

Customer's Name

客戶名稱： \_\_\_\_\_

Account No

帳戶號碼： \_\_\_\_\_

Phillip Securities (Hong Kong) Limited  
輝立證券（香港）有限公司

Share Mortgage Scheme Addendum ( "SMS Addendum" )  
股票按揭分期計劃補充協議 ( "股票分期計劃補充協議" )

Between

由以下各方訂立

- (1) Phillip Securities (Hong Kong) Limited, a company incorporated in Hong Kong with its principal place of business at 11/F, United Centre, 95 Queensway, Hong Kong and a corporation licensed for Type 1, Type 4, Type 7 and Type 9 regulated activities under the Securities and Futures Ordinance with CE no. AAG460 and an exchange participant of the SEHK (the "Company"); and  
輝立證券（香港）有限公司為一家根據香港《證券及期貨條例》的持牌機構（中央編號 AAG460），從事第 1、4、7 及 9 類受規管活動及聯交所參與者。其註冊辦公室及主要營業地址位於香港金鐘道 95 號統一中心 11 樓（下稱“本公司”）；及
- (2) The party whose name and account number are set out above (the "Customer").  
在以上列明客戶名稱及其帳戶號碼的一方（下稱“客戶”）。

The parties hereby agree that the terms and conditions in this SMS Addendum supplement and amend the client agreement entered into between the Customer and the Company ( "Client Agreement" ). Terms defined in the Client Agreement have the same meanings in this SMS Addendum unless stated otherwise. In the event of any conflict between the terms appearing herein and terms appearing in the Client Agreement, the former shall prevail.

以上各方同意本股票分期計劃補充協議對於客戶與本公司簽訂之證券客戶協議（“客戶協議”）的補充或修訂。除非另有所指，否則本股票分期計劃補充協議的詞彙定義跟客戶協議內的相同。倘若本股票分期計劃補充協議的條款及客戶協議的條款出現任何分歧，則概以前者為準。

- 1 To participate in the Share Mortgage Scheme ( "Scheme" ), the Customer must open or already hold a cash or margin account ( "Master Account" ) with the Company and open a Share Mortgage Scheme Account ( "Sub Account" ). The Customer may also opt to open a stock options account ( "Options Sub Account" ).  
要符合股票按揭分期計劃（“計劃”），客戶須於本公司持有一個現金/孖展帳戶（“主帳戶”）並開立一個股票分期帳戶（“子帳戶”）。客戶並可以選擇開立股票分期備兌認購計劃帳戶（“股票期權子帳戶”）。
- 2 The Sub Account will be a margin account in accordance with the provisions of the Margin Client Agreement in Schedule 5, Unit Trusts and Mutual Funds Trading Agreement in Schedule 7, Bond Trading Agreement in Schedule 8 and Shanghai-Hong Kong Connect Trading Agreement of the Client Agreement. The Options Sub Account will be a stock options account in accordance with the provisions of the Options Trading Agreement in Schedule 6 of the Client Agreement.  
子帳戶是一個孖展帳戶，客戶協議附表 5 中的孖展客戶協議，附表 7 單位信託及互惠信託基金交易協議，附表 8 債券交易協議及附表 9 滙港通及深港通股票交易協議內所有條款將適用於此計劃。股票期權子帳戶是一個股票期權帳戶，客戶協議附表 6 中的期權交易協議內所有條款將適用於此計劃。
- 3 A contract ( "Share Mortgage Contract" ), specifying the fees and repayment terms, shall be created for each of the following transactions in the Sub Account:  
以下每一個在子帳戶中的交易都會被授予一張訂明費用及還款安排的股票分期合約：
  - (a) The Customer may purchase stocks from a designated stock list (or other stocks or securities approved by the Company at its discretion) ( "Stock List" ) at market price or net asset value of collective investment scheme funds ("CIS Funds") with share mortgage ratio (Maximum Outstanding Balance / Market Value) set by the Company from time to time.  
客戶可以以市價或集體投資計劃的資產淨值購入指定名單中的股票（“股票列表”）（或經本公司特許之其他股票或證券）。而不同證券的股票分期按揭比率（最高貸款額 / 證券市值）由本公司不時作出決定。
  - (b) The Customer may transfer or deposit eligible Securities to the Sub Account for share financing under a Share Mortgage Contract.  
客戶可把合資格的證券轉移或存入至子帳戶並把其透過股票分期計劃抵押。
- 4 The Options Sub Account only accepts covered call options on underlying stocks of a Share Mortgage Contract. The Company reserves the right to reject any order for writing a call option. The Company shall force close any uncovered call option position.  
股票期權子帳戶是用來建立備兌認購股票期權策略的，而該認購股票期權的指定證券須要在子帳戶中持有。本公司保留拒絕客戶開立股票期權空倉之權利亦有機會對無備兌認購股票期權作出強制平倉。
- 5 The outstanding balance of the Share Mortgage Contract ( "Loan" ) is repaid by monthly installments with interest rate as notified to the Customer by the Company from time to time. If the Customer fails to repay any monthly installment, the Customer will be charged interest on debit balance in accordance with the Master Account's agreed interest rate.  
股票分期合約貸款（“貸款”）以每月還款形式償還。利息會根據本公司不時通知客戶的貸款利率計算。如客戶未能如期償還每月還款，該期還款會被額外收取以主帳戶之協定利率計算的利息。
- 6 The Company is authorized to use the sale proceeds from selling or redeem securities, premiums from selling call option contracts and proceeds from being exercised short call

option contracts to repay the Loan.

本公司保留把從沽出或贖回證券所得的收益、沽股票期權所得的期權金及股票期權空倉被行使所得的收益用作歸還貸款的權利。

- 7 The Customer cannot transfer or withdraw premiums and sale proceeds unless the purpose of the transfer is to repay the Loan. The Customer may request to transfer any residual assets to any account upon repayment of the Loan under the Scheme.  
客戶不能夠轉移或提取從沽股票期權所得的期權金及沽股票所得收益，除非是用作歸還貸款之用。
- 8 The Company will consolidate the stock value of Sub Account and Options Sub Account to check margin position and initiate margin calls.  
本公司會整合子帳戶及股票期權子帳戶內的資金狀況從而決定有否作出追補按金的需要。
- 9 The Company may, at any time without notice to the Customer, set-off or transfer monies in any account of the Customer, force-close positions and force-sell any securities held by the Customer, to cover margin shortfall in any account of the Customer and/or settle Loan of any Share Mortgage Contract.  
為了令任何戶口符合按金或結餘的要求，本公司有機會在沒有通知客戶的情況下，把資金從不同戶口中互相調撥，以及對不同戶口進行強制平倉。
- 10 The Share Mortgage Contract will be terminated when any of the following takes place:  
如果以下情況發生，股票分期合約將會終止：
- (a) Loan of the Share Mortgage Contract has been fully repaid;  
股票分期合約的欠款及利息已被全數歸還；
  - (b) All securities under the Share Mortgage Contract have been sold or redeem CIS Funds; or  
股票分期合約的股票已被全數沽出或全數贖回集體投資計劃；
  - (c) All securities under the Share Mortgage Contract have been assigned following exercise of Call Option(s).  
股票期權空倉被行使，股票分期合約的證券已全數用作歸還。
- 11 The Customer agrees to pledge all securities in the Sub Account and Options Sub Account to the Company until the Loan has been fully repaid. The Company reserves the right to apply any of the securities ( "Collateral" ) pursuant to a securities borrowing and lending agreement. The Company refers the Customer to the Standing Authority Regarding Disposition of Securities and Collateral under the Securities and Futures (Client Money) Rules contained in the SMS Addendum.  
直至所有結欠及相關利息償還前，你同意將子帳戶之證券抵押予本公司。本公司保留權利依據證券借貸協議運用有關證券（“抵押品”）。本公司提示客戶注意載於股票分期計劃補充協議內之《證券及期貨（客戶款項）規則》（或任何相承的法律條例）處置證券和抵押的授權。
- 12 The Company refers the Customer to the risks outlined below and the Risk Disclosure Statements in Schedule 3 of the Client Agreement.  
本公司提示客戶注意以下列出有關股票分期計劃的風險及載於客戶協議內附表 3 之風險披露聲明。
- 13 The Company reserves the right to revise the SMS Addendum at any time by giving notice to the Customer.  
本公司保留隨時修改股票分期計劃補充協議的權利並會通知客戶有關修改。
- 14 In case of discrepancies between the English and Chinese versions of the SMS Addendum, the English version shall prevail.  
倘若股票分期計劃協議的中英文版本出現任何分歧，則概以英文版為準。

---

### Risks Relating to the Share Mortgage Scheme

If you wish to sell securities during the repayment period, the sale proceeds must be enough to cover the Loan at the settlement date. If the sale proceeds do not cover the Loan, the Company will force sell on the next day at market. Additional fees may be incurred.

若你於還款期內出售證券，出售證券之所得金額必須足以償還直至結算日的所有本金及利息。如出售所得款項不足夠抵銷結欠及相關利息，本公司將於第二個交易日以市價強制出售證券。你可能須支付額外的費用。

If you write a Call Option, you may be asked to deposit extra margin to cover shortfall in Sub Account and Options Sub Account at the same time. Margin call in the Sub Account may result in force selling of stock holding as well as force closing of options positions. The Company may automatically offset from Master Account if there is outstanding margin call or short fall in either the Sub Account or Options Sub Account. Additional fees may be incurred.

如客戶持有股票期權空倉，可能被要求同時存入額外的資金以彌補子戶口及股票期權子戶口內不足的按金或結欠。子戶口內出現追補按金可能導致子戶口及股票期權子戶口同時被強制平倉。本公司有可能於主帳戶扣起相關款項用作抵銷子戶口或股票期權子戶口被追補按金之數額。額外費用可能因此衍生。

The Company is under no obligation to automatically transfer monies in your accounts under the Scheme to cover any shortfall. If you fail to pay a monthly installment or there is shortfall in your Master Account, you will still be charged interest on the shortfall at the interest rate stipulated by the Company.

本公司並沒有責任主動調撥客戶名下不同戶口的資金以彌補任何戶口之欠款。如客戶未能準時繳交每月還款或主帳戶出現欠款，客戶須負擔根據公司釐訂的利率計算的利息支出。

Risk Relating to Collective Investment Schemes Collective Investment Schemes may invest extensively (up to 100%) in financial derivative instruments, fixed income securities and/or structured products (including, but not limited to credit default swaps, sub-investment grade debt, mortgage-backed securities and other asset-backed securities) and be subject to various risks (including but not limited to counterparty risk, liquidity risk, credit risk, and market risk). Collective Investment Schemes may use trading strategies that use financial derivative instruments which may be unsuccessful due to a number of reasons; including but not limited to volatile market conditions, imperfect correlation between the movements in securities on which derivatives are based, lack of liquidity within markets and counterparty default risk.

集體投資計劃之風險 集體投資計劃可廣泛地（最多100%）投資於金融衍生工具，定息證券及/或結構性產品（包括但不限於信用違約掉期、次等投資級別債務、按揭抵押證券及其他資產抵押證券），並涉及不同的風險（包括但不限於交易對手風險、流通性風險、信用風險及市場風險）集體投資計劃可能使用衍生工具的交易策略可能招致損失的部份原因包括但不限於：市場狀況動盪、衍生工具與取決其價格的證券走勢關連性不完美、市場缺乏流動性，以及交易對手方的違責風險。

#### **Standing Authority regarding disposition of securities and collateral under the Securities and Futures (Client Money) Rules**

##### **《證券及期貨（客戶款項）規則》（或任何相承的法律條例）處置證券和抵押的授權**

Subject to any provisions of the Securities and Futures Ordinance, by maintaining a Sub Account under the Share Mortgage Scheme, the Customer hereby authorizes and agrees that in respect of Collateral deposited with the Company by Customer (or on the Customer's behalf) and for a period of 12 months from the date of execution of these Terms and Conditions, the Company shall be entitled to:

除《證券及期貨條例》另有條文規定外，若客戶維持股票按揭分期計劃的子帳戶，則已在此授權本公司並同意，客戶(或代客戶)存放於本公司的抵押品(定義見你協議)，由本協議簽訂之日期起計為期 12 個月，本公司有權：

- (a) Deposit any of the Collateral with an authorized financial institution (as defined in the Securities and Futures Ordinance) as collateral for any financial accommodation provided to the Company.  
將任何有關證券抵押品存放於認可財務機構（定義見證券及期貨條例），作為提供予本公司的財務融通抵押品；或
- (b) Apply any of the Collateral pursuant to a securities borrowing and lending agreement.  
依據證券借貸協議運用任何有關證券抵押品；或
- (c) Deposit the Collateral with (1) a recognized clearing house or (2) another intermediary licensed or registered with the SFC for dealing in securities as collateral for the discharge and satisfaction of the Company's settlement obligations and liabilities.  
將任何有關證券抵押品存放於(i)認可結算所或(ii)另一獲香港證券及期貨事務監察委員發牌或註冊進行證券交易的中介人，作為解除本公司在交收上的義務和清償本公司在交收上的義務和責任的抵押品。

Such authority may be renewed in writing for one or more further periods not exceeding 12 months at any one time in accordance with the Rules.

根據有關規則，該授權可以書面方式延續一次或多於一次，每次不得超過 12 個月。

#### **Risk of Providing an Authority to Repledge Your Securities Collateral**

##### **抵押證券之風險**

The use of this scheme requires you to provide the Company with an authority that allows it to apply your securities or securities collateral pursuant to a securities borrowing and lending agreement.

本計劃要求你向本公司提供授權書，容許本公司按某份證券借貸協議書使用你的證券或證券抵押品。

If your securities or securities collateral are received or held by the licensed or registered person in Hong Kong, the above arrangement is allowed only if you consent in writing. Moreover, your authority must specify the period for which it is current and be limited to not more than 12 months.

假如你的證券或證券抵押品是由持牌人在香港收取或持有的，則上述安排僅限於你已就此給予書面同意的情況下方行有效。此外，你的授權書必須指明有效期，而該段有效期不得超過 12 個月。

Additionally, your authority may be deemed to be renewed (i.e. without your written consent) if the licensed person issues you a reminder at least 14 days prior to the expiry of the authority, and you do not object to such deemed renewal before the expiry date of your then existing authority.

此外，假如你的持牌人在有關授權的期限屆滿前最少 14 日向你發出有關授權將被視為已續期的提示，而你對於在有關授權的期限屆滿前以此方式將該授權延續不表示反對，則你的授權將會在沒有你的書面同意下被視為已續期。

You are not required by any law to sign these authorities. But an authority may be required by licensed persons, for example, to facilitate margin lending to you or to allow your securities or securities collateral to be lent to or deposited as collateral with third parties. The licensed person should explain to you the purposes for which one of these authorities is to be used.

現時並無任何法例規定你必須簽署這些授權書。然而，持牌人可能需要授權書，以便例如向你提供保證金貸款或獲准將你的證券或證券抵押品借出予第三方或作為抵押品存放於第三方。有關持牌人應向你解釋將為何種目的而使用授權書。

If you sign one of these authorities and your securities or securities collateral are lent to or deposited with third parties, those third parties will have a lien or charge on your securities or securities collateral. Although the licensed person is responsible to you for securities or securities collateral lent or deposited under your authority, a default by it could result in the loss of your securities or securities collateral.

倘若你簽署授權書，而你的證券或證券抵押品已借出予或存放於第三方，該等第三方將對你的證券或證券抵押品具有留置權或作出押記。雖然有關持牌人根據你的授權書而借出或存放於你的證券或證券抵押品須對你負責，但上述持牌人的違責行為可能會導致你損失證券或證券抵押品。

A cash account not involving securities borrowing and lending is available from most licensed persons. If you do not require margin facilities or do not wish your securities or securities collateral to be lent or pledged, do not sign the above authorities and ask to open this type of cash account.

大多數持牌人均提供不涉及證券借貸的現金帳戶。假如你無須使用保證金貸款，或不希望本身證券或證券抵押品被借出或遭抵押，則切勿簽署上述的授權書，並應要求開立該等現金帳戶。

Share Mortgage Scheme Declaration

**股票按揭分期計劃聲明**

I am / We are applying for:

我 / 我們現正申請：

a Master Account and Sub Account simultaneously, and submit the signed Account Opening Form of the Master Account.

同時地開立主帳戶及子帳戶，此協議將連同主帳戶開戶表格一併遞交。

separately a Sub Account and have completed compulsory items B, C, D and any other particulars that have changed, on the enclosed "Account Particulars Amendment Form".

個別地開立子帳戶，並已填寫隨此協議附上之「綜合帳戶資料更改書」內 B、C、D（必須填寫）及其他部份（如有更改）。

a Stock Options Sub Account.

開立股票期權子帳戶

By signing the SMS Declaration, I / we acknowledge and accept all terms and conditions contained in the SMS Addendum and agree to be bound by same.

簽署股票按揭分期計劃聲明表示我/我們謹此聲明已詳細審閱並同意遵守本股票分期計劃協議內之所有條款及條件。

Individual/Primary Joint Account Holder 個人/聯名帳戶主要持有人	Secondary Joint Account Holder 聯名帳戶第二持有人	AE 客戶主任
Signature 簽署：	Signature 簽署：	Signature 簽署：
Name 姓名：	Name 姓名：	AE Code 客戶主任編號：
Date 日期：	Date 日期：	Date 日期：

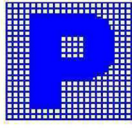
---

**For Official Use Only**

**Account Opening Approval**

Name of Staff:	Signature:	Date:
----------------	------------	-------

Master Account Number :	Sub Account Number :	Stock Options Sub Account Number :
-------------------------	----------------------	------------------------------------



**Loan Limit and Allowance for New Client**  
**新客戶信貸額及寬限安排**

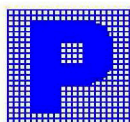
Account Number: 客戶號碼:	AE Code: 經紀號碼:
Client Name: 客戶名稱:	AE Name: 經紀名稱:

	Default 預設	<input type="checkbox"/> Others 其他
Loan Limit 信貸額	\$200,000	
Minimum Allowance 寬限下限	\$50,000	-\$1,000,000
Maximum Allowance 最高寬限	\$200,000	-\$1,000,000
Allowance Ratio on Net Equity 寬限比率	1	<input type="checkbox"/> 0.5 <input type="checkbox"/> 1 <input type="checkbox"/> 其他: _____
POEMS Allowance 輝利市寬限	No 不可用	<input type="checkbox"/> Yes 可用 <input type="checkbox"/> No 不可用

**Remarks 備註**

- All new clients have to use V-Plan if they need allowance. For details about V-Plan, ***please refer to the second page.***  
 如新客戶須要寬限，則必須使用‘炒得易’計劃。有關‘炒得易’計劃之詳情，***請留意第二頁。***
- If loan limit and allowance have not been specified, dealer/AE is deemed to accept the default plan.  
 如未有列明特定之信貸額及寬限，客戶主任將被視為接受客戶使用預設安排。

Dealer/AE Signature 客戶主任簽署	Approver Signature
Dealer/AE Name 客戶主任姓名:	Approved by:
Dealer/AE Code 客戶主任號碼:	Position:
Date 日期:	Date:



**What is 'V' Plan?**  
**甚麼是'炒得易'計劃?**

- Allowance is daily adjusted according to the net equity as at previous trading day. If ratio is set at 1, allowance will equal to net equity. If ratio is 2, allowance will be two-time as large as net equity and so on.  
寬限會根據戶口於上一個交易日之資產淨值每天更新一次。如比率設為 1，寬限將等於資產淨值；如比率設為 2，寬限將是資產淨值之 2 倍，如此類推。
- Maximum allowance is set at HK\$2M. In other words, allowance is only HK\$2M even if net equity exceeds HK\$2M.  
最高寬限定於港幣 200 萬，即使資產淨值超過港幣 200 萬，寬限亦不會再上調。
- Minimum Allowance can be set at \$0 or \$50K. Even if net equity is lower than the floor, allowance will remain at that level.  
寬限下限可設定為 0 或港幣 5 萬，即使資產淨值低於此水平，寬限亦會維持於寬限下限，不會再下調。
- Clients can make use of allowance not matter they use SATS or Poems.  
不論客戶使用股票易或輝利市進行港股交易，亦可使用寬限。
- Loan limit is complement to allowance. It affects the leverage level of the account through the function of limiting how much margin value can be used.  
信貸額控制可動用之按值，與寬限互相配合，以影響戶口之槓桿效果。
- Target customer is day trader who will close all of the position before day-end. If opened position is brought forward to next day, client still has to fulfill margin call.  
此計劃的目標客戶為即日炒賣之客戶，如果交易非即日平倉，客戶仍要遵守信貸政策，準時補足保證金。

**Advantages of 'V' Plan**  
**'炒得易'計劃好處**

- Client can enjoy 10X leverage if blue chips (Margin ratio=80%) are invested. That is, HK\$200K deposit allows the client to invest in HK\$2M shares. (Please refer to the example)  
如果投資藍籌股（按值比率=80%），客戶可享有 10 倍槓桿優勢。客戶只須存入港幣 20 萬，即可購買最多價值港幣 200 萬之股票。（請參閱例子）



- The higher net equity, the higher allowance is granted and vice versa. Thus, turnover will increase and credit risk will be automatically controlled at the same time.  
寬限會隨資產淨值而改變，當客戶有充足資金，寬限會被調高，相反，資產淨值越低，寬限越低。此舉可使投資額增加，同時信貸風險亦自動受控，一舉兩得。

**Example 例子**

		Before trade 交易前	After trade 交易後
Previous Balance	上日結餘	200,000	200,000
Allowance	寬限	200,000	200,000
Daily Cash Flow	即日收支	0	(2,000,000)
Market Value	市值	0	2,000,000
Margin Value	按值	0	1,600,000
Loan Limit	信貸額	2,000,000	2,000,000
Available Fund	可用資金	400,000	0
Net equity	資產淨值	200,000	200,000

Assume the client deposited HK\$200K yesterday, \$200K allowance will be granted (Allowance Ratio=1). Available fund will be HK\$400K. Total HK\$2M blue chips can be purchased. HK\$1.6M margin value is generated. Total debit balance is HK\$1.8M.  
 假設客戶昨日存入港幣 20 萬，沒有持倉，資產淨值等於港幣 20 萬，同時寬限會被設定為港幣 20 萬（寬限比率=1），可用資金則為港幣 40 萬。客戶可用 40 萬可用資金來購買最多總值 200 萬之藍籌股票，其中 160 萬仍按值，總借貸額為 180 萬。

## 綜合戶口資料更改書 Account Particulars Amendment Form

僅供現有客戶使用: For Existing Customers Only

申請日期 Application Date: \_\_\_\_\_

戶口名稱 Account Name:	戶口號碼 Account No:
經紀名稱 A.E. Name:	經紀編號 A.E. No:
戶口種類 Account Type*: <input type="checkbox"/> 股票 Stock <input type="checkbox"/> 股票期權 Stock Option <input type="checkbox"/> 商品 / 外匯 Commodities / Forex <input type="checkbox"/> 貴金屬 Bullion	

### A. 郵寄地址 Correspondence Address

(如搬遷住另一國家, 需附上新的 W-8 表格。除以正本遞交此表格外, 需附上最近三個月內的住址證明。New W-8 Form is required if you relocate to another country. An address proof issued within the last 3 months is required unless handling original of this Form.)

本地 Local  海外 Overseas

### B. 工作狀況 Employment Status (如此項有任何更新, 需填寫C及D。 For any updates of this Part, please also complete Part C and D.)

職業 Occupation	
職位 Job Title	
僱主名稱 Name of Employer	
受僱年期 Employment Period	
辦公室地址 Office Address	

### C. 財政狀況 Financial Situation\*

流動資產 Liquid Asset:	<input type="checkbox"/> <HK\$100,000 <input type="checkbox"/> HK\$100,000 - HK\$500,000 <input type="checkbox"/> HK\$500,001 - HK\$1,000,000 <input type="checkbox"/> HK\$1,000,001 - HK\$5,000,000 <input type="checkbox"/> >HK\$5,000,000
資產淨值 Net Worth:	<input type="checkbox"/> <HK\$100,000 <input type="checkbox"/> HK\$100,000 - HK\$500,000 <input type="checkbox"/> HK\$500,001 - HK\$1,000,000 <input type="checkbox"/> HK\$1,000,001 - HK\$5,000,000 <input type="checkbox"/> >HK\$5,000,000
年薪 Annual Income:	<input type="checkbox"/> <HK\$100,000 <input type="checkbox"/> HK\$100,000 - HK\$200,000 <input type="checkbox"/> HK\$200,001 - HK\$500,000 <input type="checkbox"/> HK\$500,001 - HK\$1,000,000 <input type="checkbox"/> >HK\$1,000,000
住屋業權 Ownership of Residence:	<input type="checkbox"/> 擁有 Owned- <input type="checkbox"/> 沒有 Not Owned- <input type="checkbox"/> 已抵押 Mortgaged <input type="checkbox"/> 租住 Rented <input type="checkbox"/> 沒有抵押 Not Mortgaged <input type="checkbox"/> 與家人同住 Living with Family

### D. 資金來源 Source of Fund \*

投資所得 Investment	<input type="checkbox"/> 銀行利息 Bank Deposit <input type="checkbox"/> 投資買賣 Investment Trading <input type="checkbox"/> 其他 Other:
租金收入 Rental	<input type="checkbox"/> 物業 Property <input type="checkbox"/> 其他 Other:
儲蓄 Saving	<input type="checkbox"/> 工作收入 Salary <input type="checkbox"/> 生意 Business <input type="checkbox"/> 家庭 Family <input type="checkbox"/> 其他 Other:
借貸 Loan	<input type="checkbox"/> 金融機構 Financial Institution <input type="checkbox"/> 親戚 Relatives <input type="checkbox"/> 其他 Other:
其他 Other	

### E. 護照資料 Passport Details (需附上護照副本。 A copy of passport is required.)

護照號碼 Passport No.	
到期日 Expiry Date	

### F. 電郵地址 Email Address

--	--

### G. 銀行入賬戶口 Bank Account Details

(可提供最多三個銀行入賬戶口及提供銀行證明。 Can register up to three bank accounts and provide proof of bank details.)

銀行及戶口號碼 Bank & A/C No.		<input type="checkbox"/> 增加/更改 Add/Amend A/C.
銀行及戶口號碼 Bank & A/C No.		<input type="checkbox"/> 增加/更改 Add/Amend A/C.
銀行及戶口號碼 Bank & A/C No.		<input type="checkbox"/> 增加/更改 Add/Amend A/C.

### H. 聯絡電話 Contact No.

住宅電話 Home Phone No.	
流動電話 Mobile Phone No.	
辦公室電話 Business Phone No.	

I. 授權人士電話 Authorized Person Contact No.	
獲授權人士姓名及電話 Authorized Person Name & Phone No.	
J. 簽名樣式 Specimen Signature	
網上建立帳戶客戶 Online onboarding client	需提供證明文件核實身分 Need provide identity supporting document
其他客戶 Other client	現有簽名樣式 Existing Specimen Signature      新簽名樣式 New Specimen Signature
K. 其他更改 Other Amendment	
原本詳情 Current Details	
新詳情 New Details	

I/We acknowledge that 本人 / 吾等確認:

- The personal data herein shall be used for processing your application for change of account particular. Handling of personal data will be in accordance with the Company's Personal Information Collection Statement, as stated in the Client Agreement provided upon account opening. 本綜合戶口資料更改書所載之個人資料，僅用作更改戶口資料之用途。所有客戶的個人資料，均會根據本公司客戶協議中的個人資料收集聲明來處理。
- The information contained in this Form is true and accurate. Phillip Securities Group is entitled to rely fully on such information for all purposes, unless it receives notice in writing of any change. Phillip Securities Group is authorized at any time to contact anyone, including Client's banks, brokers, or any credit agency, for the purpose of verifying the information provided on this Form. 載於本客戶資料表中的資料是真實及準確。除非輝立證券集團收到更改資料的書面通知，輝立證券集團有權為任何目的信賴這些資料。輝立證券集團已獲得客戶授權可隨時聯絡任何人，包括客戶的銀行，經紀或任何信用調查機構，藉以核實本客戶綜合戶口資料更改書中所提供的資料。
- Phillip Securities Group shall confirm your application by written notice or your Account Executive will inform you of our refusal thereof via telephone no later than 14 working days after receipt of it. 輝立證券集團於收妥閣下申請表後 14 個工作天內以書面形式確認閣下之申請；若客戶之申請不被接納其客戶主任會以電話形式通知閣下。

L. 收取電子成交單據及月結單 E-statement Services Application *	
本人/吾等申請以電子郵件形式(電郵)收取由輝立證券集團發出下述戶口之綜合帳戶結單及成交單據及月結單 I/We hereby request to receive the combined statement of account and contract notes and monthly statement of account via electronic mail (e-mail) from Phillip Securities Group for my:	
<input type="checkbox"/> 全部戶口	All Account(s)
<input type="checkbox"/> 股票及股票期權戶口	Stock Account and Stock Option Account
<input type="checkbox"/> 期貨戶口	Futures Account
到以下電郵地址: _____ (請以大楷填寫 please write in capital letters)	

I/We apply for E-statement Services and acknowledge that 本人/吾等申請收取電子成交單據及月結單並確認:

- the application will take 7 working days to process; 該申請需時 7 個工作天以作處理;
- once the application is processed, I/we would no longer receive a hard copy of the combined statement of account and contract notes and monthly statement of account; 一經申請，本人/吾等將不會收到任何綜合帳戶結單、成交單據及月結單的印刷本;
- if there is any discrepancies between the above-stated e-mail address and the one maintained in our record (if any), the former shall replace the latter in our record; 如上述電郵地址與客戶舊有的電郵地址不同，將會以上述電郵地址為準;
- Phillip Securities Group shall not be responsible for any delay or failure in the transmission, receipt of information due to either a breakdown or failure of transmission of communication facilities, or any unreliable medium of communication or to any uncontrollable or unanticipated caused or other causes; and 輝立證券集團無須因任何通訊設施發生故障或傳送失靈，或因任何不完全可靠之通訊媒介，或非本公司控制範圍或預測之任何其他原因所造成傳訊或收取資訊之延誤負責；及
- In the event of any conflict between any provisions of the Chinese and English versions of the Form, the English version shall prevail. 如本表格的中、英文本出現分歧，以英文藍本為準。

\* 請選擇適合空格 Please tick in appropriate box (es)

個人/主要帳戶持有人名稱: Individual/Primary Joint Holder's Name:		聯名帳戶第二持有人名稱: Secondary Joint Account Holder's Name:	
個人/主要帳戶持有人簽署: Individual/Primary Joint Holder's Signature:		聯名帳戶第二持有人簽署: Secondary Joint Account Holder's Signature:	

Office Use Only		
For amendments to particulars contained in Part A (overseas address), B, C, D or J, the <u>designated approver</u> should re-assess the client's AML risk level AND confirm the identification document have certified by AE/dealer (Part E and Part J).		
Updated AML Risk Level: <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High		
Certified True Copy: <input type="checkbox"/>		
Name:	Signature:	Date:
<b>Settlement Input</b>		
Name:	Signature:	Date:



**衍生工具認識問卷 Derivatives Knowledge Questionnaire**

戶口持有人 Name of Account Holder: \_\_\_\_\_

輝立證券(香港)有限公司賬戶號碼 Phillip Securities (Hong Kong) Limited Account No.: \_\_\_\_\_

輝立商品(香港)有限公司賬戶號碼 Phillip Commodities (HK) Limited Account No.: \_\_\_\_\_

身份證號碼/ 護照號碼 Identity Card Number/ Passport Number: \_\_\_\_\_

個人/聯名戶口主要持有人  
 Individual/Primary Joint Account Holder

聯名戶口第二持有人  
 Secondary Joint Account Holder

本人從以下途徑已獲得對衍生產品之認識：  
 I have acquired knowledge of derivative products : (請於 1,2,3 選擇一項並完成其中的 I 及 II, 可選多於一項)  
 (Please choose 1, 2 or 3 and complete its I and II, can choose more than one)

1.  已接受有關衍生產品之性質及風險的培訓或課程。  
 by undergoing training or attending courses that provide general knowledge of the nature and risks of derivatives.

<input type="checkbox"/> 監管機構 Regulatory Authority	<input type="checkbox"/> 交易所 Exchange	<input type="checkbox"/> 金融機構 Financial Institution	<input type="checkbox"/> 進修學院 Education Institution	<input type="checkbox"/> 大專院校 Tertiary Institution
---	--	--	--	---

2.  於經紀公司或銀行、基金或資產管理公司、監管機構或交易所等金融機構擁有有關的工作經驗。  
 by gaining prior relevant work experience in financial institutions such as a brokerage firm or bank, fund house or asset management firm, regulatory authority or exchange.

<input type="checkbox"/> 受監管持牌人士 Regulated Licensed Person	<input type="checkbox"/> 與衍生工具相關後勤 Derivatives Related Back Office	<input type="checkbox"/> 管理層 Management
---	---	--

3.  本人相關之交易經驗，即本人/吾等於過去三年內已進行了五次或以上有關衍生產品之交易(不論是否於交易所進行交易)，並清楚明白其風險。  
 from my relevant trading experience i.e. I have executed five or more transactions in derivative products (whether traded on an exchange or not) within the past three years and understand the risk in relating to derivative products.

本人並未有衍生產品之認識。(選此項將不批准開衍生工具相關帳戶)  
 I have NO knowledge of derivative products. (Derivative related accounts would not be approved if this option is chosen)

本人確認上述資料完全真實及完整。  
 I hereby confirm that the above information provided is true and complete.

戶口持有人 / 聯名戶口第二持有人簽署 \_\_\_\_\_ 日期 \_\_\_\_\_  
 Account Holder / Secondary Joint Account Holder Signature (Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_)

請注意: 有關產品的風險, 請參閱 客戶協議 或 <http://www.phillip.com.hk> 內的「風險披露聲明」。  
 Note: Please refer to the Risk Disclosure Statements in Client Agreement or <http://www.phillip.com.hk>.

For Office Use only :

Assessment of derivatives knowledge: From the above information provided by client, the derivative knowledge of the client is classified as: _____		
Signature checked by: _____	System Input by: _____	Reviewed by: _____

## 股票按揭分期計劃 (Share Mortgage Scheme) 常見問題

### 1. 需要有甚麼戶口？

你須在本公司持有一個現金/孖展帳戶（“主帳戶”）並開立一個股票分期帳戶（“子帳戶”）。

### 2. 甚麼是子帳戶？

子帳戶是一個股票孖展帳戶。你須要用子帳戶來透過孖展融資方式購買股票。

### 3. 購買的過程是怎麼樣的？

你須要先於主帳戶中準備最少購買股票市值 30%之資金作為首期。然後你須要向 客戶主任下達買入指示，於子帳戶以市價購買指定名單中的股票（或經本公司 特許之其他股票）。本公司會向子帳戶提供最高購買股票市值 70%的貸款。

你於同一交易日購入同一股票，將只收到一個還款表。若你購入不同股票，或於不同交易日內購入同一股票，則被視為參與不同股票按揭分期計劃合約（“合約”），獨立的還款表將提供。還款表將於購入股票後的 5 個工作天內提供。

### 4. 有否最低購買金額要求？

有。你須要最少購買一手及價值不少於 HK\$100,000 之同一股票。

### 5. 有否手續費？

有。你須要繳付該購買股票市值之 1%作為一次性手續費。這金額會在子帳戶中扣除。

### 6. 還款的安排是怎麼樣的？

本金及利息以每月還款形式分 12 期或 24 期償還。

購買股票後的第 2 日為合約生效日，利息從此日起跟據公司不時通知客戶的利率開始計算。

首期還款將按日數比例計算，於合約生效日後下個月份之 15 日繳付。每月 15 日為還款日，還款將自動由主帳戶轉至子帳戶。如還款日為非交易日，則改以前一交易日為還款日。

### **7. 可否提早終止合約？**

你可以出售合約中的全部或部分股票，直至出售所得款項能抵銷所有結欠及相關利息。但如出售所得款項不足夠抵銷結欠及相關利息，本公司將於第二個交易日以市價強制出售股票。而原有的還款表會自動取消。

你亦可填妥「股票分期計劃終止申請表（現金償還）」並交回正本予你的客戶主任。本公司將於 5 個工作天內將直至計劃終止日的結欠及相關利息通知你，你需於指定時間內將相關款項存入主帳戶。該款項將被轉至子帳戶以償還欠款，合約亦會結束。

### **8. 有沒有提早終止合約的手續費？**

沒有。

### **9. 會否出現追補按金的情況？**

如任何一個合約之按金（股票市值 - 結欠）低於其股票市值 20%，你或被要求於主帳戶存入額外按金（以維持股票市值 30%之按金）。

### **10. 如沒有按公司指示準時補足按金會怎樣？**

本公司保留將資金由主帳戶轉至子帳戶，或強制出售你的股票以補足合約按金之權利。子帳戶的股票將先被強制出售，如按金仍然不足，主帳戶之股票亦有機會被強制出售以補足按金。

### **11. 如子帳戶出現供股情況該怎樣處理？**

你必須存入供股所需的全數資金至主帳戶，否則本公司不會代你行使供股權。

## 抵押已持有的股票 (Mortgage Existing Stock)

### 常見問題

1. 「抵押已持有的股票」跟一般的股票按揭分期計劃的概念有甚麼不同？

一般的股票按揭分期計劃為你在市場購入股票時提供孖展融資。「抵押已持有的股票」是以你現有的股票資產作抵押品的貸款服務。

2. 需要有甚麼戶口？

你須在本公司持有一個現金/孖展帳戶（“主帳戶”）並開立一個股票分期帳戶（“子帳戶”）。

3. 抵押的過程是怎麼樣的？

在主帳戶沒有追補按金的情況下，主帳戶內的股票會被調撥至子帳戶，該股票須要是指定名單中的股票（或經本公司特許之其他股票）。然後本公司會跟據調撥股票當天該股票的收市價計算，向子帳戶提供最高 70%抵押品市值的貸款，並把該金額從子帳戶調撥至主帳戶。還款表將於調撥股票後的 5 個工作天內提供。

4. 有否最低金額要求？

有。你須要最少抵押一手及價值不少於 HK\$100,000 之同一股票。

5. 有否手續費？

有。你須要繳付該抵押股票市值之 1%作為一次性手續費。這金額會在子帳戶中扣除。

6. 還款的安排是怎麼樣的？

還款安排跟一般的股票按揭分期計劃一樣。本金及利息以每月還款形式分 12 期 或 24 期償還。

股票調撥當天為合約生效日，利息從此日起跟據公司不時通知客戶的利率開始計算。

首期每月還款將按比例，於合約生效日後下個月份之 15 日繳付。每月 15 日為還款日，還款將自動由主帳戶轉至子帳戶。如還款日為非交易日，則改以前一交易日為還款日。

7. 還有甚麼跟一般的股票按揭分期計劃相同的地方？

提早沽貨、提早還款、追補按金及強制平倉的安排都是相同

8. 如客戶申請 SMS 後，抵押的股票因任何原因而不再存在於客戶的帳戶中，如何安排？  
分期計劃將會立即被終止。

## 股票分期備兌認購期權計劃 (Share Mortgage Covered Option Scheme)

### 常見問題

#### 1. 需要有甚麼戶口？

你須在本公司持有一個現金/孖展帳戶（“主帳戶”）並開立一個股票分期帳戶（“子帳戶”）及股票分期備兌認購計劃帳戶（“股票期權子帳戶”）。

#### 2. 甚麼是股票期權子帳戶？

股票期權子帳戶是用來建立備兌認購股票期權策略(Covered Call Option)的，而該認購股票期權(Call Option)的指定證券(Underlying Securities)須要你在子帳戶中持有。你不能在股票期權子帳戶內進行有關認沽股票期權(Put Option)及無備兌認購股票期權(Uncovered Call Option)的交易。

#### 3. 如何建立認購股票期權空倉 (Short Call Option)？

你要先確定子帳戶內已有足夠數量的指定證券，然後才可透過客戶主任沽出以該證券為指定證券的認購股票期權。

#### 4. 可否先沽出認購股票期權再買指定證券？

這是不容許的。若子帳戶沒有足夠數量的指定證券，沽出認購股票期權會構成無備兌認購期權。

#### 5. 沽出股票期權所得之期權金或現金結餘可不可以提取或作其他用途？

如果股票期權子帳戶尚有未平倉合約，除歸還股票分期計劃的貸款與利息外，你不能提取期權金或把期權金轉帳至你在輝立証券集團開立的其他戶口。如你作出還款選擇，在下一個還款日的時候，股票期權子帳戶的現金結餘會先被轉至主帳戶然後再轉往子帳戶以歸還股票分期計劃的貸款與利息。請注意，沽出以某股票作為指定證券的認購股票期權所得之期權金，只能用來歸還以該股票作抵押品的股票分期計劃的貸款與利息。

但如果股票期權子帳戶沒有任何未平倉合約，你可以選擇把現金結餘調往主帳戶作任何用途。

#### 6. 子帳戶內的指定證券在甚麼時候會調往股票期權子帳戶？

於沽出股票期權後的第二天或之前，認購股票期權的指定股票會由子帳戶調往股票期權子帳戶以建立備兌認購股票期權策略。

## 7. 子帳戶內的指定證券被調走後會否出現追補按金？

本公司會整合子帳戶及股票期權子帳戶內的資金狀況從而決定有否作出追補按金的須要。如任何一個股票分期計劃合約之按金（股票市值 - 結欠）低於其股票市值 20%，你或被要求於主帳戶存入額外按金（以維持股票市值 30% 之按金）。已轉至股票期權子帳戶的股票之市值亦會被計算在內。如你未能按本公司指示準時補足按金或繳足結欠，本公司保留權利為股票分期計劃合約或股票期權子帳戶進行強制平倉。

## 8. 股票期權子帳戶會否出現追補按金的情況？

備兌認購股票期權雖然沒有按金需要，但如果你進行平倉時繳付期權金，你的股票期權子帳戶有機會出現結欠，本公司有權要求你存入額外資金。如你未能按本公司指示準時補足按金或繳足結欠，本公司保留權利為股票分期計劃合約或股票期權子帳戶進行強制平倉。

## 9. 股票期權空倉能否提早平倉？

你可以隨時透過客戶主任購買相關認購股票期權，來為股票期權空倉平倉。

## 10. 能否於尚有股票期權空倉時沽出用來建立備兌認購股票期權策略的指定證券？

不能夠。你的備兌認購股票期權會變成無備兌認購股票期權。如果出現無備兌的情況，本公司將於第二天進行強制平倉。由於認購期權空倉平倉需要繳付期權金，本公司會把資金由子帳戶轉至股票期權子帳戶以彌補平倉之成本。

## 11. 認購股票期權被行使怎麼辦？

如果認購股票期權被行使，於行使日後的第二天(T+2)，資金會由股票期權子帳戶轉帳至子帳戶，並會用來歸還股票分期計劃之貸款及利息。

如果金額不足以全數歸還股票分期計劃之貸款及利息，餘下欠款將會在餘下的還款期內分期歸還，新的還款表亦會發給你。

如果全數歸還股票分期計劃之貸款及利息後有多餘資金，有關款項將會轉至主帳戶。

## 12. 認購股票期權到期後有甚麼要跟進的地方？

如果認購股票期權到期後，你可以自由選擇把指定證券調回子帳戶或重新沽出認購股票期權以再次建立備兌認購股票期權策略

13. 如客戶申請 SMS 後，抵押的股票因任何原因而不再存在於客戶的帳戶中，如何安排？

分期計劃將會立即被終止。



**股票分期首月免息免供計劃**  
**(Share Mortgage 1<sup>st</sup> month interest waiver Holiday Plan)**  
**常見問題**

**1. 股票分期首月免息免供計劃之詳情**

股票分期首月免息免供計劃，共 13 個還款期，首個月免利息免供款。供款由第 2 個月開始，於主戶口扣除。每期供款包括利息及本金。每月的 15 日為還款日。

**2. 首個月是否需要償還利息？**

不用。客戶如於首個月內沽出股票，結欠將於沽出股票所得扣除。如客戶於首個月後仍持有股票，利息將由第 2 個月開始計算，並開始供款。

**3. 計劃有什麼收費？**

本計劃免買賣佣金，但將收取利息及手續費。另外，客戶需支付交易所的稅項及交易徵費。

**4. 參與此計劃需存入多少首期？**

參與本計劃的客戶需存入最少 30% 首期。

**5. 是否所有股票都適用於此計劃？**

不是，只有按值達 60% 以上的股票才可參與此計劃。

**6. 如何以計劃買入股票？**

客戶需先開立股票分期戶口，開立戶口之費用全免。客戶買入前需先存入資金於主戶口，並需致電客戶主任落盤，及說明是以股票分期首月免息免供計劃購入股票。

**7. 提早結束計劃是否需要支付額外費用？**

不用，客戶可時沽出股票或以現金償還欠款以提早完結合約。

**8. 股息是否自動轉至主戶口？**

股息暫時未能自動轉至主戶口，客戶需致電客戶主任辦理。

## 抵押已持有的集體投資計劃(Collective Investment Scheme)(下稱「CIS」) 常見問題

### 1. 需要有甚麼戶口？

你須在本公司持有一個現金/孖展帳戶（“主帳戶”）並開立一個股票分期帳戶（“子帳戶”）。

### 2. 甚麼是子帳戶？

子帳戶是一個股票孖展帳戶。你須要用子帳戶來透過孖展融資方式購買CIS。

### 3. 購買的過程是怎麼樣的？

你須要先於主帳戶中準備最少購買CIS淨資產價值20%之資金作為首期。然後你須要向客戶主任下達買入指示，於子帳戶以市價購買指定名單中的CIS（或經本公司特許之其他CIS）。本公司會向子帳戶提供最高購買淨資產價值80%的貸款。

### 4. 有否最低購買金額要求？

有。你須要最少購買價值不少於HK\$100,000之CIS。

### 5. 有否手續費？

有。你須要繳付該購買CIS資產淨值之1%作為一次性手續費。唯認購費全免。

### 6. 會否出現追補按金的情況？

如任何一個合約之按金（CIS資產淨值 - 結欠）低於其淨資產價值15%，你或被要求於主帳戶存入額外按金（以維持CIS資產淨值20%之按金）。

### 7. 如沒有按公司指示準時補足按金會怎樣？

本公司保留將資金由主帳戶轉至子帳戶，或強制出售你的CIS以補足合約按金之權利。子帳戶的CIS將先被強制出售，如按金仍然不足，主帳戶之股票或CIS亦有機會被強制出售以補足按金。

### 8. 還款的安排是怎麼樣的？

本金及利息以每月還款形式分 12期或24期償還。

CIS調撥當天為合約生效日，利息從此日起跟據公司不時通知客戶的利率開始計算。首期每月還款將按比例，於合約生效日後下個月份之15日繳付。每月15日為還款日，還款將自動由主帳戶轉至子帳戶。如還款日為非交易日，則改以前一交易日為還款日。

### 9. 如客戶申請 SMS 後，抵押的 CIS 因任何原因而不再存在於客戶的帳戶中，如何安排？

分期計劃將會立即被終止。