

\$ CUSTOMER NO. 帳號

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合作金庫商業銀行 香港分行

Taiwan Cooperative Bank Hong Kong Branch

(於台灣註冊成立的有限責任公司)

(Incorporated in Taiwan with Limited Liability)

個人投資帳戶開戶書

Integrated Investment Account Opening Form for Individual

個人投資帳戶開戶書 (單位信託基金、債券及其他投資產品)

**Integrated Investment Account Opening Form for Individual (MUTUAL Fund/Unit Trust,
Bond and other Investment Products)**

銀行專用 For Bank Use Only
核準日期 Approved Date: ____/____/____ (日 dd/mm/年 yyyy)
客戶編號 Customer I.D.:

注意 Note :

- 請以正楷填寫全部有關部分 Please complete all relevant sections in Block Letters
- 在適用的方格內加上別號 Please tick appropriate box, where applicable
- 任何更改必須刪劃後在旁加簽 Any amendment should be crossed out and initialed
- 申請人如需申請開立投資帳戶, 必須已於本行開立銀行帳戶
The Applicant is not eligible for application for Investment Account without a bank account with the Bank
- 在本開戶書中, 除非上下文另有所指, 否則顯示單數的文字亦包含複數, 反之亦然
In this Account Opening Form, unless the context otherwise requires, words denoting the singular shall include the plural and vice versa

個人資料 Personal Information	
英文姓名 (姓氏先行) English Name (Surname first)	*先生/太太/小姐 * Mr./ Mrs./ Miss
中文姓名 Chinese Name	
身分證明文件 Identification document :	
<input type="checkbox"/> 香港身分證號碼 Hong Kong Identity Card No. _____	
<input type="checkbox"/> 護照號碼 / 其他身分證明文件 Passport No./ Other Identity Card No. _____	
簽發國家 Country of Issue * _____	
簽發日期 Date of Issue _____	
出生日期 Date of Birth : ____/____/____ (日 dd/月 mm/年 yyyy)	性別 Gender : <input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
其他往來分行(如有) Relationship with other [_____] Branch, if any: <input type="checkbox"/> <input type="checkbox"/> _____	

就業資料 Employment Information	
職業/業務性質 Occupation/Business Nature : _____	任職年期/經營年期 Years of Service/Operation : _____
僱主/公司名稱 Name of Employer/Business : _____	職位 Job Title : _____

持牌人士/註冊人士聲明及相關客戶之披露 Licensed/Registered Person Declaration and Disclosure of Related Client(S)

閣下是否(i)香港聯合交易所有限公司(「聯交所」)之交易所參與者之董事或僱員或隸屬人士或(ii)證券及期貨事務監察委員會(「證監會」)之持牌人士或註冊人士或(iii)證監會之持牌人士或註冊人士的僱員? Are you (i) a director or employee or accredited person of an exchange participant of the Stock Exchange of Hong Kong Limited ("Stock Exchange") or (ii) a licensed or registered person, or (iii) an employee of a licensed or registered person of the Securities and Futures Commission ("SFC")?
 Yes 是 No 否

如是, 請於下列註明聯交所交易所參與者或證監會持牌人士或註冊人士之姓名. 並請提供閣下僱主就閣下於合作金庫商業銀行 香港分行開立戶口之同意書, 且閣下同意作金庫商業銀行 香港分行可應閣下僱主之要求向其提供閣下之交易確認書及/或戶口結單之複本); (if yes, please state the name of exchange participant of the Stock Exchange or licensed or registered person of the SFC below. Please provide the written consent of your employer to your opening of account(s) with TAIWAN COOPERATIVE BANK HONG KONG BRANCH and you agree that TAIWAN COOPERATIVE BANK HONG KONG BRANCH may provide your employer with duplicate of your trade confirmations and/or statements of account upon its request

聯絡資料 Contact Information

地址 Address		地區 District	國家 Country
通訊地址 Correspondence Address		地區 District	國家 Country
電話號碼 Telephone No. :	(1) _____ - _____ - _____	(2) _____ - _____ - _____	(3) _____ - _____ - _____
手機號碼 Mobile No. :	(1) _____ - _____ - _____	(2) _____ - _____ - _____	(3) _____ - _____ - _____
傳真號碼 Fax No. :	_____ - _____ - _____	電郵地址 E-mail Address: _____	
投資報告收取方式： ① <input type="checkbox"/> 通訊地址 ② <input type="checkbox"/> 電郵地址			

為符合香港金管機關規定,本分行會另派員以電話向閣下對以下之投資風險分析問卷做確認,並做成電話錄音,感謝閣下耐心配合

投資風險分析問卷 Investment Risk Analysis Questionnaire

1. 請問閣下的年齡介於 Your age is in the rang of :

- a. Above 75 歲以上/Under 18 歲以下 b. 66~75 歲 c. 56~65 歲 d. 46~55 歲 e. 18~45 歲。

2. 閣下現在是否持有以下任何投資產品？（可複選，以最高分之答案計分）

Are you currently holding any of the below investment products? (you may select more than 1 option)

- a. 現金、存款、存款證、保本產品 Cash, deposits, certificates of deposit, capital protected products
- b. 債券、債券基金 Bonds, bond funds
- c. 外幣、非保本之貨幣掛鉤結構投資產品 Foreign currencies, non capital protected currency linked structured products
- d. 股票、開放式基金（不包括債券基金或貨幣市場基金）、非保本之股票掛鉤結構投資產品、具投資成分的保險計畫、商品
Stocks, open-end funds excluding bond funds and money market funds, non capital protected equity linked structured products, investment-linked insurance plans, commodities
- e. 期權、期貨、認股權證(俗稱「窩輪」) Options, futures, warrants

3. 閣下有多久的投資經驗？

How many years of experience do you have with investment products?

- a. 沒有經驗 No experience c. 3-6 年 years e. > 10 年 years
- b. < 3 年 years d. 7-10 年 years

4. 閣下對在投資上可能招致的金錢損失看法為何？

How will you feel about the possibility of losing part of your investment?

- a. 我不能承擔任何投資上的損失。I cannot tolerate any loss in my investment
- b. 我可以承受輕微的投資波動。I can tolerate light volatility in my investment
- c. 我可以接受較高程度的投資風險去換取於中長期勝過通脹的回報潛力。I can accept higher level of investment risk over the medium/long term in return for the potential to earn returns substantially higher than inflation.
- d. 我並不太擔憂，因為我所做的是長期投資。I will not feel very uncomfortable as I am investing for the long term.
- e. 我可以忍受短期的波動以獲得更大的報酬。I will tolerate short volatility to get much more profits。

投資風險分析問卷 Investment Risk Analysis Questionnaire 【續】

5. 閣下現時已投資於價值波動之投資產品的資產，大概佔您資產（不包括自住物業）的百分之幾？

Approximately what percentage of your assets (excluding own use property) is currently held in investment products where the value can fluctuate?

- a. 0% c. >10%~25% e. >50%
b. >0~10% d. >25%~50%

6. 在一段時間之內，投資價值可漲可跌，我們稱之為波動。一般而言，風險愈高的投資，其潛在波動性愈大，但潛在收益亦愈高。相反的，風險愈低的投資，其潛在波動性愈小，但潛在收益亦相對較低。**在一般情況下***，您會願意投資於波動程度多大的投資產品？
Over a period of time the value of investments can rise and fall, this is called fluctuation. Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. On the other hand, the lower the investment risk the lower the potential fluctuation but also the lower the potential returns. What level of fluctuation would you generally be comfortable with?

注意：對於您**現在**將會投資的金額，您可能樂意接受更高或更低的波動程度。您的答案應反映於**一般情況**下能接受的波動程度。

[Note: You might be comfortable accepting a higher or lower level of fluctuation for the capital you have to invest now, but your answer should reflect the level of fluctuation you would in general be comfortable with.]

- a. -5%~+5% c. -15%~+15% e. -20%以下~+20%以上
b. -10%~+10% d. -20%~+20%

7. 在正常情況下，您每月可用作投資或儲蓄的金額佔家庭收入的百分之幾？

Normally, what percentage of your monthly household income could be available for investment or savings?

- a. 0% c. >10%~25% e. >50%
b. >0%~10% d. >25%~50%

8. 在一般情況下，投資的時間越長，可承受的風險越高。投資於價值波動之投資產品時，您會願意接受下列哪項投資年期？

It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What time horizon would you generally be comfortable with when investing in products the value of which can fluctuate?

- a. < 1 年 year c. 4~5 年 years e. >10 年 years
b. 1~3 年 year d. 6~10 年 years

9. 閣下儲備以作不時之需的金額，大約相當於多少個月您所負擔的家庭開支？（這些資產可隨時被調動應用，並在調動使用時不需繳付罰款或只需繳付可接受程度的罰款）
How many months of your share of household expenses have you put aside to meet unforeseen events? (These assets should be easily accessible and capable of being liquidated without penalty or with an acceptable penalty).

- a. 我沒有儲備金額以作不時之需 * Have no amount set aside for unforeseen events*
b. > 3 個月 months
c. 3 ~ 6 個月 months
d. 6 ~ 9 個月 months
e. > 9 個月 months

***在考慮投放資金於投資或儲蓄產品之前，您應考慮撥出一些可動用的資金以應付不時之需（一般儲備金額應至少相當於3個月您所負擔的家庭開支）**
You should always consider setting aside an amount of accessible capital you believe sufficient to meet unforeseen events (say at least three months of your share of household expenses) before considering committing funds to investment or savings products

※10. 請問閣下之教育程度屬於下列哪個組別 Which educational level do you fall into?: (※不列入計分)

- a. 小學以下 Elementary School or below c. 高中 Senior High School
b. 國中 Junior High School d. 大專/大學 College/University e. 研究所以上 Postgraduate or above

投資風險承受度確認書 Risk Tolerance Confirmation

- ※11. 請問閣下是否在合庫其他分行開戶Have you ever opened any account in Taiwan cooperative bank? (※不列入計分)
※12. 請問閣下是否為合庫金控之利害關係人 Are you a stakeholder of Taiwan cooperative holdings? (※不列入計分)
※13. 請問閣下投資的主要目標為何? What is your main objective of investment? (※不列入計分)

風險承受度的評估結果為 Result of Risk Tolerance Test :

計分方式： 選 a. 得 1 分； 選 b. 得 2 分； 選 c. 得 3 分； 選 d. 得 4 分； 選 e. 得 5 分

Scoring Method: 1 Score for Choosing a ; 2 Score for Choosing b ; 3 Score for Choosing c ; 4 Score for Choosing d
5 Score for Choosing e

個人投資屬性總分數= () ; 根據所完成的風險屬性問卷測驗結果您的投資屬性

Total Score = () ; According to the Result of Risk Tolerance Test

為： 保守型 (9~15分) 穩健型 (16~31分) 積極型 (32~45分)

is: Conservative Type (9~15 Score) Balance/Moderate Type (16~31 Score) Growth Type (32~45 Score)

風險屬性說明：

***保守型**：投資風險承受度較低，可接受投資標的價格微幅增減波動，追求略高於定存之報酬率。

Conservative Type: Risk tolerance is low, acceptable for slight price fluctuation and variance, target return slightly higher than term deposit.

***穩健型**：願意承擔適度投資風險，可接受投資標的價格小幅波動，追求穩定成長之報酬率。

Balance/Moderate Type: Acceptable for moderate investment risk, acceptable for moderate price fluctuation, target for steadily return growth.

***積極型**：願意承擔較高投資風險，可接受投資標的價格劇烈波動，積極追求高報酬。

Growth Type: Acceptable for higher investment risk, acceptable for acute price fluctuation, target for supreme return.

根據您所提供的答案，您的分數是 ()。就以上定義，您的投資風險取向為 () 型。

如果您不同意這結論，請指出您認為更準確的投資風險取向。(請於適當的括弧填上「✓」)。

本行將記錄此為您的投資風險取向。

According to your answers, your total score is () . And as per above definition, your result of Risk Tolerance Test is () Type. If you DON' T agree this result, please indicate the Type which you consider is more accurate : (Please put a tick in appropriate parentheses below)

保守型 Conservative Type () 穩健型 Balance/Moderate Type () 積極型 Growth Type ()

本人確認本人的投資風險取向以正確地陳述於上，而本人所提供的資料乃屬正確。

I hereby confirm that my result of Risk Tolerance Test has been stated correctly above, and the information above given is correct.

本人確認本人已被提醒及注意到本人應擁有足夠流動資金去應付不時之需。

I confirm that I has been reminded and noted I should have an amount of accessible capital I believe sufficient to meet unforeseen events.

客戶簽署 Signature : _____

日期 Date : _____

1. 證券交易的風險 RISK OF SECURITIES TRADING
證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。 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.
2. 期貨及期權交易的風險 RISK OF TRADING FUTURES AND OPTIONS
買賣期貨合約或期權的虧蝕風險可以極大。在若干情況下，你所蒙受的虧蝕可能會超過最初存入的保證金數額。即使你設定了備用指示，例如“止蝕”或“限價”等指示，亦未必能夠避免損失。市場情況可能使該等指示無法執行。你可能會在短時間內被要求存入額外的保證金。假如未能在指定的時間內提供所需款額，你的未平倉合約可能會被平倉。然而，你仍然要對你的帳戶內任何因此而出現的短欠數額負責。因此，你在買賣前應研究及理解期貨合約及期權，以及根據本身的財政狀況及投資目標，仔細考慮這種買賣是否適合你。如果你買賣期權，便應熟悉行使期權及期權到期時的程序，以及你在行使期權及期權到期時的權利與責任。 The risk of loss in trading futures contracts or options is substantial. In some circumstances, you may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily avoid loss. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account. You should therefore study and understand futures contracts and options before you trade and carefully consider whether such trading is suitable in the light of your own financial position and investment objectives. If you trade options you should inform yourself of exercise and expiration procedures and your rights and obligations upon exercise or expiry.
3. 槓桿式外匯交易的風險 RISK OF TRADING IN LEVERAGED FOREIGN EXCHANGE CONTRACTS
槓桿式外匯交易的虧損風險可以十分重大。你所蒙受的虧損可能超過你的最初保證金款額。即使你定下備用交易指示，例如“止蝕”或“限價”交易指示，亦未必可以將虧損局限於你原先設想的數額。市場情況可能使這些交易指示無法執行。你可能會被要求一接到通知即存入額外的保證金款額。如你未能在所訂的時間內提供所需的款額，你的未平倉合約可能會被了結。你將要為你的帳戶所出現的任何逆差負責。因此，你必需仔細考慮，鑑於自己的財務狀況及投資目標，這種買賣是否適合你。 The risk of loss in leveraged foreign exchange trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in the light of your own financial position and investment objectives.
4. RISKS OF CLIENT ASSETS RECEIVED OR HELD OUTSIDE HONG KONG 在香港以外地方收取或持有的客戶資產的風險
持牌人或註冊人在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。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。 Client assets received or held by the 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.
5. 提供將你的證券抵押品等再質押的授權書的風險 RISK OF PROVIDING AN AUTHORITY TO REPLEDGE YOUR SECURITIES COLLATERAL ETC.
向持牌人或註冊人提供授權書，容許其按照某份證券借貸協議書使用你的證券或證券抵押品、將你的證券抵押品再質押以取得財務通融，或將你的證券抵押品存放為用以履行及清償其交收責任及債務的抵押品，存在一定風險。假如你的證券或證券抵押品是由持牌人或註冊人在香港收取或持有的，則上述安排僅限於你已就此給予書面同意的情况下方有效。此外，除非你是專業投資者，你的授權書必須指明有效期，而該段有效期不得超過12個月。若你是專業投資者，則有關限制並不適用。此外，假如你的持牌人或註冊人在有關授權的期限屆滿前最少14日向你發出有關授權將被視為已續期的提示，而你對於在有關授權的期限屆滿前以此方式將該授權延續不表示反對，則你的授權將會在沒有你的書面同意下被視為已續期。現時並無任何法例規定你必須簽署這些授權書。然而，持牌人或註冊人可能需要授權書，以便例如向你提供保證金貸款或獲准將你的證券或證券抵押品借出予第三方或作為抵押品存放於第三方。有關持牌人或註冊人應向你闡釋將為何種目的而使用授權書。倘若你簽署授權書，而你的證券或證券抵押品已借出予或存放於第三方，該等第三方將對你的證券或證券抵押品具有留置權或作出押記。雖然有關持牌人或註冊人根據你的授權書而借出或存放屬於你的證券或證券抵押品須對你負責，但上述持牌人或註冊人的違責行為可能會導致你損失你的證券或證券抵押品。大多數持牌人或註冊人均提供不涉及證券借貸的現金帳戶。假如你毋需使用保證金貸款，或不希望本身證券或證券抵押品被借出或遭抵押，則切勿簽署上述的授權書，並應要求開立該等現金帳戶。 There is risk if you provide the licensed or registered person with an authority that allows it to apply your securities or securities collateral pursuant to a securities borrowing and lending agreement, repledge your securities collateral for financial accommodation or deposit your securities collateral as collateral for the discharge and satisfaction of its settlement obligations and liabilities. If your securities or securities collateral are received or held by the licensed or registered person in Hong Kong, the above arrangement is allowed only if you consent in writing. Moreover, unless you are a professional investor, your authority must specify the period for which it is current and be limited to not more than 12 months. If you are a professional investor, these restrictions do not apply. Additionally, your authority may be deemed to be renewed (i.e. without your written consent) if the licensed or registered person issues you a reminder at least 14 days prior to the expiry of the authority, and you do not object to such deemed renewal before the expiry date of your then existing authority. You are not required by any law to sign these authorities. But an authority may be required by licensed or registered persons, for example, to facilitate margin lending to you or to allow your securities or securities collateral to be lent to or deposited as collateral with third parties. The licensed or registered person should explain to you the purposes for which one of these authorities is to be used. If you sign one of these authorities and your securities or securities collateral are lent to or deposited with third parties, those third parties will have a lien or charge on your securities or securities collateral. Although the licensed or registered person is responsible to you for securities or securities collateral lent or deposited under your authority, a default by it could result in the loss of your securities or securities collateral. A cash account not involving securities borrowing and lending is available from most licensed or registered persons. If you do not require margin facilities or do not wish your securities or securities collateral to be lent or pledged, do not sign the above authorities and ask to open this type of cash account.
6. 提供代存郵件或將郵件轉交第三方的授權書的風險 RISK OF PROVIDING AN AUTHORITY TO HOLD MAIL OR TO DIRECT MAIL TO THIRD PARTIES
假如你向持牌人或註冊人提供授權書，允許他代存郵件或將郵件轉交予第三方，那麼你便須盡速親身收取所有關於你帳戶的成交單據及結單，並加以詳細閱讀，以確保可及時偵察到任何差異或錯誤。 If you provide the licensed or registered person with an authority to hold mail or to direct mail to third parties, it is important for you to promptly collect in person all contract notes and statements of your account and review them in detail to ensure that any anomalies or mistakes can be detected in a timely fashion.
7. 保證金買賣的風險 RISK OF MARGIN TRADING
藉存放抵押品而為交易取得融資的虧損風險可能極大。你所蒙受的虧蝕可能會超過你存放於有關持牌人或註冊人作為抵押品的現金及任何其他

資產。市場情況可能使備用交易指示，例如“止蝕”或“限價”指示無法執行。你可能會在短時間內被要求存入額外的保證金款額或繳付利息。假如你未能在指定的時間內支付所需的保證金款額或利息，你的抵押品可能會在未經你的同意下被出售。此外，你將要為你的帳戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，你應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合你。The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

8. 衍生性產品的風險 RISK OF DERIVATIVE PRODUCT

衍生性產品乃與基礎投資項目掛鈎的產品，價值可能會於相當程度下因應基礎投資項目的回報而改變。特別是，其價值的波動幅度會極大。衍生性產品的結構、操作及維持可能會是非常複雜的，而衍生性產品的風險與非衍生的金融或其他信貸產品比較會是特別高的。衍生性產品的價值可大跌大升，或在到期時或之前變得毫無價值。投資於衍生性產品，並不同於投資於基礎投資項目，你對於該等資產無任何權利。基於其複雜的結構，衍生性產品可能只是適合於資深或專業投資者。由於涉及的風險不能盡錄，本聲明不應被視作是對所有風險的披露、意見或解釋。你必須仔細詳閱你有意投資的衍生性產品的規格、描述、招募書、合約細則、發售或組成文件。此外，本行強烈建議你應該在認為有需要時向法律、稅務、財務及其他專業顧問尋求獨立並專業的意見。你須就作出投資決定時自行考慮你的風險承受能力、經驗及目的。當作出決定及進行交易時，你應該自行判斷，並且自行承擔交易所產生的風險。A derivative product is a product linked with underlying assets and its value may in certain extent derive from and depend on the return of the underlying assets. In particular, its value fluctuates substantial. The structure, operation and maintenance of a derivative product may be very complex and risks associated with a derivative product are exceptionally high in comparison with other non-derivative financial or credit products. The value of a derivative product may fall as rapidly as it may rise or become worthless at or before maturity. An investment in the derivative product is not an investment in the underlying assets and you have no rights in respect of such underlying assets. By virtue of its complicated structure, a derivative product may only be suitable for advanced or professional investor. This statement is not intended to disclose, advise and/or explain all risks as they may not be exhaustive. You should carefully read the specifications, descriptions, prospectus, term sheet, offering or constitutive documents of the derivative product you intend to invest. Further, you are strongly advised to seek independent and professional advice from legal, tax, financial and all other professional advisers when you consider necessary. Also, it is your sole responsibility to consider your risk tolerance, experience and objectives in making your investment decision. You should exercise your own judgment when making your decision and enter into such transaction at your own risk.

9. 結構性產品的風險 RISK OF STRUCTURED PRODUCT

結構性產品具有特別高的損失風險，除非你清楚了解結構性產品交易之性質以及你所須承擔的風險，本行強烈建議不應進行結構性產品交易。你必須按你的投資經驗、財政狀況、投資目標及其他有關的情況考慮清楚產品是否適合你。結構性產品回報可能較傳統金融產品為高。與此同時，結構性產品亦帶有附加或額外的風險。基礎投資項目的價值可升可跌。過去的表現不一定是將來表現的指引。結構性產品的價值在到期時或之前可能會變得毫無價值。投資於結構性產品，並不同於投資於基礎投資項目，你對於該等資產無任何權利。你須具備足夠知識、能力及經驗，以評估買賣結構性產品的好處及風險，並須完全地以你本身的判斷行事。以上僅代表一般與結構性產品相關的一些風險，並不在於披露結構性產品的全部風險。請參閱你所購買的結構性產品的發售及組成文件、合約細則和確認書，以了解與結構性產品相關的特點和風險。如有疑問，本行強烈建議你在作出投資決定前，請諮詢你的法律、稅務、財務顧問或你認為適當的其他顧問。The risk of loss in the structured products may be particularly high. You are strongly advised not enter into a transaction in respect of structured product unless you understand the nature thereof and the extent of your exposure to risk. You should carefully take into account whether the products are suitable for you in the light of your investment experience, financial position, investment objectives and other relevant circumstances. The return on a structured product may be higher than the traditional financial products and in the meantime, it carries additional or extra risks. The value of the underlying assets may go up as well as down and past performance is not necessarily an indicator of future performance. The value of a structured product may become worthless at or before maturity. An investment in the structured product is not an investment in the underlying assets and you have no rights in respect of such underlying assets. You should have possessed sufficient knowledge, ability and experience to evaluate the merits and risks of entering into the structured products transactions, should act in reliance entirely upon your own judgment. The above represents only some of the risks generally associated with investing in the structured products and does not purport to disclose all of the risks thereof. You should carefully read the contents of the relevant offering and constitution documents, term sheet and confirmation to understand the features of and the specific risks in connection with a structured product. In case of doubt, you are strongly advised to consult your legal, tax, financial adviser or other professional advisers you consider appropriate before making an investment decision.

10. 結構性存款的風險 RISK OF STRUCTURED DEPOSIT

結構性存款的回報取決於不同的基礎投資項目的表現及市場條件與和結構性存款相關的風險，其風險並且可能會是頗高的。該等風險不能盡錄。結構性存款可被視為另類定期存款。結構性存款有提升你的回報的潛能，因而有別於傳統的定期存款。由於其複雜的結構，結構性存款可能只適合於資深或專業的投資者。本行明確提醒你，收到的結構性存款的回報可能少於同期的傳統性定期存款。本行清楚提醒你，結構性存款帶有損失本金與利息或兩者其一的風險。本風險披露聲明不應示為用作披露、建議及／或解釋結構性存款的所有實質或潛在風險。你在作出投資決定前必須仔細詳閱結構性存款的規格、描述、招募書、合約細則、發售或組成文件。如有疑問，本行強烈建議你應該在決定存放結構性存款前向法律、稅務、財務及其他專業顧問尋求獨立並專業的意見。你於決定存放結構性存款前應自行作出判斷，並且自承所產生的風險。The returns on a structured deposit are subject to the performance of the various underlying assets and the market conditions as well as all risks associated with it and which risks may not be exhaustive and may be quite high. The structured deposit which is an alternative form of time deposit may potentially enhance your return and is not the same as the traditional time deposit. As a result of the complex structure, the structured deposit may only be suitable for advanced or professional investors. You are explicitly warned that the return on the structured deposit you will receive may be less than that derived from a traditional time deposit for the same tenure. You are specifically reminded that a structured deposit carries risk of loss of principal, interest or both. This statement is not intended to disclose, advise and/or explain all actual or potential risks of a structured deposit. It is your sole responsibility to carefully read the specifications, descriptions, prospectus, term sheet, offering or constitutive documents of the structured deposit prior to making your investment decision. If you have any concern, you are strongly advised to seek independent and professional advice from legal, tax, financial and all other advisers before you determine to place the structured deposit. You should exercise your own judgment when making your decision to place the structured deposit with us and place the same at your own risk.

傳真彌償書 Facsimile Indemnity

致：合作金庫商業銀行香港分行（以下稱本行）

To：Taiwan cooperative bank Hong Kong Branch (the Bank)

1. 申請人謹此要求本行接受並執行申請人或聲稱由申請人發出關於由本行提供的服務或於本行開立的帳戶的任何傳真指示、指令、通知或要求（下稱“傳真指示”），惟本行保留根據本彌償書的條款及細則拒絕接受或執行傳真指示的權利。
The Applicant hereby requests the Bank considers to accept and execute any facsimile instruction, directions, communications or requests (“Facsimile Instruction”) in connection with the service provided by or account maintained with the Bank given by the Applicant or person purports to be the Applicant provided always that the Bank reserves its right to refuse to accept or execute the Facsimile Instruction subject to the terms and conditions.
2. 鑑於本行不時同意接受及執行傳真指示，申請人向本行陳述、保證及承諾：—
In consideration of the Bank from time to time agreeing to accept and execute the Facsimile Instruction, the Applicant hereby represents and warrants to and undertakes with the Bank that:-
 - (a) 本行可要求傳真指示須載有本行不時指定的識別代碼或鑒定裝置；
the Bank may require the Facsimile Instruction to contain an identification code or test device stipulated by the Bank from time to time;
 - (b) 在本行決定的某些情況下，本行在按傳真指示行事前可要求申請人以本行指定的方式確認傳真指示及可保留權利拒絕接受或執行傳真指示而毋須給予任何理由。此外，本行毋須為拒絕接受或執行傳真指示而導致申請人所承受或蒙受的損失或損害承擔任何責任；
the Bank may require from the Applicant confirmation of any of the Facsimile Instruction in such form as the Bank may, under circumstances determined by the Bank specify before executing on the same and reserve the Bank’s rights to refuse to follow or execute the Facsimile Instruction without offering any reason. Further, the Bank shall not be liable to any loss or damages the Applicant may suffer or sustain by reason of the Bank’s refusal to accept or execute the Facsimile Instruction;
 - (c) 儘管就任何傳真指示而言，存在於任何錯誤、誤解、不清楚、欺詐、偽造或並無授權，祇要銀行或其職員於真誠地相信該等傳真指示時認為指示乃是真的，且不論發出指示當時之情況或交易之性質或金額，銀行有權將該等傳真指示視為業經取得客戶之允份而據以行事，同時對客戶有約束力。銀行對此行事而使客戶遭受之任何損失毋須負責；
regardless of the circumstances prevailing at the time of the instructions being given or the nature or amount of the transaction and notwithstanding any error, misunderstanding, lack of clarity, fraud, forgery or lack of authority in relation to the Facsimile Instructions, the Bank shall be entitled to execute Facsimile Instructions given to it so long as the Bank or any of its officers or employees believes the same to be genuine when given. The Bank shall not be liable to the Applicant for any losses sustained by the Applicant as a result thereof.
 - (d) 除本行與申請人另有協議外，申請人於傳真指示傳送到本行後，須即將傳真指示的正本送遞到本行，本行毋須因未能收到傳真指示的正本而引起的一切後果承擔任何責任。此外，申請人同意及聲明，申請人須為送遞傳真指示的正本予本行負上全部責任。倘若正本因任何原因未能送達本行，則本行有權將傳真指示作為有關已提供的服務及/或交易的最終及終局性的證據；
unless otherwise agreed between the Bank and the Applicant, the Applicant shall forward the original hard copy of the Facsimile Instruction to the Bank immediately following the transmission of the Facsimile Instruction. The Bank will not be liable for any consequence whatsoever if the original hard copy of the Facsimile Instruction is or has not been received by the Bank. Further, the Applicant agrees and declares that it is the Applicant’s sole responsibility to send the original hard copy of the Facsimile Instruction to the Bank. Should the original hard copy fail to reach the Bank for whatsoever executed reason, the Bank shall be entitled to treat the Facsimile Instruction as final and conclusive evidence in relation to the relevant service rendered and/or transaction ;
 - (e) 凡以圖文傳真機發出的傳真指示而隨後將正本送交本行，則申請人保證正本必清楚註明該傳真指示曾以傳真機發出及傳真日期。本行毋須承擔任何因正本欠缺該附註而引起的一切直接或間接的後果，包括但不限於本行按傳真指示作出雙重付款或資產調撥及其他申請人因雙重付款或資產調撥而承受或蒙受的任何損失或損害；
where any of the Facsimile Instruction is given by facsimile machine and followed by delivery of the original thereof, the representation made by the Applicant that it has been given by facsimile machine together with the date of the facsimile shall be unequivocally annotated on the original hard copy. The Bank will not be held liable for any result, directly or indirectly, due to the absence of such annotation in any case including, without limitation, duplicated payment or transfer of asset and any loss or damage suffered or sustained by the Applicant arising from the duplicated payment or transfer of asset.
 - (f) 對於因本行無法控制的任何原因，包括但不限於傳送或通訊設施因任何原因損壞或失效，或因任何其他原因導致傳送或通訊無法進行或發生延誤或錯誤，導使本行未能或延遲按傳真指示行事，本行毋須承擔任何責任；及
the Bank will not be liable for any failure or delay in executing on any of the Facsimile Instruction by reason of any cause beyond control including, without limitation, any breakdown or failure of transmission or communication facilities for whatsoever reason, or breakdown of or delay or error in transmission or communication for any other reason; and
 - (g) 對於本行依照上述任何傳真指示行事而直接或間接引起之所有索償、法律行動、責任、損失及支出（包括法律費用），申請人須向本行作出全面的彌償。
the Applicant will fully indemnify the Bank against all claims, proceedings, liabilities, losses and expenses (including legal costs) resulting directly or indirectly from the Bank acting on any of the Facsimile Instruction.
3. 申請人授權本行在任何申請人於本行的帳戶中借記款項，以解除申請人按本彌償書對本行的責任。
The Bank is authorized to debit any of the Applicant’s account with the Bank in discharge of the Applicant’s liability to the Bank hereunder.
4. 當申請人多於一個人時，本彌償書的陳述、保證、承諾及彌償均被視作由所有申請人共同及分別地作出。
Where the Applicant is more than one person, the representations, warranties, undertakings and indemnities given herein shall be deemed to be given by all the Applicants jointly and severally.
5. 管轄並依據香港法律解釋。申請人不可撤銷地接受香港法院的非專屬司法管轄權管轄，但本行可在本行選擇的其他有司法管轄權的法院強制執行本彌償書。
This Indemnity shall be governed by and construed in all respects in accordance with Hong Kong law. The Applicant irrevocably submits to the non-exclusive jurisdiction of the Hong Kong Courts but the Bank shall be entitled to enforce this Indemnity in courts of other competent jurisdiction as the Bank may select.

申請人簽署
Applicant’s Signature

S.V.

日期 Date (dd 日/mm 月/yyyy 年)

以圖章/印章代替親筆簽署彌償書 Indemnity for use of Chop/Seal in lieu of Manual Signature

1. 鑑於本行接受執行或遵從載有申請人或授權人的印章式樣（下稱“獲授權印記”）的指示（下稱“指示”），申請人在此不可撤銷地及無條件地與本行同意及承諾如下：-
- In consideration of the Bank's agreeing to accept, follow or act on any such of the Applicant's instruction (the "Instruction") bearing an impression of the Applicant's or the authorized person's chop or seal (the "Authorized Impression"), the Applicant hereby irrevocably and unconditionally agrees with and undertakes to the Bank that:-
- (a) 針對關乎無論任何性質的帳戶及/或服務的任何轉帳、付款、提款、交易或運作而言，單憑獲授權印記本身即構成足夠及終局性的授權，並對申請人具有終局性的約束力；
the Authorized Impression by itself shall be sufficient and conclusive authority for any transfer, payment, withdrawal, transaction or operation of whatever nature in respect of the account and/or service and shall be conclusively binding on the Applicant;
- (b) 本行有絕對的權利可以拒絕接受任何指示，倘若該等指示不遵從或遵守任何當時有效的本行為規管帳戶及/或服務而訂立的條款及細則（下稱“條款及細則”）；
the Bank has absolute right to refuse to accept any of the Instruction in the event that any of the Bank's terms and conditions (the "Terms and Conditions") governing the relevant account and/or service for the time being in force shall not be complied with or otherwise observed;
- (c) 倘若條款及細則與本彌償書的條文有任何差異，以本彌償書的條文為準；
if there is any difference between the Terms and Conditions and the provisions of this Indemnity, the provisions of this Indemnity shall prevail;
- (d) 本行毋須確認：
the Bank is not obliged to verify whether:
(i) 獲授權印記是否由申請人蓋上；
the Authorized Impression is affixed by the Applicant;
(ii) 獲授權印記是否真實或偽造；
the Authorized Impression is genuine or forged;
(iii) 獲授權印記的蓋印是否已獲申請人的授權或已為申請人所知悉；或
the Authorized Impression has been affixed with the Applicant's authority or knowledge; or
(iv) 任何指引是否已獲申請人妥為授權。
any of the Instruction has been duly authorized by the Applicant.
- (e) 本行對於以蓋印獲授權印記形式代替申請人的親筆簽署形式運作帳戶或使用服務所涉及、導致或引起的所有風險及損失將不承擔任何責任；
the Bank shall accept no responsibility for all risks and losses of whatever nature in connection or associated with or caused or occasioned by operating the account or using the service by means of the Authorized Impression in lieu of the Applicant's manual signature;
- (f) 倘若在任何時候，獲授權印記遺失或被竊，或申請人知悉或有合理的理由相信或懷疑獲授權印記可能於未獲申請人授權的情況下被使用，則申請人將立刻以書面通知本行有關的事宜。若本行在收到前述通知之後，但在有合理機會作出回應之前，執行任何指示，則本行毋須對之承擔責任；
the Applicant shall promptly notify the Bank in writing if at any time the Authorized Impression shall be lost or stolen or the Applicant shall have notice or reasonable ground to believe or to suspect that the same may be used or stamped without the Applicant's authority. The Bank shall not be responsible for following the Instruction provided always that it is followed before the Bank has had a reasonable opportunity to respond subsequent to the fact that such notice has reached the Bank;
- (g) 本行對接受及遵從指示而引起申請人的任何損失或損害，毋須承擔任何責任；
the Bank will not be liable for any loss or damage whatsoever suffered or sustained by the Applicant arising out of the Bank's accepting and following the Instruction;
- (h) 倘若因為本行接受指示及按該等指示行事，而蒙受或招致任何訴訟、法律行動、訟案、損失、損害、索償、支出（法律上或其他）、利息、成本及費用，則申請人保證本行不致蒙受損害或損失並對本行作出全面彌償。
the Applicant shall hold the Bank harmless and keep the Bank fully indemnified against all actions, proceedings, suits, losses, damages, claims, expenses (legal and otherwise), interests, costs and charges whatsoever suffered or incurred by the Bank howsoever arising out of the Bank's acceptance of or acting upon the Instruction.
2. 申請人授權本行在任何申請人於本行的帳戶中借記款項，以解除申請人按本彌償書對本行的責任。
The Bank is authorized to debit any of the Applicant's account with the Bank in discharge of the Applicant's liability to the Bank hereunder.
3. 當申請人多於一個人時，本彌償書的陳述、保證、承諾及彌償均被視作由所有申請人共同及分別地作出。
Where the Applicant is more than one person, the representations, warranties, undertakings and indemnities given herein shall be deemed to be given by all the Applicants jointly and severally.
4. 本彌償書在各方面均受香港法律管轄並依據香港法律解釋。申請人不可撤銷地接受香港法院的非專屬司法管轄權管轄，但本行可在本行選擇的其他有司法管轄權的法院強制執行本彌償書。
This Indemnity shall be governed by and construed in all respects in accordance with Hong Kong law. The Applicant irrevocably submits to the non-exclusive jurisdiction of the Hong Kong Courts but the Bank shall be entitled to enforce this Indemnity in courts of other competent jurisdiction as the Bank may select.

申請人簽署
Applicant's Signature

S.V.

日期 Date (dd 日/mm 月/yyyy 年)

申請人聲明 Applicant Declarations

1. 申請人已經細閱、明白及同意接受由本行所提供的銀行服務及投資服務條款及細則的約束，並承認已收到該條款及細則乙份。
The Applicant has read, understood and agreed to be bound by the Terms and Conditions of Banking Service and Investment Service provided by the Bank and receipt of a copy thereof is acknowledged.
2. 申請人確認上述資料乃屬真實、正確及完整，並授權本行可向任何方面證實。申請人亦承諾如上述資料有任何改變，會立即通知本行。
The Applicant hereby confirms that the information above given is true, correct and complete and authorizes the Bank to verify from any source as the Bank may consider fit. The Applicant also undertakes to notify the Bank immediately of any changes to the above information.
3. 申請人確認已按照申請人選擇的語言（英文或中文）獲提供載列於本開戶表格的風險披露聲明，及已獲邀請細閱風險披露聲明。†
The Applicant hereby confirms that the Risk Disclosure Statements herein have been provided in the language of the Applicant's choice (English or Chinese); and the Applicant has been invited to read the Risk Disclosure Statements. †
4. 申請人確認，無論從美國或加拿大的證券或稅務法例或其他方面而言，申請人均並非美國或加拿大的居民。申請人並不代表任何美國或加拿大居民行事。申請人承諾，如申請人（如為聯名帳戶，則其中任何一位申請人）日後成為或被視作美國或加拿大居民，將立即通知本行。
The Applicant hereby confirms that the Applicant is not a resident of the United States of America ("US") or Canada ("CN"), whether for US or CN securities or tax laws or for any other purposes. The Applicant also confirms that the Applicant is not acting as agent on behalf of any US and/or CN resident. The Applicant undertakes to immediately notify the Bank should the Applicant (in case of a joint account, any one of the Applicant) become or be deemed to be resident of US or CN at any future time.
5. 申請人確認申請人現時並非受僱於任何持牌法團或註冊機構從事證券及期貨條例（“該條例”）界定的受規管活動。否則，申請人明白申請人須向本行提供其僱主所發出的同意書方可以於本行開立帳戶。申請人並承諾如將受僱或不再受僱於任何持牌法團或註冊機構從事受規管活動時，會立即通知本行。†
(注意：持牌法團指根據該條例獲批給牌照的持牌法團。註冊機構指根據該條例註冊的認可財務機構。Note: A licensed person means a licensed corporation licensed under the Ordinance. A registered person means a registered institution registered under the Ordinance.)
The Applicant confirms that the Applicant is not currently employed by any licensed or registered person to carry out regulated activities as defined in the Securities and Futures Ordinance ("Ordinance"). Otherwise, the Applicant understands that the Applicant is required to provide to the Bank written consent from the Applicant's employer before the Applicant can open the account. The Applicant undertakes to promptly notify the Bank if the Applicant becomes or ceases to be employed by any licensed or registered person to carry out regulated activities. †
6. 申請人已被建議及申請人已經或於有需要時將會就本行提供的任何服務，本開戶表格、銀行服務條款及細則、投資服務條款及細則及所有其他申請人已經簽署或可能簽署的文件的法律含意尋求獨立的專業意見。
The Applicant has been advised to seek, and the Applicant has done or will do so if need, independent professional advice on any service provided by the Bank, legal implication of this Account Opening Form, Terms and Conditions of Banking Service, Terms and Conditions of Investment Service and all other documents the Applicant has signed or may sign.
7. 申請人明白及確認本開戶表格及其他有關文件的中文版本僅供參考，倘若中英文版本存在差異，將以英文版本為準。
The Applicant understands and confirms that the Chinese version of the terms and conditions of this Account Opening Form and all other related documents are for reference only and that the English version thereof will prevail if there is discrepancy between the two versions.
8. 申請人對投資服務/產品、股票掛勾產品及外匯掛勾存款感興趣，並樂於日後收到有關的資料，而本行職員亦可聯絡申請人，以提供此等資料。
The Applicant is interested in Investment Services/Products, Equity linked Products and Forex Linked Deposits, and would be happy to receive relevant materials and have our staff contact The Applicant to provide me with such information in the future.
9. 申請人同意本行於銷售過程中參考申請人於本行的存款戶口資料，以便貴行為申請人提供相關投資產品/服務/或投資相連保險的資料。
The Applicant provides his/her consent for the Bank to make reference to his/her deposit account information maintained with the Bank during the sales process in order to provide him/her with information on relevant investment product/service and/or investment-linked insurance.
10. 申請人同意本行向申請人招攬銷售或建議任何金融產品，該金融產品必須是我們經考慮申請人的財政狀況、投資經驗及投資目標後而認為合理地適合申請人的。本協議的其他條文或任何其他我們可能要求申請人簽署的文件及我們可能要求申請人作出的聲明概不會減損本條款的效力。
The Applicant provide we solicit the sale of or recommend any financial product to him/her, the financial product must be reasonably suitable for him/her having regard to his/her financial situation, investment experience and investment objectives. No other provision of this agreement or any other document we may ask him/her to sign and no statement we may ask him/her to make derogates from this clause."
11. 請選擇投資指示方式 * (可複選) :
Please select your preferences for investment instructions *(you may tick more than 1 option) :
 傳真指示 By Facsimile Instruction
 網路銀行 By Internet Banking Service

單一/首名申請人簽署
Sole/Principal Applicant's Signature

S.V.

日期 Date (dd 日/mm 月/yyyy 年)

銀行專用（由負責銷售人員填寫） For Bank Use Only (To be completed by responsible sales staff)

本行職員之聲明 Declaration by Bank's Staff †

申請人，按其選擇語言提供本風險披露聲明的適用文本(英文或中文)及邀請申請人在簽署前仔細閱讀風險披露聲明，提出問題及徵求獨立的專業意見。

I have provided the Risk Disclosure Statement to the Applicant in a language (English or Chinese) of his choice and have invited him to carefully read the Risk Disclosure Statements, ask questions and take independent professional advice if he wishes before signing. 本人已向

本人已向申請人解釋，如申請人現時受僱於任何持牌法團或註冊機構從事證券及期貨條例界定的受規管活動；申請人須向本行提供其僱主所發出的同意書以支持申請人的申請方可以於本行開立帳戶。

I have already explained to the Applicant that if he is currently employed by any registered or licensed person to carry out regulated activities under the Ordinance, the Applicant is required to provide to the Bank a written consent(s) if his employer is in support of this application.

銷售人員簽署 Signature of Sales Staff

香港金管局個人註冊編號 HKMA Registration No. of Relevant Individual

銷售人員姓名 Name of Sales Staff

日期 Date (日dd/月mm/年yyyy)

客戶類型 Customer type:	<input type="checkbox"/> 新客戶 New client	<input type="checkbox"/> 現有客戶 Existing client	<input type="checkbox"/> 職員 Staff	<input type="checkbox"/> 職員親屬 Staff Relative
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開戶文件

- 1. 身份證明或護照影本
Personal Identification Document or Passport of the Applicant
- 2. 地址證明
Address Proof
- 3. 印鑑卡
Signature Card

查核事項 Review of Matters

- 已查證非屬黑名單 (洗錢、恐怖份子等)，已查核 _____
Not listed amongst the blacklist (money laundering or terrorist)
 - 已確認資金來源(非上市公司、政界人士與 NCCTs 有關客戶須確認)
Source of funds verified (verification of non-listing company, political person and NCCTs required)
 - 已查證非屬高風險類別(如屬高風險，須經理核准)
Not under high risk category (if under high risk category, manager's approval required)
 - 經電話確認事項 Following data have been verified by phone :
 - 個人資料
Personal Data
 - 風險披露聲明
Risk Disclosure Statements
 - 投資風險分析問卷
Investment Risk Analysis
- 電話確認日期/時間 Verification Date/Time : _____ am/pm (日 dd/月 mm/年 yyyy/ 時 hh : 分 mm)
 確認人分機號碼 Via Extension No. : _____

主管 Supervisor:

主辦 Clerk in Charge:

經辦 Handling Clerk:

申請完成日期 Application Completion Date : _____ / _____ / _____ (日 dd/月 mm/年 yyyy)

合作金庫商業銀行香港分行
Taiwan Cooperative Bank
Hong Kong Branch

SIGNATURE CARD 印鑑卡

CUSTOMER NO.

帳號 -

SIGNATURE SPECIMEN OR CHOP

簽字或私章

Signature 簽字

Signature 簽字

Signature 簽字

Seal or Chop 圖章式樣

Number of Signature required for Withdrawal:

We certified:

1. Any _____ of the _____ signature(s)/chop(s) shall be valid.
2. True and correct information and we accept the terms and Conditions in conjunction with mandate and/or agreement executed.
3. Collection, use and storage of information for banking purpose.

For Bank Use Only 銀行專用

開立戶口為： 存款戶 綜合投資戶

獨資 合夥 有限公司 社團

個人 聯名

Date of A/C Opened

Date of Amendment

Handled by

Approved by

Date
日期

Information Updating
變更事項

Handled
by

Approved
by

Account Name in English 英文戶名

Birth or Established Date
生日或註冊日期

Account Name in Chinese 中文戶名

Occupation or Nature of business
職業或行業別

Address 通訊住址

Telephone No.
電話號碼

FAX No.
傳真號碼

Contact Person
聯絡人

Identity Card or Passport or Business Registration No.
身分證或護照或商業登記號碼

Nationality or Place Incorporated
國籍或註冊地