

## HK Stocks Savings Plan

The HK Stocks Savings Plan\* offered by KGI Asia Limited gives you peace of mind as you accumulate stocks, without having to worry about market volatility and timing your investments.

\* Under the HK Stocks Savings Plan, KGI provides services from time to time to buy for you or on your behalf your net monthly contribution worth of each stock selected by you out of the list of specified Hong Kong Stocks ( subject to change without notice ) at the following purchase price upon and subject to the provisions contained and referred to in this brochure (Ref. No.:0206). In this regard, KGI will act as your agent when buying any stocks/units for you or on your behalf.

## Key Benefits

### Regular Savings Approach

Ideal for those who want to invest, but keep putting it off. Because it works like a regular savings plan, you are more likely to keep your investment plan "on track".

### Simplicity

You don't have to follow the ups and downs of the market. Once you have decided on your monthly investment savings amount, you can forget it and let autopay do it for you.

### Affordability

You don't have to buy in board lot, you can invest as little as HK\$1,000 per month for each selected stock.

### Dollar Cost Averaging

By regularly investing as little as HK\$1,000 each month for a stock, you can buy more when the market is down and less when the market is up, and you will acquire shares at different prices. As a result, the average cost per share of your investments will be lower in the long run.

Table (1): How the Plan works

(for illustration purpose only)

Month	Monthly Contribution (HK\$)	Investment after Transaction Fee (HK\$)	Share Price (HK\$)	Number of Shares
January	1,000	950	16.40	57
February	1,000	950	7.55	125
March	1,000	950	8.50	111
April	1,000	950	11.50	82
May	1,000	950	13.60	69
June	1,000	950	14.95	63
<b>Total</b>	<b>6,000</b>	<b>5,700</b>	<b>(Average Cost) 12.08</b> <b>(Average Cost per Share) 11.24</b>	<b>507</b>

Table (1) highlights how monthly movements in security prices can have a significant effect on the size of your portfolio. In the above example, you contribute HK\$1,000 each month for a stock and purchase 507 shares of the stock over six months at an average share cost of HK\$11.24. Dollar cost averaging therefore enables you to buy shares close to their average price over the period. Average cost per share is calculated by dividing the total "Investment after Transaction Fee" by the total "Number of Shares".

### Easy-to-operate

You can always access your investment portfolio through our website or 24-hour InvestLine. Also, you will receive relevant daily and monthly statements. You may choose to receive electronic daily statements at your designated e-mail address.

### Flexible Investment

You are able to sell the stock(s)/unit(s) ( including odd lots ) purchased from this Savings Plan to the market at any time. From time to time, you may also amend your monthly contributions and your choice of selected stock(s).

## Details of HK Stocks Savings Plan

<b>Minimum Monthly Contribution</b>	HK\$1,000 or above in multiples of HK\$500 per month for each selected stock.
<b>Monthly Transaction Fee</b>	0.25% on monthly contribution or HK\$50 for each selected stock, whichever is higher, inclusive of any stamp duty, transaction levy, trading fee and CCASS fee.
<b>Stock/Unit Purchase</b>	The monthly contribution minus transaction fee will be invested into the relevant stock <sup>1</sup> selected by you based on the relevant Purchase Price <sup>2</sup> on the Fixing Date <sup>3</sup> .
<b>Payment Method</b>	By autopay <sup>4</sup> through your bank account.
<b>Payment Date<sup>5</sup></b>	Payment for the monthly contributions must be received by KGI on the 8 <sup>th</sup> of each month or the next working day (i.e. a day other than Saturday, Sunday or Public Holiday) if such day is a non-working day.

**Remarks:**

1. The number of shares of the selected stock(s) to be allocated to your brokerage trading account with KGI will be rounded down to the nearest whole number of shares. Tracker Fund of Hong Kong(2800) will be rounded down to 2 decimal places.
2. The purchase price of a particular stock acquired for you will be determined by its last ask price on the relevant Fixing Date based on the information provided by Hong Kong Exchanges and Clearing Limited on their website [www.hkex.com.hk](http://www.hkex.com.hk) under "Daily Quotations" or, if such information is unavailable, determined by KGI in a fair and reasonable manner. **If the actual execution price is better than such last ask price, KGI shall be entitled to keep the price difference as its agency fee.**
3. The third trading day of The Stock Exchange of Hong Kong Limited ("HKSE") after the Payment Date.
4. You have to submit the Direct Debit Authorization Form. If you have any existing autopay arrangement with KGI, you must use the same bank account previously designated. For the first and second monthly contributions, you have to make such payment by a crossed cheque drawn by you in favor of "KGI Asia Limited" for the total amount. Thereafter, payments will be debited automatically from your bank account on each Payment Date.
5. KGI reserves the right from time to time to specify any other date as the Payment Date.

### Risk Disclosure Statements & other Provisions

1. 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.
2. The HK Stocks Savings Plan (the "Plan") does not assure a profit, nor does it protect against loss in declining markets, or against a loss if you withdraw from the Plan when the value of your shares is less than the cost of the shares you purchased.
3. KGI reserves the right but not the obligation to acquire for itself or on behalf of any of its affiliates any odd lot(s) of any stock in your brokerage account from time to time. The selling price of the odd lot(s) shall be determined solely by KGI.
4. KGI is not acting as your investment adviser and where necessary, you shall seek your own independent professional advice before making any investment decision.
5. Your monthly contributions for each selected stock and/or your choice of stock(s) may be amended any time by written notice to KGI. If you wish to increase your monthly contributions, you are required to submit a revised Direct Debit Authorization Form. Any changes on Direct Debit Authorization Form require about 45 working days to process.
6. Termination
  - a. Either KGI or you may terminate the Plan or the use of the Plan (as the case may be) at any time on the giving of not less than one (1) month's prior written notice to the other;
  - b. KGI may terminate the Plan forthwith at any time without notice to you if you fail to pay your monthly contribution on any Payment Date; and
  - c. Any termination shall not affect the respective rights and obligations of you and KGI accrued prior to such termination.
7. You accept that KGI may deliver documents and contract notes to you in electronic form to your e-mail address.
8. If KGI does not receive your monthly contribution(s) in full or at all by the Payment Date for any reason, KGI shall have the discretion not to execute any purchase order for you or to execute such order in any manner as KGI may think fit.
9. If trading in your selected stock is suspended on the HKSE on any Fixing Date, the relevant amount of monthly contribution(s) received will be applied to invest in the stock as soon as reasonably practicable once the suspension has been lifted. In that case, the purchase price of the stock acquired for you will be determined by its last ask price on the date of such acquisition or, if such information is unavailable, determined by KGI in a fair and reasonable manner.
10. KGI reserves the right to reject or cancel your purchase order either in whole or in part without any prior notice or assigning any reason therefor.
11. The provisions of this brochure (Ref. No.:0206) may be modified or amended by KGI from time to time at its discretion.

### The List\* of Hong Kong Stocks for HK Stocks Savings Plan

Stock Code	Stock Name
0001	CHEUNG KONG (HOLDINGS)
0002	CLP HOLDINGS
0003	HK & CHINA GAS
0004	THE WHARF (HOLDINGS)
0005	HSBC HOLDINGS PLC
0006	HK ELECTRIC HOLDINGS
0008	PACIFIC CENTURY CYBERWORKS
0010	HANG LUNG GROUP
0011	HANG SENG BANK
0012	HENDERSON LAND
0013	HUTCHISON WHAMPOA
0014	HYSAN DEV
0016	SHK PPT
0017	NEW WORLD DEV
0019	SWIRE PACIFIC A
0020	WHEELLOCK
0023	BANK OF EAST ASIA
0066	MTR CORPORATION
0083	SINO LAND

Stock Code	Stock Name
0097	HENDERSON INVESTMENT
0101	HANG LUNG PROPERTIES
0179	JOHNSON ELECTRIC HOLDINGS
0267	CITIC PACIFIC
0291	CHINA RESOURCES ENTERPRISE
0293	CATHAY PACIFIC AIRWAYS
0363	SHANGHAI INDUSTRIAL
0388	HK EXCHANGES & CLEARING
0494	LI & FUNG
0511	TVB
0762	CHINA UNICOM
0883	CNOOC
0902	HUANENG POWER
0941	CHINA MOBILE
0992	LEGEND GROUP
1038	CKI HOLDINGS
1171	YANZHOU COAL
2800	TRACKER FUND OF HONG KONG

\* The above list is subject to change from time to time without prior notice.

## 「財駿港股儲蓄計劃」

凱基證券亞洲有限公司為您提供之「財駿港股儲蓄計劃」\*，讓您毋須擔心市場波動及投資時間，儲蓄港股時更安枕無憂。

\*根據「財駿港股儲蓄計劃」，凱基證券承諾以代理人身份，按照及根據本小冊子(參考編號 0206)所載及提及之條款，以下述買入價按時將每月投資淨額買入或代您買入您從「財駿港股儲蓄計劃」港股名單(可予以更改，而毋須另行通知)中挑選之港股。

## 優點

### 定期儲蓄模式

如您有意投資但又不知從何入手，「財駿港股儲蓄計劃」無疑是您的最佳選擇。「財駿港股儲蓄計劃」的投資概念與一般定期儲蓄計劃相若，一切盡在您掌握之中。

### 簡便妥當

您毋須擔心股票市場的波動，只需選定每月的供款額，該款項便會透過自動轉賬供款，方便簡單。

### 輕鬆自在

您毋須購買一整手股票，每隻自選港股的每月供款額可低至 HK\$1,000。

### 成本平均法

透過每月定額投資，您可以在不同價位買入股票，在價位低時購入較多股票，價位高時購入較少股票，以降低投資的平均每股成本。

表(一)：「財駿港股儲蓄計劃」的操作例子：

(只供參考用)

月份	每月供款額 (HK\$)	扣除交易費用後的 投資淨額 (HK\$)	每股價格 (HK\$)	投資股數
一月	1,000	950	16.40	57
二月	1,000	950	7.55	125
三月	1,000	950	8.50	111
四月	1,000	950	11.50	82
五月	1,000	950	13.60	69
六月	1,000	950	14.95	63
<b>總計</b>	<b>6,000</b>	<b>5,700</b>	(平均價格) 12.08 (平均成本價) 11.24	<b>507</b>

表(一)顯示每月證券價格變動可對您手持的投資組合造成甚大影響。如上例，您每月供款 HK\$1,000，六個月內共可買入 507 股，買入平均股票成本價為 HK\$11.24。因此，成本平均法使您能以接近期內的平均價位買入股票。平均成本價相等於總投資淨額除以總投資股數。

### 簡易管理

您可以透過凱基證券網頁或 24 小時「綜合投資專線」查詢您的投資組合。同時，您會收到有關之日結單及月結單。您更可選擇以電郵方式於指定電郵地址收取「電子日結單」。

### 靈活投資

您不但可以隨時於市場上沽出透過此計劃買入的股票(包括碎股)，更可隨意更改您的自選投資組合及每月供款額，令投資更靈活。

## 「財駿港股儲蓄計劃」詳情

每月最低供款額	每隻自選港股每月 HK\$1,000 或以上，供款額須為 HK\$500 之倍數。
每月交易費	每隻自選港股需繳付供款額之 0.25% 或 HK\$50(以較高者為準)，已包括有關之印花稅、交易徵費、聯交所交易費及中央結算費用。
買入股票/單位	扣除交易費後的每月供款額將按照定價日期 <sup>1</sup> 的買入價 <sup>2</sup> 投資於您的自選港股 <sup>3</sup> 。
供款方法	以自動轉賬 <sup>4</sup> 方式於指定銀行戶口扣除。
供款日期 <sup>5</sup>	每月供款額須於每月第八日支付，如當日不屬工作天(即星期六、日及公眾假期)，則延遲至下一個工作天支付。

**註:**

- 即供款日期後香港聯合交易所(「聯交所」)的第三個交易日。
- 股票的買入價按照有關定價日期之最後實盤價計算，並以香港交易所網頁 [www.hkex.com.hk](http://www.hkex.com.hk) 之「日報表」所載之資料為準，如無法取得有關資料，即以凱基證券公平及合理地決定的價格為準。**如實際交易價較最後實盤價為佳，凱基證券有權保留差價作為代理費用。**
- 您的證券交易帳戶內獲分配的自選港股股票數目，將調低至最接近的整數股數，而盈富基金(2800)的單位數目則調低至小數點後兩個位。
- 您必須連同直接付款授權書一併遞交。若您現時與凱基證券已有自動轉賬安排，您必須指定同一個銀行戶口作每月供款之用。首兩個月之供款額，請以您的劃線支票支付，抬頭請註明「凱基證券亞洲有限公司」。其後每月供款額將於各供款日期於指定銀行戶口自動扣除。
- 凱基證券保留權利指定其他日期作為供款日期。

## 風險披露聲明及其他條款

- 證券價格有時會大幅波動，個別證券的價格可升亦可跌，甚至可能會變得毫無價值。買賣證券本身可能會招致虧損而非獲利。
- 「財駿港股儲蓄計劃」(「計劃」)並不能保證必會取得回報，且在市況普遍下跌時，並不一定可避免損失。如您終止計劃，您須承擔股票價格可能低於購入成本而招致之虧損。
- 凱基證券保留權利(但無責任)以凱基證券名義或代其聯營公司購買您帳戶內的任何碎股。碎股售價由凱基證券自行決定。
- 凱基證券並非作為您的投資顧問，若有需要，您在作出任何投資前，必須尋找獨立專業意見。
- 更改計劃 – 欲更改自選投資組合或每月供款額，您必須以書面通知凱基證券有關的改動。欲增加每月供款額，您必須連同更新的直接付款授權書一併遞交回凱基證券。直接付款授權書如有任何更改需時約四十五個工作天辦理。
- 終止計劃 –
  - 凱基證券或您可以在向對方發出不少於壹個月書面通知後，隨時終止此計劃或終止使用此計劃(視乎情況而定)。
  - 如您未能在任何供款日期支付每月供款額，凱基證券有權即時終止計劃而不需發出任何通知。
  - 終止計劃將不影響您及凱基證券在終止計劃前擁有的相關權利及責任。
- 您接受並同意凱基證券發出電子文件/買賣單據至您的電郵地址。
- 若於供款日期因任何原因凱基證券未能收取有關每月供款，凱基證券可根據其酌情權不執行您的買入指示或以凱基證券所決定的形式為您執行買入指示。
- 若於定價日期當日您所選的股票被暫停於聯交所買賣，有關的每月供款(總)額將於該隻股票恢復買賣後，於合理地切實可行的時間內被用作購入該隻股票。在該種情況下，有關股票的買入價將按照購入日期之最後實盤價計算；如無法取得有關實盤價資料，則以凱基證券公平及合理地決定的價格為準。
- 凱基證券有權拒絕或取消全部或部分買入指示而無須給予通知或解釋。
- 凱基證券有權不時修訂或刪除本小冊子(參考編號 0206)的任何條款。
- 本小冊子(參考編號 0206)中英文版本若有歧異，概以英文版本為準。

## 「財駿港股儲蓄計劃」港股名單\*

股票代號	股票名稱
0001	長江實業
0002	中電控股
0003	香港中華煤氣
0004	九龍倉
0005	匯豐控股
0006	香港電燈
0008	電訊盈科
0010	恆隆集團
0011	恆生銀行
0012	恆基地產
0013	和記黃埔
0014	希慎興業
0016	新鴻基地產
0017	新世界發展
0019	太古股份公司 A
0020	會德豐
0023	東亞銀行
0066	地鐵公司
0083	信和置業

股票代號	股票名稱
0097	恆基發展
0101	恆隆地產
0179	德昌電機控股
0267	中信泰富
0291	華潤創業
0293	國泰航空
0363	上海實業控股
0388	香港交易所
0494	利豐
0511	電視廣播
0762	中國聯通
0883	中國海洋石油
0902	華能國際電力股份
0941	中國移動
0992	聯想集團
1038	長江基建集團
1171	兗州煤業股份
2800	盈富基金

\*以上名單或會隨時更改，恕不另行通知。

## HK STOCKS SAVINGS PLAN APPLICATION FORM 「財駿港股儲蓄計劃」申請表

(A) HK Stocks Savings Plan Contributions 「財駿港股儲蓄計劃」供款額		
Stock Name 股票名稱	Stock Code 股票代號	Contribution per month (HK\$) 每月供款額(港元)
1.		
2.		
3.		
4.		
5.		

(B) Personal Data 客戶個人資料	
<b>Please use BLOCK letters to fill in the information below and enter the full names of all joint account holders</b> 請以英文正楷填寫以下資料，所有聯名帳戶持有人的姓名必須填寫	
1. Client Name(s) 客戶名稱	:
2. KGI Account No. (if applicable) 凱基證券帳戶號碼 (如適用) :	

### Acknowledgement and Declaration 確認及聲明

I/We, the undersigned Client(s), hereby acknowledge and declare that I/we have read and understood the provisions of KGI Asia Ltd.'s brochure (Ref. No. 0206) regarding the HK Stocks Savings Plan (receipt of a copy whereof is hereby acknowledged) and accept and agree to be bound by the said provisions as the same may be amended from time to time. Once this application has been accepted, my/our monthly contributions shall be or become payable immediately thereafter in accordance with those provisions.

本人/吾等，下述簽署客戶，謹此確認及聲明本人/吾等已閱讀過及明白凱基證券亞洲有限公司的「財駿港股儲蓄計劃」小冊子(參考編號 0206)內所載的一切條款(謹此確認已收妥其副本)，並接受及同意受該等條款(可不時被修訂)所約束。此申請獲接納後，本人/吾等隨即須按該等條款的規定支付每月供款額。

Primary Account Holder Signature 客戶簽署      Client Name 客戶姓名 Date 日期	Joint Account Holder Signature 聯名客戶簽署      Client Name 客戶姓名 Date 日期
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Check List 所需文件	For Office Use Only 本公司專用
<input type="checkbox"/> Completed and signed APPLICATION FORM and DIRECT DEBIT AUTHORIZATION FORM 已填妥及簽署之申請表及直接付款授權書	Checked by 核對:
<input type="checkbox"/> Your crossed cheque made payable to "KGI Asia Limited" for an amount equal to the first two monthly contributions 由閣下發出的劃線支票，抬頭註明「凱基證券亞洲有限公司」，而金額相等於首兩個月供款額	Name of Staff 職員名稱:  Date 日期:

(Ref. No.:2111)

**(C) DIRECT DEBIT AUTHORIZATION 直接付款授權書**

I/We hereby authorize my/our below named Bank to effect transfers from my/our account to that of the below named beneficiary in accordance with such instruction as my/our Bank may receive from the beneficiary from time to time provided always that the amount of any one such transfer shall not exceed the limit indicated below.

I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.

I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).

I/We agree that should there be insufficient funds in my/our account to meet any transfer hereby authorized, my/our Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank may make the usual charge and that it may cancel this authorization at any time on one week's written notice.

This authorization shall have effect until further notice or until the below written expiry date (whichever shall first occur).

I/We agree that any notice of cancellation or variation of this authorization which I/we may give to my/our Bank shall be given at least two working days prior to the date on which such cancellation/variation is to take effect.

本人(等)/本公司現授權本人(等)/本公司之下述銀行，(根據受益人不時給予本人(等)/本公司之銀行之指示)自本人(等)/本公司之賬戶內轉賬予下述受益人，惟每次轉賬金額不得超過以下之限額。

本人(等)/本公司同意本人(等)/本公司之銀行毋須證實該等轉賬通知是否已交予本人(等)/公司。

如因該等轉賬而令本人(等)/本公司之賬戶出現透支(或令現時之透支增加)，本人(等)/本公司願共同及各別承擔全部責任。

本人(等)/本公司同意如本人(等)/本公司之賬戶並無足夠款項支付該等授權轉賬，本人(等)/本公司之銀行有權不予轉賬，且銀行可收取慣常之收費，並可隨時以一星期書面通知取消本授權書。

本授權書將繼續生效直至另行通知為止或直至下列到期日為止(以兩者中最早之日期為準)。

本人(等)/本公司同意，本人(等)/本公司取消或更改本授權書之任何通知，須於取消/更改生效日最少兩個工作天之前交本人(等)/本公司之銀行。

Name of party to be credited (The Beneficiary) 收款之一方(受益人) <b>KGI Asia Limited</b>		Bank No. 銀行編號 <b>0 0 3</b>	Branch No. 分行編號 <b>4 4 7</b>	Account No. to be credited 收款賬戶之號碼 <b>0 0 5 4 2 0 3 8 -</b>
My/Our Bank Name and Branch 本人(等)/本公司之銀行及行所名		Bank No. 銀行編號	Branch No. 分行編號	My/Our Account No. 本人(等)/本公司之賬戶號碼
My/Our Name 本人(等)/本公司之名稱		My/Our Address 本人(等)/本公司之地址		
Name of Debtor (if other than account holders) 債務人之姓名(若非賬戶持有人)			Debtor Reference (Completed by KGI) 債務人備註(由凱基證券填寫)	
Limit for each payment 每次付款之限額	My/Our signature(s) 本人(等)/本公司之簽名		Date of Completion 填寫日期	
Expiry Date 到期日			Bank use only 以下由銀行填寫	
			Signature Verified	

**Notes:**

- In the box marked "Debtor Reference" please enter the identifying reference between the debtor and the party to be credited i.e. student name, mortgage agreement number, hire-purchase agreement number, etc. This reference must be consistent with the Debtor Reference on the collection list.
- If the amount of your each payment is likely to vary from time to time, please set the "Limit for each payment" at the maximum amount you would expect to pay at any one time.
- This Direct Debit Authorization will be cancelled automatically on the date indicated in the box marked "Expiry Date"; if you wish the Direct Debit Authorization to have effect indefinitely until further notice, please leave the box blank.
- Please ensure that you sign the form in the usual way that you would sign on your Bank Account.

Please complete and return this form to the above named party to be credited

**附註：**

- 於「債務人備註」格內填入可鑑定債務人與收款人關係之資料。例如學生英文名稱，按揭契約號碼，租購合約號碼等。而此備註必須與「收付清單」內之「債務人備註」相同。
- 若貴戶支付之金額可能每次不盡相同者，則請在「每次付款之限額」填寫每次支付之最高金額。
- 本授權書將於「到期日」格內所示之日期自動取消；貴戶欲想本授權書持續有效直到另行通知為止，可留空不填此格。
- 請保證貴戶在此授權書內之簽名，與銀行賬戶所簽者完全相同。

請依次填寫，並將此授權書交給收款之一方。

(Ref.No.:2111)