

To 致： **The Hongkong and Shanghai Banking Corporation Limited** 香港上海滙豐銀行有限公司
("HSBC", which includes its successors and assigns 「滙豐」，包括其繼承人及受讓人)

STOCKS MONTHLY INVESTMENT PLAN APPLICATION FORM
股票月投資計劃申請表

Date 日期	day 日 / month 月 / year 年

Important Notes 注意：

- The Stocks Monthly Investment Plan (the "Plan") is only available to customers holding a cash account with HSBC ("Cash Account"), and at least one HSBC Investment Services Account or HSBC Securities Account (account with account number ending with "380" or "381"). If at any time you cease to hold the Cash Account and at least one HSBC Investment Services Account or HSBC Securities Account after being enrolled in the Plan, your participation in the Plan will automatically terminate without notice.
股票月投資計劃（「本計劃」）只適用於在滙豐持有現金賬戶（「現金賬戶」）及最少一個滙豐投資服務戶口或滙豐證券戶口的客戶（戶口結尾為 380 或 381）。如您參加本計劃後，在任何時間不再持有現金賬戶及最少一個滙豐投資服務戶口或滙豐證券戶口，您的本計劃將會被自動終止，而本行亦不會向您作另行通知。
- The name(s) of customer(s) applying for participation in the Plan in this Application should be the same as those holding the HSBC Investment Services Account, HSBC Securities Account and Cash Account designated in this Application.
客戶於本申請表列明申請參加本計劃所用的姓名，須與本申請表上指定的滙豐投資服務戶口、滙豐證券戶口及現金賬戶所用的姓名相同。
- HSBC has the right to specify from time to time the minimum amount and maximum amount (if applicable) of monthly investment contribution for securities. That amount will include the monthly brokerage fee payable under the Plan.
滙豐有權不時指定各證券的每月最低及最高投資供款額（如適用）。該金額包括本計劃下應付的每月經紀佣金。
- To setup the Plan, instruction must be duly completed and received by the Bank on or before the Cut-off Date of each month, in order for the instruction to take effect in that month. The Cut-off Date is the 7th calendar date of a month or a date specified by HSBC in the processing schedule of the Plan from time to time without prior notice, including Saturday, Sunday and Hong Kong public holiday. Any instruction received after such Cut-Off date will be deferred to the following month for execution.
如要設定計劃，本行必須在每個月的截止日期或之前正式收到您已經完成的指示，讓您的指示在該月生效。截止日期為每月第 7 個日曆日或滙豐在本計劃的處理時間表中不時指定的日期，包括星期六、星期日及香港公眾假期。在該截止日期之後收到的任何指令將推遲到下一個月生效。
- On the 3rd trading day after the instruction Cut-Off date ("Transaction Date"), HSBC will purchase the stocks as per your SMIP instruction. On the 2nd business day after Transaction Date ("Settlement Date"), the actual Settlement Amount will be debited from your related designated Cash Account. The actual Settlement Amount includes the consideration of the purchased securities, stamp duty, stock exchange levy, financial reporting council transaction levy, trading fee and Central Clearing and Settlement System fee and any other fees and charges where applicable. If the Settlement Date is not a business day as defined by Hong Kong Securities Clearing Company Limited (HKSCC), please refer to the website of Stock Exchange of Hong Kong for further details, the Settlement Amount will be debited on the next business day.
在截止日期後的第 3 個交易日（「執行交易日」），滙豐將根據您的股票月投資計劃指示購買股票。在執行交易日後的第二個營業日（「結算日」），實際結算金額將從您的相關指定現金賬戶中扣除。實際結算金額包括購買證券的金額、印花稅、交易所徵費、財務匯報局交易徵費、交易費和中央結算系統費用以及任何其他適用的費用和收費。如結算日並非香港中央結算有限公司（香港結算）定義的營業日，詳情請參閱香港交易所網站，結算金額將於下一個營業日扣除。
- Please note that for each Plan that you have subscribed for, the number of the securities to be purchased thereunder will be adjusted accordingly in order that the Settlement Amount is less than or equal to the agreed monthly contribution of such Plan.
請注意，對於您已認購的每個計劃，我們將根據該計劃的供款金額以相應調整購買證券的數量，以使結算金額小於或等於該計劃指定的每月供款。
- You should ensure that there are sufficient available funds in the related designated Cash Account(s) to cover the gross monthly investment contribution of your existing plans from 00:00am Hong Kong Time on the day which is one business day after Cut-off Date. No reminder will be sent to you. If you choose a Cash Account that is associated with a credit facility, please note that overdraft charges and interest may be incurred if sufficient credit balance is not maintained to cover the gross monthly contribution amount of all of your existing plans.
您應確保於截止日期後的第一個營業日上午 00:00（香港時間）開始在相關的指定現金賬戶中已經準備足夠的可用資金，以支付您現有計劃的每月總投資供款。本行不會向您發送任何提示。如果您選擇以設有信貸額度的現金賬戶作為指定現金賬戶，則請注意如果該戶口沒有足夠的信貸餘額來支付您所有現有計劃的每月供款總額，則可能會產生透支費用和利息。
- Subject to the conditions set out in this clause, you may amend contributions of an existing plan or terminate an existing plan anytime (excluding the first hour after the 1st business day following the Cut-off date, from 00:00am to 01:00am Hong Kong time). The conditions are: (i) you have to pay a fee (if any) specified by HSBC; (ii) any amendment of contributions is subject to HSBC's consent; and (iii) you have to give instructions via HSBC Online Banking, HSBC Hong Kong branches or other channels acceptable to HSBC which must be received by HSBC on or before the Cut-off Date of the month in order for the amendment or termination to take effect in the same month. You can amend or terminate the monthly contribution of the Plan through Phonebanking Service.
在符合本條所載的條件下，您可以隨時修改現有計劃的供款金額或終止現有計劃（除截止日期後的第一個營業日第一個小時外，即上午 00:00 至上午 01:00 香港時間）。該等條件為：(i) 您必須支付滙豐指定的費用（如有）；(ii) 您任何對供款的修改須經滙豐同意；(iii) 您必須通過滙豐網上理財或滙豐香港分行或滙豐銀行接受的其他渠道發出指示，滙豐銀行必須在當月的截止日期或之前收到您的指示，以使此修改或終止在該月生效。您可以通過電話理財服務修改或終止本計劃的每月供款。

Please complete in **Block Letters** and tick where applicable. 請用正楷填寫，並在適當的地方加上剔號。

Customer Name(s) 客戶姓名	
Investment Services/Securities Account Number 投資服務/證券戶口號碼	Contact Telephone Number(s) 聯絡電話號碼

Investment Services/Securities Account Number 投資服務/ 證券戶口號碼

I/We apply for the Stocks Monthly Investment Plan (the "Plan") to purchase the following securities on a monthly basis as set out below:
本人(等)參加股票月供投資計劃(「計劃」)以每月形式購買下列證券:

Name of Securities 證券名稱	Stock Code 股票編號	# Monthly Investment Amount 每月投資金額 (HKD 港幣)		
Total Investment 投資總額 ▶				
Note 注意: # Minimum HKD1,000 and in multiples of HKD1,000 per securities. # 每項證券每月投資金額最低為港幣 1,000 元及須為港幣 1,000 元的倍數。		Effective Date 生效日期 <table border="1"><tr><td>Month 月</td><td>Year 年</td></tr></table>	Month 月	Year 年
Month 月	Year 年			

Direct Debit Authorisation 直接付款授權

I/We authorise The Hongkong and Shanghai Banking Corporation Limited to debit from my/our following Cash Account the Actual Settlement Amount each month; 本人(等)授權香港上海滙豐銀行有限公司自本人(等)的下列現金戶口內扣取每月實際結算金額;

HSBC Account 滙豐戶口

Account Number
戶口號碼

*Account Type 戶口類別
(HKD SAV / CUA 港幣儲蓄/ 往來戶口)

Note 注意: * For Integrated account, please specify account type. * 如為綜合理財戶口, 請註明戶口類別。

X

Signature of Accountholder(s) 滙豐戶口持有人簽署

S.V.

STOCKS MONTHLY INVESTMENT PLAN TERMS AND CONDITIONS

1. The Plan is provided subject to these Terms and Conditions (including the terms and conditions appearing in the 'Important Notes' on the first page of this Application Form), and the Integrated Account Terms and Conditions or HSBC Securities Account Terms and Conditions (as applicable) which you have accepted. In this regard:
 - (a) for clarity, securities acquired under the Plan constitute 'Securities', and the services provided pursuant to the Plan constitute 'Services', as defined in the Integrated Account Terms and Conditions or HSBC Securities Account Terms and Conditions;
 - (b) terms and expressions used in these Terms and Conditions have the same meanings as defined in the Integrated Account Terms and Conditions or HSBC Securities Account Terms and Conditions unless the context requires otherwise; and
 - (c) in the event of any inconsistency between these Terms and Conditions and the Integrated Account Terms and Conditions or HSBC Securities Account Terms and Conditions, these Terms and Conditions will prevail.
2. HSBC may vary at its sole discretion from time to time the list of securities that is available for you to select and purchase. HSBC has the right to remove from the list any securities which you have given instruction to purchase. HSBC will give you prior written notice. In that case, you may instruct HSBC to terminate your contribution in respect of such securities and/or switch the related contribution to other available securities. If HSBC receives no instruction from you on or before the expiry of HSBC's notice, HSBC is entitled to cancel your instruction to purchase such securities at its discretion without further notice.
3. You understand and accept that the list of securities as HSBC may specify and vary from time to time and any materials provided by HSBC in connection with the Plan do not constitute the giving of investment advice of any nature by HSBC to you. You confirm that you have made and will make your own decision as to the suitability of investing in such securities, and that you will seek appropriate advice from your own investment adviser if you are in doubt.
4. You agree to pay brokerage fee and other fees and charges for the services relating to the Plan at such rates as specified by HSBC from time to time. You can find the information about our brokerage fee and other fees and charges for the services relating to the Plan from our website or on the product fact sheet which are available upon request at any of our Hong Kong branches. The actual Settlement Amount will be debited from your related designated Cash Account. The actual Settlement Amount includes the consideration of the purchased securities, stamp duty, stock exchange levy, financial reporting council transaction levy, trading fee and Central Clearing and Settlement System fee and any other fees and charges where applicable. HSBC has the right to vary fees and charges from time to time. We will give you prior notice in a manner we consider appropriate. You will be bound by a variation unless we receive your notice to terminate use of the services relating to the Plan before the date on which that variation takes effect.
5. For each Plan that you have subscribed for, the number of the securities to be purchased thereunder will be adjusted accordingly in order that the Settlement Amount is less than or equal to the agreed monthly contribution of such Plan.
6. You should ensure that there are sufficient available funds in the designated Cash Account from 00:00am Hong Kong Time on the day which is one business day after Cut-off Date to cover the gross monthly investment contribution amount for that month. No monthly reminder will be sent to you before we hold the monthly investment contribution amount from your designated cash account. If you choose a designated Cash Account that is associated with a credit facility, please note that overdraft charges and interests may be incurred if sufficient credit balance is not maintained to cover the monthly investment amount when we debit the Settlement Amount from the designated Cash Account on the Settlement Date. In case the designated Cash Account does not have credit facility, or the credit facility is not sufficient to cover the actual Settlement Amount of the purchased securities, you will be liable for all losses, costs, fees and expenses we incur or suffer for the settlement of the purchased securities.
7. In the event that there are insufficient funds in your designated Cash Account for the monthly investment contribution amount of a SMIP, you agree that HSBC will treat this as your informal request for an unauthorised overdraft to your designated Cash Account and HSBC may:
 - (i) refuse your request in which case HSBC has the right at its sole discretion to cancel in full your instruction(s) or any instruction(s) to purchase securities for that month; or
 - (ii) agree to your request and provide you with an overdraft or an increase to your existing overdraft to your designated Cash Account. The amount of the overdraft or increase will be subject to our prevailing interest rate applicable to unauthorised overdraft calculated on a daily basis. We may charge an arrangement fee for the overdraft or the increase, which will be debited from your designated Cash Account; or
 - (iii) process your SMIP in the following manner or any other manner without advance notice at our sole discretion: (a) give priority fulfilment to the highest contribution of SMIP, and proceed to attempt to fulfil the next contribution in order of decreasing monthly investment contribution amount of other SMIPs; or (b) if the contribution amount for two plans is the same, priority will be given to the Plan by stock code by ascending numerical order (e.g. If the monthly investment contribution amounts for the 2 SMIPs, one for a stock with stock code "00001" and the other for a stock with stock code "00002" are the same, then we will process the SMIP for the stock "00001" only if you are using the same designated Cash Account for both SMIPs and there are insufficient funds in such designated Cash Account to fulfill the total contribution for both SMIPs).

8. HSBC will use reasonable efforts to purchase securities according to your instruction on your behalf on the Transaction date which is normally the third trading day after the Cut-off Date of each month as specified by HSBC from time to time. HSBC will execute your instruction at such time during the trading hours of the Stock Exchange of Hong Kong at its absolute discretion on a Transaction Date. The term "trading day" when used in these Terms and Conditions and Important Notes means a day on which the Stock Exchange of Hong Kong is open for trading.
9. HSBC may purchase securities in board lots and odd lots for the customers under the Plan who instruct HSBC to purchase that securities. You agree and understand that HSBC will take the average purchase price of all the board lots and odd lots purchased as the average unit price (the "Average Purchase Price") for each customer who instructs HSBC to purchase securities. You agree to purchase securities at the Average Purchase Price rather than at the open market price which may be higher or lower than the Average Purchase Price.
10. If trading at the Stock Exchange of Hong Kong of any securities selected by you is suspended on a Transaction Date, HSBC will use reasonable efforts to purchase such securities as soon as practicable on the first trading day on which trading is resumed. If, however, trading does not resume by close of trading on the second trading day after the Transaction Date, HSBC will cancel your instruction to purchase such securities for that month. HSBC will release the fund held within the investment contribution of a SMIP for the purchase of such securities in your designated cash account (without interest) within a reasonable time after the Transaction Date.
11. While HSBC will use reasonable efforts to execute your instruction, you understand that your monthly investment contribution may not be applied in full due to circumstances including the unavailability of odd-lots or fluctuation of stock price.
12. All purchased securities will be settled in your designated HSBC Investment Services Account of Integrated Account or HSBC Securities Account maintained with HSBC (as applicable) in general on or before the second business day after the Transaction Date. The settled securities will be held in accordance with the terms and conditions of your HSBC Investment Services Account, Integrated Account or HSBC Securities Account subject to any applicable fees and charges. You may sell any settled securities only on or after the trading day following the Settlement Date.
13. After effecting a securities transaction under the Plan, we will make available to you the essential features of the transaction as soon as reasonably practicable through such means or medium specified by us from time to time, including email and/or SMS notification. In such a case, the Terms and Conditions for HSBC's eAlerts Service will apply to the extent applicable.
14. You have to maintain a valid correspondence address with us all the time.
15. You understand that the personal data provided in this Application, and details of transactions or dealings between HSBC and you will be used, stored, disclosed and transferred (in and outside the Hong Kong SAR) to such persons as HSBC considers necessary, including any member of the HSBC Group, for any purpose in connection with services HSBC may provide to you, and/or in connection with matching for any purpose with other personal data concerning you, and/or for the purpose of promoting, improving and furthering the provision of services by HSBC and/or other HSBC Group members to customers generally. You have the right to request access to and correction of any personal data, and to request the personal data not to be used for direct marketing purposes.
16. HSBC may withdraw or cancel the Plan at any time with or without notice or reason. The Bank reserves the right to change these Terms and Conditions at any time with reasonable notice. If you do not terminate your participation in the Plan prior to the expiry of such notice period, you will be considered to have agreed to such change. If HSBC has cancelled in full, or not been able to act on your instruction to purchase securities for three (3) consecutive months or more for any reason, your participation in that particular Plan will be automatically terminated without notice.
17. You do not need to have the same Cash Account linked to all your Plans. If you change a Cash Account from which funds are debited for a particular Plan, this does not affect any other Plans.
18. The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

香港上海滙豐銀行有限公司（「滙豐」，包括其繼承人及受讓人）

股票月供投資計劃（SMIP）條款及細則

- 當您參加本計劃，代表您已接受本條款及細則（包括本申請表第一頁「注意」部分所載的條款及細則）、綜合理財戶口條款及細則或滙豐證券賬戶條款及細則（如適用）並受其約束。就此而言：
 - 為清楚起見，經本計劃購入的證券及在本計劃下提供服務分別構成綜合理財戶口條款及細則或滙豐證券戶口條款及細則中定義的「證券」及「服務」；
 - 除非文義另有要求，本條款及細則中的詞語及語句，均沿用綜合理財戶口條款及細則或滙豐證券戶口條款及細則所定的定義；及
 - 如本條款及細則與綜合理財戶口條款及細則或滙豐證券戶口條款及細則如有任何不一致，概以本條款及細則為準。
- 滙豐可能會不時酌情更改可供您選購的證券清單。滙豐有權從該系列刪除您已作出指示選購的任何證券。滙豐會事先書面通知您。在這種情況下，您可以指示滙豐終止您對該證券的供款和/或將相關供款轉換為其他可供選購的證券。如果滙豐在該通知期屆滿時或之前仍未收到您的指示，滙豐有權酌情取消您選購該證券的指示，而不作另行通知。
- 您明白及接受，滙豐可能會不時指定及更改可供選購的證券系列以及就本計劃所提供的任何資料，並不構成滙豐向您提供任何性質的投資意見。您確認已按及會按您自身的決定判斷投資於該等證券是否適當，如有疑問，您會向您自己的投資顧問尋求適當的意見。
- 您同意支付滙豐不時指定的經紀佣金及就與本計劃有關的服務的其他費用及收費。您可以在我們的網站或產品簡介上找到有關我們的經紀佣金和其他與計劃有關的服務的費用和收費的資料，該產品簡介可以在我們任何一間香港分行向分行職員索取。實際結算金額將從您的相關指定現金賬戶中扣除。實際結算金額包括購買證券的金額、印花稅、交易所徵費、財務匯報局交易徵費、交易費和中央結算系統費用以及任何其他適用的費用和收費。滙豐有權不時更改費用和收費。我們會以我們認為合適的方式提前通知您。除非我們在變更生效日期之前收到您終止使用與計劃相關的服務的通知，否則代表您已接受該變更。
- 對於您已認購的每個計劃，將根據該計劃購買的證券數量進行相應調整，以使結算金額小於或等於該計劃的約定每月供款。
- 您應確保於截止日期後的第一個營業日上午 00:00（香港時間）開始在相關的指定現金賬戶中已經準備足夠的可用資金，以支付您現有計劃的每月總投資供款。在我們從您的指定現金賬戶中預留每月投資供款金額之前，不會向您發送每月提示。如果您選擇以設有信貸額度的現金賬戶作為指定現金賬戶，請注意，如果我們在結算日從指定現金賬戶中扣除結算金額時未能維持足夠的信貸餘額以支付每月投資金額，則可能會產生透支費用和利息。如果指定現金賬戶沒有信用額度，或者信貸額度不足以支付所購買證券的實際結算金額，您將承擔我們所購買的證券因結算而招致或遭受的所有損失、成本、費用和開支。
- 如果您的指定現金賬戶中的資金不足以支付股票月供投資計劃的每月投資供款金額，您同意滙豐將其視為您對指定現金賬戶未經授權透支的非正式請求，並且滙豐可以：
 - 絕對酌情拒絕您的要求並取消您在該月的購買證券的全部指示或當月購買證券的任何指示；或
 - 同意您的要求並向您提供透支服務或增加您在您指定現金賬戶下的現有透支限額。透支金額或現有透支限額增加的利息按滙豐當時適用於未經授權透支服務的利率每日累算。滙豐可從您指定現金賬戶內扣除就透支服務或增加限額徵收的手續費；或
 - 酌情以下列方式或其他任何的方式處理您的股票月供投資計劃而不作另行通知；(a) 以供款金額計算，優先處理最高供款金額的股票月供投資計劃，然後如此類推處理其他供款金額較高的計劃或 (b) 若兩個計劃的供款金額相同，則按股票代號按數字升序排列的計劃優先（例如，如果兩個股票月供投資計劃的每月投資供款額一樣，其中一隻股票代號為「00001」和另一隻股票代號為「00002」，如果您使用相同的指定現金賬戶以作此兩個計劃的指定現金賬戶並且此賬戶可用資金不足以繳付這些股票月供投資計劃時，我們會優先處理股票「00001」的股票月供投資計劃）。
- 滙豐將在執行交易日（即是每個月的截止日期後的第三個交易日）根據您的指示，盡合理的努力為您購買證券。滙豐亦有權不定時更改執行交易的日期。滙豐會於執行交易日在滙豐認為適當的香港交易所開市時間內執行您的指示。本條款及細則及重要說明所用的「交易日」一詞是指香港交易所提供證券交易的日子。
- 滙豐可以整手及碎股形式為在本計劃下給予滙豐指示購買同一種證券的客戶購買該證券。您同意及明白滙豐為每種證券釐定一個平均單價，方法是將整手和碎股形式購入的全部股數綜合計算一個平均買入價，作為平均單價（「平均買入價」），此平均買入價適用於本計劃內每位指示滙豐購入該種證券的客戶。您同意以平均買入價購買證券，而非以公開市價購買，而公開市價可能高於或低於平均買入價。

10. 如您選擇的證券在執行交易日於香港交易所停牌，滙豐將在實際可行情況下，盡早和盡合理努力，在復牌後第一個交易日購買該證券。如在該執行交易日後第二個交易日收市前，該證券仍未復牌，滙豐將取消您在該月購買該證券的指示。滙豐會於執行交易日後在合理時間內將已經預留的每月供款金額（不附利息）從您指定現金賬戶內解除預留。
11. 雖然滙豐會盡合理努力執行您的指示，但您明白，由於碎股供應短缺或股價波動等情況，您的每月投資供款可能無法全部使用作購買證券之用。
12. 所有購買的證券將在執行交易日後的第二個營業日或之前結算至您指定的滙豐綜合理財投資服務賬戶或在滙豐開立的滙豐證券賬戶（如適用）。已結算的證券將根據您的滙豐投資服務賬戶、滙豐綜合理財賬戶或滙豐證券賬戶的條款和細則持有，但須繳納任何適用的費用和收費。您只能在結算日的交易日或之後出售任何已結算的證券。
13. 當您於本計劃進行一項證券交易後，本行會在合理可行的範圍內盡快透過本行指定的任何方式或媒介提供該項交易的重要特點，包括電郵及/或短訊通知。在此情況下，滙豐「e提示」服務的條款及細則將在相關範圍內適用。
14. 您須於本行登記及維持有效的通訊地址。
15. 您明白在本申請表提供的個人資料，以及滙豐與您之間的交易或往來細節，滙豐可使用、保留、披露及轉移（在香港特別行政區或外地）至滙豐認為必要的人士，包括滙豐集團任何成員，以用於滙豐可向您提供的服務有關的任何用途，及/或用於核對您其他個人資料，及/或用於滙豐及/或滙豐集團其他成員作推廣、改善及加強一般客戶服務。您有權要求查閱及更正任何個人資料及要求停止將個人資料作直銷用途。
16. 滙豐可隨時撤回或取消本計劃而並不一定發出通知或給予任何理由。本行有權在生效日期前的合理時間內向您提供書面通知書並更改這些條款和細則。如果您沒有在該通知書的生效日期屆滿前終止您對本計劃的參與，您將被視為已同意該變更。如果滙豐已全部取消您的股票月供投資計劃，或因任何原因連續三（3）個月或更長時間未能按照您計劃指示購買證券，您參與該計劃亦將自動終止，恕不另行通知。
17. 您不需要指定一個現金賬戶到您的所有計劃。如果您更改某一個計劃中的指定現金賬戶，將不會影響任何其他的計劃。
18. 本條款及細則中英文版本如有歧異，概以英文版本為準。本條款及細則的任何中文版本僅供參考。