



Notice of Change on Stocks Monthly Investment Plan Terms and Conditions effective 28 July 2017

HSBC is committed to promoting changes and improvements in our provision of banking services to protect your interests and to enhance your understanding of what you can reasonably expect of the services provided by us. With these objectives in mind, we have updated our existing Stocks Monthly Investment Plan Terms and Conditions (including the terms and conditions in the "Important Notes" section) ("**Existing Document**") in plain language ("**Plain Language Document**"). A separate set of Chinese version is also available. If there is any discrepancy between the English and Chinese versions, the English version shall prevail.

A summary of the key features of the Plain Language Document is set out under **Part A**, and the main provisions which are new or have been amended in the Plain Language Document are set out under **Part B**.

Provisions of the Plain Language Document and the Existing Document are materially the same in substance and save for the matters set out in Part B, your rights and obligations with respect to us will not be adversely affected.

Please carefully read the information below to ensure you understand the changes made and how they may affect you.

A. Summary of the key features of the Plain Language Document

- Provisions in the Plain Language Document are re-written in a way and re-arranged in an order intended to make them easier to read and understand by you. More descriptive section or clause headings are used in some cases.
- Provisions addressing the same or related matters are consolidated and simplified to remove overlaps.
- Revisions are made to enhance clarity of the meaning of the provisions.
- There are certain practices or requirements currently implemented by us with respect to our provision of services, accounts or products which may be applicable to you but are not expressly specified in the Existing Document. Provisions reflecting these practices or requirements are consolidated in the Plain Language Document to make them easier to read and understand by you.

B. Amended provisions in the Plain Language Document

The new or amended provisions in the Plain Language Document include:

- a revised provision in Clause 5 of the Plain Language Document to the effect that:
 - in the event that there are insufficient funds in your designated account to pay the gross monthly investment contribution (including the brokerage fee) on a Debit Date, we will treat this as your informal request for an unauthorised overdraft to your designated account and we may: (i) refuse your request in which case we have the right to cancel in full your 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 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 account; and
 - if we have cancelled in full your instruction to purchase securities for three (3) consecutive months or more for any reason, your participation in the Stocks Monthly Investment Plan will be automatically terminated without notice.
- a revised provision in Clause 8 of the Plain Language Document to the effect that if trading at the Stock Exchange of Hong Kong of any securities selected by you is suspended on a Transaction Date and we cancel your instruction to purchase such securities for that month, we will refund the investment contribution for the purchase of such securities to your designated account (without interest) within a reasonable time (instead of the specified period in the corresponding Existing Documents) after the Transaction Date.
- a revised provision in Clause 9 of the Plain Language Document to the effect that if your monthly investment contribution is not applied in full, we will credit any surplus amount of monthly investment contribution to your designated account (without interest) within a reasonable time (instead of the specified period in the corresponding Existing Documents) after the Transaction Date.
- an additional provision in Clause 11 of the Plain Language Document to the effect that after effecting a securities transaction under the Stocks Monthly Investment 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.

- an additional provision in Clause 5 of the 'Important Notes' section of the Plain Language Document to the effect that if you are currently maintaining an existing Plan(s) and your designated account in the current application is different from the account that you are using for your monthly contribution(s) under your existing Plan(s), your designated account in the current application will apply to and replace the account specified in all your existing Plan(s) (if any) unless the current application is rejected.
- a revised provision in Clause 6 of the 'Important Notes' section of the Plain Language Document to clarify that if your designated account is associated with a credit facility, overdraft charges and interest may be incurred if sufficient credit balance is not maintained to cover the gross monthly contribution amount.
- a revised provision in Clause 8 of the 'Important Notes' section of the Plain Language Document to clarify that you may give amendment or termination instructions to us regarding your Plan via HSBC Internet Banking or other channels acceptable to us (e.g. in a written form prescribed by us submitted via branch) which must be received by us at least five (5) (for instructions given via HSBC Internet Banking) or eight (8) (for instructions given via other channels) business days before a Debit Date in order for the amendment or termination to take effect on that Debit Date.
- an additional provision in Clause 11 of the 'Important Notes' section of the Plain Language Document to the effect that if you have submitted multiple instructions with respect to a Plan via different channels for the same stock on the same day, your last instruction submitted via HSBC Internet Banking received by us shall prevail and supersede such other instruction(s) submitted on that day. If you have submitted a set up instruction via branch, your last instruction submitted via HSBC Internet Banking for the same stock on the same day received by us will be deemed as your last instruction to the Plan submitted on that day.

Please note that (i) the amendments shall be binding on you if you continue to retain your existing Stocks Monthly Investment Plan(s) on or after the effective date (28 July 2017). If you decline to accept the amendments, you have the right to terminate your Stocks Monthly Investment Plan(s) in accordance with the relevant provisions under the Existing Document on or before 27 July 2017; and (ii) if you submit any amendment instruction(s) to your existing Stocks Monthly Investment Plan(s) or set up new Stocks Monthly Investment Plan(s) on or after 29 May 2017, the amended terms and conditions in the Plain Language Document will apply to the Plan(s) as amended per your instructions or to the newly set-up Plan (whichever is applicable).

In addition, as part of our commitment to continually enhance our banking service and improve customer experience, effective from 29 May 2017, customers may submit amendment or termination instructions regarding their Stocks Monthly Investment Plans via Personal Internet Banking in addition to the manned channels currently available. The instruction must be received by HSBC by the date set out in the table below in order for the amendment or termination to take effect on the Debit Date. You may refer to the Processing Schedule for Stocks Monthly Investment Plan which is available on Personal Internet Banking for details.

Instruction submitted by	Cut-off date
<ul style="list-style-type: none"> branch phone banking (for HSBC Premier and Advance customers only) 	At least eight (8) business days* before a Debit Date
Personal Internet Banking	At least five (5) business days* before a Debit Date

* excluding Saturday, Sunday or public holiday

Should you have any queries, please contact us at our branches or call our customer service hotlines during the service hours stated below:

HSBC Premier customers: (852) 2233 3322 (24 hours)
 HSBC Advance customers: (852) 2748 8333 (24 hours)
 Other customers: (852) 2233 3000 (Monday to Saturday, 9:00 am – 5:30 pm, except Sunday and public holidays)

For details of the amendments, please refer to the Plain Language Document on HSBC website at www.hsbc.com.hk/personal/form-centre.html.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

June 2017



股票月供投資計劃條款的修改通知 由2017年7月28日起生效

滙豐一直致力改進及提升我們的銀行服務，以保障您的權益，及希望您更容易了解我們可以為您提供的銀行服務。為此，我們已將現有股票月供投資計劃條款的內容及條文(包括「注意」部分內的條款及細則)(簡稱「現有版本」)更新為淺白版本(並更名為股票月供投資計劃條款及細則，簡稱「淺白版本」)。所有淺白版本皆有中文及英文版本。如淺白版本中英文版有歧義，概以英文本為準。

本通知**部分A**為淺白版本主要特點的摘要，而**部分B**則載有淺白版本內新增或經修訂的主要條文。

淺白版本及現有版本的內容及條文大致上相同，而根據淺白版本的條文(除部分B所述的情況外)，您的權責相對於我們將不會受到負面影響。

請仔細閱讀下列的內容，以確保您了解所有的變更，以及可能對您造成的影響。

A. 淺白版本主要特點的摘要

1. 已重寫及重新編排淺白版本的條文，旨在使您更容易閱讀及明白。在若干情況下，在淺白版本的某些部分或條款使用更具描述性的標題。
2. 合併及簡化有關相同或相關事宜的條文，以刪除重疊的部分。
3. 修訂條文以使其涵義更清晰。
4. 我們現時實施有關提供服務、戶口或產品的若干常規或要求，可能適用於您，但在現有版本中未有明文指定。反映該等常規或要求的條文現已合併入淺白版本內，使您更容易閱讀及明白該等條文。

B. 淺白版本內已修訂的主要條文

淺白版本內新增或已修訂的主要條文，包括：

1. 於淺白版本內的第5條中已修訂的條文，致使：
 - (a) 如您指定的戶口在轉賬日並無足夠資金支付每月投資供款總額(包括經紀佣金)，我們將視此為您就其指定的戶口下未經授權透支服務的非正式要求，而我們可(i)拒絕您的要求並取消您在該月的購買證券的全部指示；或(ii)同意您的要求並向您提供透支服務或增加您在其指定的戶口下的現有透支限額。透支金額或現有透支限額增加的利息按我們當時適用於未經授權透支服務的利率每日累算。我們可從您指定的戶口內扣除就透支服務或增加限額徵收手續費；及
 - (b) 如我們連續三(3)個月或以上取消您在該月的購買證券的全部指示，不論原因為何，您參加股票月供投資計劃會被自動終止，而不作另行通知；及
2. 於淺白版本內的第8條已修訂的條文，致使如您選擇的證券在執行日於香港聯合交易所停牌，而我們將取消您在該月購買該證券的指示，我們會於執行日後在合理時間內(而非相應現有文件中指定的時間)將投入該證券的投資供款(不附利息)撥回您指定的戶口內；及
3. 於淺白版本內的第9條中已修訂的條文，致使如您每月投資供款未能全部運用，我們會於執行日後在合理時間內(而非相應現有文件中指定的時間)將任何剩餘供款(不附利息)轉入您指定的戶口內。
4. 於淺白版本內的新增第11條文，致使如您於股票月供投資計劃進行一項證券交易的股票月供投資計劃生效後，我們會在合理可行的範圍內盡快透過我們不時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。

5. 於淺白版本內「注意」部分新增第5條文，致使如您已設立股票月供投資計劃，而您於最新選用的現金戶口與之前設立的股票月供投資計劃所指定的不符，您最新所選的現金戶口將取代您先前為原有計劃內其他股票及所有其他股票月供投資計劃(如有)所設定的現金戶口。
6. 於淺白版本內「注意」部分第6條已修訂的條文，闡明如您選擇的現金戶口附帶備用信貸，您可能因該戶口的款項結存少於每月投資供款總額而產生透支費用及利息。
7. 於淺白版本內「注意」部分第8條已修訂的條文，闡明您可不時以滙豐網上理財或透過其他滙豐可接受的途徑提交修改或終止股票月供投資計劃計劃指示(例如：經分行按滙豐訂明的方式給予書面指示)，而我們須在轉賬日最少五(5)個營業日之前收到該指示(適用於以滙豐網上理財給予指示)或最少八(8)個營業日之前收到該指示(適用於透過其他滙豐可接受的途徑給予指示)，該指示方可在該轉賬日生效。
8. 於淺白版本內「注意」部分新增第11條文，致使如您於同一天就同一股票月供投資計劃透過不同渠道提交多個指示，我們將以您經滙豐網上理財最後提交的指示為準並取代該天內提交的其他指示。如您於同一天曾透過分行設立股票月供投資計劃，您於該天內透過滙豐網上理財為同一股票月供投資計劃提交的最後指示將視作該已設立計劃的最終指示。

請注意：(i)如您於2017年7月28日或之後繼續持有現有的股票月供投資計劃，則您將受以上修改條款約束。如您拒絕接受以上的修改條款，您有權於2017年7月27日或之前根據現有版本中列明的有關條款終止股票月供投資計劃；及(ii)如您於2017年5月29日或之後為現有的股票月供投資計劃提交任何修改指示或設立新的股票月供投資計劃，淺白版本內的修訂條款及細則將適用於您的修改指示或新設立的股票月供投資計劃(以適用者為準)。

除此以外，我們亦一直致力改進我們的銀行服務及提升客戶體驗。由2017年5月29日起，您除可透過現時的非自動化渠道提交修改或終止股票月供投資計劃的指示外，您亦可透過更便捷的個人網上理財提交指示。我們必須在下表指定的日期前收到有關指示，以使有關指示在轉賬日生效。詳情請瀏覽個人網上理財內的股票月供投資計劃處理時間表。

指示提交渠道	截止日
<ul style="list-style-type: none">分行客戶服務熱線(只適用於滙豐卓越理財及運籌理財客戶)	轉賬日前最少八(8)個營業日*
個人網上理財	轉賬日前最少五(5)個營業日*

* 不包括星期六、星期日或公眾假期

如有任何疑問，請前往分行或於以下服務時間致電客戶服務熱線與我們聯絡：

滙豐卓越理財客戶：(852) 2233 3322 (24小時)

滙豐運籌理財客戶：(852) 2748 8333 (24小時)

其他客戶：(852) 2233 3000 (星期一至星期六，上午9時至下午5時30分，星期日及公眾假期除外)

如欲查閱修改條款的詳情，請瀏覽滙豐網站參閱淺白版本：www.hsbc.com.hk/personal/form-centre.html。

本通知中英文版本如有歧義，概以英文版本為準。

2017年6月