

To: Sino-Rich Securities & Futures Limited ("Sino-Rich")
Units 3310-18, 33/F., 41 Heung Yip Road, Wong Chuk Hang, Hong Kong
致: 中順證券期貨有限公司 (以下稱 "中順證券")
香港黃竹坑香葉道 41 號 33 樓 3310-18 室

Good Fortune Money Market Fund Program: Terms and Conditions and Standing Authority
順財寶貨幣基金計劃：條款及細則及常設授權

Account Name 賬戶名稱： _____

Account Number 賬戶號碼： _____

Terms and Conditions (the "Terms")

條款及細則 (以下稱 "本條款")

The Good Fortune Money Market Fund Program forms part of the securities trading services which Sino-Rich may provide to its clients from time to time, and is subject to the client's Terms and Conditions for Securities Cash Account, the Terms and Conditions for Securities Margin Account, and/or the Terms and Conditions for Fund Account (the "Client Agreements") and these Terms. By agreeing to enrol in the Good Fortune Money Market Program, shares in the Sub-Funds (defined below) ("Shares") will be available for automatic subscription and redemption at the applicable market price through the Account(s) subject to the limitations as elaborated in these Terms. 順財寶貨幣基金計劃是中順證券可能不時向客戶提供的證券交易服務的組成部分，並且受現金證券賬戶條款及細則、保證金證券賬戶條款及細則及/或基金賬戶條款及細則 (以下合稱 "客戶協議書") 和本條款所規限。透過同意參與順財寶貨幣基金計劃，可以通過賬戶在本條款規限下按照適用市場價格自動認購和贖回子基金 (如下文定義) 的股份 (以下稱 "子基金股份")。

I/We understand that Sino-Rich is acting as an agent in the transaction on the Sub-Funds. Unless otherwise specified, all the product issuers are third-party issuers, not related parties of Sino-Rich. I/We confirm that I have been invited by Sino-Rich to read the risk disclosure statement, raise queries and seek independent advice. I/We confirm that I/we fully understand the risk of the investment product. 本人/我們明白中順證券在此交易子基金為代理人角色，除非我們另行明確通知，否則所有產品發行人為第三方發行人，並不屬於中順證券的關聯公司。本人確認已獲中順證券邀請閱讀該風險披露聲明、作出提問及尋求獨立意見。本人確認本人完全明白該投資產品之風險。

Taikang Kaitai Hong Kong Dollar Money Market Fund and Taikang Kaitai US Dollar Money Market Fund (each a "Sub-Fund" and together the "Sub-Funds") are sub-funds of the Taikang Kaitai Funds ("Company"), which is an open-ended unit trust established as an umbrella unit trust under the laws of Hong Kong by a trust deed dated 16 April 2014 (as amended and/or supplemented from time to time) between Taikang Asset Management (Hong Kong) Company Limited as manager and BOCI-Prudential Trustee Limited as trustee. 泰康開泰港元貨幣基金和泰康開泰美元貨幣基金 (以下各自簡稱和合稱 "子基金") 為泰康開泰基金 (以下稱 "基金公司") 的子基金，而基金公司為一間根據泰康資產管理 (香港) 有限公司以基金經理身份與中銀國際英國保誠信託有限公司以受託人身份於 2014 年 4 月 16 日訂立的信託契據 (經不時修訂及/或補充)，並按香港法律成立為傘子單位信託的開放式單位信託基金。

These Terms must be read in conjunction with the Client Agreements and the terms and conditions of the Sub-Funds, including but not limited to the explanatory memorandum of the Sub-Funds ("Explanatory Memorandum"), including its appendices and product key facts statements, as supplemented from time to time. However, these Terms should not be construed as an offer, invitation to offer, or solicitation, or any advice or recommendation to buy, subscribe for, issue or sell any financial instrument. 本條款必須與客戶協議書和子基金的條款和條件 (包括但不限於子基金的說明書

(以下稱“說明書”)(包括其附錄和產品資料概要)(包括其不時的補充))一同閱讀。本條款並不應被認為是就購買、認購、發行或賣出任何金融工具的要約、要約邀請、招攬或任何諮詢或建議。

Unless otherwise defined, capitalized terms shall have the meaning as ascribed under the Client Agreements and the Explanatory Memorandum. 除非另有定義，定義術語應具有客戶協議書和說明書中所指明的含義。

I/We understand and agree that by enrolling into the Good Fortune Money Market Fund Program:

本人/我們理解並同意，通過參與順財寶貨幣基金計劃：

1. I/We have reviewed, acknowledge and agree with the following information of the Sub-Fund(s) (including disclosure of monetary and non-monetary benefits) 本人/我們已審閱、確認並同意本段下文一節所示有關子基金資料的內容(包括金錢及非金錢收益的披露)：

Disclosure of Sub-Fund Subscription Information 子基金認購資料披露：

- a. The Risk Category of the Sub-Funds to be subscribed (Based on Sino-Rich's internal classification) is under Product Risk Rating 1 (Low Risk). 此等待認購子基金風險級別(按中順證券內部劃分)為評級等於1的產品(低風險)。
 - b. Sino-Rich will receive directly or indirectly from the Manager up to 50 percent of management fees per annum of the Sub-Fund(s) as ongoing commission every year throughout the term of your enrolment into the Good Fortune Money Market Fund Program. 中順證券會直接或間接從基金經理，最多收取子基金年度管理費的百分之五十，作為中順證券在閣下參與順財寶貨幣基金計劃的期間內，每年持續收取的佣金。
 - c. Sino-Rich is NOT an independent intermediary because Sino-Rich receives fees, commissions, or other monetary or non-monetary benefits from the Manager, its affiliates or other parties in relation to your subscription of the Sub-Funds. For details, you should refer to our disclosure on monetary benefits in transaction documents provided to you from time to time. 中順證券並非獨立中介人，由於中順證券會從基金經理、其聯屬公司或其他方就閣下認購子基金收取費用、佣金或其他金錢或非金錢收益，詳情請參閱就我們不時向閣下提供的交易文件中有關中順證券就金錢收益的披露。
2. Hong Kong Dollars and U.S. Dollars credit balances in my/our Account(s) on any Business Day may be invested for subscription in Shares denominated in Hong Kong Dollars and/or U.S. Dollars as applicable, subject to availability, limits, restrictions (including but not limited to minimum subscription thresholds of the Sub-Fund) and suitability requirements of the client as described in the Explanatory Memorandum or as prescribed by Sino-Rich from time to time. Any remaining cash credit balances less than the minimum subscription thresholds of the Sub-Fund will be retained in my/our Account(s). 本人/我們賬戶在任何工作日的港元和美元結餘可以用於投資認購港元和/或美元(以適用者為準)面值的子基金股份，但須受限於說明書或中順證券不時規定的可用性限額、限制(包括但不限於子基金的最低認購門檻)和客戶的合適性規定。低於子基金最低認購門檻的任何剩餘現金餘額將保留於本人/我們的賬戶中。
 3. Sino-Rich may initiate redemption of the Shares (whether initial or subsequent) from time to time for my/our Account(s) to satisfy a debit balance or liabilities (whether present or contingent) in my/our Account(s) to pay for securities transactions, to meet my/our request to withdraw cash or leave the Good Fortune Money Market Fund Program, or to comply with any legal or regulatory requirements. I/We irrevocably appoint Sino-Rich as my/our nominee and any other nominees as appointed by Sino-Rich to process my/our subscription, holding and redemption of the Shares. 中順證券可以為本人/我們賬戶贖回(無論是初始的還是後續的)子基金股份，目的為清償本人/我們賬戶項下為支付證券交易款項而產生的借方餘額或負債(無論是現有負債還是或有負債)、為滿足本人/我們提取現金或退出順財寶貨幣基金計劃的要求或為遵守任何法律或監管要求而做出的子基金股份贖回。本人/我們不可撤銷地指定中順證券作為本人/我們的代名人以及任何中順證券指定的其他代名人來處理本人/我們認購、持有和贖回子基金股份。

4. The Sub-Funds are managed by Taikang Asset Management (Hong Kong) Company Limited (the “Manager”). I/We acknowledge and agree that Sino-Rich may receive fees, commissions, or other monetary or non-monetary benefits from the Manager, its affiliates or other parties in relation to the Sub-Funds and/or the Shares. I/We understand, acknowledge and agree that there may be potential or actual conflicts of interest from these arrangements. 子基金由泰康資產管理 (香港) 有限公司 (“基金經理”) 管理。 本人/我們承認並同意，中順證券可能就子基金和/或子基金股份從基金經理、其關聯方或其他方收取費用、佣金或其他金錢及非金錢收益。 本人/我們理解、聲明並同意，該等安排可能存在潛在或實際利益衝突。
5. All transactions of the Shares will appear on the periodic Account statements. 所有子基金股份交易均將在定期的賬戶報表中列報。
6. The Shares are non-transferable and may not be transferred out of my/our Account. 子基金股份不可轉讓，也不可轉出本人/我們的賬戶。
7. Without prejudice to the standing authority given below, I/we authorize Sino-Rich to act as my/our agent to subscribe for and redeem the Shares for my/our Account(s). The instructions may not be amended, rescinded or withdrawn and will remain effective until I/we give notice to Sino-Rich to the contrary, the form of which is appended to these Terms. Such notice will not affect any of my/our obligations resulting from transactions initiated prior to Sino-Rich’s receipt of the notice. 在不影響常設授權的前提下，本人/我們授權中順證券作為本人/我們的代理，為本人/我們的賬戶認購和贖回子基金股份。該指令不得被修改、撤銷或撤回並將持續有效，直至本人/我們向中順證券發出相反通知為止（該通知的模板見本條款附件）。該通知不影響在中順證券收到通知之前發起的交易所引起就本人/我們的義務。
8. I/We understand the actual price of subscription or redemption of the Shares will be determined by the Sub-Funds. Any prices quoted or displayed by Sino-Rich are for indication only. I/We shall refer to the Account statements for the final price(s) executed for the subscription and/or redemption of the Shares. 本人/我們理解子基金股份之實際認購價及贖回價均由子基金所訂。中順證券所作之報價只作參考性質之用途。本人/我們應參考賬戶結單以了解認購/贖回子基金股份的最終執行價格。
9. I/We agree with Sino-Rich that all proceeds relating to subscription, redemption and distribution of dividends (if any) of the Sub-Fund(s) will be settled through the specified settlement account for my/our Account(s). Sino-Rich does not accept (i) any payments made by any person other than me/us for subscription of the Shares; and/or (ii) any instructions to pay the proceeds from the redemption of the Shares to any accounts other than my/our Account(s). 本人/我們同意中順證券對所有關於子基金認購、贖回及派息(如有)的款項，將經由指定結算戶口進行為本人/我們之證券戶口結算。中順證券不接受(i)以第三者名義支付的款項認購任何子基金股份及/或(ii)把贖回款項付予第三者。
10. I/We understand that the initial and subsequent subscription, holding and redemption of the Shares will be subject to the terms and conditions of the Sub-Funds, the Client Agreements and the Terms. 本人/我們明白初始及日後與所認購、持有及贖回子基金股份的有關交易，將受該等子基金之條款及條件、客戶協議書及本條款所約束。
11. I/We undertake to observe and be bound by the provisions of the Trust Deed (as amended from time to time) constituting Taikang Kaitai Funds. 本人/我們承諾遵守構成泰康開泰基金的信託契據(可不時修定) 的條文，並受其約束。
12. I/We agree that any fund withdrawal instruction delivered to Sino-Rich before 9:00 AM (Hong Kong Time) on any Business Day (or any other time as prescribed by Sino-Rich) may be processed on the next Business Day due to the subscription of the Shares. I/We understand that Sino-Rich may have dealing procedures that differ from the terms and conditions of the Sub-Funds, including earlier cut-off times for receipt of subscription and redemption

requests. I/We also undertake to comply with all the requirements and regulations imposed by Sino-Rich, failing to do so may result in my/our instruction to subscribe or redeem any Shares being rejected or delayed. I/We fully understand that each of Sino-Rich, the Sub-Funds and the Manager has sole discretion to, and reserves the final right to accept or reject any instruction to subscribe or redeem the Shares without prior notice to me/us. 本人/我們同意在任何營業日上午 9 時 00 分（香港時間）前（或中順證券規定的任何其他時間）向中順證券發出的提款指示可能會在下一個營業日受處理。本人/我們明白中順證券的交易程序可能不同於子基金的條款和條件，包括可能較早的接收認購和贖回請求的截止時間。本人/我們亦同意遵守中順證券對子基金股份交易申請的所有要求及規定，否則本人/我們認購或贖回子基金股份的申請可能會被拒納或延遲處理。本人/我們明瞭，子基金、基金經理及中順證券均對是否接受或拒絕任何認購或贖回子基金股份的申請各自擁有最終決定權（且無需事前通知本人/我們）。

13. Sino-Rich shall not be liable for any suspension, rejection or failure to subscribe for or arrange for the redemption of the Shares and gives no express or implied warranties as to any aspect of the subscription or redemption of the Shares (including but not limited to the subscription, the amounts subscribed, the timing of the subscription and redemption of the Shares and timing of the settlement of the Shares). 中順證券不對任何暫停、拒絕或未能認購或安排贖回子基金股份的情況承擔責任，也不就子基金股份的認購或贖回的任何方面（包括但不限於子基金股份的認購、認購金額、認購及贖回時間以及結算時間）提供任何明示或隱含的保證。
14. The relevant Explanatory Memorandum, product key facts statement, risk disclosure statements, and operational information (including minimum subscription thresholds, Sub-Fund's investment strategy, the cut-off time for subscription and redemption, and other redemption restrictions) of the Shares are available on the Sub-Funds' website and may be updated from time to time ("Sub-Funds Documents"). I/We confirm that I/we have reviewed the Sub-Funds Documents to understand the details of the Sub-Funds and accepted all the terms and conditions set out therein. 子基金的相關說明書、產品資料概要、風險披露聲明和操作資訊（包括最低認購金額、子基金的投資策略、認購和贖回截止時間以及其他贖回限制）可於子基金的網站上查閱，並且可能會不時更新（以下合稱“子基金文件”）。本人/我們確認本人/我們已經審閱子基金文件以了解子基金的詳情並接受其中載列的所有條款和條件。
15. I/We understand that the Manager may charge management fee, performance fee and other service fee in relation to the Sub-Funds as stipulated in the Sub-Funds Documents. 本人/我們理解基金經理可按子基金文件的規定就子基金收取管理費、表現費、服務費等。
16. I/We understand the nature and risks of the Shares and accept and agree to bear the risks and the liabilities in relation to the Shares. Investing in the Shares may not be principal protected and in the worst-case scenario, I/we could lose all or part of my/our invested amount. A Sub-Fund authorized by the Securities and Futures Commission (the "SFC") does not imply an official recommendation, nor is it a recommendation or endorsement of a Sub-Fund nor does it guarantee the commercial merits of a Sub-Fund or its performance. Past performance is not an indicative of future performance. I/We shall seek independent professional advice if I/we am/are uncertain of or have not understood the nature and risks involved in the Shares, or if I/we have any questions about the Shares. I/We have completed the client's "Risk Profile Questionnaire" and agreed with its results. I/We confirm that my/our decision as to this investment is only on my/our own decision and personal independent judgment, regardless of whether the risks involved in the Shares are in line with those suggested therein or not. 本人/我們理解子基金股份的性質和風險，並且接受並同意承擔有關子基金股份的風險和責任。投資涉及風險，基金投資不一定能保本，在最壞情況下，客戶可能損失全部投資金額。就已獲證券及期貨事務監察委員會（“證監會”）認可的子基金而言，證監會認可不等同對該子基金作出推介或認許，亦不是對該子基金的商業利弊或表現作出保證。過往表現並不代表未來表現。客戶在認購子基金前，須確定明白及接受該基金涉及的相關風險。如果本人/我們對子基金股份涉及的性質和風險有任何不確定或不理解或如對子基金股份有任何疑問，本人/我們應當諮詢獨立專業顧問。本人/我們已填妥客戶《風險取向問卷》並同意其結果。本人/我們確認所認購的子基金，不論其所屬風險與該風險評估結果建議是相同或不同，均屬本人/我們的決定。

17. In addition to the risks of the Shares as disclosed in the Explanatory Memorandum and risk disclosure statements, I/we understand that the Manager may limit the total Net Asset Value of Shares of a Sub-Fund which Shareholders are entitled to redeem on any Dealing Day to 10% or, subject to the acceptance of the SFC, such other percentage as the Manager may determine either generally or in respect of any particular Dealing Day, of the total number or value of Shares of the relevant Class in issue on such Dealing Day. In this event, the limitation will be applied pro-rata to all Shareholders seeking to redeem Shares on the relevant Dealing Day. This may adversely affect the redemption and settlement process (including but not limited to reduction in the amount available for redemption and delay of the settlement process) of the Shares and I/we may incur interest expense, additional fees and/or substantial loss, especially if the limitation causes a failure to settle other trades conducted by me/us. 除說明書和風險披露聲明中披露的子基金股份的風險外，本人/我們理解基金經理可將子基金股東有權於任何交易日贖回的子基金股份的資產淨值總額限制於該交易日相關類別發行股份總數或價值的 10% 或（待證監會接納後）基金經理可能就一般或任何特定交易日釐定的其他百分比。在此情況下，該限制將按比例應用於所有尋求在相關交易日贖回股份的子基金股東。這可能對子基金股份的贖回和結算過程產生不利影響（包括但不限於可用於贖回的金額減少和延遲結算過程），本人/我們可能因此會招致利息支出、額外費用和/或重大損失，尤其是如果該等限制導致本人/我們無法結算本人/我們進行的其他交易。
18. I/We confirm that I/we do not fall within any one of the categories of those persons prohibited or restricted from accepting an offer for sale or subscribing for or holding the Shares as provided in the Sub-Funds Documents or by Sino-Rich from time to time. I/We further confirm that I/we am/are not acting or shall not act on behalf of those persons prohibited or restricted from accepting an offer for sale or subscribing for or holding the Shares. 本人/我們確認本人/我們並不屬於子基金文件或中順證券之任何禁制或限制列明之不得接受邀請購買、認購或持有子基金股份者。本人/我們確認本人/我們並不代表也不會代表該等被禁制或限制不得接受申請購買、認購或持有子基金股份的人士。
19. I/We confirm that I am/we are not a US Person (as defined in the Explanatory Memorandum) and that the Shares are not being acquired directly or indirectly by or on behalf of, or for the account or benefit of, a US Person. 本人/我們確認本人/我們並非美國人士（定義見說明書）及所購買的子基金股份並非由美國人士或代表美國人士或以其名義直接或間接購買。
20. I/We agree that all personal data provided to Sino-Rich may be used in connection with verification/administration procedures, or disclosed for any other purposes as stated in Sino-Rich's Personal Information Collection Statement, including that Sino-Rich may disclose my/our personal information to the Sub-Funds, the Manager and/or regulatory authorities, and further agrees to provide to Sino-Rich upon request information including, without limitation, details of my/our source of fund and beneficial ownership of the Shares subscribed for anti-money laundering purposes or otherwise. 本人/我們同意中順證券可以使用本人/我們提供的全部個人資料，作為身份核證/行政程序，或其他按中順證券的個人資料收集聲明所定的任何用途，包括同意中順證券可能將本人/我們資料披露予子基金、基金經理及/或監管機構，亦同意如中順證券要求，會向中順證券提供包括本人/我們資金來源及所購子基金股份受益人等等的資料，以用於防止洗黑錢及其他目的。
21. I/We acknowledge and understand that Sino-Rich and/or its affiliates provide(s) diversified financial services to a broad range of clients and counterparties and there may be circumstances where an actual or potential conflict of interest may arise between Sino-Rich (and/or its affiliates) and its clients or counterparties or among themselves. However, if Sino-Rich and/or its affiliates act(s) in circumstances where it has an actual or potential conflict of interests, Sino-Rich and/or its affiliates will take reasonable steps to ensure that the relevant party(ies) is/are treated fairly. Sino-Rich and/or its affiliates, at its discretion, may also decline to act in such circumstances. 中順證券及/或其聯屬公司均為各類客戶和交易對手方提供多元化的金融服務。在某些情況下，在中順證券與其聯屬公司之間，及中順證券(及/或其聯屬公司)與其客戶或交易對手方的利益之間，可能會產生實際或潛在的利益衝突。但是，假如中順證券及/或其聯屬公司在存在實際或潛在利益衝突的情況下參與交易，則中順證券及/或其聯屬公司將採取合理的步驟，以確保相關方受到公平對待。在此等情況下，中順證券及/或其聯屬公司也有可能按照自身意願，拒絕參與相關交易。

22. I/We acknowledge that the representations, warranties and undertakings given by me/us under the Client Agreements are deemed to be repeated under these Terms pursuant to the Client Agreements. 本人/我們聲明，本人/我們在客戶協議書項下作出的陳述、保證和承諾應視為根據客戶協議書在本條款項下重複作出。
23. I/We acknowledge that the representations, warranties and undertakings given by me/us as at the initial subscription of the Shares pursuant to the terms and conditions of the Sub-Funds are made as if I/we were a direct subscriber of the Shares and deemed to be repeated immediately before any subsequent subscription of the Shares. 本人/我們聲明，本人/我們在初始認購子基金股份時根據子基金股份的條款和條件作出的陳述、保證和承諾彷彿如本人/我們是該子基金股份直接認購者般同樣作出及應視為在作任何子基金股份之後續認購前重複作出。
24. I/We agree and undertake to indemnify and to hold Sino-Rich harmless against all demands, claims, actions, costs, expenses, damages, losses or other liability incurred or suffered by Sino-Rich as a result of or arising from Sino-Rich providing relevant services to me/us in relation to Good Fortune Money Market Fund Program, the Sub-Funds and the Shares. 本人/我們同意並承諾就中順證券因向本人/我們提供順財寶貨幣基金計劃相關服務而支付或招致的所有索求、申索、法律行動、費用、支出、賠償、損失或其他所有債務對中順證券作出彌償，並保障中順證券不會因此受損。
25. I/We acknowledge and agree to indemnify and hold harmless the Sub-Funds, the Manager and their respective employees, officers, directors, agents, holding or subsidiary companies or affiliates (the “Indemnified Parties”), as well as each other partner/shareholder of the Sub-Funds, from and against all losses, damages, liabilities, costs or expenses (including attorneys’ fees, taxes and penalties), demands, claims or proceedings due to or arising out of any Indemnified Party being unable to rely on the information provided by me/us in relation to the Shares, a misstatement or omission or breach of any material representation, warranty or agreement in the Terms or in any other document provided by me/us to the Sub-Funds or in any agreement executed by me/us with the Sub-Funds in connection with my/our subscription for the Shares. 本人/我們同意並承諾就子基金、基金經理及其各自的僱員、高級管理人員、董事、代理人，控股公司或子公司或關聯公司（“被擔保方”）以及子基金的其他合夥人/股東因無法依賴本人/我們與子基金股份認購相關而提供的信息或因本條款或任何其他與子基金股份認購相關所簽署或提供的文件中向其作出的任何重大陳述、保證或約定出現錯誤陳述、遺漏或違反而引起的任何損失、損害、責任、成本或費用（包括律師費、稅款和罰款）對被擔保方作出彌償，並保障被擔保方不會因此受損。
26. I/We acknowledge and agree that Sino-Rich may from time to time revise these Terms by sending notice of the revised Terms and Conditions to it by e-mail or by post. I/We shall be bound by the revised Terms and Conditions unless Sino-Rich has received notice from it to terminate the Good Fortune Money Market Fund Program with effect before the date on which the revised Terms and Conditions take effect. 本人/我們同意並承諾，中順可通過以電郵或郵遞方式向其發出修訂條款及細則通知書，不時修訂本條款。除非中順在經修訂條款及細則生效日前收到本人/我們結束順財寶貨幣基金計劃，否則本人/我們應受該經修訂條款及細則約束。

Risk of investment in unit trusts and mutual funds 單位信託及互惠基金之投資風險

The Client understands that the following risk disclosure statements explain some general risks, but are not meant to be an exhaustive list of all possible risks, involved in the Client’s investment or dealing in unit trusts or mutual funds. For specific risks associated with a particular unit trusts or mutual funds, the Client should refer to the relevant offering documents for details. 客戶了解下列風險披露聲明闡釋若干一般風險但並非全面地列出有關客戶投資或買賣單位信託及互惠基金時可能涉及的所有風險。對於個別單位信託及互惠基金的特定風險，客戶應參閱相關銷售文件以了解詳情。

- (1) Unit trusts or mutual funds are investment products and some may involve derivatives. Unit trusts or mutual funds are not equivalent to time deposits. 單位信託及互惠基金乃投資產品，而若干單位信託及互惠基金可能涉及衍生工具。單位信託及互惠基金並不相等於定期存款。
- (2) Whilst derivative instruments may be used in a unit trusts or mutual funds for hedging purposes, the risks remain that the relevant hedging instrument may not necessarily fully correlate to the investments in a unit trusts or mutual funds and accordingly, not fully reflect changes in the value of the investment, giving rise to potential net losses. 雖然單位信託及互惠基金或使用衍生工具作對沖，但風險仍然存在，即相關的對沖工具不一定與單位信託及互惠基金投資完全關聯，因此不能充分反映投資價值的變化，從而導致潛在的淨損失。
- (3) Some unit trusts or mutual funds may use financial derivatives instruments for investment purposes, which may involve embedded leverage. The use of financial derivatives instruments may expose the Client to additional risks including but not limited to volatility risk and counterparty risk. Fund Manager(s) of a unit trusts or mutual funds may invest a substantial portion of the unit trusts or mutual funds' net assets in structured products, derivatives and non-investment grade debt securities. During adverse market conditions, the Client may suffer significant financial losses. 若干單位信託及互惠基金可使用金融衍生工具達致其投資目的，可能含有槓桿效應。使用金融衍生工具可令單位信託及互惠基金承受額外風險，包括但不限於波動性風險及對手風險。基金經理可投資於結構性產品、衍生工具及可投資於非投資級別的債務證券，並佔單位信託及互惠基金總資產淨值的一大部份。在惡劣情況下，投資可能招致重大損失。
- (4) A unit trusts or mutual funds that is a hedge funds uses alternative investment strategies and the inherent risks are different and are not typically encountered in traditional unit trusts or mutual funds. 作為對沖基金的單位信託及互惠基金使用另類投資策略而內含的風險與傳統單位信託單位及互惠基金涉及的典型風險不同。
- (5) The price of the Units of a unit trusts or mutual funds can and do fluctuate, sometimes dramatically. The value of and income from a unit trusts or mutual funds is not guaranteed and may move up or down and may even become valueless. There is an inherent risk that losses may be incurred rather than profits made as a result of buying and selling Units of a unit trusts or mutual funds. The Client may not get back the amount that the Client has initially invested. In the worst-case scenario, the value of the Units of a unit trusts or mutual funds may be worth substantially less than the amount that the Client has invested (and in an extreme case could be worth nothing). 單位信託及互惠基金單位價格可能及確實會波動，且有時會大幅波動。單位信託及互惠基金的價值及收入不受保證及可升可跌，甚至可能變成毫無價值。買賣單位信託及互惠基金單位內含招致損失的風險，未必一定能賺取利潤。客戶未必能全數取回投資金額。在最壞的情況下，單位信託及互惠基金單位的價值可能遠較客戶的投資金額為少（並於極端情況下可能變成毫無價值）。
- (6) Past performance of a unit trusts or mutual funds is not an indication of future performance. 單位信託及互惠基金過往的表現並不可作為未來表現的指標。
- (7) A unit trusts or mutual funds that invests in certain markets and companies (e.g. emerging markets, commodity markets or smaller companies) may also involve a higher degree of risk and is usually more sensitive to price movements. 投資於若干市場及公司（如新興市場、商品市場或規模較小的公司）的單位信託及互惠基金亦可能涉及較高風險水平，並通常對價格變動較為敏感。
- (8) Deductions of charges and expenses mean that the Client may not get back the amount it invested. 費用和支出的扣除意味著客戶可能無法取回其投資金額。
- (9) The Client's right to redeem Units in a unit trusts or mutual funds may be restricted by certain circumstances (depending on the feature and terms of the unit trusts or mutual funds). In other words, there is a risk that Units in a unit trusts or mutual funds may be difficult to (purchase or) sell depending on those circumstances. 客戶贖回單位信託及互惠基金單位的權利可能於若干情況下受到限制（取決於單位信託及互惠基金的特點和條款）。換句話說，基於這些情況，存在單位信託及互惠基金單位可能難以（購買或）出售的風險。
- (10) Sino-Rich will effect the Client's orders as soon as practicable; however, the execution of such orders may not coincide with the dealing days stipulated in the relevant offering document of a unit trusts or mutual funds.

Furthermore, before a Client's order is placed by Sino-Rich with the relevant Fund Manager for execution, Sino-Rich may aggregate and consolidate (either daily or from time to time) a Client's order together with orders placed by Sino-Rich's other clients. There may be a discrepancy in the price or value of a Unit between when a Client places an order with Sino-Rich and when the order is executed by the relevant Fund Manager. 中順將在切實可行的範圍內盡快執行客戶的訂單；但是，此類訂單的執行可能與相關單位信託及互惠基金銷售文件中規定的交易日不一致。此外，在中順與相關基金經理下達客戶訂單以作執行之前，中順可以將客戶的訂單與中順其他客戶下達的訂單進行匯總和合併（每天或不時進行）。在客戶向中順下達訂單與相關基金經理執行訂單之間，單位價格或價值可能存在差異。

- (11) A unit trusts or mutual funds could contain Units that do not permit dealing every day. Investment in such unit trusts or mutual funds will only be realisable on their respective dealing days. The appropriate market price of these investments can only be determined on the relevant unit trusts or mutual funds' dealing days. 單位信託及互惠基金可能包含不允許每天交易的單位。對此類單位信託及互惠基金的投資將僅在其各自的交易日內變現。此等投資的適當市場價格只能在相關單位信託及互惠基金的交易日內確定。
- (12) An investment in a unit trusts or mutual funds that is not denominated in HKD is exposed to exchange risk fluctuations. Exchange rates may cause the value of the investment to fluctuate. 投資於非以港元計值的單位信託及互惠基金會受到匯率波動所影響。匯率可導致投資價值波動。
- (13) Units of a unit trusts or mutual funds held by Sino-Rich or any other person appointed by Sino-Rich as the Client's nominee outside of Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction. These over-seas laws and regulations may differ from the laws and regulations in Hong Kong. As a result, the Client may not enjoy the same protection for those Units in a unit trusts or mutual funds as the Client would enjoy for the same Units in a unit trusts or mutual funds that are held in Hong Kong. 由中順或中順委任的任何其他人士作為客戶的代名人於香港境外持有的單位信託及互惠基金單位受到相關海外司法管轄區的適用法律及法規所限制。該等法律及法規可能有別於香港適用法律及法規。因此，就該等單位信託及互惠基金單位客戶可能不會享有與客戶於香港持有的單位信託及互惠基金單位相同的保障。
- (14) There can be no assurance that the investment objective and strategy of a Fund will be successfully achieved. 不能保證單位信託及互惠基金的投資目標和策略能夠成功實現。
- (15) Investment in unit trusts or mutual funds involve risks and prior to investing, the Client should read the relevant constitutive documents, offering documents and other relevant documents of a particular unit trusts or mutual funds to under-stand its features, terms and risks. 單位信託及互惠基金投資涉及風險，在投資之前，客戶應閱讀個別單位信託及互惠基金的相關組成文件，銷售文件及其他相關文件，以了解其特點，條款及風險。
- (16) Before investing or dealing in a unit trusts or mutual funds, the Client should carefully consider whether that unit trusts or mutual funds is suitable having regard to the Client's investment experience, investment objectives, financial resources and other relevant circumstances. 在投資於或買賣單位信託及互惠基金前，客戶應顧及客戶的投資經驗、投資目標、財政資源及其他相關情況仔細考慮該單位信託及互惠基金是否合適。
- (17) Certain private funds involved specific risks. The purpose of capital contributions in private funds is usually to provide such funds with capital in order to finance projects or investments that are expected to generate higher returns involving higher risks. The capital contributions are either made by a single payment or in other cases by several payments over a certain period of time, which is generally known as "capital calls". Private funds are less liquid than other securities and in certain cases, fund holdings cannot be sold or transferred freely. An investment in private funds will involve significant risks due, among other things, to the nature of the fund's investments. You should have the financial ability and willingness to accept the risks and lack of liquidity that are characteristic of the investments. No assurance can be given that the private fund's investment objective will be achieved or that you will receive a return of your capital. There can be no guarantee that any appreciation in the value of the private fund's investments will occur and you may not get back the full value, indeed any, of your investments. 部分私募基金潛在特定風險。把資金投資入這些基金的原因一般是為基金提供資金以作融資一些有高回報但高風險的投資項目。投放的資金可能需整筆付款或在指定時間內作多次付款，一般名為承諾出資制度。私募基金的流動性比證券低及在一些情況下權益的贖回或轉讓會有所限制。基於基金投資性質及多

方因素，投資私募基金可涉及重大風險。客戶需確保有一定的財政能力及願意接受這些投資一般帶來的風險及低流動性。投資經理不能保證私募基金會達到訂立的投資目標，亦不能保證客戶的投資能獲回報。投資經理不能保證基金的價值會升值及基金會讓你贖回整筆投資金額。

Standing Authority 常設授權

I/We hereby authorize and instruct you to, in your sole and absolute discretion and from time to time, in one or more of the following manners without having to provide me/us with any prior notice 本人/我們授權並指示貴公司，在無須就此提前通知本人/我們的情況下，以完全及絕對的酌情決定權不時以下列一種或多種方式採取下列行動：

- a) transfer money from my/our Account(s) for the purposes of my/our subscription for the Shares pursuant to the Terms of the Good Fortune Money Market Fund Program; and 根據順財寶貨幣基金計劃的條款，為本人/我們認購子基金股份之目的，從本人/我們賬戶中轉移資金；及
- b) redeem all or part of the Shares standing to the credit in my/our Account(s) pursuant to the Terms of the Good Fortune Money Market Fund Program. 根據順財寶貨幣基金計劃的條款，贖回本人/我們賬戶結存的全部或部分子基金股份。

I/We hereby agree to, on demand, indemnify you and keep you indemnified, from and against all losses, damages, interests, costs, expenses, actions, demands, claims or proceedings of whatever nature which you may incur, suffer and/or sustain as a consequence of any transaction undertaken pursuant to this standing authority. 本人/我們特此同意，如貴公司因根據本常設授權書進行任何交易，以致發生、遭受和/或承受任何性質的損失、損害、利息、成本、費用、法律行動、要求、索償或法律程序，本人/我們將給予貴公司全數彌償，使貴公司免受任何損失。

This standing authority is valid for a period of 12 months from the date hereof and is subject to renewal by me/us or deemed renewal under the Securities and Futures (Client Securities) Rules and the Securities and Futures (Client Money) Rules. I/We understand that you may give me/us written notice of 14 calendar days prior to the expiry of this standing authority reminding me/us that this standing authority is soon to expire, and if I/we have not opposed the renewal of this letter, the standing authority shall be deemed to have been renewed for a further 12 months. 本常設授權書自簽發日期起有效期為 12 個月，並可由本人/我們延續有效期，或根據《證券及期貨（客戶證券）規則》及《證券及期貨（客戶款項）規則》視作延續有效期。本人/我們明白，貴公司將在本授權書到期日之前，提前 14 天向本人/我們發出書面通知，提醒本人/我們本常設授權書即將到期。如果本人/我們對本授權書有效期的延續沒有提出反對，本常設授權書應被視為延續有效期 12 個月。

This standing authority may be revoked by giving you notice in writing addressed to you at your registered address. Such notice, the form of which is appended to these Terms shall take effect upon the expiry of 14 calendar days from the date of your actual receipt of such notice. If this standing authority is revoked, I/we understand that you will not be able to provide me/us with the Good Fortune Money Market Fund Program. 本常設授權書可通過向貴公司的註冊地址發出書面通知予以撤回。該通知（其模板見本條款附件）自貴公司實際收到之日起 14 天後生效。如果本常設授權被撤銷，本人/我們理解貴司將無法向本人/我們提供順財寶貨幣基金計劃。

Client Signature / Authorized Signatory & company chop (if applicable)
客戶簽名 / 授權簽字人及公司印章（如適用）

Date
日期

Appendix 附件

To: Sino-Rich Securities & Futures Limited ("Sino-Rich")
Units 3310-18, 33/F., 41 Heung Yip Road, Wong Chuk Hang, Hong Kong
致: 中順證券期貨有限公司 (以下稱 "中順證券")
香港黃竹坑香葉道 41 號 33 樓 3310-18 室

Good Fortune Money Market Fund Program: Termination Notice 順財寶貨幣基金計劃：終止通知

Account Name 賬戶名稱： _____

Account Number 賬戶號碼： _____

I/We hereby request that my/our enrolment in the Good Fortune Money Market Fund Program be terminated. 本人/我們特此請求終止參與順財寶貨幣基金計劃。

I/We understand by requesting the termination of my/our enrolment in the Good Fortune Money Market Fund Program: 本人/我們理解，通過請求終止參與順財寶貨幣基金計劃：

1. Credit balances in my/our Account(s) will no longer be invested for subscription in Shares upon this notice taking effect. Sino-Rich will initiate redemption of all Shares standing to the credit in my/our Account(s) pursuant to the Terms. 自本通知生效起，本人/我們賬戶的結餘將不再用於投資認購子基金股份。中順證券將根據本條款贖回本人/我們賬戶結存的所有子基金股份。
2. Without prejudice to paragraph 1 above and subject to the completion of the redemption of all Shares standing to the credit in my/our Account(s) by Sino-Rich, my/our standing authority given pursuant to the Terms of the Good Fortune Money Market Fund Program is revoked upon this notice taking effect and Sino-Rich shall cease to act as my/our agent to subscribe for and sale of the Shares for my/our Account. 在不影響上文第 1 條條款並且中順證券已經完成贖回本人/我們賬戶結存的所有子基金股份的前提下，本人/我們根據順財寶貨幣基金計劃條款授予的常設授權將在本通知生效時被撤銷，並且中順證券應當不再作為本人/我們的代理為本人/我們的賬戶認購和賣出子基金股份。

I/We understand that this notice shall take effect as soon as practicable from the date of Sino-Rich's actual receipt of the notice. This notice will not affect any obligations resulting from transactions initiated prior to Sino-Rich's receipt of this notice. 本人/我們理解，本通知應在中順證券實際收到本通知之日起在切實可行範圍內盡快生效。本通知不影響在中順證券收到通知之前發起的交易引起的任何義務。

Unless otherwise defined, capitalized terms shall have the meaning as ascribed under the Good Fortune Money Market Fund Program Terms and Conditions. 除非另有定義，定義術語應當具有順財寶貨幣基金計劃條款及細則中所指明的含義。

Client Signature / Authorized signatory & company chop (if applicable)
客戶簽名 / 授權簽字人及公司印章 (如適用)

Date
日期