminates the Customer's use of Southbound Wealth Management Connect Service, CSBHK is entitled not to act on any instructions which remain outstanding at the time of suspension or termination.

無論是由客戶還是由中信証券經紀香港暫停或終止跨境理財通南向通服務或中信証券經紀香港南向通投資戶，都不會影響雙方在該等暫停或終止之前產生的任何累計權利或義務。如果中信証券經紀香港暫停或終止客戶使用跨境理財通南向通服務，中信証券經紀香港有權不對在暫停或終止時仍未完成的任何指示採取行動。

10. Exclusion of Liability and Indemnity 免責和賠償條款

10.1 In the absence of wilful default or negligence, CSBHK is not liable for any loss or damage of any kind which the Customer may incur or suffer in connection with his/her use of Southbound Wealth Management Connect Service or any transactions in Eligible Products under the Southbound Scheme.

在沒有故意違約或疏忽的情況下，中信証券經紀香港對客戶在使用跨境理財通南向通服務下的財富管理產品交易中可能產生或遭受的任何類型的損失或損害不承擔責任。

- 10.2 CSBHK is not responsible for any interruption, delay, unavailability or other failure in providing Southbound Wealth Management Connect Service which is caused by or attributed to any circumstances beyond its reasonable control. In no circumstances will CSBHK be liable to the Customer for any loss of profit or interest, or any special, indirect, incidental, consequential or punitive loss or damages.

對於超出其合理控制範圍的任何情況而導致的提供跨境理財通南向通服務的任何中斷、延遲、無法提供或其他失敗，中信証券經紀香港不承擔責任。在任何情況下，中信証券經紀香港都不會對客戶的任何利潤或利息的損失，或者任何特殊的、間接的、附帶的、結果性的或懲罰性的損失或損害負責。

- 10.3 Without reducing the effect of any indemnity given by the Customer under the Other Relevant Terms and Conditions or any other rights or remedies that CSBHK may have, the Customer shall indemnify CSBHK for all actions, proceedings and claims which may be brought by or against CSBHK, and for all losses, damages and reasonable costs and expenses which CSBHK may incur or suffer in connection with any breach of the obligations, warranties or undertakings by the Customer under these Southbound Terms and/or Other Relevant Terms and Conditions.

在不減少客戶根據其他相關條款和條件提供的任何賠償或中信証券經紀香港可能享有的任何其他權利或救濟的效力的情況下，客戶應對由中信証券經紀香港提起或對其提起的所有行動、訴訟和索賠進行賠償，以及對於中信証券經紀香港因客戶在這些南向通服務條款和/或其他相關條款和條件下違反義務、保證或承諾而可能遭受的所有損失、損害、合理費用和開支進行賠償。

- 10.4 This clause 10 operates without reducing the effect of any limitation of liability provisions in the Other Relevant Terms and Conditions. This clause 10 will survive termination of Southbound Wealth Management Connect Service and/or the Customer's CSBHK Southbound Investment Account.

本條款 10 的運作不會降低其他相關條款和條件中任何責任限制條款的效力。本條款 10 將在終止跨境理財通南向通服務和/或客戶的中信証券經紀香港南向通投資戶後仍然有效。

11. Governing Laws and Jurisdiction

管轄法律和司法管轄權

These Southbound Terms, including all associated rights, obligations, and liabilities, shall be governed by and interpreted in accordance with the laws of Hong Kong. Additionally, clauses 24 and 25 of CSBHK's Terms and Conditions for Securities Trading, which pertain to jurisdiction and dispute resolution, shall also be applicable to these Southbound Terms.

這些南向通服務條款，包括所有相關的權利、義務和責任，應由香港法律管轄並按照其進行解釋。此外，中信証券經紀香港的證券買賣條款的第24條和第25條，涉及司法管轄權和爭議解決，也應適用於這些南向通服務條款。

12. Complaints

投訴

If the Customer is not satisfied with the Southbound Wealth Management Connect Service, he/she may contact CSBHK through its available channels listed on the "Complaint" section of its website at <https://www.citics.com.hk/en/>. If necessary, CSBHK may refer the complaint to or collaborate with the partner securities broker to address and resolve the Customer's concerns or complaints.

如果客戶對跨境理財通南向通服務不滿意，他/她可以通過其網站 <https://www.citics.com.hk/en/> 的“投訴”部分列出的可用渠道聯繫中信証券經紀香港。如有需要，中信証券經紀香港可能會將投訴轉介給合作券商，以解決客戶的問題並解決其關切。

13. Miscellaneous
雜項

- 13.1 If any provision of these Southbound Terms is deemed void, illegal or unenforceable by any law to which it is subject, it shall not affect the remaining provisions of these Southbound Terms.
如果南向通服務條款被視為無效、非法或不可執行，則不影響這些南向通服務條款的其餘條款。
- 13.2 These Southbound Terms shall prevail in the event of conflicts or inconsistency with the Other Relevant Terms and Conditions.
如果這些南向通服務條款與其他相關條款和條件存在衝突或不一致，則這些南向通服務條款應優先適用。

SCHEDULE 1

附表 1

Risk Disclosure Statement - Southbound Wealth Management Connect Service

風險披露聲明 - 跨境理財通南向通服務

This Risk Disclosure Statement does **NOT** disclose all of the risks and other significant aspects of Southbound Wealth Management Connect Service. The Customer should read and fully understand the risk with respect to the Eligible Product as disclosed in 1) the Terms and Conditions for Securities Trading, as may be amended or supplemented from time to time; and 2) the offering documents in connection with the offering of the Eligible Product in Hong Kong. The Customer should only undertake such transactions only if he/she understands the nature and key features of the product and the extent of his/her exposure to risk. The Customer should carefully consider whether the proposed investment is appropriate in light of his/her experience, objectives, financial resources and other relevant circumstances. Please read this Schedule carefully, and ask questions and take independent professional advice as the Customer consider appropriate. To learn more, you can also refer to SFC's web-site via the following link:

此風險披露聲明並未披露跨境理財通南向通服務的所有風險和其他重要方面。客戶應閱讀並充分瞭解有關合資格產品的風險，該風險披露在以下文件中披露：1) 《證券買賣條款》，可能會不時修訂或補充；以及 2) 與在香港發行合資格產品相關的發售文件。只有在理解產品的性質和主要特點以及自身面臨的風險程度的情況下，客戶才應進行此類交易。客戶應仔細考慮根據自身經驗、目標、財務資源和其他相關情況，所建議的投資是否適合。請仔細閱讀此時間表，如有疑問，請提出問題並諮詢獨立專業意見，以客戶認為適當的方式。欲瞭解更多信息，您也可以參考證監會的網站，請點擊以下鏈接：

<https://apps.sfc.hk/edistributionWeb/gateway/EN/circular/intermediaries/supervision/doc?refNo=24EC6>

1. Investment risk **投資風險**

The Hong Kong investment products involve investment risk. For example, there may not be guarantee that the Customers will be able to recoup their investment principal or receive any dividends or distributions, or the investment products will achieve the established investment goals or successfully execute the established investment strategy.

香港的投資產品存在投資風險。例如，無法保證客戶能夠收回投資本金或獲得任何股息或分配，或者投資產品能夠實現既定的投資目標或成功執行既定的投資策略。

2. Quota limits **配額限制**

The Southbound Scheme is subject to both aggregate quota and individual quota limits. The instructions for remittances from the Mainland China to Hong Kong under the Southbound Scheme may be put on hold as a result of the aggregate quota being used up while remittances from Hong Kong back to the Mainland China and investment instructions using funds already remitted to the CSBHK Southbound Investment Account will not be affected.

跨境理財通南向通受到總額度和個人額度限制。由於總額度用盡，根據南向計劃從中國內地匯款到香港的指示可能會被暫停，但從香港匯款回中國內地和使用已匯入中信証券經紀香港南向通投資戶的資金進行投資指示將不受影響。

3. Different market conventions and practices on the Mainland China and in Hong Kong **中國內地與香港的不同市場習俗和實踐**

The classification and naming of Mainland investment products may differ from those in Hong Kong (including SFC-authorized funds). The Customers should refer to the offering documents of Hong Kong investment products for details on the features and investment strategies of the investment products, and should not rely solely on the product name or classification in making an investment decision.

中國內地的投資產品的分類和命名可能與香港（包括證監會授權的基金）不同。客戶應參考香港投資產品的發售文件，以瞭解投資產品的特點和投資策略的詳細信息，並不應僅僅依賴產品名稱或分類來做出投資決策。

4. **Concentration risk/Hong Kong market risk** **集中風險/香港市場風險**

The Hong Kong investment products are mainly those invested in Hong Kong market-related securities and may face additional concentration risks. Investing in the Hong Kong market may involve different risks, including policy, taxation, economic, foreign exchange, legal, regulatory, and liquidity risks.

香港的投資產品主要是投資於香港市場相關證券，可能面臨額外的集中風險。在香港市場投資可能涉及不同的風險，包括政策風險、稅務風險、經濟風險、外匯風險、法律風險、監管風險和流動性風險。

5. **Foreign exchange risk** **外匯風險**

Under the Southbound Wealth Management Connect Service, the Customer is only permitted to conduct cross-boundary fund remittance in RMB. If required, the Customer may need to convert RMB into other foreign currencies (or vice versa) for the Southbound Wealth Management Connect Service. It is important to note that the Customer will be exposed to exchange rate risk due to currency fluctuations when converting RMB into foreign currencies for the Southbound Wealth Management Connect Service.

在跨境理財通南向通服務下，客戶只被允許以人民幣進行跨境資金匯款。如果需要，客戶可能需要將人民幣轉換為其他外幣（或反之）用於跨境理財通南向通服務。需要注意的是，在將人民幣轉換為外幣進行跨境理財通南向通服務時，客戶將面臨匯率風險，因為貨幣匯率可能出現波動。

6. **Liquidity risk** **流動性風險**

The Hong Kong investment products may come with lock-up periods and may only open for subscriptions and redemptions during designated periods. Customers may not be able to redeem their investment at any time.

香港的投資產品可能會設有封閉期，並且只能在指定的時間段內進行認購和贖回。客戶可能無法隨時贖回他們的投資。

7. **Risks associated with Hong Kong investment products** **與香港投資產品相關的風險**

- (i) **Information disclosure risk:** Hong Kong wealth management firms/issuers or Hong Kong distributing brokers will disclose information according to the product offering documents. The Customers should take note on the arrangement and check the relevant information proactively.
信息披露風險：香港的財富管理公司/發行人或香港的分銷經紀商將根據產品提供文件披露信息。客戶應注意安排並主動檢查相關信息。
- (ii) **Payment delay:** Hong Kong investment products may not be able to sell their assets in the market to pay for the gains and repay principal to the Customers in a timely manner. The Customers may not be able to redeem their investment timely and are exposed to the risks of product maturity delay.

支付延遲：香港的投資產品可能無法及時出售其市場上的資產以支付收益並償還本金給客戶。客戶可能無法及時贖回其投資，並面臨產品到期延遲的風險。

- (iii) Product return comparison benchmark (if applicable): the return comparison benchmark is for reference only and by no mean warrant or guarantee returns by the product issuers. Customers' actual returns will depend on the final payouts of the Eligible Product.
產品回報比較基準（如適用）：回報比較基準僅供參考，並不意味著產品發行人保證回報。客戶的實際回報將取決於符合資格產品的最終支付。
- (iv) Early termination: Wealth management firms/the issuers may have the right to terminate the products before the maturity dates. The Customers may not be able to have the expected returns and subject to re-investment risks.
提前終止：財富管理公司/發行人可能有權在到期日之前終止產品。客戶可能無法獲得預期的回報，並面臨再投資風險。

Besides, Hong Kong investment products invest in different Hong Kong assets, e.g. money market instruments, bonds, equities etc, and thus will involve in the risk of the relevant assets. For example, investment in bonds or debt instruments is subject to the credit risk of the issuers which may not be able to make timely payments of principal and/or interest. In the event of a default or credit rating downgrading of the issuers of the bonds or debt instruments held by the Hong Kong investment product, valuation of the product's portfolio may become more difficult and Customers may suffer a substantial loss as a result.

此外，香港的投資產品投資於不同的香港資產，例如貨幣市場工具、債券、股票等，因此將涉及相關資產的風險。例如，對於債券或債務工具的投資，存在發行人信用風險，可能無法按時支付本金和/或利息。如果香港投資產品持有的債券或債務工具的發行人違約或信用評級下調，產品組合的估值可能變得更加困難，客戶可能因此遭受重大損失。

The Customers should refer to the product offering documents (including the risk disclosure statement) for the detail risks of the relevant products.

客戶應參閱產品文件（包括風險披露聲明）以瞭解相關產品的詳細風險。

8. Compliance with the Applicable Requirements

遵守適用要求

The use of the Southbound Wealth Management Connect Service is subject to the Applicable Requirements, including laws and regulations issued by Authorities in the Mainland China and in Hong Kong. These requirements may change over time and can impact the operation of the CSBHK Southbound Investment Account. CSBHK reserves the right to modify, suspend, or terminate the account without prior notice to comply with the Applicable Requirements. CSBHK is not liable for any losses incurred by the Customer or any third party related to the use of the CSBHK Southbound Investment Account under the Southbound Wealth Management Connect Service.

使用跨境理財通南向通服務需要遵守適用要求，包括中國內地和香港相關監管機構發布的法律和法規。這些要求可能會隨時間變化，並可能影響中信証券經紀香港南向通投資戶的運營。中信証券經紀香港保留在不事先通知的情況下修改、暫停或終止賬戶以符合適用要求的權利。中信証券經紀香港對客戶或任何第三方因使用跨境理財通南向通服務下的中信証券經紀香港南向通投資戶而產生的任何損失不承擔責任。

9. Designation of a CS Remittance Account

指定一個中信証券匯款戶

The CSBHK Southbound Investment Account is exclusively intended for the Southbound Wealth Management Connect Service, which must be paired with the Customer's CS Remittance Account and is conditional upon CS's opening the Customer's CS Remittance Account. It cannot be used for any other

purposes or functions typically associated with an account at CSBHK. The Customer must adhere to CSBHK's specified procedures and requirements, including designating a CS Remittance Account for funds remittance. Only one CS Remittance Account can be designated, and changes require consent from CS and CSBHK. The CS Remittance Account is operated under the terms and conditions of CS and other agreements with CS, and the Customer is responsible for obtaining relevant information and understanding the associated terms and risks.

中信証券經紀香港南向通投資戶專門用於跨境理財通南向通服務，必須與客戶的中信証券匯款戶配對。它不能用於與中信証券經紀香港賬戶通常相關的任何其他目的或功能。客戶必須遵守中信証券經紀香港的指定程序和要求，包括指定一個用於資金匯款的中信証券匯款戶。只能指定一個中信証券匯款戶，變更需要得到中信証券和中信証券經紀香港的同意。中信証券匯款戶根據中信証券的條款和條件以及與中信証券的其他協議進行操作，客戶負責獲取相關信息並瞭解相關的條款和風險。

10. Restrictions on funds transfer and remittance

資金轉賬和匯款的限制

All funds transfer and remittance under the Southbound Wealth Management Connect Service are subject to the Applicable Requirements and other specified requirements by CSBHK. The Customers can only transfer funds in RMB through a closed-loop funds flow channel by pairing their CSBHK Southbound Investment Account with their CS Remittance Account for the sole purpose of the Southbound Wealth Management Connect Service, subject to applicable quotas. If the applicable individual investor quota is exceeded, cross-boundary fund remittance in RMB will be refused by CSBHK or only remit the amount of the remaining individual investor quota. CSBHK does not accept cross-boundary remittance for any other purpose. CSBHK processes fund transfers during business hours, but reserves the right to reject instructions for the Southbound Wealth Management Connect Service. There is no guarantee that instructions can be successfully processed, which may result in liquidity risk and inability to purchase or sell Eligible Product at prevailing market prices in a timely manner.

在跨境理財通南向通服務下的所有資金轉賬和匯款都受到適用要求和中信証券經紀香港指定的其他要求的約束。客戶只能通過將他們的中信証券經紀香港南向通投資戶與他們的中信証券匯款戶配對，通過一個封閉迴圈的資金流通道轉移人民幣，僅用於跨境理財通南向通服務，並受到適用的配額限制。如果超過適用的個人投資者配額，中信証券經紀香港將拒絕跨境人民幣匯款，或者中信証券經紀香港只匯款剩餘的個人投資者配額的金額。中信証券經紀香港不接受任何其他目的的跨境匯款。中信証券經紀香港在營業時間內處理資金轉賬，但保留拒絕跨境理財通南向通服務的指示的權利。不能保證能成功處理指示，這可能導致流動性風險以及無法及時以當前市場價格購買或出售合資格產品。

The Customer shall only use the funds in his/her CSBHK Southbound Investment Account to invest in the Eligible Products. The Customer cannot withdraw cash, nor transfer the balance from his/her CSBHK Southbound Investment Account to any other account, except to the CS Remittance Account.

客戶只能使用其中信証券經紀香港南向通投資戶中的資金進行符合條件的產品投資。客戶不能提取現金，也不能將其中信証券經紀香港南向通投資戶的餘額轉移至其他任何帳戶，除非轉至中信証券匯款戶。

11. Suspension or termination of the CSBHK Southbound Investment Account and/or the Southbound Wealth Management Connect Service

暫停或終止中信証券經紀香港南向通投資戶和/或跨境理財通南向通服務

CSBHK may suspend or terminate the Customer's use of the Southbound Wealth Management Connect Service and/or the Customer's CSBHK Southbound Investment Account either with notice without reason, or immediately without giving the prior notice for reasons such as:

中信証券經紀香港可能因以下原因暫停或終止客戶使用跨境理財通南向通服務和/或客戶的中信証券經紀香港南向通投資戶，並無需提供理由，或者無需提前通知即可立即執行：

- (i) CSBHK determines that the Customer is in breach, or may be in breach, of these Southbound Terms or any Applicable Requirements;
中信証券經紀香港確定客戶違反或可能違反這些南向通服務條款或任何適用要求;
- (ii) the Customer's CS Remittance Account is suspended or terminated;
客戶的中信証券匯款戶被暫停或終止;
- (iii) CSBHK ceases to be eligible to provide Southbound Wealth Management Connect Service, the provision of these Southbound Terms becomes, or will become, illegal or impracticable due to the change in Applicable Requirements, or
中信証券經紀香港因不再符合提供跨境理財通南向通服務的資格，根據適用要求的變更，使得提供這些南向通服務條款變得非法或不可行，或者將變得非法或不可行;或
- (iv) our relationship with the CS with whom the Customer hold his/her CS Remittance Account is suspended or terminated.
我們與客戶持有他/她的中信証券匯款戶的中信証券的關係被暫停或終止。

If the Customer terminates the Southbound Wealth Management Connect Service and/or close his/her CSBHK Southbound Investment Account, the Customer will also need to take such steps as CSBHK requires, including disposing, selling or terminating all the investments and converting all funds into RMB and remitting all funds back to the CS Remittance Account. The suspension or termination of the Southbound Wealth Management Connect Service and/or the CSBHK Southbound Investment Account may cause losses, and CSBHK will not be responsible for any such losses.

如果客戶終止跨境理財通南向通服務和/或關閉他/她的中信証券經紀香港南向通投資戶，客戶也將需要採取中信証券經紀香港要求的步驟，包括處置、出售或終止所有投資，並將所有資金兌換為人民幣並將所有資金匯至中信証券匯款戶。暫停或終止跨境理財通南向通服務和/或中信証券經紀香港南向通投資戶可能會導致損失，中信証券經紀香港將不對任何此類損失負責。

12. Taxation 稅收

The Customer bears full responsibility for any taxes related to transactions conducted under the Southbound Wealth Management Connect Service. CSBHK does not provide advice or assistance regarding tax issues, liabilities, or obligations associated with the Southbound Wealth Management Connect Service. It is recommended that the Customer seek independent tax advice to understand the potential tax implications before engaging in transactions under the Southbound Wealth Management Connect Service.

客戶需承擔與跨境理財通南向通服務下進行的交易相關的所有稅負。中信証券經紀香港不提供關於與跨境理財通南向通服務相關的稅務問題、負債或義務的建議或協助。建議客戶在進行跨境理財通南向通服務下的交易之前尋求獨立的稅務建議，以瞭解可能的稅務影響。