



Client Acknowledgement (Fund)

1 Deposit Method

- 1.1 To protect Clients' interests, Clients must follow the following methods for funds deposit:
Clients can deposit funds via internet banking / phone banking / ATM / bank counters / cheque to our Company. Cheque deposit should be made payable to "China Zhong Heng Finance Group Limited". (Trading is allowed for clients only after relevant bank has successfully completed the cheque clearing process.)
- 1.2 Our Company only accepts the deposits in the following foreign currency: RMB / USD / AUD / CHF / EUR / GBP / JPY / SGD. If clients deposit funds through the methods stated in Section 1.1, clients must inform our Company immediately via designated Customer Service Hotline. Clients should not call our Company at other telephone numbers, which is very important. If Clients do not follow the above deposit procedure to inform our Company, clients should be responsible for all the consequences. Deposit notices received before 4:00pm will be processed on the same business day, otherwise it will be processed on the next business day.
- 1.3 Clients must keep the bank pay-in slip for verification. If it is lost, Clients should bear the responsibility of the replacement fee and bear the inconvenience and any loss arising from the loss of bank pay-in slip. Clients should not deposit cash (including cheques) to our Company through our Account Executives or any other parties and Clients should not place money into the accounts of Account Executives or of other people or of our Company staff. Clients should directly deposit cash into our Company's designated bank accounts through the above methods. If Clients fail to receive the daily statements within 4 business days after the funds deposit, please immediately contact our Customer Service Department to check the relevant payment. However, if clients do not follow the above funds deposit procedure, Clients will be responsible for the risk and loss.
- 1.4 As the deposit handling process takes time, fund deposits by Clients may not be available immediately. Clients should note that fund deposits will only be available for trading after our Company's confirmation and shown in the corresponding trading systems.

Bank Accounts Information:

Bank Name	Currency	Bank A/C No.	Bank Address	SWIFT Code
Bank of China	HKD	012-918-1-075440-5	1 Garden Road, Hong Kong	BKCHHKHH
Bank of China	*Multi-Currency	012-918-9-237094-8	1 Garden Road, Hong Kong	BKCHHKHH

*Multi-Currency including : RMB / USD / AUD / CHF / EUR / GBP / JPY / SGD

2 Withdrawal Method

- 2.1 Currency : HKD / RMB / USD
 - 2.1.1 Clients are required to call our Customer Service Hotline to inform us of the fund withdrawal. The time frame for processing a withdrawal request is normally 3 business days.
 - 2.1.2 After the verification by our Company, we shall directly deposit the funds by cheque into Clients' designated bank account as stipulated in their Account Opening Forms.
 - 2.1.3 Clients may come to our main office to collect the cheque. Clients can collect the cheque at our main office in person after 3:00 pm on the same business day if they receive notification from our customer service staff. If Clients do not collect the cheque within 2-day notice period, our Company may bank-in the cheque back to the concerned Securities Account.



- 2.2 Type of Currency: AUD / CHF / EUR / GBP / JPY / SGD
 - 2.2.1 Clients can call our company's Customer Service Hotline for withdrawal instructions. Generally, it takes 6 business days to be processed.
 - 2.2.2 After the verification by our Company, we shall directly deposit the funds by telegraphic transfer into Clients' designated bank account as stipulated in their Account Opening Forms.
- 2.3 After receiving Clients' withdrawal instructions, our Company reserves the rights to request the Clients to present relevant bank pay-in slip as evidence (e.g. the deposit slip or statement issued by the bank) if we doubt the clients' previous funds deposit. Only after receiving the relevant evidence will our Company process the withdrawal instructions. Otherwise, the relevant funds will be remained in the clients' accounts.
- 2.4 Clients should wait for the completion of the clearing and settlement of relevant products first before they can withdraw the money (funds transaction will be settled from T+4 to T+10).
- 2.5 All bank charges due to remittance will be borne by the clients. The clients should understand that the withdrawn funds will be reduced accordingly.

3 Fund Trading

- 3.1 Regardless of which methods for funds deposit, Clients must trade only after our Company formally accepts and confirms the deposits. Otherwise our Company reserves the rights to refuse to accept Clients' trading instruction. If Clients' trading instruction would induce risk or be in conflict with our Company's risk management policy, our Company reserves the rights to refuse the relevant trading instruction.
- 3.2 All clients must use the Fund Transaction Form provided for fund transactions. After completing the form, the Clients have to submit it to our Company's Account Executive. Upon receipt of the Fund Transaction Form, our Company will call the client to confirm the trading instruction. Our Company is not responsible for any delay in the transaction due to the failure of the clients to receive the call in time.
- 3.3 Clients should maintain sufficient funds in their accounts if they would like to trade any investment products through our Company. Deposits in HKD / RMB / USD received before 2:00 pm will be processed on the same business day. Otherwise, it will be processed on the next business day. Deposits in other currencies received before 1:00 pm will be processed on the same business day, otherwise it will be processed on the next business day.
- 3.4 Clients have to submit the Fund Transaction Form to our Company's Account Executive before 2:00 pm. Instructions received before 2:00 pm will be processed on the same business day. Otherwise, it will be processed on the next business day.
- 3.5 Clients have authorized our Company to completely represent clients to open accounts and handle the matters in relevant financial institutions. Our Company has absolute discretion in choosing the aforesaid relevant financial institutions. Clients have authorized our Company to transfer the trading instructions to other relevant financial institutions and know and confirm that our Company has not participated in any of our clients' trading. Clients also know and have agreed to be responsible for any breach or suspension of responsibilities by other relevant financial institutions and clients also have agreed to be responsible for other financial institutions going bankrupt and suspending services which may lead to uncompleted transaction or clients' any loss as a result thereto. In any aforesaid event, our Company will not be responsible for any loss arising therefrom or indemnify any person for any related loss.

4 Currency Exchange Risk

If the clients would like to carry out currency exchange, our Company will exchange the amount from



one currency to another according to the exchange rate set by us or our custodian. Currency exchange involves exchange rate risk, the rate fluctuations may lead to profit or loss.

5 Fund Income

According to the terms and conditions of the investment instruments issued, the dividend payout election for all subsequent investment of dividend-distributing funds will always follow the initial payout method indicated in the Fund Transaction Form. Please note the dividend payout in cash will be directly credited into your securities cash account by default.

6 Fee Charges

The fees and expenses of the fund transaction are detailed in the fund sales document of the relevant fund and the Service Charges table of our Company. In addition, you will repay the fees and expenses (including but not limited to bank charges), which are advanced by our Company and its nominee on your behalf.

7 Miscellaneous Matters:

- 7.1 Joint clients have already authorized our Company to accept any one of the joint clients (“Such Person” severally as having the authority to give instructions to our Company (including but not limited to verbal instructions and written instructions), to handle any operation of the Securities Account and exercise all rights, powers and discretion pursuant to All Those Terms (as defined below) on behalf of the other joint account as if each of them alone were the holder of the Securities Account. Our Company may follow the instructions given by Such Person in relation to the Securities Account and shall not be required to give notice to, or obtain authorization from, the other joint client in respect of such instructions. Our Company shall have the absolute discretion to decide whether to accept or reject the relevant instructions and our Company shall not be liable as such for any loss whatsoever incurred as a result of accepting the aforesaid instructions or not.
- 7.2 Clients have reviewed and fully understood all the terms and conditions in Client Agreement and Fund / Bond Trading Application Form. Clients agree, acknowledge and confirm the contents of all such terms and conditions.
- 7.3 Clients have authorized our Company to have absolute discretion to modify, amend, delete or substitute the Client Agreement, Fund / Bond Trading Application Form or any relevant terms and conditions, all terms and conditions of the relevant chapters of the Client Acknowledgement (referred to as “All Those Terms”). Any terms and conditions of “All Those Terms” (including the existing or provisions or any subsequent amendment) shall be published on our Website. Clients have the responsibility of browsing our Website from time to time for the relevant amendments, to ensure notification of updated information.

Note:

1. The time and date in this Client Acknowledgement refers to those in Hong Kong.
2. Our Company reserves the right to revise and amend the above terms and provisions at any time and from time to time without prior notice.

Customer Service Hotline : (852) 3618 8682

Fax : (852) 8343 0679