

人民幣風險聲明書

附錄1

Declaration of Risk Acknowledgement in CNY

本人/公司特此聲明，經 貴分行之告知，本人/公司已知悉存入/投資/買入 貴行人民幣計價產品，可能造成下列各段說明與人民幣產品相關的主要風險；而以下可能未盡錄所有風險，部分風險亦可能不適用於每項人民幣產品。

The undersigned hereby declares the acknowledgement of possible risk related to the deposit investment in, buy products denominated in CNY offered by your company specified in the paragraphs hereunder. The major risks thereof may not be fully covered in the paragraphs below and part of the risk may not be applicable to each and every item of product denominated in CNY.

一、 **人民幣貨幣風險 Risk inherent to CNY as a currency**

人民幣存款具有人民幣匯率風險，以及人民幣目前並非自由兌換的貨幣，透過香港銀行兌換人民幣須受若干限制。人民幣投資及保險產品亦有上述風險。對個人客戶而言，人民幣兌換設有每日上限，因此客戶可能需要相當時日才可換入或換出超過每日上限的人民幣金額。

Deposit in CNY entails exchange risk. CNY is not a currency that could be freely exchanged in market and is subject to restriction for conversion through banks in Hong Kong. Investment and insurance products denominated in CNY also entail the aforementioned risk. The daily upper limit for the conversion of CNY requires each customer to convert other currencies in CNY for buying or selling in excess of the aforementioned upper limit on a daily basis.

若人民幣產品或其相關投資不是以人民幣計價，可能因買入或賣出這些產品或其相關投資而涉及多重貨幣兌換費用，並且受人民幣匯率波動，以及為應付贖回投資的要求與其他資本需求(例如支付營運開支)，而須沽售資產時所出現的買入與賣出差價所影響。

Where CNY products or other related investment may not be denominated in CNY, a fee for conversion of a variety of currencies shall be involved in the buying or selling of these products or other related investments. The products and the investment are also be sensitive to and affected by the fluctuation of CNY exchange rate, the capital requirement for the redemption of these investment or for other purposes (including business expenses incurred thereof), and the difference resulting from the buying and selling of assets.

二、 **人民幣產品涉及的其他風險 Other risks inherent to products denominated in CNY**

除了人民幣貨幣風險外，個別人民幣產品所涉及的其他風險，包括但不限於以下風險(如適用)：Further to the risk inherent to CNY as a currency, individual products denominated in CNY may also involve other forms of risk, including but not limited to the followings (if applicable)

※ **以人民幣計價的相關投資的選擇有限 There are limited products denominated in CNY for investment**

若人民幣產品無法直接投資於中國內地，可供其選擇的境外人民幣相關投資可能有限。該等限制可能對人民幣產品的回報及表現有不利影響。

In the event that CNY products cannot be directly invested into China, and there are few choices of other investment offshore related to CNY, such constraint may cause negative influence on the return of investment in and performance of CNY products.

※ **須長期持有的投資產品 Investment products for holding in the long run**

若人民幣產品的投資期較長(如人民幣投資相連壽險計劃)，在到期日前或禁售期內(如有)贖回投資，可能會因收益顯著低於投資額而蒙受重大的本金損失，或提早退保或提款的費用，以及於到期日前或禁售期內贖回投資可能損失紅利(如適用)。

Where the investment of CNY products may have long maturity (e.g., unit-linked insurance policies denominated in CNY), the redemption of investment before maturity or during the prohibition period (if any), may inflict substantial loss in principal when the return falls below the investment amount

significantly, or, the expenses incurred from the surrender of policies or withdrawal from policies, and the loss of dividends (if applicable) for redemption of investment before maturity or during the prohibition period.

※ **交易對手的信貸風險 Credit risk of counterparty**

人民幣產品涉及交易對手信貸風險。若人民幣產品投資於沒有抵押品支持的人民幣債務工具，該等產品須承受有關交易對手的全部信貸風險。投資於衍生工具的人民幣產品亦可能有交易對手風險，原因是衍生工具發行商一旦違約，便可能對人民幣產品的表現造成不利影響及導致重大虧損。Products denominated in CNY entail credit risk of the counterparties. In the event of investment in debt instruments in CNY not backed by collaterals, such products shall assume credit risk of the counterparties in a whole. Investment in derivatives denominated in CNY may also entail counterparty risk, as the issuers of such derivatives may turn default, which may cause negative influence to the performance of CNY products and significant loss thereof.

※ **利率風險 Interest risk**

若人民幣產品本身是人民幣債務工具、或可能投資於人民幣債務工具，該等工具可能會受利率波動影響，因而對人民幣產品的回報及表現造成不利影響。

Where CNY products may be debt instruments denominated in CNY, or, such CNY products may invest in debt instruments denominated in CNY, such instruments may be influenced by the fluctuation of exchange rate, which may cause negative influence on the return and performance of these CNY products.

※ **流動資金風險 Liquidity risk**

人民幣產品涉及的流動資金風險，以及(如適用)在沽售相關投資時人民幣產品可能遭受重大虧損，尤其若該等投資並無活躍的二手市場及其買入與賣出差價較大，上述風險便會更大。

Products denominated in CNY entail liquidity risk, and severe loss may be inflicted to CNY products in the disposal of related investment (if applicable) particularly when there is no active secondary market for these investments and the spread between buying and selling is too wide that the risk will be intensified.

※ **贖回投資時未必可收回人民幣 The proceeds for redemption of investment may not be fully paid in CNY**

若非人民幣相關投資佔人民幣產品的較大比重，在贖回產品時未必可以全數收回人民幣。上述情況可能源於人民幣受兌換限制及外匯管制而令發行商未能及時取得足夠人民幣金額。

In the event that CNY products do not constitute a much greater proportion of the portfolio of CNY related investment, the proceeds for redemption of such products may not be fully paid in CNY. This may be the result of the foreign exchange control of CNY that the issuers cannot acquire sufficient amount of CNY on due time.

此致 To

臺灣中小企業銀行香港分行

Taiwan Business Bank, Ltd. Hong Kong Branch

客戶編號：

Customer Account Number

聲明人（客戶）簽署及蓋原留印鑑：_____

Authorized signature and specimen seal impression on file of declarant (customer)

日期：

Date:

主管覆核	經辦核章

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