

Terms and Conditions for Northbound Wealth Management Connect Service 跨境理財通北向通服務條款和條件

These terms and conditions (“**Northbound Terms**”) of CITIC Securities Brokerage (HK) Limited (“**CSBHK**”) apply to all the Customers of the Northbound Wealth Management Connect Service (as defined below) provided by CSBHK specifically. By using the Northbound Wealth Management Connect Service, the Customer agrees to be bound by these Northbound Terms. These Northbound 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 Northbound Wealth Management Connect Service and the CSBHK Northbound Remittance Account (as defined below):

這些條款和條件（“**北向通服務條款**”）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北向通服務的客戶（如下定義）。使用跨境理財通北向通服務，客戶同意受這些北向通服務條款的約束。這些北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北向通服務和中信証券經紀香港北向通匯款戶（如下定義）：

1. Definitions and Interpretation 定義與解釋

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

在這些北向通服務條款中，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 Northbound Scheme or any transactions or activities under the Northbound 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北向通或跨境理財通北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**”指的是券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 Investment Account**” means the account in the Customer’s sole name opened and maintained by Customer at CS that is eligible for engaging in the Northbound Wealth Management Connect Scheme.

“**中信証券投資戶**”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北向通服務的賬戶。

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

"**中信証券經紀香港北向通匯款戶**"指客戶在中信証券經紀香港以單獨名義開設並維護的，專用於使用跨境理財通北向通服務的賬戶。

"Eligible Product(s)" means any wealth management products which are permitted for investment by the Customer under the Northbound Wealth Management Connect Service via his/her CS Investment Account pursuant to the Applicable Requirements and other requirements as CS 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不時指定的其他要求，客戶通過其中信証券投資戶在跨境理財通北向通服務下被允許投資的財富管理產品。

"Northbound Scheme" means the Northbound 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 Hong Kong investors investing in eligible investment products offered by eligible firms in the Mainland China via designated channels.

"**跨境理財通北向通**"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北向通服務，該計劃允許合資格的香港投資者通過指定渠道投資中國內地合資格公司提供的合資格投資產品。

"Northbound Wealth Management Connect Service" means the services and arrangements provided by CSBHK to enable eligible Customers to invest in the eligible wealth management products offered by CS via designated channel from time to time under the Northbound Scheme pursuant to the Applicable Requirements.

"**跨境理財通北向通服務**"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 Northbound 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》，跨境理財通北向通服務申請表，以及客戶可能受到的其他協議，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 Northbound Terms and shall have effect as if set out in full in the body of these Northbound Terms.

附件是北向通服務條款的一部分，並應如同在這些北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 Northbound 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北向通服務條款的解釋和構造。

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

在這些北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的《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 Northbound Terms shall constitute a legally binding contract. By giving Instructions to CSBHK to conduct any transaction under Northbound Wealth Management Connect Service, the Customer is deemed to have accepted and agreed to be bound by these Northbound Terms.

客戶同意並確認，這些北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北向通服務下的任何交易，客戶被視為已接受並同意受這些北向通服務條款的約束。

2. **Scope of the Northbound Wealth Management Connect Service** **跨境理財通北向通服務的範圍**

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

對於跨境理財通北向通，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) CS offers the eligible wealth management products and subject to its full satisfaction of conditions it requires, provides the CS Investment Account to the Customer. In doing so, CS is supervised by the Authorities in Mainland China and is subject primarily to the laws and regulations of Mainland China. All transactions relating to the wealth management products are also subject to the laws and regulations of Mainland China.

中信証券提供合資格的財富管理產品，並在滿足其所需條件的前提下，為客戶提供中信証券投資戶。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。所有與財富管理產品相關的交易也受到中國內地的法律和法規的約束。

- (ii) CSBHK provides the CSBHK Northbound Remittance Account to the Customer. In doing so, CSBHK are supervised by the Authorities in Hong Kong and are subject primarily to the laws and regulations of Hong Kong.

中信証券經紀香港為客戶提供中信証券經紀香港北向通匯款戶。在此過程中，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。

- (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 no-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 Northbound Wealth Management Connect Service enables the Customer to remit-funds between the CSBHK Northbound Remittance Account and CS Investment Account through a closed-loop funds flow channel, subject to the Applicable Requirements.

跨境理財通北向通服務使客戶能夠通過封閉回圈的資金流通道，在中信証券經紀香港北向通匯款戶和中信証券投資戶之間匯款，需符合適用要求。

- 2.3 CSBHK may offer the Northbound 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北向通服務。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 Northbound Wealth Management Connect Service, including but not limited to:
指定或變更跨境理財通北向通服務的範圍，包括但不限於
 - (a) prescribing the types of transfers, transactions and dealings which may be conducted using the Northbound Wealth Management Connect Service; and
規定可以使用跨境理財通北向通服務進行的轉帳、交易和交易的類型；並且
 - (b) setting or varying limits relating to use of the Northbound Wealth Management Connect Service; and
設定或變更與使用跨境理財通北向通服務相關的限制；並且
 - (iii) set or vary business days, service hours and the daily cut-off time for the Northbound Wealth Management Connect Service.
設定或變更跨境理財通北向通服務的營業日、服務時間和每日截止時間。
- 2.4 The Northbound 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 . CSBHK reserves the right to accept or reject the applicant’s application for the Northbound 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.
跨境理財通北向通服務只對符合中信証券經紀香港和適用要求規定的資格要求的申請人開放。即使申請人已經符合中信証券經紀香港不時規定的要求，中信証券經紀香港仍保留接受或拒絕申請人申請跨境理財通北向通服務的權利，完全由中信証券經紀香港自行決定。
- 2.5 Each eligible Hong Kong investor can only participate in the Northbound Scheme through one of the following approaches: (i) selecting an eligible Mainland China broker; (ii) selecting an eligible Mainland China bank; or (iii) selecting both approaches mentioned in (i) and (ii) above. Should an eligible Hong Kong investor who has already opened a dedicated remittance account with another participating licensed corporation in Hong Kong and wish to open a new CSBHK Northbound Remittance Account, he/ she should first close his/ her existing dedicated remittance account with such participating licensed corporation.
每個合資格的香港投資者只能通過以下其中一種方式參與跨境理財通北向通：(i) 選擇一個合資格的中國內地經紀商；(ii) 選擇一個合資格的中國內地銀行；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北向通專用匯款賬戶的合資格香港投資者希望開設一個新的中信証券經紀香港北向通匯款戶，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北向通專用匯款賬戶。
- 2.6 The CSBHK Northbound Remittance Account and the CS Investment Account are paired together for closed-loop transfer and remittance of funds for the sole purpose of using the Northbound Wealth Management Connect Service. The Customer is allowed to remit funds (i) to his/her CS Investment Account only from his/her paired CSBHK Northbound Remittance Account (and not from any other account(s) or through any other means) and (ii) from his/her CS Investment Account only to the paired CSBHK Northbound Remittance Account (and not to any other account(s) or through any other means). Fund transfers between the CSBHK Northbound Remittance Account and any other accounts in Mainland

China or from his/her other accounts with CSBHK to CS Investment Account or any other accounts in Mainland China are not allowed in connection with the Northbound Wealth Management Connect Service. 中信証券經紀香港北向通匯款戶和中信証券投資戶被配對在一起，僅用於使用跨境理財通北向通服務的封閉回圈轉帳和匯款。客戶只能將資金(i)從其配對的中信証券經紀香港北向通匯款戶（而不是從任何其他賬戶或通過任何其他方式）匯款到他/她的中信証券投資戶，以及(ii)只能從他/她的中信証券投資戶匯款到配對的中信証券經紀香港北向通匯款戶（而不是到任何其他賬戶或通過任何其他方式）。不允許在與跨境理財通北向通服務有關的情況下，將資金從中信証券經紀香港北向通匯款戶與中國內地的任何其他賬戶之間進行轉帳，或者從他/她在中信証券經紀香港的其他賬戶轉帳到中信証券投資戶或中國內地的任何其他賬戶。

- 2.7 The CSBHK Northbound Remittance Account can only be used strictly for the sole purpose of the Northbound 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. 中信証券經紀香港北向通匯款戶僅能嚴格用於跨境理財通北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** **資金轉帳/匯款和貨幣轉換**

- 3.1 All payments in and out of the CSBHK Northbound Remittance Account are subject to these Northbound 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北向通匯款戶存入和提取的款項都受這些北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 Northbound Wealth Management Connect Service through a closed-loop funds flow channel between his/her CSBHK Northbound Remittance Account and his/her CS Investment 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北向通匯款戶和他/她的中信証券投資戶之間的封閉回圈資金流通道，在跨境理財通北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。

- 3.3 The Customer may give Instructions to CSBHK to effect a currency conversion in relation to an amount in his/her CSBHK Northbound Remittance Account. CSBHK at its sole discretion may carry out a currency conversion at any time as CSBHK reasonably considers appropriate under the Northbound 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北向通匯款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北向通服務的任何時間，或根據適用要求進行貨幣轉換。

- 3.4 The Customer confirms that he/she authorizes CSBHK to effect a currency conversion for the settlement of any transaction under the Northbound 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北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。

- 3.5 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。

- 3.6 Any third-party fund transfer to the CSBHK Northbound Remittance Account is strictly prohibited. The Customer acknowledges and agrees that only fund transfers initiated by the Customer as the fund transferor, whether from a bank or other broker to the CSBHK Northbound Remittance Account are permissible. CSBHK reserves the right to reject any fund transfer if the name of the fund transferor is not identical to Customer's name as account holder of the CSBHK Northbound Remittance Account.

嚴禁任何第三方向中信証券經紀香港北向通匯款戶轉帳。客戶承認並同意，只有由客戶作為資金轉讓人發起的資金轉帳，無論是從銀行還是其他經紀商到中信証券經紀香港北向通匯款戶，都是允許的。如果資金轉讓人的名字與中信証券經紀香港北向通匯款戶的賬戶持有人的名字不相同，中信証券經紀香港保留拒絕任何資金轉帳的權利。

4. Investment Quota 投資配額

Aggregate Quota 總配額

- 4.1 Remittances to the Mainland China under the Northbound Scheme are subject to an aggregate quota. The aggregate quota is calculated on a net basis. The cumulative remittance to the Mainland under the Northbound Scheme should not, at any time, exceed the aggregate quota. The aggregate quota for the Northbound Scheme is initially set at RMB 150 billion.

在跨境理財通北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，跨境理財通北向通下向大陸的累計匯款都不應超過總配額。跨境理財通北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 The individual investor quota for each Customer under the Northbound Scheme is RMB 3 million. If a Customer simultaneously selects both an eligible Mainland China bank and an eligible Mainland China broker for investment under the Northbound Scheme, the individual investor quota allocated between the bank and the broker will each be RMB 1.5 million.

在跨境理財通北向通下，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北向通的投資，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。

- 4.3 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 Northbound 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 Northbound 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北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北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 are permitted for Northbound 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北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的類型。

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 Northbound 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/她在與跨境理財通北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 Northbound Wealth Management Connect Service, the Customer agrees that CSBHK may disclose his/her data relates to the Northbound Wealth Management Connect Service to:

以跨境理財通北向通服務為目的，客戶同意中信証券經紀香港可以將與跨境理財通北向通服務相關的他/她的數據披露給

- (i) CS that opens and operates his/her CS Investment Account;
中信証券以開設並操作他/她的中信証券投資戶；
- (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 Northbound 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北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 Northbound 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 Northbound Remittance Account; (C) information relating to the transactions in Eligible Products and other activities

relating to Northbound Wealth Management Connect Service (including interest, other income and return, and the assets received and held in the accounts); and (D) information about actual or suspected breach of the obligations or any Application Requirements in connection with the use the CSBHK Northbound Remittance Account and the related services.

與跨境理財通北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北向通匯款戶來往的匯款的信息和記錄；(C) 與合資格產品的交易和與跨境理財通北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北向通匯款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

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 Northbound Remittance Account:
關於開設中信証券經紀香港北向通匯款戶：
- (a) the CSBHK Northbound Remittance Account is opened in the Customer's sole name which is identical to the name of the Customer's CS Investment Account; the Customer is the sole legal and beneficial owner of the CSBHK Northbound Remittance Account and it has not authorized and will not authorize a third party to operate the CSBHK Northbound Remittance Account; and it is acting and will always act as principal and not as agent for any other person;
中信証券經紀香港北向通匯款戶是以客戶的單獨名義開設的，該名稱與客戶的中信証券投資戶的名稱相同；客戶是中信証券經紀香港北向通匯款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北向通匯款戶；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 Northbound Remittance Account and the CS Investment Account, he/she does not hold any other remittance accounts with licensed corporation in Hong Kong or investment accounts with securities broker in the Mainland China for the purpose of the Northbound 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北向通匯款戶和中信証券投資戶外，他/她沒有在香港的持牌公司持有匯款戶或中國內地的券商持有投資戶以用於跨境理財通北向通的目的）；
- (c) he/she only designates one account with CS as his/her CS Investment Account which shall be paired with his/her CSBHK Northbound Remittance Account for fund remittance, and he/she will not change the designated CS Investment Account once it has been paired with the CSBHK Northbound Remittance 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/她的中信証券投資戶，該賬戶將與他/她的中信証券經紀香港北向通匯款戶配對進行資金匯款，並且一旦已經與中信証券經紀香港北向通匯款戶配對，他/她將不會更改指定的中信証券投資戶，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 Investment Account is suspended, terminated or otherwise changed in a way which may affect the Northbound Wealth Management Connect Service;
如果他/她的中信証券投資戶被暫停、終止或以可能影響跨境理財通北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 is a Hong Kong resident who hold Hong Kong identity cards (including permanent and non-permanent residents).
他/她是持有香港身份證的香港居民（包括永久居民和非永久居民）。
- (iii) he/she has complied with and will continue to comply with Northbound Terms, the Other Relevant Terms and Conditions and the Applicable Requirements in respect of the Northbound 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北向通服務條款，其他相關條款和條件以及與跨境理財通北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）；
- (iv) that, notwithstanding anything stated in the Other Relevant Terms and Conditions, he/she only uses the CSBHK Northbound Remittance Account strictly for the sole purpose of the Northbound Wealth Management Connect Service by pairing such account with the CS Investment Account, and he/she has not used and will not use the CSBHK Northbound Remittance 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北向通匯款戶嚴格用於通過將該賬戶與中信証券投資戶配對的跨境理財通北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北向通匯款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；
- (v) he/she has not used and will not use the Northbound 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北向通服務；
- (vi) he/she has assessed and assessed the risks relating to the Northbound Wealth Management Connect Service (including but not limited to those as set out in the Schedule 1 below to these Northbound 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北向通服務相關的風險（包括但不限於這些北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；
- (vii) 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 Northbound Remittance Account, Eligible Products purchased under the Northbound Wealth Management Connect Service and any investment returns arising from such Eligible Products (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北向通匯款戶中的資金、在跨境理財通北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；

- (viii) he/she understands that RMB is currently not freely convertible and the conversion of RMB is subject to the Applicable Requirements; and the actual arrangement of the Northbound Wealth Management Connect Service depends on the Applicable Requirements prevailing at the relevant time;

他/她理解，人民幣目前並不自由兌換，人民幣的兌換受到適用要求的限制；並且跨境理財通北向通服務的實際安排取決於相關時間的適用要求。

- (ix) he/she understands that his/her CSBHK Northbound Remittance Account is opened and maintained with CSBHK in Hong Kong and is paired with his/her CS Investment Account for cross-boundary fund remittance under the Northbound Wealth Management Connect Service, while his/her CS Investment Account is opened and maintained with CS in Mainland China for investment in and holding Eligible Products;

他/她理解，他/她的中信証券經紀香港北向通匯款戶是在香港與中信証券經紀香港開設和維護的，並與他/她的中信証券投資戶配對，用於在跨境理財通北向通服務下的跨境資金匯款，而他/她的中信証券投資戶是在中國內地與中信証券開設和維護的，用於投資和持有合資格產品；

- (x) he/she understands that these Northbound Terms and the Other Relevant Terms and Conditions are CSBHK's agreement with him/her for his/her CSBHK Northbound Remittance Account under the Northbound Wealth Management Connect Service. The operation of his/her CS Investment 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 Investment Account, and CSBHK has no obligation to advise or otherwise update him/her about the CS Investment 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 Investment Account;

他/她理解，這些北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/她就跨境理財通北向通服務下的他/她的中信証券經紀香港北向通匯款戶的協議。他/她的中信証券投資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。客戶理解使用他/她的中信証券投資戶相關的條款和風險，中信証券經紀香港無義務就中信証券投資戶或適用要求的任何變化向他/她提供建議或其他更新，並且在任何情況下都不對他/她的中信証券投資戶對客戶承擔責任；

- (xi) he/she understands and acknowledges that CS is incorporated in Mainland China and is not a 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. CS cannot carry on any regulated activities in Hong Kong. Any investments maintained with CS are not protected under the Investor Compensation Fund in Hong Kong. The Customer understands the rules and procedures relevant to transactions in the Mainland China wealth management product market, and will consider his/her own circumstances before making investment decisions;

他/她理解並承認，中信證券在中國內地注冊成立，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。中信證券不能在香港進行任何受監管的活動。在中信證券保持的任何投資都不受香港投資者賠償基金的保護。客戶理解與中國內地財富管理產品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；

- (xii) he/she understands that cross-boundary remittance of RMB from his/her CSBHK Northbound Remittance Account to his/her CS 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/她的中信證券經紀香港北向通匯款戶向他/她的中信證券投資戶匯款人民幣需要符合適用要求和中信證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；

- (xiii) all transfers and remittance under the Northbound 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 Northbound Remittance 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 Northbound Remittance Account);

跨境理財通北向通服務下的所有轉帳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，以及中信證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/她的中信證券經紀香港北向通匯款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證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/她的中信證券經紀香港北向通匯款戶）；

- (xiv) 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 Northbound Wealth Management Connect Service and the CSBHK Northbound Remittance Account;

他/她理解，當中信證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，中信證券經紀香港將根據相關監管機構的要求或者中信證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北向通服務和中信證券經紀香港北向通匯款戶。

- (xv) he/she is fully responsible for all costs, expenses and taxes incurred in connection with the use of the Northbound 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 Northbound 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 Northbound 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北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北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北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；

- (xvi) all the information provided by the Customer in connection to the Northbound 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北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。

- (xvii) 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 Northbound 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北向通服務。

- (xviii) 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 Investment Account, and providing the Northbound 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 Northbound 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投資戶，並提供跨境理財通北向通服務。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北向通服務的目的從中信証券那裏請求這樣的信息，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

- (xix) he/she is using his/her own funds for the purposes of the Northbound 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北向通服務，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 Northbound Wealth Management Connect Service, which shall be binding on the Customer if the Customer opens and/or continues to maintain the CSBHK Northbound Remittance Account with CSBHK after the effective date thereof. Unless otherwise notified by CSBHK, the fees and charges related to the Northbound 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北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北向通匯款戶，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，與跨境理財通北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 Northbound Wealth Management Connect Service 暫停或終止跨境理財通北向通服務

- 9.1 The Customer may terminate his/her CSBHK Northbound Remittance Account by giving CSBHK at least 30 days' prior written notice and after completing the necessary account closure procedures and paying any outstanding amount and liabilities to CSBHK and any other relevant parties in respect of the Northbound Wealth Management Connect Service.
客戶可以通過向中信証券經紀香港提前至少 30 天的書面通知並在完成必要的賬戶關閉程序並支付對中信証券經紀香港和與跨境理財通北向通服務相關的任何其他相關方的任何未付金額和負債後，終止他/她的中信証券經紀香港北向通匯款戶。
- 9.2 CSBHK shall have the right, at its absolute discretion, to suspend or terminate Customer's CSBHK Northbound Remittance Account and/or his/her use of the Northbound Wealth Management Connect Service with Customer by providing 30 days' prior written notice to the Customer. The Customer's obligations under these Northbound Terms, as well as liabilities to settle any outstanding amounts to CSBHK and other relevant parties in relation to the Northbound Wealth Management Connect Service, shall survive notwithstanding the termination of Northbound 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北向通匯款戶和/或他/她對跨境理財通北向通服務的使用。儘管終止了跨境理財通北向通服務，客戶在這些北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北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。
- 9.3 In the event that CSBHK's relationship with CS, with whom the Customer holds his/her CS Investment Account, is suspended or terminated, CSBHK reserves the right to suspend or terminate the Customer's use of the Northbound Wealth Management Connect Service and/or the Customer's CSBHK Northbound Remittance 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投資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北向通服務和/或客戶的中信証券經紀香港北向通匯款戶的權利。
- 9.4 If according to CSBHK's records, the Customer has not used Northbound Wealth Management Connect Service for an extended period of time, CSBHK may alert the Customer by a notification and may cease to provide Northbound Wealth Management Connect Service without further notice if CSBHK does not receive the Customer's instructions to continue to maintain the CSBHK Northbound Remittance 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北向通服務，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北向通匯款戶的指示，則可以不再提供跨境理財通北向通服務，無需再進一步通知。
- 9.5 CSBHK may suspend or terminate the use of Northbound Wealth Management Connect Service at any time without notice if the Customer fails to maintain the Customer's CSBHK Northbound Remittance Account to CSBHK's satisfaction or if the Customer fails to comply with any other obligations under the Northbound Terms and/or the Other Relevant Terms and Conditions or cease to meet any or all of the eligibility criteria for using Northbound Wealth Management Connect Service. In this case, CSBHK has the right to block or terminate the Customer's CSBHK Northbound Remittance Account.
如果客戶未能令中信証券經紀香港滿意地維護客戶的中信証券經紀香港北向通匯款戶，或者如果客戶未能遵守北向通服務條款和/或其他相關條款和條件下的任何其他義務，或者停止滿足使用跨境理財通北向通服務的任何或所有資格標準，中信証券經紀香港可以隨時無需通知即可暫停或終止使用跨境理財通北向通服務。在這種情況下，中信証券經紀香港有權封鎖或終止客戶的中信証券經紀香港北向通匯款戶。

- 9.6 Before terminating the Customer's CSBHK Northbound Remittance Account, the pairing relationship between the CS Investment Account and the CSBHK Northbound Remittance Account will first be dissolved. And CSBHK is satisfied that all of the funds in the CSBHK Northbound Remittance Account have been properly disposed of before proceeding with the termination.
在終止客戶的中信証券經紀香港北向通匯款戶之前，將首先解除中信証券投資戶和中信証券經紀香港北向通匯款戶之間的配對關係。並且中信証券經紀香港確認在進行終止之前，中信証券經紀香港北向通匯款戶中的所有資金都已得到妥善處理。
- 9.7 The Suspension or termination of Northbound Wealth Management Connect Service or the CSBHK Northbound Remittance 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 Northbound 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北向通服務或中信証券經紀香港北向通匯款戶，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北向通服務，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 **排除責任和賠償**

- 10.1 The wealth management products under the Northbound Scheme and the CS Investment Account are provided by CS. CSBHK is not responsible for any act or omission of CS or the services and products provided by it.
跨境理財通北向通下的財富管理產品和中信証券投資戶由中信証券提供。中信証券經紀香港對中信証券的任何行為或疏忽或其提供的服務和產品不承擔責任。
- 10.2 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 Northbound Wealth Management Connect Service or any transactions in wealth management products under the Northbound 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北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。
- 10.3 CSBHK is not responsible for any interruption, delay, unavailability or other failure in providing Northbound 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北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。
- 10.4 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 Northbound Terms and/or Other Relevant Terms and Conditions.
在不降低客戶根據其他相關條款和條件或中信証券經紀香港可能擁有的任何其他權利或補救措施給予的任何賠償的效力的情況下，客戶應對可能由中信証券經紀香港提起或對中信証券經紀香港

提起的所有行動、訴訟和索賠，以及中信証券經紀香港可能因客戶違反這些北向通服務條款和/或其他相關條款和條件下的義務、保證或承諾而產生或遭受的所有損失、損害以及合理的成本和費用進行賠償。

- 10.5 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 Northbound Wealth Management Connect Service and/or the Customer's CSBHK Northbound Remittance 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北向通服務和/或客戶的中信証券經紀香港北向通匯款戶後仍然有效。

11. **Governing Laws and Jurisdiction** **管轄法律和司法管轄權**

These Northbound 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 Northbound Terms.

這些北向通服務條款，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，也應適用於這些北向通服務條款。

12. **Complaints** **投訴**

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

SCHEDULE 1

附表 1

Risk Disclosure Statement - Northbound Wealth Management Connect Service

風險披露聲明 - 跨境理財通北向通服務

This Risk Disclosure Statement does **NOT** disclose all of the risks and other significant aspects of Northbound Wealth Management Connect Service. In light of the risks, you, the Customer, should undertake such transactions only if you understand the nature and key features of the product and the extent of your exposure to risk. You should carefully consider whether the proposed investment is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. Please read this Schedule carefully, and ask questions and take independent professional advice as you 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揭示所有與跨境理財通北向通服務相關的風險和其他重要方面。考慮到這些風險，您作為客戶，只有在理解產品的性質和主要特徵以及您承擔風險的程度時，才應進行此類交易。您應根據您的經驗、目標、財務資源和其他相關情況，仔細考慮所提議的投資是否適合您。請仔細閱讀此附件，並在您認為適當的情況下提問並尋求獨立的專業建議。要瞭解更多，您也可以通過以下鏈接參考證監會的網站：

<https://www.ifec.org.hk/web/en/investment/investment-products/wealth-management-connect/index.page>

1. Investment risk

投資風險

Like other investment products outside Mainland China, Mainland investment products (including Mainland investment products and Mainland funds) 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.

像中國內地以外的其他投資產品一樣，中國內地的投資產品（包括中國內地的投資產品和中國內地的基金）也涉及投資風險。例如，可能無法保證客戶能夠收回他們的投資本金或收到任何股息或分配，或者投資產品將實現確定的投資目標或成功執行確定的投資策略。

2. Quota limits

配額限制

The Northbound Scheme is subject to both aggregate quota and individual quota. The instructions for remittances from Hong Kong to the Mainland China under the Northbound Scheme may be put on hold as a result of the aggregate quota being used up while remittances from the Mainland China back to Hong Kong and investment instructions using funds already remitted to the CS Investment Account will not be affected. If the amount that a Customer under the Northbound Scheme plans to remit exceeds his/ her remaining individual investor quota, CSBHK will refuse to remit the funds or only remit the amount of the remaining individual investor quota.

跨境理財通北向通受到總配額和個人配額的限制。由於總配額已用完，因此在跨境理財通北向通下從香港匯款到中國內地的指示可能會被擱置，而從中國內地匯款回香港以及使用已匯款到中信証券投資戶的資金的投資指示將不會受到影響。如果跨境理財通北向通下的一個客戶計劃匯款的金額超過他/她剩餘的個人投資者配額，中信証券經紀香港將拒絕匯款該筆資金或只匯款剩餘的個人投資者配額的金額。

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). Customers should refer to the offer documents of Mainland investment products and contact the relevant financial institution in the Mainland China concerned 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的不同（包括證監會授權的基金）。客戶應參考中國內地投資產品的發售文件，並聯繫中國內地相關的金融機構瞭解投資產品的特性和投資策略的詳情，並且不應僅依賴產品名稱或分類來做出投資決定。

4. **Concentration risk/Mainland China market risk**
集中風險/中國內地市場風險

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

中國內地投資產品主要是投資於與中國內地市場相關的證券，可能面臨額外的集中風險。投資於中國內地市場可能涉及不同的風險，包括政策、稅收、經濟、外匯、法律、監管和流動性風險。

5. **Foreign exchange risk**
外匯風險

Under the Northbound 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 other foreign currencies into RMB for the Northbound 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 foreign currency into RMB for the Northbound Wealth Management Connect Service.

在跨境理財通北向通服務下，客戶只被允許進行人民幣的跨境資金匯款。如果需要，客戶可能需要將其他外幣兌換為人民幣以進行跨境理財通北向通服務。值得注意的是，當客戶將外幣兌換為人民幣進行跨境理財通北向通服務時，由於貨幣波動，客戶將面臨匯率風險。

6. **Liquidity risk**
流動性風險

Mainland China 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.

中國內地的投資產品可能有封閉期，並且可能只在指定期間開放認購和贖回。客戶可能無法隨時贖回他們的投資。

7. **Risks associated with Mainland China investment products**
與中國內地投資產品相關的風險

- (i) Information disclosure risk: Mainland China wealth management firms/issuers or Mainland distributing brokers will disclose information according to the product offer documents. The Customers should take note on the arrangement and check the relevant information proactively.

信息披露風險：中國內地的財富管理公司/發行人或中國內地的分銷經紀商將根據產品發售文件披露信息。客戶應注意該安排並積極檢查相關信息。

- (ii) **Payment delay:** Mainland China 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.
付款延遲：中國內地的投資產品可能無法及時在市場上出售其資產以支付收益並向客戶償還本金。客戶可能無法及時贖回他們的投資，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 wealth management products.
產品回報比較基準（如適用）：回報比較基準僅供參考，並不代表產品發行人的保證或保證回報。客戶的實際回報將取決於財富管理產品的最終支付金額。
- (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。客戶可能無法獲得期望的回報並面臨再投資風險。

Besides, Mainland China investment products invest in different Mainland China 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 Mainland China investment product, valuation of the product's portfolio may become more difficult and Customers may suffer a substantial loss as a result. 此外，中國內地的投資產品投資於不同的中國內地資產，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，投資於債券或債務工具需要承擔發行人可能無法及時支付本金和/或利息的信用風險。如果中國內地投資產品持有的債券或債務工具的發行人發生違約或信用評級下調，該產品的投資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。

Customers should refer to the product offering documents (including the risk disclosure statement, available for download at the online or mobile platform of the Mainland securities broker) for the detail risks of the relevant products.

客戶應參考產品發售文件（包括風險披露聲明，可在中國內地證券經紀商的在綫或移動平臺上下載）以獲得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 Northbound 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 Northbound Remittance 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 Northbound Remittance Account under the Northbound Wealth Management Connect Service.

使用跨境理財通北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北向通匯款戶的運營。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北向通服務下的中信証券經紀香港北向通匯款戶而產生的任何損失不承擔責任。

9. Designation of a CS Investment Account
指定一個中信証券投資戶

The CSBHK Northbound Remittance Account is exclusively intended for the Northbound Wealth Management Connect Service, which must be paired with the Customer's CS Investment 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 Investment Account for funds remittance. Only one CS Investment Account can be designated, and changes require consent from CS and CSBHK. The CS Investment 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.

中信証券經紀香港北向通匯款戶專門用於跨境理財通北向通服務，必須與客戶的中信証券投資戶配對。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投資戶。只能指定一個中信証券投資戶，變更需要得到中信証券和中信証券經紀香港的同意。中信証券投資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
資金轉帳和匯款的限制

All funds transfer and remittance under the Northbound 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 Northbound Remittance Account with their CS Investment Account for the sole purpose of the Northbound 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 CSBHK 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 Northbound 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 Products at prevailing market prices in a timely manner.

在跨境理財通北向通服務下的所有資金轉帳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北向通匯款戶與他們的中信証券投資戶配對，通過一個封閉回圈的資金流通道轉移人民幣，僅用於跨境理財通北向通服務，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帳，但保留拒絕跨境理財通北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。

11. Suspension or termination of the CSBHK Northbound Remittance Account and/or the Northbound Wealth Management Connect Service
暫停或終止中信証券經紀香港北向通匯款戶和/或跨境理財通北向通服務

CSBHK may suspend or terminate the Customer's use of the Northbound Wealth Management Connect Service and/or the Customer's CSBHK Northbound Remittance 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北向通服務和/或客戶的中信証券經紀香港北向通匯款戶，無需理由即可提前通知，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 Northbound 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北向通服務條款或任何適用要求;
- (ii) the Customer's CS Investment Account is suspended or terminated;
客戶的中信証券投資戶被暫停或終止;
- (iii) CSBHK ceases to be eligible to provide Northbound Wealth Management Connect Service;
中信証券經紀香港不再有資格提供跨境理財通北向通服務;
- (iv) the provision of these Northbound Terms becomes, or will become, illegal or impracticable due to the change in Applicable Requirements, or
由於適用要求的變更，提供這些北向通服務條款變得或將變得非法或不可行；或
- (v) our relationship with the CS with whom the Customer hold his/her CS Investment Account is suspended or terminated.
我們與客戶持有他/她的中信証券投資戶的中信証券的關係被暫停或終止。

If the Customer terminates the Northbound Wealth Management Connect Service and/or close his/her CS 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 to the CSBHK Northbound Remittance Account. The suspension or termination of the Northbound Wealth Management Connect Service and/or the CS 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北向通服務和/或關閉他/她的中信証券投資戶，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經紀香港北向通匯款戶。暫停或終止跨境理財通北向通服務和/或中信証券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 Northbound Wealth Management Connect Service. CSBHK does not provide advice or assistance regarding tax issues, liabilities, or obligations associated with the Northbound 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 Northbound Wealth Management Connect Service.

客戶需承擔與跨境理財通北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北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北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。