

重要提示 Important Note

借定唔借？還得到先好借！

To borrow or not to borrow? Borrow only if you can repay!

投資涉及風險。證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

Investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

證券孖展買賣涉及的風險極大，虧蝕可能會超過閣下的抵押品的價值。

Securities Margin Trading involves significant risk and losses may exceed the value of your collateral.

證券並非定期存款之替代品。客戶在作出任何投資決定之前，應事先徵詢獨立財務顧問意見及細閱有關產品的銷售文件，以確保本身瞭解有關產品之風險性質。

Securities are not alternative of normal time deposits. Before making any investment decision, customers are encouraged to consult their own independent financial advisors and read the relevant product documents in order to ensure that they fully understand the risks associated with the investment products.

此證券孖展買賣服務之資料摘要乃由中國建設銀行(亞洲)股份有限公司(「本行」)發行，以幫助客戶經本行進行證券孖展買賣前，充分考慮他們需要知道的重要信息。客戶請詳細閱讀此資料摘要，如有需要，應提出問題及尋求獨立意見。我們亦建議客戶一併閱讀此資料摘要及「投資服務之條款和條件」、「投資服務之風險披露聲明」、最新的「服務收費表」及其他提供予客戶有關本行證券孖展買賣服務之文件。

This Securities Margin Trading Factsheet is issued by China Construction Bank (Asia) Corporation Limited (the "Bank"). It is designed to help customers fully considering important information which they should know before engaging in securities margin trading through the Bank. This Factsheet should be read carefully. Customers should ask questions and take independent advice if desired. Customers are also advised to read this Factsheet in conjunction with the Terms and Conditions for Investment Services, Risk Disclosure Statements for Investment Services, latest Schedule of Service Fees, and any other documents provided to them in relation to the Bank's Securities Margin Trading Services.



甚麼是證券孖展買賣？

What is securities margin trading?

以孖展買賣，閣下於購入證券時只需付出相當於購入證券總值的一部分款項。閣下就購入證券總值所存入的部分款項便稱為初步孖展。由於閣下向本行貸款以購入證券，所以購入的證券將會作為有關貸款的抵押資產。

With margin trading, you only need to pay for a portion of the total cost when you buy securities. The portion of the total cost that you deposit is initial margin. As you have borrowed money from the Bank to buy the securities, the securities would be treated as collateral for the Margin Facility.



進行證券孖展買賣之前應考慮甚麼？

What should I consider before engaging in securities margin trading?

在進行證券孖展買賣之前，客戶需了解證券孖展買賣之相關特性及風險並考慮客戶的投資經驗/知識、投資目標、財務情況、投資年期、風險承受程度及其他相關因素後，以評估證券孖展買賣是否適合客戶。客戶應避免偏重投資於個別投資產品類別以減低資產集中風險。如客戶對證券孖展買賣存有疑問或並不完全了解，則客戶應在作出投資決定之前尋求獨立財務顧問之意見。

Before engaging in securities margin trading, customers should understand the features and risks of securities margin trading and assess whether securities margin trading is suitable for them in light of their investment experience/knowledge, investment objective, financial resources, investment horizon, risk tolerance level, and all other relevant circumstances. Customers should avoid excessive investment in any single type of investment so as to prevent undue asset concentration risks. If customers are in doubt or do not fully understand a securities margin trading, they should obtain advice from an independent financial advisor before making the investment decision.



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證券孖展買賣服務關鍵詞

Key terms for Securities Margin Trading Services

關鍵詞 Terms

描述 Description

合資格證券

Qualifying Securities

所有合資格的證券指經由本行審批並接納作為證券孖展合同的抵押品的證券，本行並有權隨時更改合資格證券一覽表。請聯絡本行或瀏覽我們的網頁查詢最新資料。

Designated securities that approved and accepted by the Bank as collateral for Margin Contract. The list of Qualifying Securities may be subject to change from time to time. Please contact us or visit our website for the latest information.

質押比率

Pledge Ratio

20-60% (本行有權隨時更改)

20-60% (subject to change from time to time)

信用限額

Credit Limit

就閣下證券孖展戶口，經由本行審批最高的孖展貸款額。本行可隨時對此信用限額進行覆核及更改。

Maximum margin facility amount that approved by the Bank on your Securities Margin Trading Account. This limit may be subject to review and change at any time.

補倉水平

Margin Call Level

當保障水平低於零，本行有權不時要求客戶提供足夠額外孖展或合資格證券促使保障水平回升至等於或高於零。請參閱第四項「常見問題」了解補倉及斬倉事宜。

Security Level < 0, the Bank may demand you to provide Additional Margin or other Qualifying Securities in order to procure the Security Level to reach zero or above zero. Please refer to section 4 "Frequently Asked Questions" for details about margin top-up and liquidation.

保障水平

Security Level

保障水平指抵押資產孖展市值及待收交易金額的總額，減去待付交易金額及尚欠孖展貸款。

客戶必須維持保障水平等於或高於零。若在任何時候保障水平低於零，本行有權不時要求客戶須立即向銀行提供額外孖展或額外的合資格證券。

Security Level means the aggregate amount of the Security Assets Margin Value and the Pending Receivable Trade Settlement Amount less the Pending Payable Trade Settlement Amount and the Margin Facility Outstanding.

You are required to maintain the Security Level of your Margin Account equals to or exceeds zero at all times. The Bank may demand you to provide Additional Margin or other Qualifying Securities if the Security Level is below zero.

抵押資產孖展市值

Security Asset Margin Value

指有關證券的當時市場價值，乘以其各自的質押比率。

It refers to the total current market value of a securities multiplied by its respective Pledge Ratio.

假設 Assume

- ▶ 股票A的質押比率: 60%
Pledge Ratio of Stock A: 60%
- ▶ 客戶現有的持股量: 100
No. of share that customer is holding: 100
- ▶ 股票A的股價: HK\$100
Price of Stock A: HK\$100

閣下之抵押資產孖展市值(即閣下於本行的所有合資格的股票組合市值乘其相關之質押比率)

$$= \text{HK\$}100 \times 100 \times 60\% = \text{HK\$}6,000$$

Your Securities Asset Margin Value (which indicates the current market value of your portfolio multiplied by their respective Pledge Ratio)

$$= \text{HK\$}100 \times 100 \times 60\% = \text{HK\$}6,000$$



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常見問題

Frequently Ask Questions

1. 我如何從我的孖展賬戶中提取現金？

How can I withdraw cash from Margin Account?

閣下可透過以下途徑從孖展賬戶中轉賬有關現金到閣下於本行之其他戶口

You may use the following ways to transfer the fund to your other accounts within the Bank

- ▶ 透過「網上理財」於星期一至五上午8時至晚上7時(公眾假期除外)轉賬；或
Via Online Banking, which operates from 8:00 a.m. to 7:00 p.m. from Monday to Friday (except public holidays); or
- ▶ 於星期一至五上午9時至下午6時(公眾假期除外)致電本行之股票買賣熱綫2903 8488
Call our Securities Trading Hotline at 2903 8488 from 9:00 a.m. to 6:00 p.m. from Monday to Friday (except public holidays)

2. 當保障水平跌至低於0，銀行會否通知客戶有關補倉事宜？

Will the Bank call me to top-up when the Security Level dropped below zero?

銀行並沒有任何責任提供補倉通知。閣下需要經常維持有足夠的孖展，確保閣下之保障水平等於零或以上。並務請閣下應時刻注意市場及戶口狀況。正常情況下，本行只會盡力去通知閣下如當閣下之保障水平跌至低於零。閣下可致電到本行之股票買賣熱綫或登入「網上理財」查詢有關資料。如閣下未能於指定時間前補倉(即支付額外孖展或存入額外的合資格證券)，本行會將閣下戶口內之任何股票出售，直至有關保障水平回升至零或以上。

The Bank has no obligations to provide margin call. You should maintain sufficient Margin at all time, ensure the Security Level equals to or above zero and should be fully aware of the market situations and your account status. Normally, we will call you when the Security Level dropped below zero on best effort only. You can call our Securities Trading Hotline or login to our Online Banking to enquire the relevant information. If you failed to top up (i.e. to pay the Additional Margin or deposit additional Qualifying Securities) within the required time, we will liquidate the securities in your account until the Security Level back to 0 or above.



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3. 銀行會否將我戶口內的股票出售？

Will the Bank liquidate the securities in my account?

當閣下未能維持戶口之保障水平達至零或以上水平，本行可行使其權利執行斬倉。正常情況下，本行亦會參考閣下證券孖展買賣戶口之指定比率(見下)以評估閣下風險及履行孖展要求的能力。

$$\text{指定比率}^* = \text{尚欠孖展貸款} \div \text{所持有股票之最新抵押資產孖展市值}$$

*註：現時指定比率為133%，但本行有權隨時更改而無須另行通知。

如上述之指定比率已達至133%以上，本行會按其現行風險管理機制立即行使其權利執行斬倉促使保障水平回升至等於或高於零。閣下務請注意本行會按其之酌情權以市場價將閣下戶口內之任何股票(不論該股票是否在證券孖展買賣資格證券一覽表內)出售，而閣下必須清楚明白斬倉價有機會遠低於本行於斬倉水平到達時之股價。於最差情況下，閣下之初步孖展有機會未能完全足夠清還斬倉後之欠款並需要存入額外資金。

就以上風險，客戶須密切監察及維持(i)尚欠孖展貸款不得超逾本行提供閣下之信用限額，及(ii)戶口之保障水平等於零或以上。另客戶必須儘快通知本行有關其之聯絡或手提電話號碼之任何更新以確保本行能在有需要的情況下成功聯絡閣下。

If you fail to maintain the Security Level to reach zero or above zero, the Bank has right to exercise its sole discretion to liquidate the securities in your account. Under the normal circumstance, the Bank will also refer to the Designated Ratio (as defined below) of your Securities Margin Trading Account to assess your risk and capability to meet the margin requirements.

$$\text{Designated Ratio}^* = \text{Margin Facility Outstanding} \div \text{current Securities Asset Margin Value}$$

*Note: The current Designated Ratio is 133% and such Ratio is subject to change and determined by our bank from time to time without notice.

If the above Designated Ratio > 133%, the Bank under its existing risk management mechanism will trigger the liquidation procedures immediately and at its sole discretion to sell any securities in your account (no matter the securities is within the Qualifying List of Securities for Margin Trading or not) at the market price in order to procure the Security Level to reach zero or above zero. Please note that the market price may be much lower than the stock price at the time when the liquidation is triggered. In the worst scenario, your initial margin may not sufficient to cover shortfall after the liquidation and you have to deposit additional fund for this.

In view of the risk involved, Customers should closely monitor and maintain (i) the Margin Facility Outstanding within the Credit Limit granted to you and (ii) the Security Level of the account ≥ 0 . Customers also have the full responsibility to notify the Bank if there is any update on their contact or mobile number to assure that we can contact you immediately if needed.

4. 銀行會否接受支票作為補倉之用？

Will the Bank accept cheque for margin top-up?

銀行只接受已兌現之支票。

Only cleared cheque will be accepted.

5. 孖展賬戶的利息是怎樣？有沒有其他的手續費？

What is the interest rate for Margin Account? Is there any other service fee?

證券孖展買賣戶口會有兩種不同的利率於不同的情況下收取，分別為「貸款息率」及「臨時透支息率」。銀行亦有權不時收取臨時透支之手續費。

We have 2 kinds of interest rates for Securities Margin Trading Services, they are 'Financing Interest Rate' & 'Temporary Overdraft Interest Rate'. The Bank may also charge for the handling fee for the temporary overdraft.

「貸款息率」適用於客戶實際已使用之孖展信貸。有關之貸款息率會詳列於證券孖展交易授信函或開戶後確認之確認書內。

'Financing Interest Rate' is charged for the actual Margin Facility that has been utilized. The Financing Interest Rate was set out in the Securities Margin Trading Facility Letter or the notification letter after account opened.

「臨時透支手續費及利息」適用於貸款超出了抵押資產孖展市值之金額，這些過額部份(包括任何額外孖展、逾期償還或超出信用限額款項)便需支付臨時透支利息及有關手續費。有關最新臨時透支手續費及息率，請參閱最新一期之服務收費表。

'Temporary Overdraft Handling Fee' and 'Temporary Overdraft Interest' are charged for any amount drawn in excess of the Securities Asset Margin Value (including any Additional Margin, overdue amount or any amount drawn in excess of the Credit Limit under the Margin Facility). Extra handling fee may be applied by the Bank from time to time. For latest Temporary Overdraft Handling Fee and Temporary Overdraft Interest Rate, please refer to the Bank's Schedule of Service Fees.

利息以每日計算，一年(不論潤年或非潤年)按365日計，以實際日數為準。利息會在每個曆月之最後一個營業日從閣下之結算戶口內扣除。

Interest will accrue from day to day and will be computed on the basis of a year (in ordinary and leap years) of 365 days and for the actual number of days elapsed. Interest will be debit from your settlement account monthly on the last Business Day of each calendar month.



透過證券孖展買賣戶口買入股票之例子

Illustration example for Securities Margin Trading for stock purchase

假設 Assume

- ▶ 股票A的質押比率是60%
Pledge Ratio of Stock A is 60%
- ▶ 客人之可動用資金為HK\$1,000
Customer's available fund
= HK\$1,000
- ▶ 每手股票A之市值：HK\$500
Market value of Stock A
= HK\$500 per board lot

於此例子中 In this example

- ▶ 客人可買入股票A之最多手數為
= 客人之可動用資金 ÷ (100% - 股票A的質押比率) ÷
每手股票A的市場價
= HK\$1,000 ÷ (100% - 60%) ÷ HK\$500 = 5手
Max no. of board lot of Stock A customer can purchase
= customer's available fund ÷ (100% - pledge ratio of Stock A) ÷
Market price of Stock A
= HK\$1,000 ÷ (100% - 60%) ÷ HK\$500 = 5 board lots
- ▶ 閣下只需以HK\$1,000即可透過本行證券孖展買賣戶口買入相等於
市值HK\$2,500之5手股票A
(註：以上之例子並不包括有關之經紀佣金、印花稅及及其他相關之交易徵費)
You are only required to pay HK\$1,000 to buy 5 board lots of Stock A
which the market value equals to HK\$2,500 via our Securities Margin
Trading account.
(Note: the above example is excluded those brokerage commission and other stamp duty plus
relevant transaction levy)
- ▶ 尚欠孖展貸款為
= 股票A之市值 - 客人之可動用資金
= HK\$2,500 - HK\$1,000 = HK\$1,500
Margin Facility Outstanding
= the market value of Stock A - Customer's available fund
= HK\$2,500 - HK\$1,000 = HK\$1,500



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有關補倉及斬倉之例子說明

Illustration example for calculation of Margin call and liquidation

假設 Assume

- ▶ 股票A的質押比率是60%
Pledge Ratio of Stock A is 60%
- ▶ 股票A的市值為HK\$2,500
The market value of Stock A is HK\$2,500
- ▶ 尚欠孖展貸款為HK\$1,500
Margin Facility Outstanding is HK\$1,500
- ▶ 於買入股票後即時之抵押資產孖展市值為HK\$1,500
Securities Asset Margin Value right after purchase is HK\$1,500

於此例子中 In this example

- ▶ 於買入股票後即時之保障水平
= 抵押資產孖展市值及待收交易金額的總額，減去待付交易金額及尚欠孖展貸款
= HK\$1,500 + HK\$0 - HK\$0 - HK\$1,500 = 0
- Security Level right after purchase
= the aggregate amount of the Security Assets Margin Value + the Pending Receivable Trade Settlement Amount - the Pending Payable Trade Settlement Amount - the Margin Facility Outstanding
= HK\$1,500 + HK\$0 - HK\$0 - HK\$1,500 = 0

補倉 Margin Top-up

如有關股票A之市場價跌而導致其之市值亦隨之下跌，客戶之最新的抵押資產孖展市值原為HK\$1,500減至HK\$1,400，而客戶之保障水平亦隨之而調低為HK\$1,400 + HK\$0 - HK\$0 - HK\$1,500 = - HK\$100，於此情況下，本行有權不時要求客戶提供足夠額外孖展或證券抵押品(即補倉)。

If the market price of Stock A drops which leads the market value of Stock A drops. The latest Security Assets Margin Value is decreased from HK\$1,500 to HK\$1,400 and the Security Level is changed to HK\$1,400 + HK\$0 - HK\$0 - HK\$1,500 = - HK\$100. In this situation, the Bank has the right to request the customer to provide Additional Margin or other Qualifying Securities (i.e. top-up).

如客戶未能於指定時間前補倉，本行會將閣下戶口內之任何股票出售，直至有關保障水平回升至零或以上。

If the customer is failed to top up within the required time, we may liquidate the securities in their account until the Security Level back to 0 or above.

斬倉 Liquidation

如有關股票A之市場價跌了25%，而它的最新市值為 HK\$2,500 × (100% - 25%) = HK\$1,875

If the market price of Stock A drops 25%, the latest market value of Stock A = HK\$2,500 × (100% - 25%) = HK\$1,875

於此情況下客戶之組合(即指定比率超過133%)引致本行進行斬倉。

At this moment, customer's position triggered our internal liquidation procedures (i.e. Designated Ratio is greater than 133%).

註：於此例子中指定比率為

= 尚欠孖展貸款 ÷ 所持有股票A之最新抵押資產孖展市值

= HK\$1,500 ÷ (HK\$1,875 × 60%) = 133.33%

Note: The Designated Ratio in this example is

= Customer's Margin Facility Outstanding ÷ current Securities Asset Margin Value of Stock A

= HK\$1,500 ÷ (HK\$1,875 × 60%) = 133.33%

本行會行使其權利執行斬倉直至有關保障水平回升至零或以上。

The Bank will exercise the right to liquidate all or some of the securities to procure the Security Level to reach zero or above zero.



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有關計算貸款利息及臨時透支利息之例子說明

Illustration example for calculation of Financing Interest & Temporary Overdraft Interest

假設 Assume

- ▶ 股票A的質押比率是60%
Pledge Ratio of Stock A is 60%
- ▶ 股票A的市值為HK\$2,500
The market value of Stock A is HK\$2,500
- ▶ 過去30日之尚欠孖展貸款為HK\$1,500
Margin Facility Outstanding: HK\$1,500 for the last 30 days
- ▶ 抵押資產孖展市值為HK\$1,500
Securities Asset Margin Value is HK\$1,500
- ▶ 貸款息率為最優惠利率(如年利率5%)
The Financing Interest Rate is Prime rate (e.g. 5% p.a.)
- ▶ 臨時透支息率為最優惠利率(如年利率5%)加10%
The Temporary Overdraft Interest rate is Prime rate (e.g. 5% p.a.) + 10%
- ▶ 臨時透支手續費為HK\$100
The Temporary Overdraft Handling Fee HK\$100

於此例子中 In this example

- ▶ 貸款利息:
= 客戶之尚欠孖展貸款 × 貸款息率 ÷ 365日 × 實際日數
= HK\$1,500 × 5% ÷ 365 × 30 = HK\$6.16
Financing Interest:
= Customer's Margin Facility Outstanding × financing interest rate ÷ 365 days × actual number of days elapsed
= HK\$1,500 × 5% ÷ 365 × 30 = HK\$6.16
- ▶ 如股票A的股價下跌而導致股票A的抵押資產孖展市值由HK\$1,500下跌至HK\$1,400，而尚欠孖展貸款仍然是HK\$1,500，於此情況下過額部份的HK\$100(即額外孖展)將會收取臨時透支利息。
In case there is a drop in stock price which lead to a drop of Security Asset Margin Value of Stock A from HK\$1,500 to HK\$1,400, whereas the Margin Facility Outstanding maintains at HK\$1,500, the excess amount of the Margin Facility Outstanding HK\$100 (i.e. additional margin) will be charged at the interest rate for Temporary Overdraft under this situation.
- ▶ 臨時透支利息:
= 過額之尚欠孖展貸款 × 臨時透支息率 ÷ 365日 × 實際日數 + 臨時透支手續費
= HK\$100 × 15% ÷ 365 × 30 + HK\$100 = HK\$101.23
Temporary Overdraft interest:
= Excess of the Margin Facility Outstanding × Temporary Overdraft Interest rate ÷ 365 days × actual number of days elapsed + Handling fee for Temporary Overdraft
= HK\$100 × 15% ÷ 365 × 30 + HK\$100 = HK\$101.23





進行證券孖展買賣之主要風險

Key risks of engaging in securities margin trading

在決定進行證券孖展買賣之前，客戶需留意以下風險因素，包括但不限於：

Before making a decision to engage in securities margin trading, customers should pay attention to the risk factors which include, but are not limited to, the following:

- ▶ 投資並不同開立銀行存款，而證券不應被視為普通定期存款的替代品。
Investment is not the same as placing a bank deposit and securities should not be considered as alternative of normal time deposits.
- ▶ 投資涉及風險。證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。
Investment involves risks. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.
- ▶ 藉存放抵押品而為交易取得融資的虧損風險可能極大。客戶所蒙受的虧蝕可能會超過其存放於有關持牌人或註冊人作為抵押品的現金及任何其他資產。市場情況可能使備用交易指示，例如“止蝕”或“限價”指示無法執行。客戶可能會在短時間內被要求存入額外的保證金款額或繳付利息。假如客戶未能在指定的時間內支付所需的保證金款額或利息，客戶的抵押品可能會在未經其同意下被出售。此外，客戶將要為其帳戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，客戶應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合自己。
The risk of loss in financing a transaction by deposit of collateral is significant. Customers may sustain losses in excess of their cash and any other assets deposited as collateral with a licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as “stop-loss” or “stop-limit” orders. Customers may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, customers’ collateral may be liquidated without their consents. Moreover, customers will remain liable for any resulting deficits in their accounts and interests charged on their accounts. Customers should therefore carefully consider whether such a financing arrangement is suitable in light of their own financial positions and investment objectives.
- ▶ 提供將客戶的證券抵押品等再質押的授權書的風險：向持牌人或註冊人提供授權書，容許其按照某份證券借貸協議書使用客戶的證券或證券抵押品，將客戶的證券抵押品再質押以取得財務通融，或將客戶的證券抵押品存放為用以履行及清償其交收責任及債務的抵押品，存在一定風險。假如客戶的證券或證券抵押品是由持牌人或註冊人在香港收取或持有的，則上述安排僅限於客戶已就此給予書面同意的情況下方為有效。在此，銀行並無取得此類授權書。
Risk of providing an authority to repledge the client securities collaterals etc.: There is a risk if the client provides a licensed or registered person with an authority that allows it to apply the client securities or securities collateral pursuant to a securities borrowing and lending agreement, repledge the client securities collateral for financial accommodation or deposit the client securities collateral as collateral for the discharge and satisfaction of its settlement obligations and liabilities. If the client securities or securities collateral are received or held by the licensed or registered person in Hong Kong, the above arrangement is allowed only if the client consent in writing. The bank does not obtain the aforesaid authority by virtue of this risk disclosure.



其他重要資料

Other important information

客戶可以從以下途徑聯絡本行查詢更多有關證券孖展買賣服務之詳情

Customers may contact us through any of the following manners if there are any enquires on our Securities Margin Trading Services:

- ▶ 親臨本行任何一間分行
Visit any of our branches
- ▶ 致電投資產品熱線(852) 2903 8343
Call our Investment Hotline at (852) 2903 8343
- ▶ 查閱本行之網頁www.asia.ccb.com
Visit our website at www.asia.ccb.com
- ▶ 聯絡閣下之客戶經理
Reach your designated relationship manager
- ▶ 有關本行收取的證券孖展買賣服務的相關費用、收費及利息，請參閱「服務收費表」(一般銀行服務)、證券孖展交易授信函，及本行不時提供客戶之其他收費資料。
For the fees, charges and interest rates relating to our Securities Margin Trading Services, please refer to Schedule of Service Fees (General Banking Services), Securities Margin Trading Facility Letter, and other fees and charges information as advised by the Bank to customers from time to time.

聲明 Disclaimer

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本文檔內之例子說明只是作為解釋及參考之用途。

The illustration examples provided in this factsheet are for explanation and reference purposes.



中国建设银行(亞洲)
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