

Charles Schwab, Hong Kong, Ltd.
Individual/Joint Account Application嘉信理財香港有限公司
個人／聯名帳戶申請表

www.schwab.com.hk | +852-2101-0500

1. Application Instructions

To open your Charles Schwab, Hong Kong, Ltd. ("Schwab Hong Kong") U.S. Dollar Account, please complete all sections below.

Account applications made in person must include the following:

- A minimum initial deposit of **US\$25,000** to open your account. It can be a combination of funds and securities. (Third-party funds or securities are not accepted.)
- A completed U.S. Internal Revenue Service (IRS) Substitute Form W-8BEN (non-U.S. citizens/residents only) for each account applicant. If you are a U.S. citizen or other U.S. person, submit a completed Internal Revenue Service Form W-9.
- A completed CRS Individual Self-Certification Instructions to Account Holder Form for each account applicant.
- **Hong Kong residents:** Present original Hong Kong Permanent Identity Card, or original Hong Kong Identity Card and original current passport for each applicant.
- **Non-Hong Kong residents:** Present original current passport for each applicant.
- One utility bill (examples include: gas, electricity, water) dated within the last three months for each applicant.

Alternative documents may be acceptable. Account applications not submitted in person will require additional documents. Please contact Schwab Hong Kong at +852-2101-0511 for further information.

All requested documents from each account applicant must match the applicant's name as it appears on his or her Hong Kong Identity Card or passport, as applicable.

Your account cannot be opened until Schwab Hong Kong receives and reviews all requested forms and documents.

Important note: Before opening an account, you should read the Risk Disclosure Statements in Section 8 of form and in the Schwab Hong Kong U.S. Dollar Account Agreement on www.schwab.com.hk.

Please review the additional documents provided at www.schwab.com.hk:

- Charles Schwab Hong Kong Pricing Guide for Individual Investors and pricing amendments (if applicable)
- Risk Disclosure Statement for Derivative Products
- Your Securities Transactions and Schwab's Compensation
- U.S. Tax and Estate Disclosure to Non-U.S. Persons
Find out the basics of certain estate planning and tax considerations you should take into consideration when making your investment decisions.
- Privacy policy set out in the Charles Schwab, Hong Kong, Ltd. Privacy Policy and the Schwab Hong Kong U.S. Dollar Account Agreement

To enroll in the Schwab U.S. Dollar Liquid Assets Fund, please read:

- Hong Kong Covering Document for Charles Schwab Worldwide Funds
- Prospectus and supplements for Charles Schwab Worldwide Funds
- Product Key Facts Statement for Charles Schwab Worldwide Funds
- Latest Annual Report and Audited Financial Statements for Schwab Worldwide Funds
- Latest Semi-annual Report and Unaudited Financial Statements for Charles Schwab Worldwide Funds, if applicable

We respect your privacy. Schwab Hong Kong and/or its clearing broker will use the information you provide to verify your identity, to open and service your accounts, to communicate with you, and to provide information about products and services. Read about Schwab Hong Kong's privacy policy at www.schwab.com.hk.

FOR CHARLES SCHWAB USE ONLY 嘉信理財職員專用:

Branch Office and Account Number										Source Code	Index Code
Approved by									Print Name of Approver	Date Approved	

Charles Schwab, Hong Kong, Ltd. is registered with the Securities & Futures Commission ("SFC") to carry out the regulated activities in dealing in securities and advising on securities under registration CE number ADV256.

嘉信理財香港有限公司於香港證券及期貨事務監察委員會(「證監會」)註冊進行證券交易並就證券提供意見的受規管活動，其中央編號為ADV256。

1. 申請指示

開立嘉信理財香港有限公司(「香港嘉信理財」)美元帳戶，請填妥下列所有部份。

閣下親身提交的帳戶申請必須包括下列文件：

- 最低開戶金額為**\$25,000美元**，可為資金及證券之組合。(第三方資金或證券不予接受。)
- 每位帳戶申請人已填妥之美國稅務局代替表格W-8BEN(只適用於非美國公民/居民)。如閣下是美國公民或其他美國人士，請填妥美國稅務局表格W-9。
- 填寫完整的「嘉信理財共同申報準則個人帳戶持有人自我證明」表格。
- **香港居民:**每位申請人必須提供正本的香港永久性居民身份證，或正本的香港身份證及正本的現有的護照。
- **非香港居民:**每位申請人必須提供正本的現有的護照。
- 每位申請人必須提供一份近3個月的公用事務帳單(例子包括煤氣、電、水)。

替代文件可能被接受。非親身提交的開戶申請，將需要提交額外的文件。請聯絡香港嘉信理財+852-2101-0511了解詳情。

每個帳戶申請人提交的所有文件上顯示的姓名應與香港身份證或護照上的姓名保持一致。

您的帳戶在香港嘉信收到並審核所有要求的表格和文件之後方可開設。

請注意：閣下須在開立香港嘉信理財美元帳戶前閱讀在本表格內第8節及香港嘉信理財網站www.schwab.com.hk上的「美元帳戶協議書」內的風險披露聲明。

請在香港嘉信理財網www.schwab.com.hk 詳閱為您提供的其他文件：

- 「嘉信理財香港個人投資者收費指引」及收費修正(Charles Schwab Hong Kong Pricing Guide for Individual Investors and pricing amendments) (如適用)
- 衍生產品風險披露聲明
- 您的證券交易及嘉信佣金
- 「非美國人士之美國稅項及遺產公開說明書」(U.S. Tax and Estate Disclosure to Non-U.S. Persons)
查詢在您作出投資決定時要考慮的某些遺產規劃及稅務事項。
- 請參閱我方個人資料私隱通知及香港嘉信理財「美元帳戶協議書」所列之私隱政策。

若您購買嘉信美元流動資產基金，請閱讀：

- 嘉信環球基金香港銷售文件
- 嘉信環球基金募股說明文件
- 嘉信環球基金產品資料概要
- 嘉信環球基金最近年度報告
- 嘉信環球基金最近年度報告，若適用

嘉信環球基金最近半年度報告，若適用 為尊重閣下私隱，香港嘉信理財及／或其結算經紀將以閣下提供的資料用作核實身份、開立帳戶、提供帳戶服務、與閣下聯絡以及為閣下提供產品及服務資料。請瀏覽www.schwab.com.hk，查詢有關嘉信理財個人資料保護政策詳情。



1. Application Instructions (Continued)

申請指示 (續上頁)

To ensure the accuracy of your information, please complete all sections of this form in English.

Please return the completed application form and other applicable forms and supporting documents by mail to Charles Schwab, Hong Kong, Ltd., Rooms 602-606, Gloucester Tower, The Landmark, 15 Queen's Road Central, Central, Hong Kong.

為確保資料可正確輸入電腦系統, 請以英文填寫此表格。

請將填寫完整的表格及附加支持文件郵寄至: 嘉信理財香港有限公司, 香港中環皇后大道中15號置地廣場告羅士打大廈6樓602-606室。

2. Account Information

帳戶資料

Account Registration

帳戶類別登記

Select the type of registration you want on your Account:

請列出閣下擬登記的帳戶類別:

- Individual** **Joint Tenants with Right of Survivorship**—If one owner dies, his/her interest passes to the surviving owner(s).
個人帳戶 **享有繼承權的共同持有**—如其中一位帳戶持有人身故, 他/她的資產將由未亡的帳戶持有人繼承。

- Tenants in Common**—If one owner dies, his/her interest passes to his/her estate (50/50, unless otherwise noted).
共同持有—如其中一位帳戶持有人身故, 他/她的資產將撥作其遺產處理(除非有預先指示, 否則資產會作平均分配)。

Account Holder 帳戶持有人

The name on the title of the account must match the document provided for identification. 帳戶上的名稱必須與所提供的身份證明文件吻合。

- Mr. 先生 Mrs. 太太 Ms. 女士 Dr. 博士

Name (Last/Surname) 姓氏 (First/Given) 名字 (Middle) 中間名			
Are you known by any other name? 閣下是否擁有其他名字? Name (Last/Surname) 姓氏 Name (First/Given) 名字 (Middle) 中間名			
Hong Kong ID or Passport No. 香港身份證或護照號碼	Passport Country of Issuance 護照簽發國家		
Date of Birth (mm/dd/yyyy) 出生日期(月/日/年) / /	Country of Birth 出生國家		
Email Address* (See "Web Access or Other Electronic Services Access to Your Account" in Section 4.) 電子郵件地址*(請參閱第4節之「透過互聯網或其他電子服務連接閣下帳戶」。)			
Home Street Address (no P.O. boxes) 住址(請勿使用郵箱號碼)			
City 市	State or Province 州或省	Country 國家	Postal or Zip Code 郵政或郵遞區號
Home Telephone Number (Country Code) (City/Area Code) (Number) 住宅電話號碼 (國家代號)(城市/區域代號)(號碼) / / /	Cellular Telephone Number (Country Code) (City/Area Code) (Number) 手提電話號碼 (國家代號)(城市/區域代號)(號碼) / / /		
Other Telephone Number (if applicable) (Country Code) (City/Area Code) (Number) 其他聯絡電話 (如適用)(國家代號)(城市/區域代號)(號碼) / /			
Country(ies) of Citizenship (Must list all.) 必須列出所有擁有公民身份的國家 <input type="checkbox"/> China (PRC) 中國 <input type="checkbox"/> USA 美國 <input type="checkbox"/> Other 其他: _____			
Country/Region of Legal Residence 擁有合法居民身份的國家/地區 <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Other 其他: _____			
Mother's Maiden Name (for security and client identification purposes) 母親婚前姓氏(為保障安全及用以識別客戶的身份)			
Marital Status 婚姻狀況 <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed 未婚 已婚 離婚 喪偶	Number of Dependents 撫養家屬人數		

Additional Account Holder (if applicable) 其他帳戶持有人(若適用)

The name on the title of the account must match the document provided for identification. 帳戶上的名稱必須與所提供的身份證明文件吻合。

- Mr. 先生 Mrs. 太太 Ms. 女士 Dr. 博士

Name (Last/Surname) 姓氏 (First/Given) 名字 (Middle) 中間名			
Are you known by any other name? 閣下是否擁有其他名字? Name (Last/Surname) 姓氏 Name (First/Given) 名字 (Middle) 中間名			
Hong Kong ID or Passport No. 香港身份證或護照號碼	Passport Country of Issuance 護照簽發國家		
Date of Birth (mm/dd/yyyy) 出生日期(月/日/年) / /	Country of Birth 出生國家		
Email Address* (See "Web Access or Other Electronic Services Access to Your Account" in Section 4.) 電子郵件地址*(請參閱第4節之「透過互聯網或其他電子服務連接閣下帳戶」。)			
Home Street Address (no P.O. boxes) 住址(請勿使用郵箱號碼)			
City 市	State or Province 州或省	Country 國家	Postal or Zip Code 郵政或郵遞區號
Home Telephone Number (Country Code) (City/Area Code) (Number) 住宅電話號碼 (國家代號)(城市/區域代號)(號碼) / / /	Cellular Telephone Number (Country Code) (City/Area Code) (Number) 手提電話號碼 (國家代號)(城市/區域代號)(號碼) / / /		
Other Telephone Number (if applicable) (Country Code) (City/Area Code) (Number) 其他聯絡電話 (如適用)(國家代號)(城市/區域代號)(號碼) / /			
Country(ies) of Citizenship (Must list all.) 必須列出所有擁有公民身份的國家 <input type="checkbox"/> China (PRC) 中國 <input type="checkbox"/> USA 美國 <input type="checkbox"/> Other 其他: _____			
Country/Region of Legal Residence 擁有合法居民身份的國家/地區 <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Other 其他: _____			
Mother's Maiden Name (for security and client identification purposes) 母親婚前姓氏(為保障安全及用以識別客戶的身份)			
Marital Status 婚姻狀況 <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed 未婚 已婚 離婚 喪偶	Number of Dependents 撫養家屬人數		

*By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at www.schwab.com.hk/privacy.

*您提供您的電郵地址, 即表示您同意接收嘉信理財的電郵。若不欲接收某些電郵通訊, 可參閱www.schwab.com.hk/privacy。



2. Account Information (Continued)

帳戶資料 (續上頁)

Account Holder 帳戶持有人

Securities industry regulations require that we collect the following information: 證券業法規要求我們收集下列的個人資料:

Employment Status (Please select only one.) 職業狀況 (請只選一項。)			
<input type="checkbox"/> Employed 受僱	<input type="checkbox"/> Retired 退休	<input type="checkbox"/> Student 學生	
<input type="checkbox"/> Self-Employed 自僱	<input type="checkbox"/> Homemaker 持家者	<input type="checkbox"/> Not Employed 無業	
Employer Name/Business Name 僱主名稱/公司名稱			
Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.) 職業(若閣下選擇「受僱」或「自僱」,請選擇其中一項最能描述閣下所從事的職業。)			
<input type="checkbox"/> Business Owner/Self-Employed (Please specify nature of business.) 企業持有人/自僱 (請註明業務性質): _____			
<input type="checkbox"/> Executive/Senior Management 行政主管/高層管理			
<input type="checkbox"/> Medical Professional 醫護專業人士			
<input type="checkbox"/> Legal Professional 法律專業人士			
<input type="checkbox"/> Accounting Professional 會計專業人士			
<input type="checkbox"/> Financial Services/Banking Professional 金融服務/銀行專業人士			
<input type="checkbox"/> Information Technology Professional 信息技術專業人士			
<input type="checkbox"/> Other Professional 其他專業人士			
<input type="checkbox"/> U.S. Government Employee (Federal/State/Local) 美國政府僱員(聯邦/州/地方)			
<input type="checkbox"/> Foreign Government Employee (Non-U.S.) 外國政府僱員(非美國)			
<input type="checkbox"/> Military 軍人			
<input type="checkbox"/> Educator 教育工作者			
<input type="checkbox"/> Clerical/Administrative Services 行政辦公/行政服務			
<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production) 商貿/服務業(勞工/製造/生產)			
<input type="checkbox"/> Sales/Marketing 銷售業/市場營銷			
<input type="checkbox"/> Consultant 顧問			
<input type="checkbox"/> Other (Please specify.) 其他(請註明): _____			
Nature of Business/Industry of Employment 業務性質 / 從事的行業			
Business Address (no P.O. boxes) 僱主/公司地址 (請勿填寫郵政信箱)			
City 市	State or Province 州或省	Country 國家	Postal or Zip Code 郵政或郵遞區號
Business Telephone Number (Country Code) (City/Area Code) (Number) (Extension) 公司電話(國家代號)(城市/區域代號)(號碼)(內線)			
/ /			
Years with Employer 任職年期			
Investment Knowledge 投資知識:		Investment Experience 投資經驗:	
<input type="checkbox"/> None 無		<input type="checkbox"/> None 無	
<input type="checkbox"/> Limited 有限		<input type="checkbox"/> Limited 有限	
<input type="checkbox"/> Good 良好		<input type="checkbox"/> Good 良好	
<input type="checkbox"/> Extensive 廣泛		<input type="checkbox"/> Extensive 廣泛	
Have you executed five or more investment transactions in any derivative products within the past three years? Examples of derivative products include options, futures, structured products, currency-linked deposits, forwards, swaps, or instruments with embedded derivatives. 在過去三年,閣下有否曾執行五次或以上與任何衍生產品相關的投資交易?衍生產品的例子包括期權、期貨、結構性產品、外幣掛勾存款、遠期、掉期、或附有衍生工具的產品等等。			
<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無			

Additional Account Holder (if applicable) 其他帳戶持有人(若適用)

Securities industry regulations require that we collect the following information: 證券業法規要求我們收集下列的個人資料:

Employment Status (Please select only one.) 職業狀況 (請只選一項。)			
<input type="checkbox"/> Employed 受僱	<input type="checkbox"/> Retired 退休	<input type="checkbox"/> Student 學生	
<input type="checkbox"/> Self-Employed 自僱	<input type="checkbox"/> Homemaker 持家者	<input type="checkbox"/> Not Employed 無業	
Employer Name/Business Name 僱主名稱/公司名稱			
Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.) 職業(若閣下選擇「受僱」或「自僱」,請選擇其中一項最能描述閣下所從事的職業。)			
<input type="checkbox"/> Business Owner/Self-Employed (Please specify nature of business.) 企業持有人/自僱 (請註明業務性質): _____			
<input type="checkbox"/> Executive/Senior Management 行政主管/高層管理			
<input type="checkbox"/> Medical Professional 醫護專業人士			
<input type="checkbox"/> Legal Professional 法律專業人士			
<input type="checkbox"/> Accounting Professional 會計專業人士			
<input type="checkbox"/> Financial Services/Banking Professional 金融服務/銀行專業人士			
<input type="checkbox"/> Information Technology Professional 信息技術專業人士			
<input type="checkbox"/> Other Professional 其他專業人士			
<input type="checkbox"/> U.S. Government Employee (Federal/State/Local) 美國政府僱員(聯邦/州/地方)			
<input type="checkbox"/> Foreign Government Employee (Non-U.S.) 外國政府僱員(非美國)			
<input type="checkbox"/> Military 軍人			
<input type="checkbox"/> Educator 教育工作者			
<input type="checkbox"/> Clerical/Administrative Services 行政辦公/行政服務			
<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production) 商貿/服務業(勞工/製造/生產)			
<input type="checkbox"/> Sales/Marketing 銷售業/市場營銷			
<input type="checkbox"/> Consultant 顧問			
<input type="checkbox"/> Other (Please specify.) 其他(請註明): _____			
Nature of Business/Industry of Employment 業務性質 / 從事的行業			
Business Address (no P.O. boxes) 僱主/公司地址 (請勿填寫郵政信箱)			
City 市	State or Province 州或省	Country 國家	Postal or Zip Code 郵政或郵遞區號
Business Telephone Number (Country Code) (City/Area Code) (Number) (Extension) 公司電話(國家代號)(城市/區域代號)(號碼)(內線)			
/ /			
Years with Employer 任職年期			
Investment Knowledge 投資知識:		Investment Experience 投資經驗:	
<input type="checkbox"/> None 無		<input type="checkbox"/> None 無	
<input type="checkbox"/> Limited 有限		<input type="checkbox"/> Limited 有限	
<input type="checkbox"/> Good 良好		<input type="checkbox"/> Good 良好	
<input type="checkbox"/> Extensive 廣泛		<input type="checkbox"/> Extensive 廣泛	
Have you executed five or more investment transactions in any derivative products within the past three years? Examples of derivative products include options, futures, structured products, currency-linked deposits, forwards, swaps, or instruments with embedded derivatives. 在過去三年,閣下有否曾執行五次或以上與任何衍生產品相關的投資交易?衍生產品的例子包括期權、期貨、結構性產品、外幣掛勾存款、遠期、掉期、或附有衍生工具的產品等等。			
<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無			



2. Account Information (Continued)

帳戶資料 (續上頁)

Account Holder 帳戶持有人

Have you received any training or attended any courses on derivatives offered by educational institutions or professional organizations? 閣下有否接受或參加過由教育機構或專業機構提供的任何衍生工具培訓或課程? <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無		
Do you have any current or previous work experience related to derivative products? 閣下是否在目前或過去擁有與衍生產品相關的工作經驗? <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無		
Have you been a licensed or registered person, as defined by the Securities and Futures Ordinance, to carry on regulated activities related to derivative products? 閣下是否是一名持牌或註冊人並從事證券及期貨條例界定可進行與衍生產品有關的受規管活動? <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無		
Annual Income (in U.S. dollars) 每年收入(以美元計):	Liquid Net Worth (cash and securities, in U.S. dollars) 流動資產(現金及證券, 以美元計):	Total Net Worth (in U.S. dollars) 總資產(以美元計):
<input type="checkbox"/> Under 少於\$15,000	<input type="checkbox"/> Under 少於\$25,000	<input type="checkbox"/> Under 少於\$25,000
<input type="checkbox"/> \$15,000-\$24,999	<input type="checkbox"/> \$25,000-\$49,999	<input type="checkbox"/> \$25,000-\$49,999
<input type="checkbox"/> \$25,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$50,000-\$99,999
<input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$100,000-\$249,999
<input type="checkbox"/> \$100,000 or more 或以上	<input type="checkbox"/> \$250,000 or more 或以上 Specify 請列明: \$ _____	<input type="checkbox"/> \$250,000 or more 或以上 Specify 請列明: \$ _____

Additional Account Holder (if applicable) 其他帳戶持有人(若適用)

Have you received any training or attended any courses on derivatives offered by educational institutions or professional organizations? 閣下有否接受或參加過由教育機構或專業機構提供的任何衍生工具培訓或課程? <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無		
Do you have any current or previous work experience related to derivative products? 閣下是否在目前或過去擁有與衍生產品相關的工作經驗? <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無		
Have you been a licensed or registered person, as defined by the Securities and Futures Ordinance, to carry on regulated activities related to derivative products? 閣下是否是一名持牌或註冊人並從事證券及期貨條例界定可進行與衍生產品有關的受規管活動? <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 無		
Annual Income (in U.S. dollars) 每年收入(以美元計):	Liquid Net Worth (cash and securities, in U.S. dollars) 流動資產(現金及證券, 以美元計):	Total Net Worth (in U.S. dollars) 總資產(以美元計):
<input type="checkbox"/> Under 少於\$15,000	<input type="checkbox"/> Under 少於\$25,000	<input type="checkbox"/> Under 少於\$25,000
<input type="checkbox"/> \$15,000-\$24,999	<input type="checkbox"/> \$25,000-\$49,999	<input type="checkbox"/> \$25,000-\$49,999
<input type="checkbox"/> \$25,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$50,000-\$99,999
<input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$100,000-\$249,999
<input type="checkbox"/> \$100,000 or more 或以上	<input type="checkbox"/> \$250,000 or more 或以上 Specify 請列明: \$ _____	<input type="checkbox"/> \$250,000 or more 或以上 Specify 請列明: \$ _____

Disclosures 聲明

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, a municipal securities broker-dealer, a licensed or registered person as defined under the Securities and Futures Ordinance, or other securities firm, bank, or financial institution?
閣下是否受僱或附屬於一個股票交易所、交易所或FINRA的會員公司、或市政證券經紀公司、或證券及期貨條例所界定的持牌或註冊人士、其他證券公司、銀行或金融機構?
 None 否
 Yes (Specify name.) (指定名.) _____ (You must attach a letter from your employer approving the establishment of your account when submitting this Application.)
是 (閣下必須隨申請表附上由僱主發出的函件, 批准閣下設立此帳戶。)

List all publicly traded companies in which you are a director, 10% shareholder or policy-making officer. 請列出閣下為董事、擁有10%股份或決策人之上市公司名稱。
 None 無
 Yes (Specify company name and trading symbol.) 是 (請注明公司名稱及交易編號):

Disclosures 聲明

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, a municipal securities broker-dealer, a licensed or registered person as defined under the Securities and Futures Ordinance, or other securities firm, bank, or financial institution?
閣下是否受僱或附屬於一個股票交易所、交易所或FINRA的會員公司、或市政證券經紀公司、或證券及期貨條例所界定的持牌或註冊人士、其他證券公司、銀行或金融機構?
 None 否
 Yes (Specify name.) (指定名.) _____ (You must attach a letter from your employer approving the establishment of your account when submitting this Application.)
是 (閣下必須隨申請表附上由僱主發出的函件, 批准閣下設立此帳戶。)

List all publicly traded companies in which you are a director, 10% shareholder or policy-making officer. 請列出閣下為董事、擁有10%股份或決策人之上市公司名稱。
 None 無
 Yes (Specify company name and trading symbol.) 是 (請注明公司名稱及交易編號):

3. Required Information About the Account

必須填項: 有關帳戶的資料

Overall Investment Objective of Account:

帳戶的總體投資目標:

- Capital Preservation 資金保值 Income 收入 Growth 增長 Speculation 投機

Investment Objective Definitions:

投資目標定義:

Capital preservation: You are seeking to minimize the potential of losing your initial investment.

資本保值: 閣下尋求盡量減低首次投資資金損失之可能性。

Income: You are seeking the continued receipt of current income while recognizing and accepting the risks of income-generating investments.

收入: 閣下尋求繼續獲取現時收入並確認及接受收益投資的風險。

Growth: You are seeking to increase the value of your investments over time while accepting price fluctuations and volatility.

增長: 閣下尋求投資價值隨時間增長並同時接受價格變動及波幅。

Speculation: You are willing to assume a higher risk of loss in exchange for potentially higher returns.

投機: 閣下願意承擔較高的虧損風險以換取更高的潛在回報。



3. Required Information About the Account (Continued)**必須填項：有關帳戶的資料 (續上頁)****Source of Funds (Please select all that apply.)****資金來源 (請選擇所有適合的選項。)**

In this section, we're collecting information about the categories ("sources") of assets that will be held in your account. Please select all of the sources of the assets that will be deposited or held in your account, including the original sources of any assets that will be transferred into the account from another firm.

我們在此收集有關閣下帳戶中將持有的資產種類(「來源」)的資料。請選擇將入帳或於閣下的帳戶中持有的全部資產來源，包括任何將由另一間機構轉入閣下帳戶的資產之最初來源。

- | | |
|---|--|
| <input type="checkbox"/> Salary/Wages/Savings
薪金／工酬／積蓄 | <input type="checkbox"/> Investment Capital Gains
投資資本收益 |
| <input type="checkbox"/> Social Security Benefits
社會安全福利 | <input type="checkbox"/> Gifts
禮物 |
| <input type="checkbox"/> Sale of Property or Business
出售財產或商業 | <input type="checkbox"/> Gambling/Lottery
賭博／彩券 |
| <input type="checkbox"/> Family/Relatives/Inheritance
家人／親屬／遺產 | <input type="checkbox"/> Other (Please specify.)
其他(請註明): _____ |

Purpose of Account (Please select all that apply.)**帳戶用途 (請選擇所有適合的選項。)**

- | | |
|---|---|
| <input type="checkbox"/> General Investing
一般性投資 | <input type="checkbox"/> Investing for College
大學教育投資 |
| <input type="checkbox"/> Investing for Estate Planning
遺產規劃投資 | <input type="checkbox"/> Investing for Retirement
退休投資 |
| <input type="checkbox"/> Investing for Tax Planning
(e.g., municipal bonds, etc.)
稅務規劃投資(例如:市政債券等。) | <input type="checkbox"/> Investment of Pooled Assets
(e.g., funds from individual investors that are aggregated for investing purposes)
匯集資產投資(例如:由眾投資者集資以投資為目的之資金) |
| | <input type="checkbox"/> Other (Please specify.)
其他(請註明): _____ |

4. Account Features and Account Handling**帳戶設定及帳戶處理****Web Access or Other Electronic Services Access to Your Account****透過互聯網或其他電子服務連接閣下帳戶**

Indicate below whether or not if you would like to view your account information and place trade orders online or through other electronic channels, which must be placed through the electronic features designated by Schwab Hong Kong. To access your account through the Internet (web) or through other electronic channels, your email address is required. By providing your email address in Section 2, you authorize and consent to receiving email from Schwab Hong Kong, or its clearing broker, of the following: individual communications; contract notes/trade confirmations; statements of account; and electronic copies of prospectuses, financial statements and reports of mutual funds or companies in which you have invested or in which you have expressed interest (provided that the clearing broker, in its discretion, is willing to deliver such materials electronically). Any message sent by us to this address shall constitute notification to you in accordance with the terms of the Schwab Hong Kong U.S. Dollar Account Agreement.

請在下方選擇閣下是否欲透過香港嘉信理財指定的電子方式經由網上或其他電子渠道進行訂單買賣及查詢帳戶資料。欲透過互聯網(網絡)或其他電子渠道查詢帳戶，閣下則需提供閣下的電子郵件地址。閣下在第2節提供電郵地址時，即授權及同意接納由香港嘉信理財或其結算經紀就下列通訊發出之電子郵件：個別電子郵件通訊、買賣合約／交易確認書、帳戶結單、以及透過電子媒介發出有關閣下已投資或示意有興趣之互惠基金或公司之招股章程、財政及其他報告(需視乎結算經紀決定會否以電子媒介傳送資料)。根據香港嘉信理財「美元帳戶協議書」的條款，任何由我們傳送至此電子郵件地址之訊息，即構成向閣下發出通知。

- | | |
|---|--|
| <input type="checkbox"/> Yes. I want web or other electronic channel access.
是。本人選擇互聯網或其他電子渠道連接。 | <input type="checkbox"/> No. I do not want web or other electronic channel access.
否。本人不選擇互聯網或其他電子渠道連接。 |
|---|--|

Mailing Instructions**郵遞指示**

Please indicate how you would like your mail handled:

請註明有關信件的郵寄地址：

- | | | |
|---|--|---|
| <input type="checkbox"/> Mailed to home address
寄往住宅地址 | <input type="checkbox"/> Mailed to business address
寄往辦事處地址 | <input type="checkbox"/> Mailed to address listed below
寄往下列地址 |
|---|--|---|

Street address 地址 _____ City 城市 _____

State/Province 州／省 _____ Country 國家 _____ Postal/Zip Code 郵政／郵區編號 _____



4. Account Features and Account Handling (Continued)

帳戶設定及帳戶處理 (續上頁)

Account Handling

帳戶處理

For your convenience, the clearing broker will automatically hold all of your securities purchased, sale proceeds, dividends and interest. The clearing broker will also release your name, address and securities positions to companies in which the clearing broker holds securities for your account if they request this information, unless you notify us otherwise in writing. Security certificates may be registered and shipped to you. However, a fee is charged for each certificate. Contact us for further information.

為方便閣下起見，結算經紀會自動為閣下保存所有購買之證券、出售證券之款項、股息及利息。若結算經紀代持證券之證券發行公司有所要求時，結算經紀可將閣下之姓名、地址及持倉量通知證券發行公司，除非閣下以書面形式向我們發出另行指示。證券可為登記形式及遞送給閣下，唯每一張證券均需要繳付費用。請與我們聯絡，了解有關詳情。

Use of Personal Data in Direct Marketing and Client Choice

作直接促銷用途的個人資料的使用以及客戶選擇

Schwab Hong Kong intends, from time to time, to use some of your personal data (including your name, contact details [such as your address(es), phone number(s), and email address], products and services portfolio information, transaction patterns and behavior, financial background, and account history) for direct marketing to you the following classes of services and products: financial, securities, credit/debit cards, banking and payments, advisory, investment, and related services and products; and we may invite you to take part in market research studies or consumer opinion surveys. This may include products and services offered by Schwab Hong Kong or, as appropriate, its affiliates and those financial institutions with which Schwab Hong Kong has joint marketing arrangements, whether they are available through us or otherwise. We may also send you materials related to networking, social, recreational or personal enhancement events or activities organized by us for our clients.

Schwab Hong Kong may also provide your personal data as mentioned above, as appropriate, to any members of The Charles Schwab Corporation or those financial institutions with which Schwab Hong Kong has joint marketing arrangements for use by them in direct marketing to you the classes of services and products listed above.

Please refer to our privacy policy set forth in our *Privacy Notice* and the Schwab Hong Kong *U.S. Dollar Account Agreement* for further details.

We will not use your personal information as described above without your consent (which includes an indication of no objection).

If you want to allow us to use your personal information as described above, please go to Section 5 of this form.

If you want to object to our use of your personal information as described above, please select the appropriate box(es) below.

For the avoidance of doubt, your indications below will not affect your account application with us.

香港嘉信理財擬不定期地使用您的一些個人資料(包括您的姓名、聯絡詳情 [如:地址、電話號碼及電郵地址]、產品與服務組合資料、交易模式與行為、財務背景與帳戶紀錄)用來向您直接促銷下列種類的服務與產品:金融、證券、信用卡/扣帳卡、銀行業務與付款、諮詢、投資及相關服務與產品;我們亦可能會邀請您參加市場研究或消費者意見調查。這可能包括香港嘉信理財或(在適當情況下)我們的聯屬機構,及與香港嘉信理財有聯合促銷安排的金融機構提供的產品與服務,無論這些產品與服務是否由我方提供。我們也可能向您提供由我們為客戶舉辦的人際交往、社交、娛樂或個人增值活動的資料。

香港嘉信理財也可能(在適當情況下)將您的上述個人資料提供給嘉信理財集團的任何成員或與香港嘉信理財有聯合促銷安排的金融機構,用來直接向您促銷上述種類的服務與產品。

有關詳情,請參閱我方個人資料私隱通知及香港嘉信理財「美元帳戶協議書」所列之私隱政策。

在未經閣下同意前,我們不會將您的個人資料作以上用途(這包括表示不反對)。

如閣下同意讓我們使用您的個人資料作以上用途,請到第5節繼續完成表格的填寫。

如閣下反對讓我們使用您的個人資料作以上用途,請在下面適當的空格填上「√」。

為免存疑,閣下在下方的說明不會影響閣下的嘉信理財帳戶申請。

I/We object to the proposed use of my/our personal data in direct marketing by Schwab Hong Kong.

我/我們反對香港嘉信理財使用我/我們的個人資料於擬作出的直接促銷。

I/We object to the proposed provision of my/our personal data, as appropriate, to any members of The Charles Schwab Corporation or those financial institutions with which Schwab Hong Kong has joint marketing arrangements for use by them in direct marketing in accordance with applicable laws.

我/我們反對擬以本人/我們的個人資料(在適當情況下)提供給任何嘉信理財集團成員或與香港嘉信理財有聯合促銷協議的金融機構,以用於根據適用法例作出的直接促銷。



5. Fund Your Account 資金存入

Schwab Hong Kong U.S. Dollar Account Initial Deposit 香港嘉信理財美元帳戶開戶金額: \$ (美金) _____

Do you have any other brokerage accounts with Schwab or other brokers now or formerly?
閣下現時或過往有否在嘉信理財或其他經紀開立經紀帳戶?

No 沒有 Yes (Specify name.) 有(請列明名稱): _____

6. Your Investment Style (Optional) 閣下之投資模式 (選擇性問答)

The following questions are designed to help us better assist you with your investing, planning and saving needs:
為更能了解閣下投資、財務計劃及儲蓄需要, 請回答以下問題:

A. Which of the following best describes your preferred approach to managing your assets across all your financial relationships?

以下哪一項最能形容閣下在財務上管理資產之首選方式?

You do your own investment research, make investment decisions and place trades yourself.

閣下自行作投資研究、投資決定並親自下單買賣。

You do some of your own investment research and analysis, but like to consult with a financial advisor or broker when making some or all investment decisions.

閣下自行作出部份投資研究及分析, 但當作投資決定時, 仍會諮詢財務顧問或經紀。

You make your own investment decisions for a portion of your portfolio, but prefer to have a portion of your investments managed by a financial advisor or broker.

閣下自行為投資組合作出部份投資決定, 但亦希望有財務顧問或經紀代為管理部份投資。

You prefer to have a financial advisor or broker plan and manage most or all of your investments.

閣下希望有財務顧問或經紀負責管理大部份或全部投資。

B. Which of the following do you own or are you interested in possibly owning?

閣下擁有或有興趣擁有下列哪項投資項目?

	Own 擁有	Interested 有興趣擁有
U.S. Stocks 美國股票	<input type="checkbox"/>	<input type="checkbox"/>
U.S. Bonds 美國債券	<input type="checkbox"/>	<input type="checkbox"/>
U.S. Options 美國期權	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds (any type) 互惠基金(任何種類)	<input type="checkbox"/>	<input type="checkbox"/>
Cash Investments (CDs, MMFs) 現金類投資(存款證、貨幣市場基金)	<input type="checkbox"/>	<input type="checkbox"/>
Hong Kong Stocks or Bonds 香港股票或債券	<input type="checkbox"/>	<input type="checkbox"/>
Derivative Products 衍生產品	<input type="checkbox"/>	<input type="checkbox"/>

C. Approximately how many U.S. Stock and U.S. Options trades have you made in the past year?

在上年度, 閣下大約作出多少次美國股票及美國期權買賣?

Across all your brokers 包括透過所有經紀

Percent traded online 透過網上交易之百分比

- | | | | |
|--------------------------------|---------------------------------|--|-------------------------------|
| <input type="checkbox"/> 0 | <input type="checkbox"/> 24-47 | <input type="checkbox"/> 10% or less 或以下 | <input type="checkbox"/> 60% |
| <input type="checkbox"/> 1-11 | <input type="checkbox"/> 48-119 | <input type="checkbox"/> 20% | <input type="checkbox"/> 80% |
| <input type="checkbox"/> 12-23 | <input type="checkbox"/> 120+ | <input type="checkbox"/> 40% | <input type="checkbox"/> 100% |

D. What percent of your investable assets do you plan to hold at Schwab Hong Kong?

閣下打算將投資資產的多少百分比存放在香港嘉信理財?

- | | |
|-------------------------------|--|
| <input type="checkbox"/> 100% | <input type="checkbox"/> 25% |
| <input type="checkbox"/> 75% | <input type="checkbox"/> Less than 少於25% |
| <input type="checkbox"/> 50% | <input type="checkbox"/> Don't know 不知道 |

How did you learn about Schwab Hong Kong?

閣下從何處得悉香港嘉信理財?

- | | |
|---|--|
| <input type="checkbox"/> General reputation/news coverage
普遍聲譽/新聞報導 | <input type="checkbox"/> Traditional media advertising (such as in a financial magazine)
傳統媒體廣告(例如財經雜誌) |
| <input type="checkbox"/> Schwab website or Schwab web advertisement
嘉信網站或嘉信的網上宣傳廣告 | <input type="checkbox"/> Seminar or conference
研討會或座談會 |
| <input type="checkbox"/> Referral from existing customer (name) 由現時客戶推薦(姓名) _____ | |

- Existing/previous Schwab U.S. customer 現時/以往的美國嘉信理財客戶



7. Short-Term Liquidity Sweep Fund for Between-Investment Cash

Earn Income on Your Cash—Please read the following and tick the box below.

The Free Credit Balance in your Schwab Hong Kong U.S. Dollar Account is not interest-bearing. However, you may choose to earn income on the Free Credit Balance in your account by having daily automatic investment in or redemption of (“sweep”) shares of the sweep fund (“Fund”) described below (the Free Credit Balance is the sum of the cash balances in your Cash Account and Margin and Short Account [if applicable] offset by any debit balances and/or cash retained as collateral in the accounts).

On any Exchange Business Day, the Free Credit Balance will be automatically invested in shares of the Fund on the following Exchange Business Day. Shares of the Fund will be automatically redeemed to satisfy a debit balance in your Schwab Hong Kong U.S. Dollar Account, to provide necessary cash collateral in your Margin and Short Account (if applicable), or to the extent necessary to settle securities transactions. If you choose to have your Free Credit Balance swept into the Fund, please read and check the following:

If available in my/our jurisdiction, I/we elect to have the Free Credit Balance in my/our Schwab Hong Kong U.S. Dollar Account automatically swept into shares of the Schwab U.S. Dollar Liquid Assets Fund.

The Fund may not be sold to or be held by U.S. citizens, U.S. residents or U.S. persons or by Irish residents. Distributions to investors who are not U.S. residents or citizens will not be subject to U.S. withholding tax, provided the account holder(s) has (have) provided documentation of status required by the U.S. Internal Revenue Service. The Fund is not available in certain jurisdictions. Investment in the Fund involves risk and you should read the relevant prospectus for details.

8. Risk Disclosure Statements

Risks of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risks of Short Sales

You agree to designate a sell order as a short sale if, at the time you place the order, you either do not own the security being sold or are unable to deliver the security in a timely manner. You agree that short sale transactions are subject to certain regulatory rules and cannot be executed under certain market conditions. In addition, depending on market conditions, the clearing broker cannot guarantee that it will have shares available to facilitate a short sale.

You agree that the clearing broker may, at its discretion and without notice, “buy in” securities to cover any short security position in your account. The clearing broker may take this action either on a regular settlement, cash or next-day settlement basis.

If you are unable to cover a short security position (either through delivery of the security or through our “buying-in” the security) in enough time so the clearing broker can deliver the security to its lender (to whom the clearing broker is so obligated), you agree to reimburse the clearing broker for the losses it sustains as a result of your failure to deliver the security.

Risks of Client Assets Received or Held Outside Hong Kong

Client assets received or held by a licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap. 571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Risks of Electronic Trading

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance or for other reasons. If Electronic Services are unavailable or delayed at any time, you agree to use alternative means to place your orders such as calling a Schwab Hong Kong representative or visiting our office. Schwab Hong Kong will not be liable to you if you are unable to access your account information or request a transaction through Electronic Services. (Please refer to the Electronic Services Agreement in the Schwab Hong Kong U.S. Dollar Account Agreement.)

7. 為閑置現金提供的短期流動轉撥基金

從現金賺取收入 — 請細閱以下內容，並在下方表格填上「√」。

閣下存放在香港嘉信理財美元帳戶內的「閑置貸方結餘」本身並未有提供利息。但閣下可以選擇為您在香港嘉信理財美元帳戶內的「閑置貸方結餘」賺取收益，方法是每日自動投資在或贖回（「撥入」）下述流動轉撥基金（下稱「基金」）的股份（「閑置貸方結餘」是閣下現金帳戶及保證金和沽空帳戶（如適用）的現金結餘減任何借貸結餘和／或作帳戶抵押的現金留存所得的總和）。

在任何一個交易日，閣下帳戶內的「閑置貸方結餘」會於下一個交易日自動投資在基金的股份上。該基金的股份會自動被贖回以結清閣下香港嘉信理財美元帳戶的借方結餘，令閣下的保證金和沽空帳戶（如適用）仍有所需要的現金抵押，或所達致的結餘足夠結算證券交易。

如閣下選擇將「閑置貸方結餘」撥入基金，請細閱及選擇下項：

我／我們選擇將我／我們香港嘉信理財美元帳戶內「閑置貸方結餘」自動撥入嘉信理財美元流動資產基金（Schwab U.S. Dollar Liquid Assets Fund）的股份內，若此基金於我／我們的司法管轄區有提供的話。

基金不向美國公民、美國居民或美國人士或愛爾蘭居民銷售，亦不可為上述人士所持有。如帳戶持有人（等）已向美國稅務局（U.S. Internal Revenue Service）提供所要求的身份證明文件，則向非美國居民或公民的投資者分銷基金將不受美國預扣稅的規限。此基金在某些司法管轄區不獲提供。投資此等基金涉及風險。閣下應該閱讀有關的基金招股說明書以獲取詳盡資料。

8. 風險披露聲明

證券交易的風險

證券的價格可升可跌，且有時會大幅度波動，甚至會變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

沽空的風險

閣下同意在發出沽售閣下並不擁有或者無法及時交付的證券時，閣下會指明該沽售指示為一項沽空交易。閣下同意沽空交易須遵守某些監管規則，而且在某些市場情況下可能無法執行。此外，視乎市場情況，結算經紀不能保證其將會備有證券進行沽空交易。

閣下同意結算經紀毋須經通知，可按其酌情權決定是否「補倉」為閣下帳戶沽空的證券進行平倉。結算經紀可按照正常交收、以現金交收或翌日交收的做法而採取此項行動。

若閣下無法及時把沽空的證券平倉（通過交付證券或者「補倉」），使結算經紀有足夠時間將證券交付予其出借方（結算經紀對出借方有義務），閣下同意向結算經紀償付因閣下未能交付證券而導致結算經紀招致的損失。

香港以外地方收取或持有的客戶資產風險

持牌人或註冊人在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管。這些法律及規例與「證券及期貨條例」（第571章）及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。

電子交易的風險

在交易高峰、市場波動、系統進行升級或維修的期間，或基於其他原因，電子服務的使用可能受到限制或停頓。無論何時，若電子服務停頓或延誤，閣下同意以其他方法作出買賣指示，例如聯絡香港嘉信理財的代表，或到訪我方的辦事處。香港嘉信理財不會就閣下未能通過電子服務取得閣下帳戶資料或交易而負責（請參閱香港嘉信理財「美元帳戶協議書」內的電子服務協議）。



8. Risk Disclosure Statements (Continued)

When you use Electronic Services to place a trade, you acknowledge that your order may not be reviewed by a registered representative before being routed to an exchange for execution and you also will not have the opportunity to ask questions or otherwise interact with a Schwab Hong Kong representative. By placing a trade through Electronic Services, you voluntarily agree to assume any added risk that may result from the lack of human review of your order in exchange for the reduced commissions and potentially greater convenience of electronic trading.

You acknowledge that it may not be possible to cancel an order once you have placed it, and you agree to exercise caution before placing all orders. Any attempt you make to cancel an order is simply a "request to cancel." Schwab Hong Kong or its clearing broker may process your requests to change or cancel an order on a best-efforts basis only and will not be liable to you if Schwab Hong Kong or its clearing broker is unable to change or cancel your order.

Risks of Derivative Products

Please refer to the booklet titled *Risk Disclosure Statement for Derivative Products*.

9. Agree to Terms (All account holders must sign.)

Opening the Account. By signing below, I hereby request that Charles Schwab, Hong Kong, Ltd. ("Schwab Hong Kong") open a Schwab Hong Kong U.S. Dollar Account in the name(s) listed as account holder(s) on this Schwab Hong Kong Account Application.

Understanding Our Agreement. I agree to:

- read the Account Agreement;
- read all other agreements between me and Schwab Hong Kong (and, where relevant, its clearing broker) relating to my account;
- read amendments to the agreements;
- contact a Schwab Hong Kong representative if I do not understand the agreements; and
- be bound by the terms of these agreements and all amendments.

If I add features to my account after it is opened, I agree to be bound by the terms in these agreements relating to these features. I confirm that I have been invited to read, and to ask questions about, the Risk Disclosure Statements in the Schwab Hong Kong U.S. Dollar Account Agreement, and to take independent advice, if I wish.

Responsibility for Investment Decisions. I acknowledge that:

- I am responsible for determining whether each investment transaction or strategy I undertake is suitable for me;
- except as provided in this section, neither Schwab Hong Kong nor its clearing broker are responsible for determining whether any investment transaction or strategy is suitable for me;
- neither Schwab Hong Kong nor its clearing broker will give tax or legal advice; and
- if I engage in day trading activity, or if my trading activities are classified according to U.S. regulations as displaying characteristics associated with day trading patterns, I will be subject to additional deposit, margin and other requirements. I should know my own financial position and trade within the limits of my financial capacity. I will contact Schwab Hong Kong if I am considering day trades or trade actively in a specific security.

Schwab Hong Kong agrees that it is responsible for determining whether an investment transaction or strategy is suitable for me only (1) if required by applicable law, or (2) if:

- a Schwab Hong Kong representative gives advice directly to me; and
- the advice is clearly identified as a Schwab Hong Kong recommendation for me to enter into a particular transaction or to buy or sell a particular security.

Granting a Lien on My Accounts. Each account holder agrees that debts which any account holder owes to Schwab Hong Kong (or its clearing broker) are secured by a lien on all assets held at Schwab Hong Kong (and/or its clearing broker) by any account holder. This includes assets:

- which any account holder owns now or in the future,
- held in any current or future brokerage account(s) with Schwab Hong Kong (or by its depository or clearing firm), and

8. 風險披露聲明 (續上頁)

當閣下使用電子服務進行交易時，閣下確認閣下的買賣指示被引導往交易所執行之前，未必在事前會獲得註冊代表的查核，閣下亦不會有機會提出問題，或是與香港嘉信理財的代表溝通。憑閣下通過電子服務進行交易，即表示閣下自願承擔因無人在事前查核閣下的買賣指示可能導致的任何額外風險，以換取電子交易潛在的更大方便或支付較低的佣金。

閣下承認當閣下發出買賣指示後未必可取消買賣指示，而閣下同意在發出所有買賣指示前已經過深思熟慮。任何閣下試圖取消買賣指示的行動只當為「取消請求」而已。香港嘉信理財或其結算經紀只可盡力處理閣下的要求更改或取消買賣指示，同時亦毋須為未能替閣下更改或取消買賣指示而負責。

衍生產品的風險

請參閱名為「關於衍生產品的風險聲明」的小冊子。

9. 協議條文 (所有帳戶持有人均須簽署)

開戶。藉下列簽署，本人在此要求嘉信理財香港有限公司(「香港嘉信理財」)按本帳戶申請表格上所列的帳戶持有人的姓名開立香港嘉信理財美元帳戶。

了解我們的協議。本人同意：

- 閱讀帳戶協議書；
- 閱讀所有其他適用於本帳戶關於本人與香港嘉信理財(及其結算經紀，如有關)之協議；
- 閱讀協議修訂文本；
- 倘若不理解協議規條，本人會聯絡香港嘉信理財之代表；並同意
- 接受一切帳戶協議書內的現有規條及日後經修訂規條的約束。

若本人在開戶後增加服務項目，本人同意接受這些協議內之相關規條的約束。本人確認香港嘉信理財已邀本人閱讀香港嘉信理財「美元帳戶協議書」內之風險披露聲明，及提出詢問。倘若本人有此意願，本人會徵求獨立意見。

投資決定之責任。本人確認：

- 本人有責任決定本人的每項投資交易或策略是否適合本人；
- 除本部份提及外，香港嘉信理財及其結算經紀均無責任決定任何投資交易或策略是否適合本人；
- 香港嘉信理財及其結算經紀均不會作出稅務或法律建議；及
- 若本人進行「即日買賣」活動或本人之買賣活動與美國法例對「即日買賣」的定義吻合，將須存入額外資金、保證金和符合其他額外要求。本人應當自行了解本人的財政狀況和能力，並作出財政能力上限內的交易。若本人考慮進行即日買賣或活躍交易某些證券，本人會與香港嘉信理財聯絡。

香港嘉信理財同意只在下列情況下有責任決定投資交易或策略是否適合本人 — (1)適用的法律指定；或(2)如果：

- 香港嘉信理財之代表直接給予本人建議；及
- 該建議清楚說明乃香港嘉信理財推薦予本人以進行特定之交易或買賣特定證券。

於我的帳戶授予留置權。每一位帳戶持有人均同意就任何帳戶持有人所欠香港嘉信理財(或其結算經紀)的款項和其他債務，均以任何帳戶持有人存放在香港嘉信理財(或/及其結算經紀)的全部資產留置權作為抵押，是項留置權包括：

- 任何帳戶持有人目前或日後持有的資產，
- 存放在香港嘉信理財(或存放在寄存機構或結算經紀)現有或日後設立的經紀帳戶內的資產，及



9. Agree to Terms (All account holders must sign) (Continued)

· in which any account holder has an individual, joint or other interest. This lien is further explained in the Schwab Hong Kong U.S. Dollar Account Agreement.

Float. You agree that the clearing broker may retain as compensation for services your account's proportionate share of any interest earned on aggregated cash balances held in the clearing broker's bank account with respect to (1) assets awaiting investment, or (2) asset spending distribution from your account. Such interest retained by the clearing broker shall generally be at money market rates. The clearing broker's receipt of such compensation is further described in the Schwab Hong Kong U.S. Dollar Account Agreement.

Unclaimed Property. If no activity occurs in the account within the time period specified by the State of California, U.S., the account may be transferred to the State of California.

Verification. I authorize Schwab Hong Kong and its clearing broker to inquire from any source, including a consumer reporting agency, as to my identity as required by U.S. federal law, creditworthiness and ongoing eligibility for the account at account opening, at any time throughout the life of the account, and thereafter for debt collection or investigative purposes.

Account Holders With More Than One Account at Schwab Hong Kong. I authorize Schwab Hong Kong to transfer assets between my accounts when no written authorization is requested.

I further authorize Schwab Hong Kong to disclose information to others about me and my account(s) as described in the Schwab Hong Kong U.S. Dollar Account Agreement.

I confirm that I am the beneficial owner of the account and will not operate the account for the benefit of, or on the instructions of, a third party.

I acknowledge that:

- I have received a copy of the Schwab Hong Kong U.S. Dollar Account Agreement, written in both English and Chinese, which contains Risk Disclosure Statements;
- I was invited to read and to ask questions relating to the Risk Disclosure Statements in the Schwab Hong Kong U.S. Dollar Account Agreement and in Section 8 of this application form, and to take independent advice, if I wish. I confirm that I understand the Risk Disclosure Statements;
- There is a risk of total or significant loss resulting from the use of financial derivative instruments for investment. I will carefully consider my own financial condition, tolerance for risk, and investment objectives before I decide to invest in derivative products. If I invest in derivative products, I confirm that I have sufficient net worth to be able to assume the risks and bear the potential losses of trading in these products. I also declare that I would inform Schwab Hong Kong promptly should my financial status change.
- The Schwab Hong Kong U.S. Dollar Account Agreement includes specific predispute arbitration clauses. I agree to be bound by those provisions;

I acknowledge that:

- I am authorized to provide the personal details contained in the application;
- As part of the identity verification process, Schwab Hong Kong and/or its affiliates will provide my personal details to be matched against any necessary government authorities via third-party systems;
- I understand there are fees associated with establishing, maintaining, engaging in transactions, and transferring assets out of my Schwab Hong Kong Account;
- The securities products purchased or sold in a transaction with my Schwab Hong Kong Account (i) are not insured by the Federal Deposit Insurance Corporation (FDIC), (ii) are not deposits or other obligations of Schwab Hong Kong and its affiliates and are not guaranteed by Schwab Bank, and (iii) are subject to investment risks, including possible loss of the principal invested;

9. 協議條文(所有帳戶持有人均須簽署)(續上頁)

· 以個人、聯名戶或其他形式擁有的資產利益。

上述留置權在香港嘉信理財「美元帳戶協議書」有詳細說明。

浮動資金。您同意結算經紀可以就以下方面，按比例保留您於結算經紀的銀行帳戶持有之總現金結餘所賺得之任何利息，作為服務之酬勞：(1)待投資之資產或(2)待從帳戶分發的資產。此等由結算經紀保留之利息一般應以貨幣市場利率計算。結算經紀收取類似的酬勞於香港嘉信理財「美元帳戶協議書」中詳細闡述。

無人認領之產業。如在美國加州指定期限內帳戶均無任何活動，帳戶可能轉移至加州州政府。

資料核實。本人授權香港嘉信理財及其結算經紀可在開立帳戶、帳戶生效及在此後的任何時間，從任何來源，包括消費者報告機構，根據美國聯邦法例規定確認本人的身份、信貸狀況及帳戶的持續資格，作為債務追討及調查之用。

在香港嘉信理財擁有多個帳戶的持有人。本人授權香港嘉信理財可將本人名下帳戶內的資產作互相調撥，而不需授權書確認。

本人進一步授權香港嘉信理財向其他人士透露有關本人及本人的帳戶的資料，一如香港嘉信理財「美元帳戶協議書」內所載。

本人確認本人是本帳戶的受益擁有人而本人不會為第三者的利益或在第三者的指示下操作本帳戶。

本人確認：

- 已收到附有風險披露聲明之香港嘉信理財「美元帳戶協議書」的中英對照版本；
- 我獲邀閱讀，並提出有關風險披露聲明，「嘉信香港美元帳戶協議」以及本申請表第8部分的問題，及徵求獨立的意見(若我有此意願)。我謹在此證實我理解風險披露聲明；
- 使用金融衍生工具作投資包含可導致全部或重大損失的風險。我會仔細考慮本人的財務狀況、風險承受能力及投資目標才決定投資於衍生產品。如我投資衍生產品，我謹在此證實，我有足夠的淨資產承擔風險，並承擔進行這類產品交易的潛在損失。我亦聲明，若我的財務狀況發生變化，我會立即通知香港嘉信理財；
- 香港嘉信理財「美元帳戶協議書」包括特定的爭議前仲裁協議條款。本人同意受該等條文約束；
- 我有權提供申請中包含的個人資料；
- 作為身份驗證過程的一部分，香港嘉信理財和/或其附屬機構將提供您的個人資料，通過第三方系統與任何必要的政府機構進行匹配；
- 我了解就建立、維護、從事交易和將資產轉出該帳戶產生的相關費用；
- 與嘉信理財進行的交易中購買或出售的證券產品(i)不受聯邦存款保險公司 (FDIC) 的保險，(ii)不屬於嘉信理財的存款或其責任範圍之，也不受嘉信理財銀行擔保，(iii)有可能面臨投資風險，包括可能損失投資本金；



9. Agree to Terms (All account holders must sign.) (Continued)

- I acknowledge receipt of the Schwab Hong Kong Privacy Policy;
- I acknowledge receipt of the *Charles Schwab Hong Kong Pricing Guide for Individual Investors* and Your Securities Transactions and Schwab's Compensation;
- I have read and understand the Prospectus and fund documents of Schwab U.S. Dollar Liquid Assets Funds, if available in my jurisdiction and if I have ticked the box in the above section.
- I have received a copy of the Account Terms to retain for my records; and
- I have read and understood "Use of Personal Data in Direct Marketing and Client Choice" in Section 4 of this account application, "Account Features and Account Handling."

Your account is held at the clearing broker ("Charles Schwab & Co., Inc."). Charles Schwab & Co., Inc. (Member SIPC) acts as clearing broker for Charles Schwab Hong Kong accounts. Information about SIPC: To obtain information about the Securities Investor Protection Corporation (SIPC), including an explanatory SIPC brochure, please contact SIPC at www.sipc.org or +1-202-371-8300.

Impartial Lottery for Securities Subject to Partial Call or Partial Redemption. If Charles Schwab & Co., Inc. (the "Clearing Broker") holds securities for you in street name, in the Clearing Broker's name, or in bearer form that are subject to partial call or partial redemption, then in the case of a partial call or partial redemption the Clearing Broker will use an impartial lottery system to select the securities to be called or redeemed from among accounts holding those securities. For a description of the Clearing Broker's lottery system, please visit www.schwab.com/PartialCalls. If you would like a printed description of the Clearing Broker's lottery system mailed to you, please contact a Schwab representative at +852-2101-0500.

Any interpretation of the language in this application is governed by the English version.

9. 協議條文 (所有帳戶持有人均須簽署) (續上頁)

- 收到「香港嘉信理財私隱政策」;
- 收到「香港嘉信理財個人投資者收費指引」以及「您的證券交易及嘉信酬金」;
- 若嘉信理財美元流動資產基金 (Schwab U.S. Dollar Liquid Assets Fund) 於我的司法管轄區有提供的話, 並且我已在上面的方框中打勾, 我已閱讀並理解嘉信美元流動資產基金的招股說明書和基金文件。
- 藉簽署此申請表, 本人確認已收到協議條文, 並會保留以作紀錄; 及
- 我已閱讀並理解本帳戶申請表第4節「帳戶設定及帳戶處理」之「作直接促銷用途的個人資料的使用以及客戶選擇」。

閣下於結算經紀(「嘉信理財公司」)持有帳戶。嘉信理財公司(美國證券投資者保障公司之成員)為香港嘉信理財帳戶之結算經紀。有關美國證券投資者保障公司之資料, 包括解釋美國證券投資者保障公司的小冊子, 請登入網址www.sipc.org或致電+1-202-371-8300查詢。

部份贖回或部份償還證券之公正抽籤。若嘉信理財公司(「結算經紀」)以行號代名(街名)、結算經紀名稱或無記名形式為閣下所持有的證券被部份贖回或部份償還, 則在部份贖回或部份償還的情況下, 結算經紀將使用一個公正的抽籤制度從持有這些證券的帳戶中挑選贖回或償還的證券。有關結算經紀抽籤制度之詳情, 請參見www.schwab.com/PartialCalls。若閣下希望以郵遞方式獲取一份結算經紀抽籤制度之書面解釋, 請致電+852-2101-0500與閣下的嘉信代表聯絡。

本申請表格的詮釋概以英文版為準。

Signature(s) and Date(s) Required 簽署及日期(必須填寫)

X Account Holder Signature 帳戶持有人簽署	Print Name 請以正楷填寫姓名	Date (mm/dd/yyyy) 日期(月/日/年)	Passport/HKID number 護照/香港身份證明號碼。
X Account Holder Signature 帳戶持有人簽署	Print Name 請以正楷填寫姓名	Date (mm/dd/yyyy) 日期(月/日/年)	Passport/HKID number 護照/香港身份證明號碼。

CERTIFICATION (other than certified by Charles Schwab Hong Kong staff) to be completed by a Justice of the Peace, branch manager of a licensed bank (please include the name of the licensed bank), certified public accountant, lawyer or notary public)

證明 (由香港嘉信理財員工以外的人員證明) (由太平太平紳士, 特牌銀行分行經理(請列出銀行名稱), 職業會計師, 律師或公證人填寫)

I hereby certify that, on the above date written, I have witnessed the signing of this application by the person(s) named Account Holder(s) in this application and verified the original identity documents of the person(s) named Account Holder(s) in this application.

我在此證明, 在上述書面日期, 我見證了由本申請中名為帳戶持有人的簽署此申請, 並在驗證了本申請中名為帳戶持有人的身份證件正本。

Signature(s) and Date(s) Required 簽署及日期(必須填寫)

X Signature 簽名	Profession 職業	Name 姓名	Date (mm/dd/yyyy) 日期(月/日/年)
X Signature 簽名	Profession 職業	Name 姓名	Date (mm/dd/yyyy) 日期(月/日/年)



Declaration by Staff (for Schwab Hong Kong use only) 職員聲明(香港嘉信理財專用)

I (name in **block letters**) 本人(姓名以正楷填寫) _____ (SFC registration CE No. 證監會註冊中央編號 _____),
a registered securities dealer's representative of Charles Schwab, Hong Kong, Ltd., hereby declare that I have:
為香港嘉信理財登記之證券交易商代表, 並謹在此聲明:

- (1) provided the client with Risk Disclosure Statements which are printed both in English and Chinese.
已為客戶提供中英對照之風險披露聲明。
- (2) invited the client to read the Risk Disclosure Statements, ask questions and take independent advice, if the client wishes.
已邀請客戶閱讀該風險披露聲明、提出問題及徵求獨立的意見(若客戶有此意願)。
- (3) witnessed the signing of this application by the person(s) named Account Holder(s) in this application and verified the original identity documents of the person(s) named Account Holders(s) in this application.
我見證了由本申請中名為帳戶持有人的人簽比申請, 並在驗證了本申請中名為帳戶持有人的身份證件正本。

Signature of staff 職員簽署

Date 日期 (mm/dd/yyyy) (月/日/年)

MARS

FULFILLMENT

Checklist

Remarks

Charles Schwab, Hong Kong, Ltd.

嘉信理財香港有限公司

Rooms 602-606, Gloucester Tower,
The Landmark, 15 Queen's Road Central, Central, Hong Kong
香港中環皇后大道中15號置地廣場告羅士打大廈6樓602-606室

Tel 電話: +852-2101-0500 Fax 傳真: +852-2810-9698

Email 電子郵件: asia@schwab.com.hk Web 網址: www.schwab.com.hk



www.schwab.com.hk | +852-2101-0500

These terms, to which you agree to be bound, relate to your account. Please retain for your files.

下列為閣下同意接受約束之帳戶協議條文，涉及閣下的帳戶。請保留以作日後參考之用。

Opening the Account. By signing below, I hereby request that Charles Schwab, Hong Kong, Ltd. ("Schwab Hong Kong") open a Schwab Hong Kong U.S. Dollar Account in the name(s) listed as account holder(s) on this Schwab Hong Kong Account Application.

Understanding Our Agreement. I agree to:

- read the Account Agreement;
- read all other agreements between me and Schwab Hong Kong (and, where relevant, its clearing broker) relating to my account;
- read amendments to the agreements;
- contact a Schwab Hong Kong representative if I do not understand the agreements; and
- be bound by the terms of these agreements and all amendments.

If I add features to my account after it is opened, I agree to be bound by the terms in these agreements relating to these features. I confirm that I have been invited to read, and to ask questions about, the Risk Disclosure Statements in the Schwab Hong Kong U.S. Dollar Account Agreement, and to take independent advice, if I wish.

Responsibility for Investment Decisions. I acknowledge that:

- I am responsible for determining whether each investment transaction or strategy I undertake is suitable for me;
- except as provided in this section, neither Schwab Hong Kong nor its clearing broker are responsible for determining whether any investment transaction or strategy is suitable for me;
- neither Schwab Hong Kong nor its clearing broker will give tax or legal advice; and
- if I engage in day trading activity, or if my trading activities are classified according to U.S. regulations as displaying characteristics associated with day trading patterns, I will be subject to additional deposit, margin and other requirements. I should know my own financial position and trade within the limits of my financial capacity. I will contact Schwab Hong Kong if I am considering day trades or trade actively in a specific security.

Schwab Hong Kong agrees that it is responsible for determining whether an investment transaction or strategy is suitable for me only (1) if required by applicable law, or (2) if:

- a Schwab Hong Kong representative gives advice directly to me; and
- the advice is clearly identified as a Schwab Hong Kong recommendation for me to enter into a particular transaction or to buy or sell a particular security.

Granting a Lien on My Accounts. Each account holder agrees that debts which any account holder owes to Schwab Hong Kong (or its clearing broker) are secured by a lien on all assets held at Schwab Hong Kong (and/or its clearing broker) by any account holder. This includes assets:

- which any account holder owns now or in the future,
- held in any current or future brokerage account(s) with Schwab Hong Kong (or by its depository or clearing firm), and
- in which any account holder has an individual, joint or other interest.

This lien is further explained in the Schwab Hong Kong U.S. Dollar Account Agreement.

Float. You agree that the clearing broker may retain as compensation for services your account's proportionate share of any interest earned on aggregated cash balances held in the clearing broker's bank account with respect to (1) assets awaiting investment, or (2) asset spending distribution from your account. Such interest retained by the clearing broker shall generally be at money market rates. The clearing broker's receipt of such compensation is further described in the Schwab Hong Kong U.S. Dollar Account Agreement.

開戶。藉下列簽署，本人在此要求嘉信理財香港有限公司（「香港嘉信理財」）按本帳戶申請表格上所列的帳戶持有人的姓名開立香港嘉信理財美元帳戶。

了解我們的協議。本人同意：

- 閱讀帳戶協議書；
- 閱讀所有其他適用於本帳戶關於本人與香港嘉信理財（及其結算經紀，如有關）之協議；
- 閱讀協議修訂文本；
- 倘若不理解協議規條，本人會聯絡香港嘉信理財之代表；並同意
- 接受一切帳戶協議書內的現有規條及日後經修的訂規條的約束。

若本人在開戶後增加服務項目，本人同意接受這些協議內之相關規條的約束。本人確認香港嘉信理財已邀本人閱讀香港嘉信理財「美元帳戶協議書」內之風險披露聲明，及提出相關詢問。倘若本人有此意願，本人會徵求獨立意見。

投資決定之責任。本人確認：

- 本人有責任決定本人的每項投資交易或策略是否適合本人；
- 除本部份提及外，香港嘉信理財及其結算經紀均無責任決定任何投資交易或策略是否適合本人；
- 香港嘉信理財及其結算經紀均不會作出稅務或法律建議；及
- 若本人進行「即日買賣」活動或本人之買賣活動與美國法例對「即日買賣」的定義吻合，將須存入額外資金、保證金和符合其他額外要求。本人應當自行了解本人的財政狀況和能力，並作出財政能力上限內的交易。若本人考慮進行即日買賣或活躍交易某些證券，本人會與香港嘉信理財聯絡。

香港嘉信理財同意只在下列情況下有責任決定投資交易或策略是否適合本人 — (1) 適用的法律指定；或 (2) 如果：

- 香港嘉信理財之代表直接給予本人建議；及
- 該建議清楚說明乃香港嘉信理財推薦予本人以進行特定之交易或買賣特定證券。

於我的帳戶授予留置權。每一位帳戶持有人均同意就任何帳戶持有人所欠香港嘉信理財（或其結算經紀）的款項和其他債務，均以任何帳戶持有人存放在香港嘉信理財（或／及其結算經紀）的全部資產留置權作為抵押，是項留置權包括：

- 任何帳戶持有人目前或日後持有的資產，
- 存放在香港嘉信理財（或存放在寄存機構或結算經紀）現有或日後設立的經紀帳戶內的資產，及
- 以個人、聯名戶或其他形式擁有的資產利益。

上述留置權在香港嘉信理財「美元帳戶協議書」有詳細說明。

浮動資金。您同意結算經紀可以就以下方面，按比例保留您於結算經紀的銀行帳戶持有之總現金結餘所賺得之任何利息，作為服務之酬勞：(1) 待投資之資產或 (2) 待從帳戶分發的資產。此等由結算經紀保留之利息一般應以貨幣市場利率計算。結算經紀收取類似的酬勞於香港嘉信理財「美元帳戶協議書」中詳細闡述。

Unclaimed Property. If no activity occurs in the account within the time period specified by the State of California, U.S., the account may be transferred to the State of California.

Verification. I authorize Schwab Hong Kong and its clearing broker to inquire from any source, including a consumer reporting agency, as to my identity as required by U.S. federal law, creditworthiness and ongoing eligibility for the account at account opening, at any time throughout the life of the account, and thereafter for debt collection or investigative purposes.

Account Holders With More Than One Account at Schwab Hong Kong. I authorize Schwab Hong Kong to transfer assets between my accounts when no written authorization is requested.

I further authorize Schwab Hong Kong to disclose information to others about me and my account(s) as described in the Schwab Hong Kong U.S. Dollar Account Agreement.

I confirm that I am the beneficial owner of the account and will not operate the account for the benefit of, or on the instructions of, a third party.

I acknowledge that:

- I have received a copy of the Schwab Hong Kong U.S. Dollar Account Agreement, written in both English and Chinese, which contains Risk Disclosure Statements;
- I was invited to read and to ask questions relating to the Risk Disclosure Statements in the Schwab Hong Kong U.S. Dollar Account Agreement and in Section 8 of this application form, and to take independent advice, if I wish. I confirm that I understand the Risk Disclosure Statements;
- There is a risk of total or significant loss resulting from the use of financial derivative instruments for investment. I will carefully consider my own financial condition, tolerance for risk, and investment objectives before I decide to invest in derivative products. If I invest in derivative products, I confirm that I have sufficient net worth to be able to assume the risks and bear the potential losses of trading in these products. I also declare that I would inform Schwab Hong Kong promptly should my financial status change;
- The Schwab Hong Kong U.S. Dollar Account Agreement includes specific predispute arbitration clauses. I agree to be bound by those provisions;
- I acknowledge that:**
 - I am authorized to provide the personal details contained in the application;
 - As part of the identity verification process, Schwab Hong Kong and/or its affiliates will provide my personal details to be matched against any necessary government authorities via third party systems;
 - I understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of my Schwab Hong Kong Account;
 - The securities products purchased or sold in a transaction with my Schwab Hong Kong Account (i) are not insured by the Federal Deposit Insurance Corporation (FDIC), (ii) are not deposits or other obligations of Schwab Hong Kong and its affiliates and are not guaranteed by Schwab Bank, and (iii) are subject to investment risks, including possible loss of the principal invested;
 - I acknowledge receipt of the Schwab Hong Kong Privacy Policy;
 - I acknowledge receipt of the Charles Schwab Hong Kong Pricing Guide for Individual Investors and Your Securities Transactions and Schwab's Compensation;
 - I have read and understand the Prospectus and fund documents of Schwab U.S. Dollar Liquid Assets Funds, if available in my jurisdiction and if I have ticked the box in the above section;
 - I have received a copy of the Account Terms to retain for my records; and
 - I have read and understood "Use of Personal Data in Direct Marketing and Client Choice" in Section 4 of this account application, "Account Features and Account Handling."

Your account is held at the clearing broker ("Charles Schwab & Co., Inc."). Charles Schwab & Co., Inc. (Member SIPC) acts as clearing broker for Charles Schwab Hong Kong accounts. Information about SIPC: To obtain information about the Securities Investor Protection Corporation (SIPC), including an explanatory SIPC brochure, please contact SIPC at www.sipc.org or +1-202-371-8300.

無人認領之產業。如在美國加州指定期限內帳戶均無任何活動，帳戶可能轉移至加州州政府。

資料核實。本人授權香港嘉信理財及其結算經紀可在開立帳戶、帳戶生效及在此後的任何時間，從任何來源，包括消費者報告機構，根據美國聯邦法規規定確認本人的身份、信貸狀況及帳戶的持續資格，作為債務追討及調查之用。

在香港嘉信理財擁有多個帳戶的持有人。本人授權香港嘉信理財可將本人名下帳戶內的資產作互相調撥，而不需授權書確認。

本人進一步授權香港嘉信理財向其他人士透露有關本人及本人的帳戶的資料，一如香港嘉信理財「美元帳戶協議書」內所載。

本人確認本人是本帳戶的受益擁有人而本人不會為第三者的利益或在第三者的指示下操作本帳戶。

本人確認：

- 已收到附有風險披露聲明之香港嘉信理財「美元帳戶協議書」的中英對照版本；
- 我獲邀閱讀，並提出有關風險披露聲明，「嘉信香港美元帳戶協議」以及本申請表第8部分的問題，及徵求獨立的意見(若我有此意願)。我謹在此證實我理解風險披露聲明；
- 使用金融衍生工具作投資包含可導致全部或重大損失的風險。我會仔細考慮本人的財務狀況、風險承受能力及投資目標才決定投資於衍生產品。如我投資衍生產品，我謹在此證實，我有足夠的淨資產承擔風險，並承擔進行這類產品交易的潛在損失。我亦聲明，若我的財務狀況發生變化，我會立即通知香港嘉信理財；
- 香港嘉信理財「美元帳戶協議書」包括特定的爭議前仲裁協議條款。本人同意受該等條文約束；
- 我有權提供申請中包含的個人資料；
- 作為身份驗證過程的一部分，香港嘉信理財和/或其附屬機構將提供您的個人資料，通過第三方系統與任何必要的政府機構進行匹配；
- 我了解就建立、維護、從事交易和將資產轉出該帳戶產生的相關費用；
- 與嘉信理財進行的交易中購買或出售的證券產品 (i) 不受聯邦存款保險公司 (FDIC) 的保險，(ii) 不屬於嘉信理財的存款或其責任範圍之內，也不受嘉信理財銀行擔保，(iii) 有可能面臨投資風險，包括可能損失投資本金；
- 收到「香港嘉信理財私隱政策」；
- 收到「香港嘉信理財個人投資者收費指引」以及「您的證券交易及嘉信酬金」；
- 若嘉信理財美元流動資產基金(Schwab U.S. Dollar Liquid Assets Fund)於我的司法管轄區有提供的話，並且我已在上方的方框中打勾，我已閱讀並理解嘉信美元流動資產基金的招股說明書和基金文件。
- 藉簽署此申請表，本人確認已收到協議條文，並會保留以作紀錄；及
- 我已閱讀並理解本帳戶申請表第4節「帳戶設定及帳戶處理」之「作直接促銷用途的個人資料的使用以及客戶選擇」。

閣下於結算經紀(「嘉信理財公司」)持有帳戶。嘉信理財公司(美國證券投資者保障公司之成員)為香港嘉信理財帳戶之結算經紀。有關美國證券投資者保障公司之資料，包括解釋美國證券投資者保障公司的小冊子，請登入網址www.sipc.org或致電+1-202-371-8300查詢。

Impartial Lottery for Securities Subject to Partial Call or Partial Redemption. If Charles Schwab & Co., Inc. (the "Clearing Broker") holds securities for you in street name, in the Clearing Broker's name, or in bearer form that are subject to partial call or partial redemption, then in the case of a partial call or partial redemption the Clearing Broker will use an impartial lottery system to select the securities to be called or redeemed from among accounts holding those securities. For a description of the Clearing Broker's lottery system, please visit www.schwab.com/PartialCalls. If you would like a printed description of the Clearing Broker's lottery system mailed to you, please contact a Schwab representative at +852-2101-0500.

Any interpretation of the language in this document is governed by the English version.

Risk Disclosure Statements

Risks of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risks of Short Sales

You agree to designate a sell order as a short sale if, at the time you place the order, you either do not own the security being sold or are unable to deliver the security in a timely manner. You agree that short sale transactions are subject to certain regulatory rules and cannot be executed under certain market conditions. In addition, depending on market conditions, the clearing broker cannot guarantee that it will have shares available to facilitate a short sale.

You agree that the clearing broker may, at its discretion and without notice, "buy in" securities to cover any short security position in your account. The clearing broker may take this action either on a regular settlement, cash or next-day settlement basis.

If you are unable to cover a short security position (either through delivery of the security or through our "buying-in" the security) in enough time so the clearing broker can deliver the security to its lender (to whom the clearing broker is so obligated), you agree to reimburse the clearing broker for the losses it sustains as a result of your failure to deliver the security.

Risks of Client Assets Received or Held Outside Hong Kong

Client assets received or held by a licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap. 571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Risks of Electronic Trading

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance or for other reasons. If Electronic Services are unavailable or delayed at any time, you agree to use alternative means to place your orders such as calling a Schwab Hong Kong representative or visiting our office. Schwab Hong Kong will not be liable to you if you are unable to access your account information or request a transaction through Electronic Services. (Please refer to the Electronic Services Agreement in the Schwab Hong Kong U.S. Dollar Account Agreement.)

When you use Electronic Services to place a trade, you acknowledge that your order may not be reviewed by a registered representative before being routed to an exchange for execution and you also will not have the opportunity to ask questions or otherwise interact with a Schwab Hong Kong representative. By placing a trade through Electronic Services, you voluntarily agree to assume any added risk that may result from the lack of human review of your order in exchange for the reduced commissions and potentially greater convenience of electronic trading.

部份贖回或部份償還證券之公正抽籤。若嘉信理財公司(「結算經紀」)以行號代名(街名)、結算經紀名稱或無記名形式為閣下所持有的證券被部份贖回或部份償還，則在部份贖回或部份償還的情況下，結算經紀將使用一個公正的抽籤制度從持有這些證券的帳戶中挑選贖回或償還的證券。有關結算經紀抽籤制度之詳情，請參見 www.schwab.com/PartialCalls。若閣下希望以郵遞方式獲取一份結算經紀抽籤制度之書面解釋，請致電+852-2101-0500與閣下的嘉信代表聯絡。

本條文的詮釋概以英文版為準。

風險披露聲明

證券交易的風險

證券的價格可升可跌，且有時會大幅度波動，甚至會變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

沽空的風險

閣下同意在發出沽售閣下並不擁有或者無法及時交付的證券時，閣下會指明該沽售指示為一項沽空交易。閣下同意沽空交易須遵守某些監管規則，而且在某些市場情況下可能無法執行。此外，視乎市場情況，結算經紀不能保證其將會備有證券進行沽空交易。

閣下同意結算經紀毋須經通知，可按其酌情權決定是否「補倉」為閣下帳戶沽空的證券進行平倉。結算經紀可按照正常交收、以現金交收或翌日交收的做法而採取此項行動。

若閣下無法及時把沽空的證券平倉(通過交付證券或者「補倉」)，使結算經紀有足夠時間將證券交付予其出借方(結算經紀對出借方有義務)，閣下同意向結算經紀償付因閣下未能交付證券而導致結算經紀招致的損失。

香港以外地方收取或持有的客戶資產風險

持牌人或註冊人在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管。這些法律及規例與「證券及期貨條例」(第571章)及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。

電子交易的風險

在交易高峰、市場波動、系統進行升級或維修的期間，或基於其他原因，電子服務的使用可能受到限制或停頓。無論何時，若電子服務停頓或延誤，閣下同意以其他方法作出買賣指示，例如聯絡香港嘉信理財的代表，或到訪我方的辦事處。香港嘉信理財不會就閣下未能通過電子服務取得閣下帳戶資料或交易而負責(請參閱香港嘉信理財「美元帳戶協議書」內的電子服務協議)。

當閣下使用電子服務進行交易時，閣下確認閣下的買賣指示被引導往交易所執行之前，未必在事前會獲得註冊代表的查核，閣下亦不會有機會提出問題，或是與香港嘉信理財的代表溝通。憑閣下通過電子服務進行交易，即表示閣下自願承擔因無人在事前查核閣下的買賣指示可能導致的任何額外風險，以換取電子交易潛在的更大方便或支付較低的佣金。

閣下承認當閣下發出買賣指示後未必可取消買賣指示，而閣下同意在發出所有買賣指示前已經過深思熟慮。任何閣下試圖取消買賣

You acknowledge that it may not be possible to cancel an order once you have placed it, and you agree to exercise caution before placing all orders. Any attempt you make to cancel an order is simply a "request to cancel." Schwab Hong Kong or its clearing broker may process your requests to change or cancel an order on a best-efforts basis only and will not be liable to you if Schwab Hong Kong or its clearing broker is unable to change or cancel your order.

Risks of Derivative Products

Please refer to the booklet titled *Risk Disclosure Statement for Derivative Products*.

Any interpretation of the language in this document is governed by the English version.

指示的行動只當為「取消請求」而已。香港嘉信理財或其結算經紀只可盡力處理閣下的要求更改或取消買賣指示，同時亦毋須為未能替閣下更改或取消買賣指示而負責。

衍生產品的風險

請參閱名為「關於衍生產品的風險聲明」的小冊子。

本條文的詮釋概以英文版為準。

Charles Schwab, Hong Kong, Ltd. is registered with the Securities & Futures Commission ("SFC") to carry out the regulated activities in dealing in securities and advising on securities under registration CE number ADV256.

嘉信理財香港有限公司於香港證券及期貨事務監察委員會(「證監會」)註冊進行證券交易並就證券提供意見的受規管活動，其中央編號為ADV256。

ST
©2018 Charles Schwab, Hong Kong, Ltd. All rights reserved.
©2018 嘉信理財香港有限公司，版權所有，不得翻印。
CC2068234 (0818-8YXL) APP75152HKB-06 (08/18)
00200606

Charles Schwab, Hong Kong, Ltd.

嘉信理財香港有限公司

Rooms 602-606, Gloucester Tower,
The Landmark, 15 Queen's Road Central, Central, Hong Kong
香港中環皇后大道中15號置地廣場告羅士打大廈6樓602-606室
Tel 電話: +852-2101-0500 **Fax** 傳真: +852-2810-9698

Email 電子郵件: asia@schwab.com.hk **Web** 網址: www.schwab.com.hk