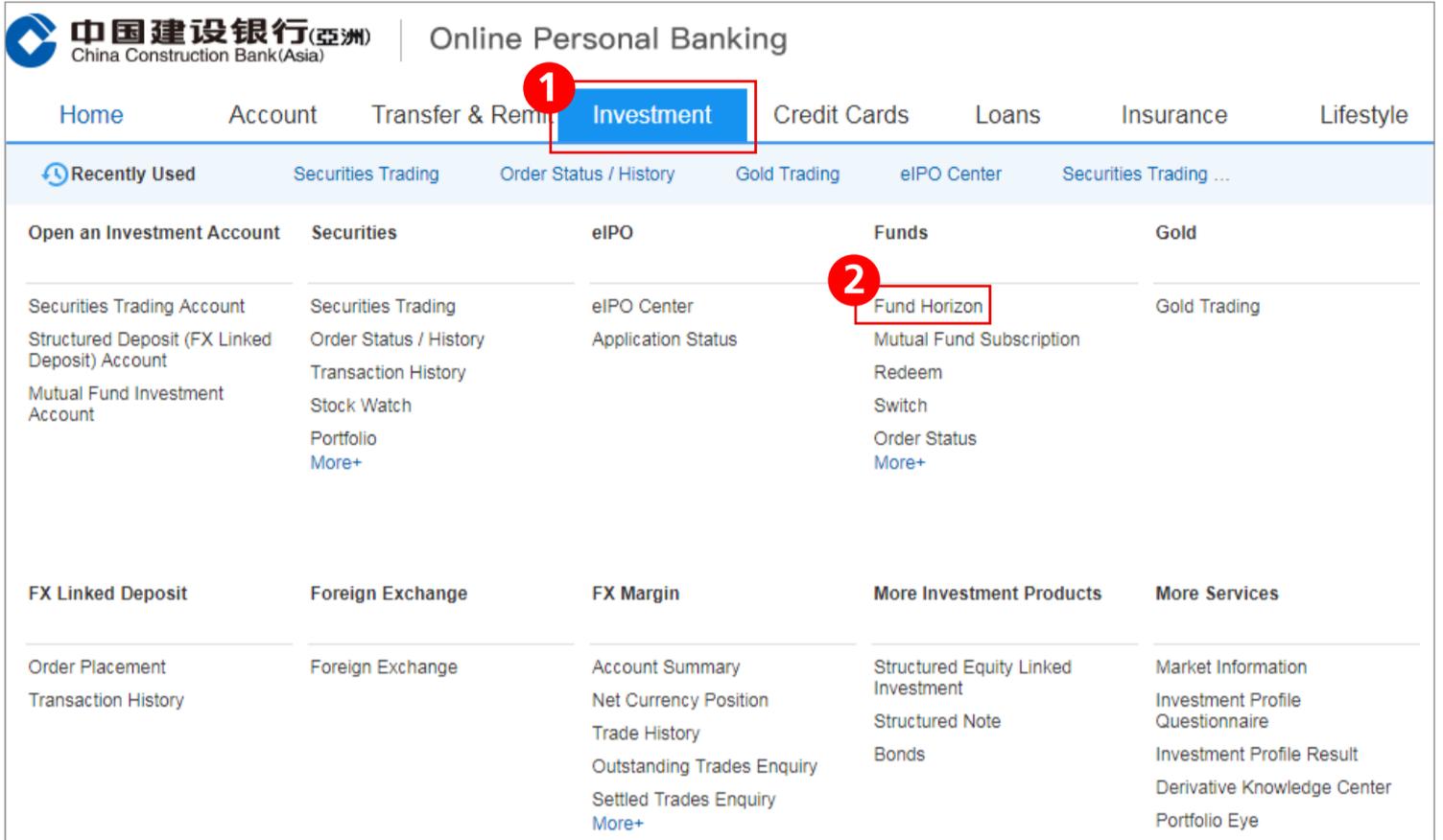


## Online Mutual Fund Subscription Guide

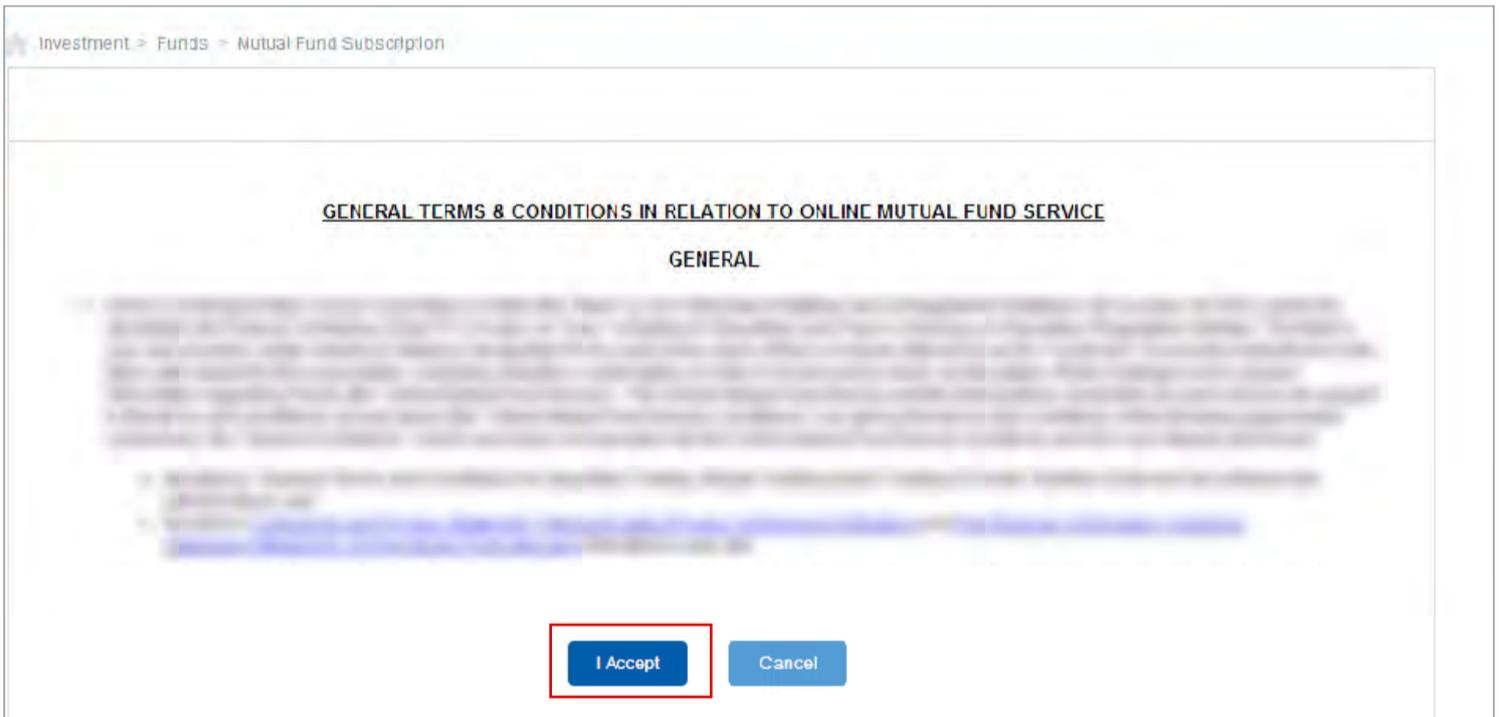
**Step 1** Log in Online Banking. Select “Investments” under the menu, and click “ Fund Horizon”



The screenshot shows the 'Online Personal Banking' interface. The 'Investment' menu is highlighted with a red box and a red circle containing the number '1'. Below the main menu, the 'Funds' category is expanded, and the 'Fund Horizon' option is highlighted with a red box and a red circle containing the number '2'.

Open an Investment Account	Securities	eIPO	Funds	Gold
Securities Trading Account	Securities Trading	eIPO Center	<b>Fund Horizon</b>	Gold Trading
Structured Deposit (FX Linked Deposit) Account	Order Status / History	Application Status	Mutual Fund Subscription	
Mutual Fund Investment Account	Transaction History		Redeem	
	Stock Watch		Switch	
	Portfolio		Order Status	
	More+		More+	
FX Linked Deposit	Foreign Exchange	FX Margin	More Investment Products	More Services
Order Placement	Foreign Exchange	Account Summary	Structured Equity Linked Investment	Market Information
Transaction History		Net Currency Position	Structured Note	Investment Profile Questionnaire
		Trade History	Bonds	Investment Profile Result
		Outstanding Trades Enquiry		Derivative Knowledge Center
		Settled Trades Enquiry		Portfolio Eye
		More+		

**Step 2** [First time login] Please read the terms and conditions, click “I Accept” to consent and continue or click “Cancel” to terminate the transaction process.



The screenshot shows the 'GENERAL TERMS & CONDITIONS IN RELATION TO ONLINE MUTUAL FUND SERVICE' page. The 'GENERAL' section is visible, and the 'I Accept' button is highlighted with a red box.

Investment > Funds > Mutual Fund Subscription

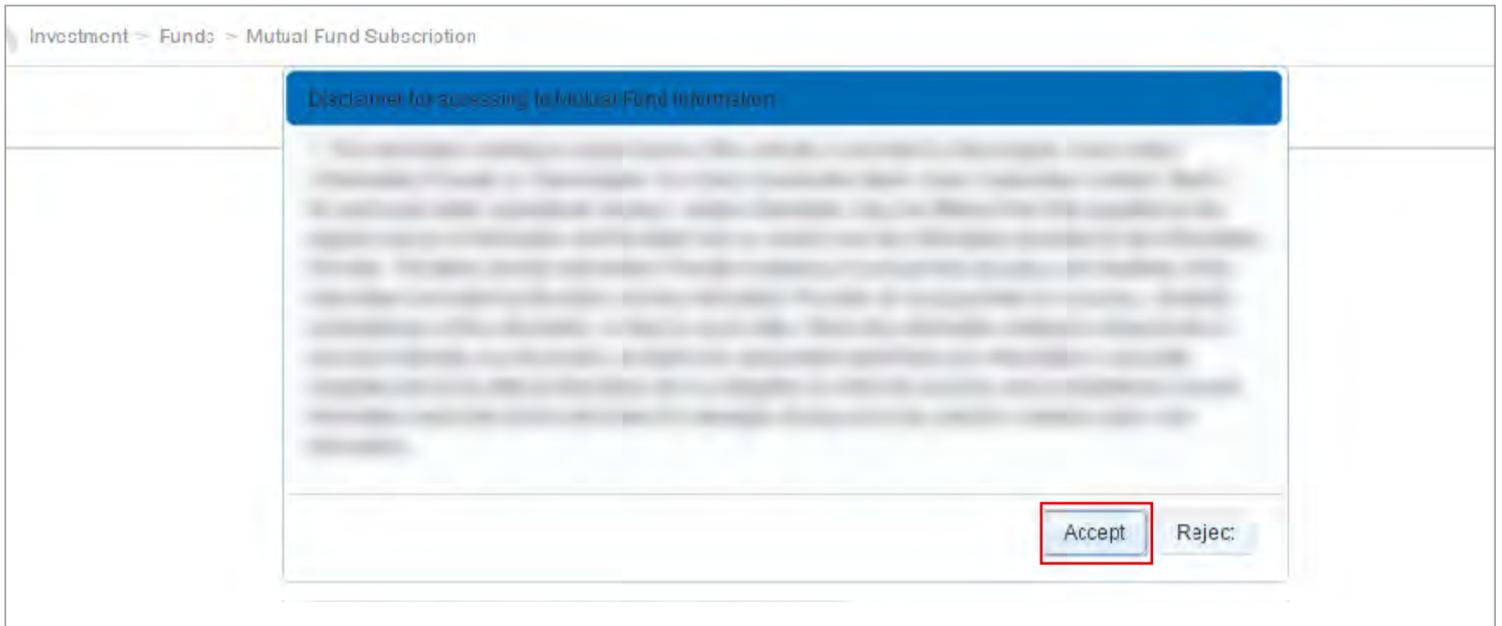
**GENERAL TERMS & CONDITIONS IN RELATION TO ONLINE MUTUAL FUND SERVICE**

GENERAL

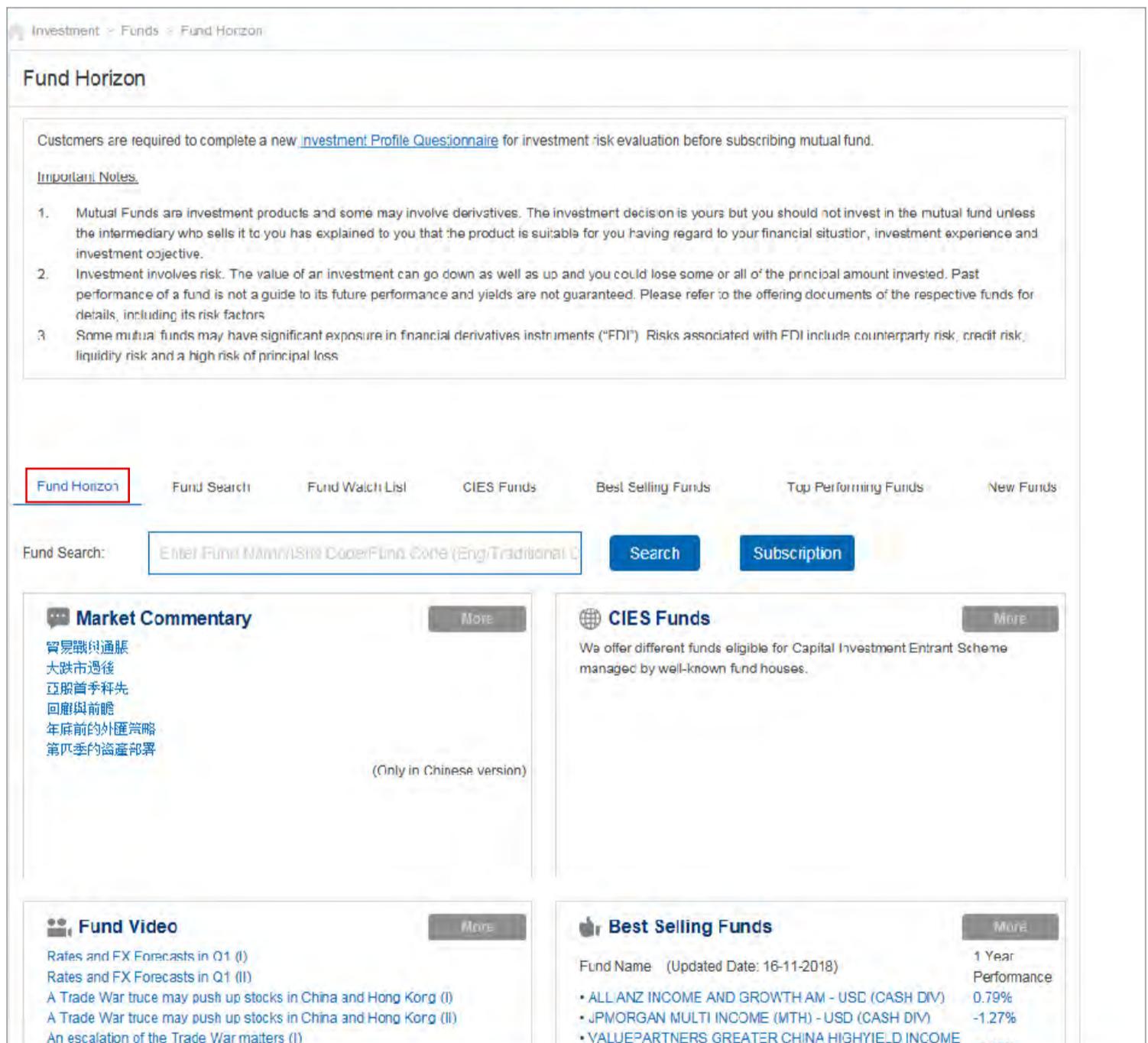
I Accept Cancel

## Online Mutual Fund Subscription Guide

**Step 3** Read the “Disclaimer for accessing to Mutual Fund information”, click “Accept” to consent and continue or click “Reject” to terminate the transaction process.

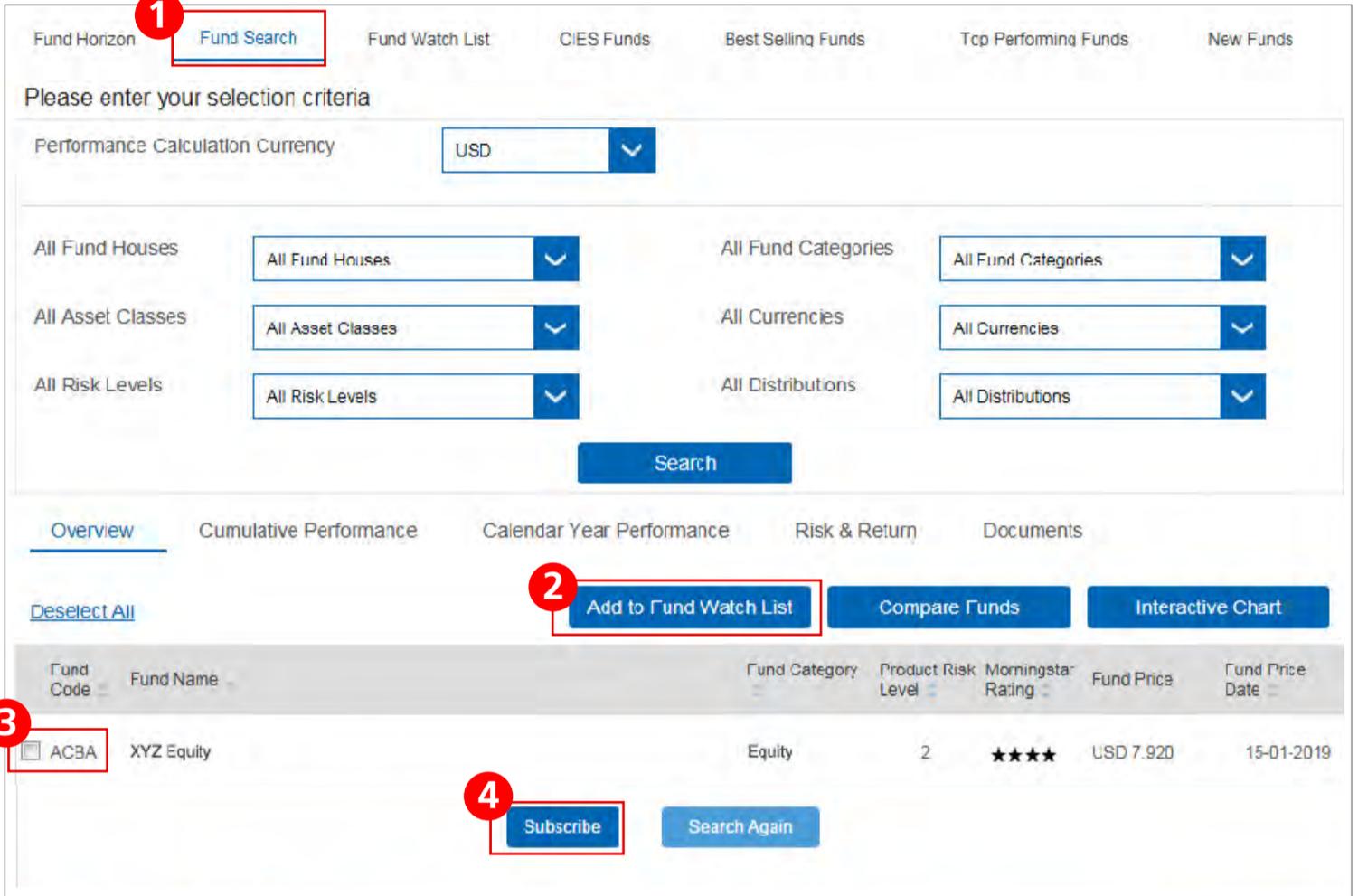


**Step 4** Click “Fund Horizon” to search related fund information, or click “Mutual Fund Subscription” to select funds.



## Online Mutual Fund Subscription Guide

**Step 5** Click "Fund Search" and tick the box to select fund, you can click "Add to Fund Watch List" to monitor the fund performance or click "Subscribe" to conduct transaction.



The screenshot shows the Fund Search interface with the following elements:

- 1**: A red box highlights the "Fund Search" button in the top navigation bar.
- 2**: A red box highlights the "Add to Fund Watch List" button in the action bar.
- 3**: A red box highlights the selection checkbox next to the fund code "ACBA" in the table.
- 4**: A red box highlights the "Subscribe" button located below the table.

Performance Calculation Currency: USD

All Fund Houses: All Fund Houses

All Fund Categories: All Fund Categories

All Asset Classes: All Asset Classes

All Currencies: All Currencies

All Risk Levels: All Risk Levels

All Distributions: All Distributions

Search

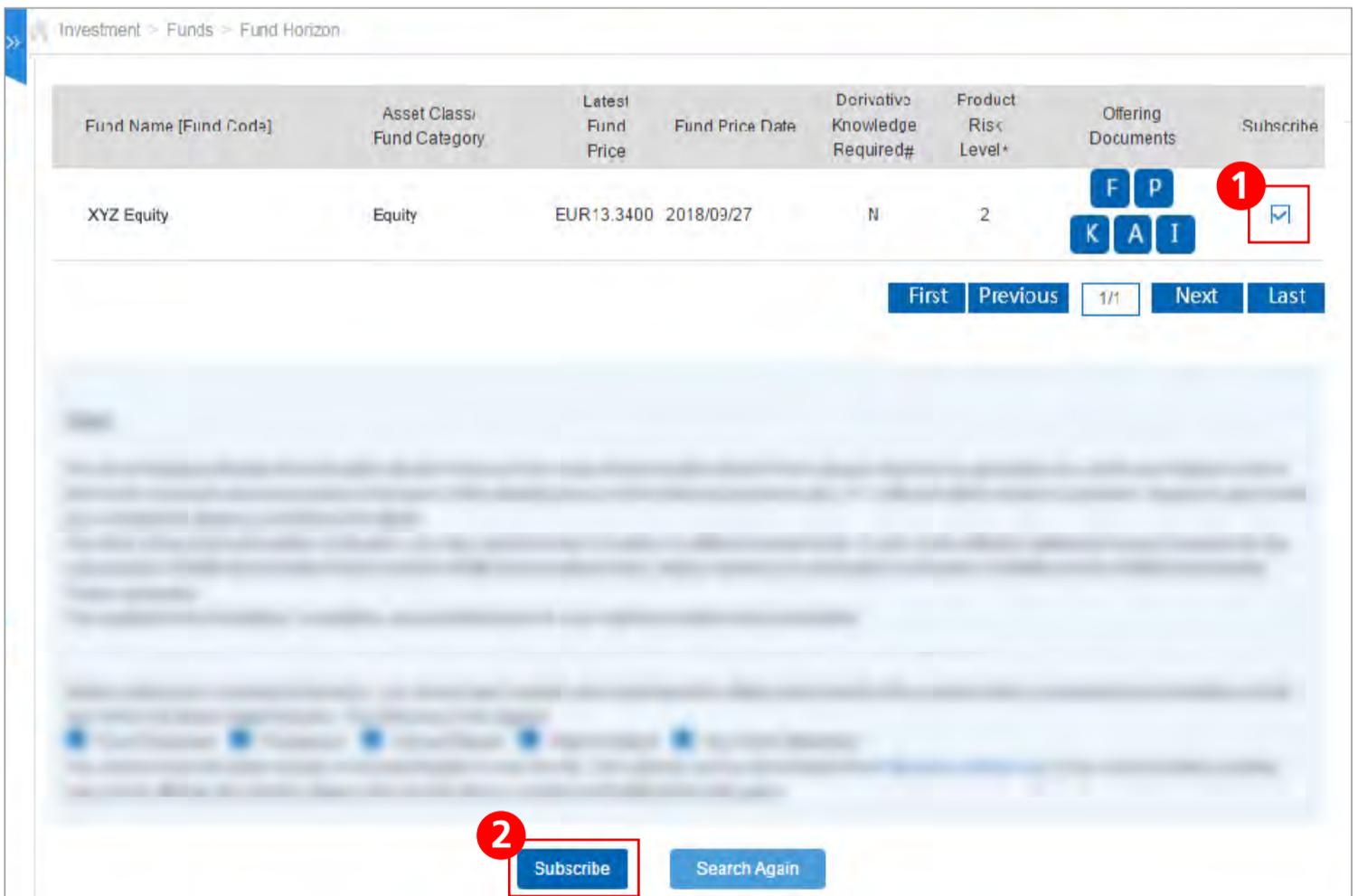
Overview | Cumulative Performance | Calendar Year Performance | Risk & Return | Documents

Deselect All | Add to Fund Watch List | Compare Funds | Interactive Chart

Fund Code	Fund Name	Fund Category	Product Risk Level	Morningstar Rating	Fund Price	Fund Price Date
<input type="checkbox"/> ACBA	XYZ Equity	Equity	2	★★★★	USD 7.920	15-01-2019

Subscribe | Search Again

**Step 6** Read the related offering documents and tick the box to select fund, then click "Subscribe".



The screenshot shows the Fund Detail page with the following elements:

- 1**: A red box highlights the selection checkbox in the "Subscribe" column of the table.
- 2**: A red box highlights the "Subscribe" button at the bottom of the page.

Investment > Funds > Fund Horizon

Fund Name [Fund Code]	Asset Class / Fund Category	Latest Fund Price	Fund Price Date	Derivative Knowledge Required#	Product Risk Level*	Offering Documents	Subscribe
XYZ Equity	Equity	EUR13.3400	2018/09/27	N	2	<a href="#">F</a> <a href="#">P</a> <a href="#">K</a> <a href="#">A</a> <a href="#">I</a>	<input type="checkbox"/>

First | Previous | 1/1 | Next | Last

Subscribe | Search Again

## Online Mutual Fund Subscription Guide

**Step 7** Select the "Mutual Fund Account" and "Debit Account", fill in the "Investment Amount" and acknowledge the declaration, and click "Proceed".

Investment > Funds > Mutual Fund Subscription

### Fund Subscription

1 Specify Subscription Details > 2 Preview Fund Details > 3 Acknowledgement

Please note that the cut-off time for Online Mutual Fund trading is 2:30 p.m. on each business day (excluding Saturday). Order received after the cut-off time will be treated as if received on the following business day.

Subscription Details:

Mutual Fund Account: 1 000012345678

Customer type: Premier Banking [view Discount](#)

Risk Profile Category<sup>^</sup>: (80)

<sup>^</sup> Remark: Customers' risk profiling category is classified into 5 types, namely (1) Conservative, (2) Low Risk, (3) Medium Risk, (4) Growth and (5) Aggressive.

Debit Account: 2 HKD Savings 000012345678

Available Balance: HKD 0.00

The investment amount will be in HKD

[view Exchange Rate](#)  
(To enjoy our real-time online foreign exchange rates, you may buy/sell foreign currencies by choosing "Transfer to CCE (Asia) Account" during office hours.)

Fund Name [Fund Code]	Risk Mismatch**	Tenure Mismatch**	Investment Amount	Subscription Fee
XYZ Equity			<span style="border: 1px solid red; padding: 2px;">3</span> 100,000	5.000%

**4** Proceed Cancel

\*Please refer to "Fund Holdings" page for details of your total investments in Mutual Funds held in the Bank.

Yes  No

## Online Mutual Fund Subscription Guide

**Step 8** Preview the subscription details and click “Confirm” to submit the subscription instruction.

Investment > Funds > Mutual Fund Subscription

### Fund Subscription

1 Specify Subscription Details > 2 Preview Fund Details > 3 Acknowledgement

Please note that the cut-off time for Online Mutual Fund trading is 2:30 p.m. on each business day (excluding Saturday). Order received after the cut-off time will be treated as if received on the following business day.

Please confirm:

Mutua Fund Account: 12345678

Debit Account: HKD Savings 12345678

Fund Name [Fund Code]	Risk Mismatch**	tenure Mismatch^^	Maturity Date	Gross Investment Amount	Net Subscription Fee*
XYZ Equity				HKD100,000	3.00%

**Step 9** The subscription order has been submitted. Please refer to the Order Reference No. on the screen; Customer can select to print out or save the page. Click “OK” to complete the subscription process.

Investment > Funds > Mutual Fund Subscription

### Fund Subscription

1 Specify Subscription Details > 2 Preview Fund Details > 3 Acknowledgement

 Your Subscription Order(s) has/have been received.

Fund Name [Fund Code]	Gross Investment Amount	Order Reference No.
XYZ Equity	HKD100,000	SB00000000

Please note that the cut-off time for Online Mutual Fund trading is 2:30 p.m. on each business day (excluding Saturday). Order received after the cut-off time will be treated as if received on the following business day. The Bank has the discretion to change the cut-off time subject to specified situations. Customers are advised to inquire the details before trading. Please call Bank By Phone at (852) 277 95533 for inquiries.

## Online Mutual Fund Subscription Guide

### **Risk Disclosure**

This mutual fund subscription guide does not constitute advice to buy or sell any investment products and does not constitute an offer with respect to any investment products. Before making any investment decision, you are encouraged to consult your own independent financial advisors and read the relevant offering documents in order to ensure that you fully understand the risks associated with the investment products. Investment products are not bank deposit and thus should not be considered as alternative of normal time deposit. Investment involves risk, the price of a security may move up and down, and may become valueless.

### **Online Investment Trading Service Risks**

There are risks of network traffic congestion and failure of hardware or software for online investment trading system. Failure or delay for instructions of transactions in investment products may occur, and execution at prices different from those prevailing at the time when your instructions were given.