Update Your Charles Schwab Hong Kong Individual/Joint Account Instructions
更新您的香港嘉信個人/聯名帳戶說明

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

- Use this form to update your existing Schwab Hong Kong Individual/Joint Account and/or add a new account holder(s) to your existing Schwab Hong Kong Individual/Joint Account.
- The documents requested below are used to verify your identity and place of residence.
- All requested documents must be submitted for each new applicant and must match the applicant's name as it appears on his or her government ID.
- Documents not appended are available upon request or can be viewed on online at www.schwab.com.hk.
- Your account cannot be updated until Schwab Hong Kong receives and reviews all requested documents.

☐ **Update Your Schwab Hong Kong Individual/Joint Account**
Account holders must complete and sign this application.

☐ **Substitute Form W-8BEN**
Complete one form for each new non-U.S. citizen/resident account holder. Please carefully read the instructions to the Form W-8BEN for specific details about each W-8BEN form to determine the correct type of form that applies to your situation. If you require a specific Form W-8BEN, please consult a tax advisor or visit the Internal Revenue Service (IRS) website (www.irs.gov) to download the appropriate form(s).

☐ **Common Reporting Standard (CRS) Individual Self-Certification Form**
Complete one form for each new account holder.

☐ **Proof of Identity.** The following documents are required for each additional account holder to be added to the account, or if the existing account holder's previously submitted identity document has expired:

1. **Government IDs.** Each new account holder to be added must present the following original identification document:

   Hong Kong residents: Original Hong Kong Permanent Identity Card, or original Hong Kong Identity Card and original current passport

   Non–Hong Kong residents: Original current passport

   If any of the above individuals do not come in person to present the identity document, the individual(s) is required to submit a certified true copy of the identity document. Please contact us at +852-2101-0500 about the acceptable certification arrangement.

   If you are providing a copy of Hong Kong Identity Card, front and back pages are required. If you are providing a copy of a passport, the passport must be valid, and the bar code at the bottom of the document must be visible. Contact us for alternative solutions if you do not have a valid passport. Alternative documents may be acceptable.

   An account update application not signed and submitted in person by Account Holders will require additional documents. Please contact Schwab Hong Kong at +852-2101-0500 for further information.

- 使用本表格更新您的現有香港嘉信個人/聯名帳戶和/或向您的現有香港嘉信帳戶添加新的帳戶持有人。
- 以下所要求提交的文件，將用於驗證您的身份和居住地點。
- 每名新增加的申請人必須提交所有要求的文件，且相關資料必須與申請人政府簽發的身份證件姓名一致。
- 未有隨附的文件可按要求提供，或在網上查閱：www.schwab.com.hk
- 在香港嘉信收到並審核所有要求的文件之前，您的帳戶無法更新。

☐ **更新您的香港嘉信個人/聯名帳戶**
帳戶持有人必須填妥及簽署此表格。

☐ **W-8BEN替代表格**
每位新非美國公民/居民的帳戶持有人必須填妥一份表格。請細閱W-8BEN表格內的指引，了解每份W-8BEN表格的具體細節，確定適用於您情況的正確表格類型。如您需要特定的W-8BEN表格，請諮詢稅務顧問或瀏覽美國國稅局 (Internal Revenue Service, IRS) 網站 (www.irs.gov) 以下載適用表格。

☐ **共同申報準則 (CRS) 個人自我認證表格**
為每個新帳戶持有人填寫一份表格。

☐ **身份證明。**每名新增加的帳戶持有人或現有帳戶持有人先前提交的身份證明文件已過期，均需要提交以下文件：

1. **政府身份證明。**每名新增加的帳戶持有人，均需要出示以下文件的原件：

   香港居民：香港永久身份證原件，或香港身份證原件和現行護照原件

   非香港居民：現行護照原件

   如上述任何人士未能親身出示身份證明文件，則該人士必須提交身份證明文件的經核證副本。有關可予接納的核證安排，請致電+852-2101-0500聯絡我們。

   如果您提供香港身份證的複印件，則需要提供正面和背面。如您提供護照副本，護照必須為有效狀態，且證件底部的條碼必須清晰可見。如您沒有有效的護照，請聯絡我們以了解其他選項。替代文件可予接納。

   並非由帳戶持有人親身簽署及提交的更新帳戶申請，將需要出示額外文件。如欲取得更多資訊，請致電+852-2101-0500聯絡香港嘉信理財。

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。

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2. **Original or copy of a utility bill from each new account holder to be added (not more than 3 months old).** Please note that the utility bill must show a street address identical to the address you enter on your account application and your Substitute Form W-8BEN. (A post office box is not acceptable.)

   Additional forms may be required if the existing account has a POA or is approved for options trading.

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

Important note: Before updating your account, you should read the Risk Disclosure Statements in the Hong Kong Account Terms appended in this application and in the Charles 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 estate planning and taxes that you should take into consideration when making your investment decisions.
- Privacy policy set forth in the Charles Schwab, Hong Kong, Ltd. Privacy Policy and the Charles Schwab Hong Kong U.S. Dollar Account Agreement.
- Charles Schwab, Hong Kong, Limited Cash Feature Program General Terms and Conditions.

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

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 in person or by mail to Charles Schwab, Hong Kong, Ltd., Rooms 602–606, Gloucester Tower, The Landmark, 15 Queen's Road Central, Central, Hong Kong.

2. **每名新增帳戶持有人的水電氣帳單的正本或副本（不超過3個月前）。**請注意，水電氣帳單上的地址，必須符合您在帳戶申請和W-8BEN替代表格內所填寫的地址。（不接受郵政信箱地址。）

   如果現有帳戶具有代理人或被批准用於期權交易，則可能需要其他表格。

   在香港嘉信收到並審核所有要求的表格和文件之前，您的帳戶無法更新。

請注意:您須在更新您的帳戶前閱讀本表格隨附的香港帳戶條款及香港嘉信理財「美元帳戶協議」內的風險披露聲明，網址為www.schwab.com.hk 。

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

- 「香港嘉信理財個人投資者收費指引」及收費之修正（若適用）
- 衍生產品風險披露聲明
- 您的證券交易及嘉信酬金
- 「非美國人士之美國稅務及遺產說明書」(U.S. Tax and Estate Disclosure to Non-U.S. Persons)。請查詢在您作出投資決定時要考慮的若干遺產規劃及稅務事項。
- 請參閱香港嘉信理財「資料私隱通知」及香港嘉信理財「美元帳戶協議」所列之私隱政策協議
- 嘉信理財香港有限公司現金功能計劃一般條款和條件。

我們尊重您的私隱。香港嘉信理財及/或其結算經紀將使用您提供的資料作核實身份、開立帳戶、提供帳戶服務、與您聯絡以及為您提供產品及服務資料用途。如欲了解有關香港嘉信理財個人資料私隱政策詳情，請瀏覽www.schwab.com.hk 。

為確保您的資料正確無誤，請以英文填寫此表格的所有部分。

請將已填妥的表格、其他適用表格及證明文件郵寄至：嘉信理財香港有限公司，地址為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。

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Update Your Charles Schwab Hong Kong Individual/Joint Account
更新您的香港嘉信個人/聯名帳戶

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

This form is used to update your Schwab Hong Kong Individual/Joint Account and/or add an additional account holder in your Schwab Hong Kong Individual/Joint Account.

使用本表格更新您的香港嘉信個人/聯名帳戶和/或向您的帳戶添加新的帳戶持有人。

Select all that apply: 選擇所有適合您的選項：

☐ Convert your existing Schwab Hong Kong Account to a Schwab One International® Account with Charles Schwab Hong Kong, Ltd.
將您現有的香港嘉信帳戶轉換成香港嘉信「第一海外帳戶」。

- If you don't have any personal information or account profile to update, please complete Sections 1 and 8.
如無須更新個人或帳戶資料，請填寫第一和第八部分。
- If you have personal information or account profile to update, account holder(s) should complete Sections 1 through 8. Alternatively, please complete Sections 1 and 8 of this form, and complete the Client Information Update Form for personal profile update.
如需要更新個人或帳戶資料，請填寫第一至第八部分。或填寫本表格第一和第八部分，並提交客戶資料更新表。

☐ Add an additional account holder.
添加新的帳戶持有人。

- Account holders should complete Sections 1 through 8. In Section 3 please add only information of the new account holder(s) to be added.請填寫第一至第八部分，第三部分只需提供新增帳戶持有人的資料。

1. Schwab Hong Kong Account Information (Note: Your account number and tax ID number on the account will remain the same.)
香港嘉信帳戶信息（備註：您的帳戶號碼和税務號碼將保持不變。）

Account Number 帳戶號碼	Account Holder Name(s) 帳戶持有人姓名 (Last Name/Surname) 姓氏	(First/Given Name) 名	(Middle Name) 中間名

2. Update Your Schwab Hong Kong Account 更新您的香港嘉信帳戶

Type of Account (Select only one; laws vary and restrictions may apply.)
帳戶持有類別（只選一項；法令有所不同及可能會受限制。）

☐ **Individual**
個人

☐ **Joint Tenants With Right of Survivorship**—If one owner dies, his/her interest passes to the surviving owner(s).
擁有生存權的聯名帳戶—如果其中一位帳戶持有人身亡，他/她的利益將由未亡的持有人繼承。

☐ **Tenants in Common**—If one owner dies, his/her interest passes to his/her estate (50/50, unless otherwise noted).
聯名帳戶—如果其中一位帳戶持有人身亡，他/她的利益將撥作其遺產處理(除非另有預先指示，否則資產則會作平均分配)。

3. Update Information of Existing Account Holder(s) or New Account Holder(s) to Add
現有帳戶持有人更新個人資料或添加新的帳戶持有人

Individual 1 個人1

☐ Mr. 先生 ☐ Mrs. 太太 ☐ Ms. 女士 ☐ Miss 小姐 ☐ Dr. 博士

Last Name/Surname 姓氏	First Name/Given Name 名字		Middle Name 中間名
Are you known by another name? (Please specify.) 您是否擁有其他名字？（請註明）		Mother's Maiden Name 母親婚前姓氏	
Home Street Address (no P.O. boxes) 住宅/合法地址（請勿填寫郵政信箱）			
City 市	State or Province 州或省	Country 國家	Postal or Zip Code 郵遞區號
Mailing Address (if different from above; P.O. Box may be used) 郵寄地址（如與上述地址不同；可以使用郵政信箱）			
City 市	State or Province 州或省	Country 國家	Postal or Zip Code 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)		Mobile 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)	

3. Update Information of Existing Account Holder(s) or New Account Holder(s) to Add (Continued) 現有帳戶持有人更新個人資料或添加新的帳戶持有人 (續上頁)

Individual 1 (Continued) **個人1** (續上頁)

Other Telephone Number (Country Code) (City/Area Code) (Number) 其他電話號碼(國家代號)(城市／區域代號)(號碼)

Email Address (used for receiving electronic communications) 電子郵件（以便接收電子通訊）

Date of Birth (mm/dd/yyyy) 出生日期（月/日/年）

Country of Birth 出生國家

Country(ies) of Citizenship (Must list all.) 擁有公民身份的國家（必須全部列出。）
☐ China (PRC) 中國 ☐ Hong Kong SAR 香港特別行政區 ☐ USA 美國
☐ Other 其他: ______

Country/Region of Legal Physical Residence 擁有合法實質居民身份的國家/地區
☐ Hong Kong SAR 香港特別行政區
☐ Other 其他: ______

Identification Number 身份證號碼
☐ Hong Kong ID 香港身份證 ☐ Passport 護照

Passport Country of Issuance 護照簽發國家

Expiration Date (mm/dd/yyyy) 有效日期（月/日/年）

Marital Status 婚姻狀況
☐ Single 未婚 ☐ Married 已婚 ☐ Divorced 離異 ☐ Widowed 喪偶

Number of Dependents 撫養家屬人數

Employment Status (Please check only one.) 職業狀況（請只選一項。）
☐ Employed 受僱 ☐ Self-Employed 自僱 ☐ Retired 退休 ☐ Homemaker 持家者 ☐ Student 學生 ☐ Not Employed 無業

Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)
職業（若您填選了「受僱」或「自僱」，請選擇其中一項最能描述您所從事的職業。）
☐ Business Owner/Self-Employed (Please specify nature of business.) 企業持有人/自僱（請註明業務性質）: ______
☐ Executive/Senior Management 行政主管/高層管理
☐ Legal Professional 法律專業人士
☐ Financial Services/Banking Professional 金融服務/銀行專業人士
☐ U.S. Government Employee (Federal/State/Local) 美國政府僱員（聯邦/州/地方）
☐ Foreign Government Employee (Non-U.S.) 外國政府僱員（非美國）
☐ Clerical/Administrative Services 行政辦公/行政服務
☐ Trade/Service (Labor/Manufacturing/Production) 商貿/服務業（勞工/製造/生產）
☐ Medical Professional 醫護專業人士
☐ Accounting Professional 會計專業人士
☐ Information Technology Professional 資訊科技專業人士
☐ Military 軍人
☐ Educator 教育工作者
☐ Consultant 顧問
☐ Sales/Marketing 銷售業/市場營銷
☐ Other (Please specify.) 其他（請註明）: ______

Employer Name/Business Name 僱主名稱/公司名稱

Years With Employer 任職年期

Nature of Business/Industry of Employment 商業/就業行業的性質

Business Street Address (no P.O. boxes) 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 郵遞區號

Business Telephone Number (Country Code) (City/Area Code) (Number) (Extension) 公司電話號碼(國家代號)(城市／區域代號)(號碼)(內線)

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer, or a licensed or registered person as defined under the Securities and Futures Ordinance, or other securities firm?
您是否附屬或受僱於股票交易所、交易所或 FINRA 的會員公司、市政證券經紀公司、或與證券及期貨條例所界定的持牌或註冊人士或金融機構有聯繫或受其僱用?
☐ No 否 ☐ Yes 是 (Please specify name of the entity 請列出公司名稱 ______.)
(If yes, you must attach a letter from your employer or affiliated entity approving the establishment of your account when submitting this Application.)
(如果是，您必須在呈交申請表時附上由僱主或關聯的公司發出批准您設立此帳戶的函件)

Are you a director, 10% shareholder, or policy-making officer of publicly held company? 您是否上市公司的董事、10% 股份持有人或決策人?
☐ No 否
☐ Yes 是 (Please specify company name 請註明公司名稱______ and trading symbol 及交易代號: ______.)

Investment Knowledge 投資知識
☐ None 沒有 ☐ Limited 有限 ☐ Good 良好 ☐ Extensive 豐富

Investment Experience 投資經驗
☐ None 沒有 ☐ Limited 有限 ☐ Good 良好 ☐ Extensive 豐富

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，您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。
☐ Yes 有 ☐ No 無

Have you received any training or attended any courses on derivatives offered by educational institutions or professional organizations?
您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?
☐ Yes 有 ☐ No 無

Do you have any current or previous work experience related to derivative products? 您目前或過去有沒有與衍生產品相關的工作經驗?
☐ Yes 有 ☐ No 無

3. Update Information of Existing Account Holder(s) or New Account Holder(s) to Add (Continued)
現有帳戶持有人更新個人資料或添加新的帳戶持有人 (續上頁)

Individual 1 (Continued) **個人1** (續上頁)

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?
您是否證券及期貨條例界定的持牌或註冊人，可進行與衍生產品有關的受規管活動?

☐ Yes 是 ☐ No 否

Annual Income (in USD) 每年收入（以美元計）:

☐ Under 少於 $15,000 ☐ $15,000–$24,999 ☐ $25,000–$49,999 ☐ $50,000–$99,999 ☐ $100,000 or more 或以上

Liquid Net Worth (cash and securities, in USD) 流動資產淨值（現金及證券，以美元計）:

☐ Under 少於 $25,000 ☐ $25,000–$49,999 ☐ $50,000–$99,999 ☐ $100,000–$249,999

☐ $250,000 or more 或以上 (Please specify.) (請註明) ____________________

Total Net Worth (in USD) 總資產淨值（以美元計）:

☐ Under 少於 $25,000 ☐ $25,000–$49,999 ☐ $50,000–$99,999 ☐ $100,000–$249,999

☐ $250,000 or more 或以上 (Please specify.) (請註明) ____________________

Individual 2 個人2

☐ Mr. 先生 ☐ Mrs. 太太 ☐ Ms. 女士 ☐ Miss 小姐 ☐ Dr. 博士

Last Name/Surname 姓氏 | First Name/Given Name 名字 | Middle Name 中間名

Are you known by another name? (Please specify.) 您是否擁有其他名字？（請註明） | Mother's Maiden Name 母親婚前姓氏

Home Street Address (no P.O. boxes) 住宅/合法地址（請勿填寫郵政信箱）

City 市 | State or Province 州或省 | Country 國家 | Postal or Zip Code 郵遞區號

Mailing Address (if different from above; P.O. Box may be used) 郵寄地址（如與上述地址不同；可以使用郵政信箱）

City 市 | State or Province 州或省 | Country 國家 | Postal or Zip Code 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)

Mobile 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 (Country Code) (City/Area Code) (Number)
其他電話號碼(國家代號)(城市／區域代號)(號碼)

Email Address (used for receiving electronic communications)
電子郵件（以便接收電子通訊）

Date of Birth (mm/dd/yyyy) 出生日期（月/日/年） | Country of Birth 出生國家

Country(ies) of Citizenship (Must list all.) 擁有公民身份的國家（必須全部列出。）

☐ China (PRC) 中國 ☐ Hong Kong SAR 香港特別行政區 ☐ USA 美國

☐ Other 其他: ____________________

Country/Region of Legal Physical Residence 擁有合法實質居民身份的國家/地區

☐ Hong Kong SAR 香港特別行政區

☐ Other 其他: ____________________

Identification Number 身份證號碼

☐ Hong Kong ID 香港身份證 ☐ Passport 護照

Passport Country of Issuance 護照簽發國家

Expiration Date (mm/dd/yyyy)
有效日期（月/日/年）

Marital Status 婚姻狀況

☐ Single 未婚 ☐ Married 已婚 ☐ Divorced 離異 ☐ Widowed 喪偶

Number of Dependents 撫養家屬人數

Employment Status (Please check only one.) 職業狀況（請只選一項。）

☐ Employed 受僱 ☐ Self-Employed 自僱 ☐ Retired 退休 ☐ Homemaker 持家者 ☐ Student 學生 ☐ Not Employed 無業

Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)
職業（若您填選了「受僱」或「自僱」，請選擇其中一項最能描述您所從事的職業。）

☐ Business Owner/Self-Employed (Please specify nature of business.) 企業持有人/自僱（請註明業務性質）: ____________________

☐ Executive/Senior Management 行政主管/高層管理
☐ Medical Professional 醫護專業人士
☐ Legal Professional 法律專業人士
☐ Accounting Professional 會計專業人士
☐ Financial Services/Banking Professional 金融服務/銀行專業人士
☐ Information Technology Professional 資訊科技專業人士
☐ U.S. Government Employee (Federal/State/Local) 美國政府僱員（聯邦/州/地方）
☐ Military 軍人
☐ Foreign Government Employee (Non-U.S.) 外國政府僱員（非美國）
☐ Educator 教育工作者
☐ Clerical/Administrative Services 行政辦公/行政服務
☐ Consultant 顧問
☐ Trade/Service (Labor/Manufacturing/Production) 商貿/服務業（勞工/製造/生產）
☐ Sales/Marketing 銷售業/市場營銷

☐ Other (Please specify.) 其他（請註明）: ____________________

3. Update Information of Existing Account Holder(s) or New Account Holder(s) to Add (Continued)
現有帳戶持有人更新個人資料或添加新的帳戶持有人 (續上頁)

Individual 2 (Continued) **個人2** (續上頁)

Employer Name/Business Name 僱主名稱/公司名稱 | Years With Employer 任職年期

Nature of Business/Industry of Employment 商業/就業行業的性質

Business Street Address (no P.O. boxes) 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 郵遞區號

Business Telephone Number (Country Code) (City/Area Code) (Number) (Extension) 公司電話號碼(國家代號)(城市／區域代號)(號碼)(內線)

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer, or a licensed or registered person as defined under the Securities and Futures Ordinance, or other securities firm?
您是否附屬或受僱於股票交易所、交易所或 FINRA 的會員公司、市政證券經紀公司、或與證券及期貨條例所界定的持牌或註冊人士或金融機構有聯繫或受其僱用?

☐ No 否 ☐ Yes 是 (Please specify name of the entity 請列出公司名稱____________________.)
(If yes, you must attach a letter from your employer or affiliated entity approving the establishment of your account when submitting this Application.)
(如果是，您必須在呈交申請表時附上由僱主或關聯的公司發出批准您設立此帳戶的函件)

Are you a director, 10% shareholder, or policy-making officer of publicly held company? 您是否上市公司的董事、10% 股份持有人或決策人？
☐ No 否
☐ Yes 是 (Please specify company name 請註明公司名稱____________________ and trading symbol 及交易代號: __________.)

Investment Knowledge 投資知識
☐ None 沒有 ☐ Limited 有限 ☐ Good 良好 ☐ Extensive 豐富

Investment Experience 投資經驗
☐ None 沒有 ☐ Limited 有限 ☐ Good 良好 ☐ Extensive 豐富

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，您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。
☐ Yes 有 ☐ No 無

Have you received any training or attended any courses on derivatives offered by educational institutions or professional organizations?
您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?
☐ Yes 有 ☐ No 無

Do you have any current or previous work experience related to derivative products? 您目前或過去有沒有與衍生產品相關的工作經驗?
☐ Yes 有 ☐ 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?
您是否證券及期貨條例界定的持牌或註冊人，可進行與衍生產品有關的受規管活動?
☐ Yes 是 ☐ No 否

Annual Income (in USD) 每年收入（以美元計）:
☐ Under 少於 $15,000 ☐ $15,000–$24,999 ☐ $25,000–$49,999 ☐ $50,000–$99,999 ☐ $100,000 or more 或以上

Liquid Net Worth (cash and securities, in USD) 流動資產淨值（現金及證券，以美元計）:
☐ Under 少於 $25,000 ☐ $25,000–$49,999 ☐ $50,000–$99,999 ☐ $100,000–$249,999
☐ $250,000 or more 或以上 (Please specify.) (請註明)____________________

Total Net Worth (in USD) 總資產淨值（以美元計）:
☐ Under 少於 $25,000 ☐ $25,000–$49,999 ☐ $50,000–$99,999 ☐ $100,000–$249,999
☐ $250,000 or more 或以上 (Please specify.) (請註明)____________________

4. Overall Investment Objective of Account 帳戶的整體投資目標

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

Capital Preservation: You are seeking to minimize the potential of losing your initial investment.
資本保值: 您是要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: 您是要繼續獲取現時收入，並同時認識及接受創收投資的風險。

Growth: You are seeking to increase the value of your investments over time while accepting price fluctuations and volatility.
增長: 您是要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: 您願意承擔較高的虧損風險，以換取更高的潛在回報。

5. Additional Regulatory Questions 其他規例問題

5a. 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.
我們在此部分收集有關您帳戶中將持有的資產種類（「來源」）的資料。請選擇將存入或於您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您帳戶的資產之最初來源。

☐ Salary, wages, savings 薪金、工資、儲蓄
☐ Investment capital gains 投資資本收益
☐ Social Security benefits 社會安全福利
☐ Family, relatives, inheritance 家人、親戚、遺產
☐ Gifts 禮物
☐ Gambling/Lottery 賭博/彩券
☐ Sale of property (Please specify.) 物業出售（請註明） ____________________
☐ Other (Please specify.) 其他（請註明） ____________________

5b. Purpose of Account (Please select all that apply.) 帳戶用途（請選擇所有適合選項。）

☐ General investing 一般投資
☐ Investing for estate planning purposes 遺產策劃投資
☐ Investing for taxing planning (e.g., municipal bonds, etc.) 稅務規劃投資（例如：市政券等）
☐ Investing of college funds 大學資金投資
☐ Investing of retirement funds 退休資金投資
☐ Investing of pooled assets 匯集資金投資
☐ Other (Please specify.) 其他（請註明） ____________________

6. Select Your Account Features and Account Handling 選擇您的帳戶設定及帳戶處理

6a. Web Access or Other Electronic Services Access to Your Account 網上存取或其他電子服務與您的帳戶連接

Select below if you would like to view your account information and place trade orders online or through other electronic channels, which must be done through the electronic features designated by Schwab Hong Kong. To access your account through the Internet (web) or other electronic channels, your email address is required. By providing your email address, you authorize and consent to receiving email from Schwab Hong Kong or its clearing broker, including the following: individual communications via email; 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 Charles Schwab Hong Kong U.S. Dollar Account Agreement.
請在下方選擇您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查詢帳戶資料及進行訂單買賣。如欲透過互聯網(網絡) 或其他電子渠道查詢帳戶，則需提供您的電子郵件地址。您在提供電子郵件地址時，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、以及您已投資或示意有興趣之互惠基金或公司之招股章程、財務報表及其他報告的電子版本 (視乎結算經紀按其酌情全權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」的條款，任何由我們傳送至此電子郵件地址之訊息，即構成向您發出通知。

☐ Yes. I 是。本人____________________
(Please insert name of applicable new account holder.) want web or other electronic channel access.
(請輸入適用的新帳戶持有人的姓名)選擇互聯網或其他電子渠道聯繫。

☐ No. I 否。本人 ____________________
(Please insert name of applicable new account holder.) do not want web or other electronic channel access.
(請輸入適用的新帳戶持有人的姓名)不選擇互聯網或其他電子渠道聯繫。

6b. Mailing Instructions 郵寄說明

Please indicate how you would like your account mailing handled: 請說明您希望如何處理郵件:

☐ No change to existing arrangement. 沿用帳戶目前現有的郵寄地址。
☐ Mailed to legal or home address of 郵寄至其法定或家庭地址。 ____________________
(Please insert name of applicable new account holder in Section 3.)（請填寫第3部分中適用的新帳戶持有人。）
☐ Mailed to business address of 郵寄至其商業地址。 ____________________
(Please insert name of applicable new account holder in Section 3.)（請填寫第3部分中適用的新帳戶持有人。）

6c. Account Handling 帳戶處理

For your convenience, the clearing broker will automatically hold all 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.
為方便起見，結算經紀會自動為您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，結算經紀可將您之姓名、地址及持倉量通知證券發行公司，除非您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。

6. Select Your Account Features and Account Handling (Continued) 選擇您的帳戶設定及帳戶處理 (續上頁)

6d. Use of Personal Data in Direct Marketing and Client Choice 個人信息被用於市場營銷以及客戶選擇

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, 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 Charles 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 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、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，無論它們是否由我方提供。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。

在未經您同意前，我們不會將您的個人資料作以上用途 (這包括表示不反對)。

如您反對讓我們使用您的個人資料作以上用途，請選擇下面適當的空格。

為免存疑，您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。

7. Your Consent to Enroll in Schwab's Cash Features Program

The Cash Features Program is the service that we provide that permits the uninvested cash or "free credit balance" in your Schwab Hong Kong U.S. Dollar account to earn income while you decide how those funds should be invested. The attached Cash Features Program General Terms and Conditions will inform you of the general terms and conditions of the products available through our Cash Features Program.

By signing this Application, you consent to having the free credit balances in your Schwab Hong Kong U.S. Dollar account included in the Cash Features Program and you also consent to having the Schwab One® Interest feature as your designated cash feature. The Schwab One Interest feature pays you taxable interest on the Free Credit Balance in your Account. The Schwab One Interest feature is not a bank account, is not bank-guaranteed, and is not FDIC-insured. Cash balances in the Schwab One Interest feature are eligible for SIPC insurance, up to applicable limits.

You understand and agree that Schwab can (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of any Cash Feature; (3) change, add, or discontinue any Cash Feature; (4) change your investment from one Cash Feature to another if you become ineligible for your current Cash Feature or your current Cash Feature is discontinued; and (5) make any other changes to the Cash Features Program or Cash Feature as allowed by law. Schwab will notify you in writing of changes to the terms of the Cash Features, changes to the Cash Features we make available, or changes to the Cash Features Program prior to the effective date of the proposed changes.

7. 您的嘉信現金功能計劃登記同意書

現金功能計劃」是嘉信理財提供的一項服務，此項服務讓您在作投資選擇之同時，能夠將香港嘉信理財美元帳戶內的閒置現金或「閒置貸方結餘」用於賺取收入。隨本申請表附上之「現金功能計劃一般條款和條件」將向您説明透過我們「現金功能計劃」所提供產品的一般協議條文及條件。

藉簽署本申請表，您表示同意將您所持有之香港嘉信理財美元帳戶中的閒置貸方結餘納入「現金功能計劃」，亦同意「嘉信第一利息」功能作為您的指定現金功能。「嘉信第一利息」功能因您帳戶中的閑置貸方結余向您支付需繳税之利息。「嘉信第一利息」功能並非銀行帳戶、無銀行擔保、且非受聯邦儲蓄保險公司 (FDIC) 保障。「嘉信第一利息」功能中的現金結余有資格獲得SIPC保險，有適用上限。

您理解並同意嘉信可以(1)更改「現金功能計劃」之條文及條件；(2)更改任何「現金功能」的條文及條件；(3)更改、添加或終止任何「現金功能」；(4)在您不再符合當前「現金功能」的資格或您當前的「現金功能」被終止的情況下，將您的投資從一個「現金功能」改為另一個；以及(5)依據法律對「現金功能計劃」或「現金功能」進行任何其他更改。嘉信會在計劃更改的生效日之前，以書面形式通知您關於對您的「現金功能」條文的更改，對我們所提供的「現金功能」的更改，或對「現金功能計劃」的更改。

8. Authorization to Open Account (All account holders must sign and date below.)
開戶授權（所有帳戶持有人必須在下面簽名並註明日期）

By signing this Application, you acknowledge that you have received and read a copy of the attached Account Terms. You acknowledge that your signature signifies and constitutes your agreement that this Account and your relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, Charles Schwab Hong Kong U.S. Dollar Account Agreement and *Charles Schwab Hong Kong Pricing Guide for Individual Investors*, each as amended from time to time. You understand there are fees associated with establishing, maintaining, engaging in transactions through, and transferring assets out of this Account. For purposes of this Account Application and the attached Application Agreement, the terms "you," "your" and "Account Holder" refer to each person who signs this Account Application. The terms "we," "us," "our," and "Schwab" refer to Charles Schwab, Hong Kong Limited and/or its clearing broker.
簽署本申請，即表示您確認您已收到並閱讀所附的帳戶協議條款。您確認您的簽名表示您同意，該帳戶以及您與嘉信的關係將受該協議以及其相關協議和披露的約束，包括但不限於嘉信香港美元帳戶協議和香港個人投資者定價指南。所有協議將不時修訂。您了解，建立、維護、進行交易以及從該帳戶中轉移資產將產生費用。出於本帳戶申請和隨附的協議的目的，稱呼「您」、「您的」和「帳戶持有人」均指簽署此帳戶申請的每個人。「我們」、「我們的」和「嘉信」均指嘉信理財香港有限公司和/或其清算經紀人。

Signature(s) and Date(s) Required from all Account Holders 所有帳戶持有人簽署和日期(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 Schwab Hong Kong staff) 證明（由香港嘉信理財員工以外的人員證明）
(To be completed by a Justice of the Peace, branch manager of a licensed bank [please list the name of the licensed bank], certified public accountant, lawyer, or notary public.)
（由太平紳士、持牌銀行分行經理（請列出銀行名稱）、執業會計師、律師或公證人填寫）

I hereby certify that, on the above written date(s), 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 this person(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人簽署此表格，並驗證了本申請中名為帳戶持有人的身份證件正本。

Signature 簽名 ______________________________

Date (mm/dd/yyyy) 日期（月/日/年） ______________________________

Name 姓名 ______________________________

Profession 職業 ______________________________

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(**正楷**姓名) ____________________, (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）。

☐ I have witnessed the signing of this application by ______________________________

____________________, Account Holder(s) in this application, and verified the original identity documents of the person(s) in this application. 我見證了由本申請中名為帳戶持有人的人簽署此申請，並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 (mm/dd/yyyy) 日期（月/日/年）**

列印 PRINT

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

Charles Schwab, Hong Kong, Ltd.
Account Terms
嘉信理財香港有限公司帳戶協議條款

These terms, to which you agree to be bound, relate to your account. Please retain for your files.
下列為您同意接受約束之帳戶協議條款。協議條款涉及您的帳戶，請保留以作日後參考之用。

Scope of Agreement. Your agreement with Schwab Hong Kong consists of the terms set forth in this Application Agreement and the terms set forth in the Schwab Hong Kong U.S. Dollar Account Agreement, *Charles Schwab Hong Kong Pricing Guide for Individual Investors* and a number of other important disclosures. The Schwab Hong Kong U.S. Dollar Account Agreement is provided with this Application or at the opening of your Account. You agree to contact Schwab if you do not receive the Schwab Hong Kong U.S. Dollar Account Agreement. In addition, you may in the future receive from Schwab supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. These supplemental terms and disclosures, this Application Agreement and the Schwab Hong Kong U.S. Dollar Account Agreement are collectively referred to as the "Agreement and Disclosures." You agree to read the Agreement and Disclosures carefully and retain copies for your records.

Acceptance of Agreement and Disclosures. You agree that the Agreement and Disclosures govern all aspects of your relationship with Schwab, including all transactions between Schwab and you and all products and services now or in the future offered through Schwab. Schwab may rely on your use of Schwab's products and services as evidence of your continued acceptance of the Agreement and Disclosures.

Risk Disclosure Statements

Risk 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.

Risk 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 "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 the Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons. If the 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 the Electronic Services. (Please refer to the Electronic Services Agreement in the Charles Schwab Hong Kong U.S. Dollar Account Agreement.)

When you use the 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 the 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.

協議範圍。您與香港嘉信的協議包括本帳戶申請協議中的條款以及香港嘉信理財「美元帳戶協議」中的條款，「香港嘉信個人投資者定價指引」以及許多其它重要披露。本申請協議或在您開設帳戶時會提供香港嘉信理財「美元帳戶協議」。如果您未收到「美元帳戶協議」，則表示您同意與嘉信理財聯繫。此外，您將來可能會從嘉信理財收到有關某些帳戶類型，服務功能和福利套餐的補充條款或披露。這些補充條款和披露，本申請協議和香港嘉信理財美元帳戶協議統稱為「協議和披露」。您同意仔細閱讀本協議和披露，並保留副本作為記錄。

接受協議和披露。您同意協議和披露規範您與嘉信理財關係的所有事物，包括嘉信理財與您之間的所有交易以及嘉信理財現在或將來提供的所有產品和服務。嘉信可能會依靠您對嘉信產品和服務的使用來證明您繼續接受本協議和披露。

風險披露申明

證券交易的風險。證券的價格有時會非常波動，證券的價格可升可跌，甚至會變成毫無價值。買賣證券未必一定能夠獲利，反而可能會招致損失。

沽空的風險。您同意在決定沽售您並不擁有或者無法及時交付的證券時，您會指明該沽售指示為一項沽空交易。您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。

您同意結算經紀毋需經通知，可按其酌情全權決定是否「補倉」為您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。

若您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人（結算經紀對出借人員有義務），您同意向結算經紀償付因您未能交付證券而導致結算經紀招致的損失。

客戶於香港以外地方收取或持有資產的風險。持牌人或註冊人在香港以外地方收取或持有的客戶資產，乃受到有關海外司法權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，您同意以其他方法作出指示，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您未能通過電子服務取得您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」內的電子服務協議）。

當您使用電子服務進行交易時，您確認您的指示被引導往交易所執行之前，未必會事前獲得註冊代表的查核，您亦不會有機會提出問題，或是與香港嘉信理財的代表溝通。您通過電子服務進行交易，即表示您自願承擔因無人在事前查核您的指示所導致的任何額外風險，以獲得電子交易潛在的更大方便或支付較低的佣金。

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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.

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

Understanding Our Agreement. You acknowledge that you have received a copy of the Charles Schwab Hong Kong U.S. Dollar Account Agreement, printed in both English and Chinese, which contains Risk Disclosure Statements. You agree to:

- Read the Charles Schwab Hong Kong U.S. Dollar Account Agreement;
- Contact a Schwab Hong Kong representative if you do not understand the agreement; and
- Be bound by the terms of this agreement and all amendments. Be bound by all the terms of the Agreement and Disclosures and all of the amendments.

If you add features to your account after it is opened, you agree to be bound by the terms in these agreements relating to these features.

You confirm that you have been invited to read, and to ask questions about, the Risk Disclosure Statements in the Charles Schwab Hong Kong U.S. Dollar Account Agreement, and to take independent advice, if you wish.

Responsibility for Investment Decisions. You acknowledge that:

- You are responsible for determining whether each investment transaction or strategy undertaken is suitable for you;
- Except as provided in this section, neither Schwab Hong Kong nor its clearing broker is responsible for determining whether any investment transaction or strategy is suitable for you;
- Neither Schwab Hong Kong nor its clearing broker will give tax or legal advice; and
- If you engage in day-trading activity, or if your trading activities are classified according to U.S. regulations as displaying characteristics associated with day-trading patterns, you will be subject to additional deposit, margin, and other requirements.

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

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

Granting a Lien on Your Our Accounts. You agree that debts which you owe 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 you. This includes assets:

- Which you own now or in the future;
- Held in any current or future brokerage account(s) with Schwab Hong Kong (or by its depositary or clearing firm); and
- In which you have an individual, joint, or other interest.

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

Float. You agree that the clearing broker may retain as compensation for services our 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) assets pending distribution from our 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 Charles 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. You authorize Schwab Hong Kong and its clearing broker to inquire from any source, including a consumer reporting agency, as to your 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.

您知悉，當您發出買賣指示後，未必可取消買賣指示，而您同意在發出所有買賣指示前已經過深思熟慮。您任何試圖取消買賣指示的行動只會被視為「取消請求」香港嘉信理財或結算經紀只可盡力處理您的要求更改或取消買賣指示，同時亦毋需為不能替您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。

了解我們的協議。您確認您已收到附有風險披露聲明之中英對照版香港嘉信理財「美元帳戶協議書」。您同意:

- 閱讀「嘉信理財香港有限公司美元帳戶協議書」；
- 倘若不理解協議規條，您會聯絡香港嘉信理財之代表; 並且
- 受約於所有協議及修訂文本。受約於所有協議和披露及修訂文本。

若您在開戶後增加服務項目，您同意接受協議內相關的條款約束。

您確認香港嘉信理財已邀您閱讀香港嘉信理財「美元帳戶協議」內之風險披露聲明，及提出詢問。倘若您有此意願，您會徵詢獨立意見。

投資決定之責任。您確認：

- 您有責任決定您的每項投資交易或策略是否適合您；
- 除本部分提及者外，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您；
- 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
- 若您進行「即日買賣」活動或您的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、保證金和遵循其他法規。

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您一(1) 若所適用的法律指定；或(2)如果：

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

授與您帳戶留置權。您同意就您所欠香港嘉信理財(或其結算經紀）的債務，均以您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，是項留置權包括帳戶持有人任何的:

- 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的資產;
- 您以個人、聯名戶或其他形式擁有的資產或其他權益。

上述留置權在香港嘉信理財「美元帳戶協議」有進一步說明。

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」中詳細闡述。

無人認領之產業。如在適用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政府。

資料核實。您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，確認您的身份（根據美國聯邦法例規定）、信貸狀況及帳戶的持續資格，作為債務追討及調查之用。

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

Disclosure of Account Information. You further authorize Schwab Hong Kong to disclose information to others about you and your account as described in the Charles Schwab Hong Kong U.S. Dollar Account Agreement.

You confirm that information regarding the identity of the ultimate beneficiary of this Account is true and correct. You will not operate the Account for the benefits of, or on the instruction of, a third party, unless you indicated that you will act on the instruction of the ultimate Beneficial Owner. You agree to inform Schwab Hong Kong of any change in the ultimate beneficiary of this Account.

Representations: You certify that the information contained in this form and given pursuant to the Charles Schwab Hong Kong U.S. Dollar Account Agreement is true, accurate, and complete, and that Schwab Hong Kong is entitled to rely on the information until Schwab Hong Kong has received notice in written form informing us of any change here. You will notify Schwab Hong Kong immediately in writing of any material changes in such information.

You acknowledge that:

- You have received a copy of the Charles Schwab Hong Kong U.S. Dollar Account Agreement in both English and Chinese, which contains Risk Disclosure Statements;
- You were provided with the Risk Disclosure Statement for Derivative Products, in both English and Chinese;
- You were invited to read and ask questions about the Risk Disclosure Statement in the Charles Schwab Hong Kong U.S. Dollar Account Agreement and the Risk Disclosure Statement for Derivative Products, and to take independent advice, if you wish. You confirm that you understand the Risk Disclosure Statements;
- The Charles Schwab Hong Kong U.S. Dollar Account Agreement includes specific predispute arbitration clauses. You agree to be bound by those provisions;
- You are 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 your personal details to be matched against any necessary government authorities via third-party systems;
- There are fees associated with establishing, maintaining, engaging in transactions through, and transferring assets out of your Schwab Hong Kong Account;
- The securities products purchased or sold in a transaction with your 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;
- You have received the Schwab Hong Kong Privacy Policy;
- You have received the C*harles Schwab Hong Kong Pricing Guide for Individual Investors* and Your Securities Transactions and Schwab's Compensation;
- You have read and understand the Charles Schwab Hong Kong Cash Features Program General Terms and Conditions;
- By signing this application, you acknowledge that you have received a copy of the Account Terms to retain for your records.

Note: 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.

在香港嘉信理財擁有多個帳戶的帳戶持有人。您授權香港嘉信理財可將您名下帳戶內的資產作互相調撥，而不需授權書確認。

披露帳戶資料。您進一步授權香港嘉信理財可依據「美元帳戶協議」，向他人披露有關您及帳戶之資料。

您確認本帳戶最終受益人身份真實無誤。除非您表示您會根據最終實益擁有人之指示操作帳戶，否則您不會為第三者的利益或根據第三者之指示操作此帳戶。如最終實益擁有人資料有何更改，您同意會通知香港嘉信理財。

聲明：您證實此表格內及根據帳戶協議所提供的資料協議屬真實、準確及完整；除非香港嘉信理財接獲您發出任何之書面更改通知，否則香港嘉信理財可以此提供之資料作根據。如您提供之資料有任何重大更改，您會立刻以書面形式通知香港嘉信理財。

您確認：

- 已收到附有風險披露聲明之中英對照版香港嘉信理財「美元帳戶協議」；
- 您已獲得中英文衍生產品風險披露聲明；
- 您獲邀閱讀，並提出有關風險披露聲明，「嘉信香港美元帳戶協議」，及徵求獨立的意見（若您有此意願）。您謹在此證實您理解風險披露聲明。
- 香港嘉信理財「美元帳戶協議」包括特定的爭議前的仲裁協議條款。您同意受該等條款約束；
- 您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，嘉信理財香港和/或其聯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；
- 您了解就建立、維護、從事交易和將資產轉出該帳戶產生的相關費用；
- 透過香港嘉信帳戶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；
- 您已收到「香港嘉信理財私隱政策」；
- 您已收到「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」；
- 我已閱讀並理解「香港嘉信理財現金功能計劃一般條款和條件」；
- 簽署此申請表示您確認已收到帳戶協議條款，並會保留以作紀錄。

注意: 您的帳戶為結算經紀（「嘉信理財公司」）所保管。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。有關美國投資者保障公司之資料，包括說明美國投資者保障公司的小冊子，請登入美國證券投資者保障公司的網站（網址：www.sipc.org）或致電+1-202-371-8300查詢。

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Charles Schwab, Hong Kong, Ltd. Cash Features Program General Terms and Conditions

The automatic investment of your free credit balance, including the frequency and the amount of each sweep, if applicable, is governed by the terms and conditions set forth below and in the Charles Schwab, Hong Kong, Ltd. U.S. Dollar Account Agreement.

How the Cash Features Program Works	Schwab's Cash Features Program is the service that we provide to automatically invest, or "sweep," the free credit balance in your account into a liquid investment to earn interest. The program permits you to earn income while you decide how those funds should be invested longer term.
Available Cash Feature	The available cash features currently consist of: ▪ The free credit balance in your eligible account (the "Schwab One® Interest feature"), on which Schwab pays interest; ▪ Some accounts are not interest-bearing.
Eligibility	Eligibility for the Schwab One Interest feature is based on the registered account ownership, the type of account, when the account is opened, and on applicable laws and regulations. We can change these eligibility requirements or make certain cash features available to accounts that do not otherwise meet the published criteria. We can change the eligibility requirements for any cash features or the Cash Features Program referenced in this document. We will notify you in advance if any change in eligibility affects your account(s).
Duty to Monitor Eligibility for Cash Features	It is your responsibility to monitor your eligibility for the cash feature and determine the best cash feature available to you. Schwab is not responsible for contacting you if you are, or later become, eligible for other higher-yielding cash features.
Changes to Your Cash Feature and the Cash Features Program by Schwab	You understand and agree that Schwab can (1) make changes to the terms and conditions of our Cash Features Program; (2) make changes to the terms and conditions of any cash feature; (3) change, add, or discontinue any cash feature; (4) change your investment from one cash feature to another if your Schwab Hong Kong U.S. Dollar Account becomes ineligible for your current cash feature or your cash feature is discontinued; and (5) make any other changes to the Cash Features Program or cash features as allowed by law. Schwab will notify you in writing of changes to the terms of cash features, changes to the cash features we make available, or a change in the Cash Features Program prior to the effective date of the proposed change. If you become ineligible for a particular cash feature or if Schwab discontinues your cash feature, then you authorize Schwab to designate another cash feature for which your Schwab Hong Kong U.S. Dollar Account is then eligible, and transfer the funds from the ineligible or discontinued cash feature to the cash feature designated by Schwab for you. Schwab will notify you in writing prior to such changes.

Brokerage Products: Not FDIC-Insured ▪ No Bank Guarantee ▪ May Lose Value

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Interest Rates and Yields	The interest rates and yields for the different cash features vary over time. There is no guarantee that the interest rate and yield on any particular cash feature will be or will remain higher than the interest rate and yield on any other cash features over any period. Current interest rates and yields can be obtained by calling us at +852-2101-0500. ▪ The interest rate on the Schwab One® Interest feature is set by Schwab. We have the option to pay as low a rate as possible consistent with our views of competitive necessities. With certain exceptions, the rate will be tiered based upon the overall free credit balance within your account. We are not obligated to pay different interest rates on different tiers, however, and we can change the interest rate tiers from time to time. ▪ We can pay interest rates to certain clients that are different from the standard rates under our published tiers. ▪ Schwab One Interest accrues daily and is credited to your Schwab Hong Kong U.S. Dollar Account on or before the last Business Day of each month. If, on any given day, the interest that we calculate for your account is less than one-half of one cent ($0.005), your funds will not earn interest on that day. ▪ To participate in the Schwab One Interest feature, you must maintain a free credit balance in your account for the purpose of investing in securities. If we determine that your use of your Schwab Hong Kong U.S. Dollar Account is inconsistent with investment purposes, or if there is no trading activity within a one-year period, then upon written notice to you, we can stop paying interest on the free credit balance in your Schwab Hong Kong U.S. Dollar Account or change your cash feature to a different cash feature for which your account is then eligible. Cash features are not intended to be long-term investments, and yields on any of our cash features can be lower than those of similar investments or deposit accounts offered outside the Cash Features Program. If you desire to maintain cash balances for other than a short-term period and/or are seeking the highest yields currently available in the market, please contact your Schwab representative or visit www.schwab.com.hk for investment options that may be available outside of the Cash Features Program to help maximize your return potential consistent with your investment objectives and risk tolerance.
Risks and Account Protection	▪ The Schwab One Interest feature is not subject to market risk and value loss but is subject to the risk of failure of Charles Schwab & Co., Inc. ("Schwab U.S."), the clearing and settlement broker of Schwab Hong Kong. In the unlikely event that Schwab U.S. fails, cash is eligible for SIPC coverage up to a limit of $250,000 (including principal and interest) per client in each insurable capacity (e.g., individual or joint). Free credit balances held in your Schwab Hong Kong U.S. Dollar Account are not insured or guaranteed by the FDIC. ▪ Schwab U.S. has secured additional protection that exceeds SIPC limits through an agreement with Lloyd's of London. The additional protection is necessary and available only in the unlikely event that assets are not fully recovered when SIPC protection limits have been reached.
Taxation	Interest paid under the Schwab One Interest feature is taxable and will be reported by Schwab to the IRS on Form 1099.