# Cross-boundary Wealth Management Connect (Northbound)
# Notice Relating to
# Wealth Management Connect Multi-Currency Statement Savings Accounts
# 跨境理財通(北向通)
# 關於跨境理財通綜合貨幣儲蓄(結單)存款戶口的通知

## What is Cross-boundary Wealth Management Connect Scheme?
## 什麼是跨境理財通計劃?

Cross-boundary Wealth Management Connect Scheme refers to a scheme where eligible residents in the Chinese Mainland cities in the Guangdong-Hong Kong-Macao Greater Bay Area ("**GBA**") and Hong Kong, through a closed-loop funds flow channel established between the financial institution systems of the two jurisdictions, invest in eligible wealth management products distributed by banks or licensed corporations / securities firms in each other's market. Cross-boundary Wealth Management Connect consists of the Southbound Scheme and the Northbound Scheme.
跨境理財通計劃是指粵港澳大灣區(「**大灣區**」)中國內地和香港合資格居民通過雙方司法管轄區的金融機構體系建立的閉環式資金管道,投資對方銀行或持牌法團/証券公司銷售的合資格理財產品。跨境理財通計劃分南向通和北向通。

## What is the Northbound Scheme?
## 甚麼是北向通?

The Northbound Scheme refers to eligible residents in Hong Kong investing in eligible wealth management products distributed by eligible banks in the Chinese Mainland cities in the GBA ("**Mainland Banks**") and/or eligible securities firms in the Chinese Mainland cities in the GBA ("Mainland securities firms") via designated channels. Eligible banks in Hong Kong ("**Hong Kong Banks**") and/or eligible licensed corporations in Hong Kong ("Hong Kong LCs") undertake the cross-boundary funds remittance and transfer, and Mainland Banks or Mainland securities firms undertake the distribution of eligible wealth management products on the Chinese Mainland. An eligible Hong Kong investor should apply to open an account with **Hong Kong Bank** or Hong Kong LC with cross-boundary funds transfer and remittance function ("**Dedicated Remittance Account**") and another account with Mainland Bank or Mainland securities firm with investment function ("**Dedicated Investment Account**"), The **Hong Kong Bank** or Hong Kong LC should pair the investor's Dedicated Remittance Account with his/her Dedicated Investment Account, with closed-loop management of funds flow between the accounts. Subsequently, the investor may remit funds through the Dedicated Remittance Account in Hong Kong to the Dedicated Investment Account on the Chinese Mainland and purchase eligible wealth management products offered by the Mainland Bank or Mainland securities firm via the Dedicated Investment Account.
北向通指香港合資格居民通過指定管道投資大灣區內地城市的合資格銀行(「**內地銀行**」)及/或合資格証券公司(「內地証券公司」)銷售的合資格理財產品,當中香港的合資格銀行(「**香港銀行**」)及/或合資格持牌法團(「香港持牌法團」)負責資金跨境劃轉,而內地銀行或內地証券公司負責中國內地合資格理財產品的銷售。香港合資格投資者須在**香港銀行**或香港持牌法團申請開設一個有跨境匯款功能的銀行賬戶(下稱「**匯款專戶**」),而內地銀行或內地証券公司申請開設有投資功能的賬戶(下稱「**投資專戶**」)。**香港銀行**或香港持牌法團應將投資者的匯款專戶與其投資專戶配對,賬戶間資金流動進行閉環。其後,該香港投資者可透過在香港的匯款專戶匯款到中國內地的投資專戶,並透過該投資專戶購買內地銀行或內地証券公司銷售的合資格理財產品。

The Cross-boundary Wealth Management Connect services of The Bank of East Asia, Limited ("**BEA**") and The Bank of East Asia (China) Limited ("**BEA China**") Shenzhen Branch allow Hong Kong customers to engage in the Northbound Scheme of the Cross-boundary Wealth Management Connect Scheme ("**Cross-boundary Wealth Management Connect (Northbound)**"). The purpose of this notice is to provide customers with an overview of Cross-boundary Wealth Management Connect (Northbound) including its requirements, investor responsibility, associated risks, disclosure of information to regulatory authorities and handling of non-compliance or breaches by investors upon identification.
東亞銀行有限公司(「**東亞銀行**」)及東亞銀行(中國)有限公司(「**東亞中國**」)深圳分行之跨境理財通計劃服務讓香港客戶可參與跨境理財通計劃的北向通活動(「**跨境理財通(北向通)**」)。本通知的目的是向客戶概括地介紹跨境理財通(北向通)包括其要求、投資者責任、所涉及的風險、向相關監管機構披露訊息,以及一旦發現投資者違規情況的處理。

## Eligible Investors
## 合資格投資者

All Hong Kong residents who hold a Hong Kong identity card, including permanent and non-permanent residents, who are assessed by a **Hong Kong Bank** as not being a vulnerable customer ("**VC**") can participate in Cross-boundary Wealth Management Connect (Northbound) (each an "**Eligible Investor**"). Investors should invest in their personal capacity, but not as joint-name or corporate customers, and should not authorise a third party to operate the account.
所有持有香港身份證的香港居民(包括永久性和非永久性居民)及經**香港銀行**評估為不屬於需要特別關顧客戶均可以參與跨境理財通(北向通)(「**合資格投資者**」)。投資者必須以其個人名義作投資,而非以聯名形式或公司客戶身份作投資,亦不可授權第三方操作其戶口。

## Cross-boundary Remittances
## 跨境匯款

*Investor Responsibility*
*投資者責任*

Under Cross-boundary Wealth Management Connect (Northbound), the investor should, among others, apply for one newly-opened Dedicated Investment Account for Cross-boundary Wealth Management Connect (Northbound) with BEA China, or designate his/her account maintained with the BEA China as a Dedicated Investment Account in accordance with the relevant requirements on the Chinese Mainland.
就跨境理財通(北向通),投資者須按中國內地相關要求,向東亞中國申請新開立跨境理財通(北向通)下唯一個的投資專戶,或指定其在東亞中國持有的戶口作為投資專戶。

If an Eligible Investor selects a bank for investment under Cross-boundary Wealth Management Connect (Northbound), the Eligible Investor should, at all times, open only one Dedicated Remittance Account in a Hong Kong Bank and one Dedicated Investment Account in a Mainland Bank. If the investor wishes to open a Dedicated Remittance Account with another **Hong Kong Bank**, he/she should first terminate his/her Dedicated Remittance Account maintained with BEA (i.e. his/her Wealth Management Connect Multi-Currency Statement Savings Account). If BEA becomes aware of an investor possessing more than one Dedicated Remittance Account in Hong Kong Banks, BEA will be entitled to terminate his/her Wealth Management Connect Multi-Currency Statement Savings Account and will be obliged to file a report to the Hong Kong Monetary Authority ("**HKMA**") immediately (please refer to "Non-compliance and Breaches" below).
如果合資格投資者選擇銀行進行北向通投資,每名合資格投資者,在任何時候只能在香港銀行開立一個匯款專戶和在中國內地銀行開立一個投資專戶。投資者若希望在另一家**香港銀行**開立匯款專戶,應先取消其在東亞銀行開立的匯款專戶(即其跨境理財通綜合貨幣儲蓄(結單)存款戶口)。如東亞銀行發現投資者在**香港銀行**擁有多於一個匯款專戶,東亞銀行將有權取消其跨境理財通綜合貨幣儲蓄(結單)存款戶口,並須即時向香港金融管理局(「**香港金管局**」)匯報(見以下「違規情況」部分)。

*Closed-loop Funds Flow*
*資金閉環*

The Wealth Management Connect Multi-Currency Statement Savings Account opened by an Eligible Investor with BEA as his/her Dedicated Remittance Account would be bound to his/her Dedicated Investment Account with BEA China to form a one-to-one matching, thereby ensuring a closed-loop funds flow.
合資格投資者於東亞銀行所開立的跨境理財通綜合貨幣儲蓄(結單)存款戶口,作為其匯款專戶,將與其於東亞中國所開立的投資專戶進行「一對一」配對,確保資金閉環流動。

Funds remitted from the Dedicated Remittance Account to the Chinese Mainland will only be credited to the Dedicated Investment Account with which the Dedicated Remittance Account is paired, and funds remitted from the Chinese Mainland can only be from the Dedicated Investment Account. Fund transfers between a Dedicated Remittance Account and other Chinese Mainland accounts are not allowed.
由匯款專戶匯到中國內地的款項只能劃撥至已配對的投資專戶;而從中國內地匯入的款項,也只能來自已配對的投資專戶。匯款專戶不能與其他中國內地賬戶之間轉撥資金。

For the avoidance of doubt, the Wealth Management Connect Multi-Currency Statement Savings Account should be used only for remittance purposes under Cross-boundary Wealth Management Connect (Northbound), and should not be used for the provision of any other services of BEA.
為免生疑問,跨境理財通綜合貨幣儲蓄(結單)存款戶口只能用作跨境理財通(北向通)下的匯款用途,不能用於東亞銀行的其他服務用途。

*Cross-boundary Remittances*
*跨境匯款*

All cross-boundary remittances between the Dedicated Remittance Account and the Dedicated Investment Account should be conducted in RMB. That means, the Dedicated Remittance Account should only conduct cross-boundary outward remittance of RMB funds or receive inward remittance of RMB funds. The Dedicated Investment Account should only conduct cross-boundary outward remittance of RMB funds to and receive inward remittance of RMB funds from the Dedicated Remittance Account. An investor's principal and investment proceeds in his/her Dedicated Investment Account can both be remitted back in RMB to his/her Dedicated Remittance Account with which it is paired.
所有在匯款專戶和投資專戶之間的跨境匯款，必須以人民幣進行，即匯款專戶只能跨境匯出或接受人民幣資金。投資專戶只能向匯款專戶匯出或匯入人民幣款項。投資者在投資專戶內的本金和投資收益均可經原路以人民幣匯回已配對的匯款專戶。

Cross-boundary remittances between the Dedicated Remittance Account and the Dedicated Investment Account should be conducted through the Cross-border Interbank Payment System (CIPS). Funds remittances by other means are not allowed.
匯款專戶和投資專戶之間的跨境匯款，必須利用人民幣跨境支付系統（CIPS），不得以其他方式進行匯款。

## Quota Restrictions
## 額度限制

*Aggregate Quota*
*總額度*

Remittance to the Chinese Mainland under Cross-boundary Wealth Management Connect (Northbound) is subject to an aggregate quota, which is currently set at RMB 150 billion. The aggregate quota is calculated on a net basis. The cumulative net remittance to all Mainland Banks through Cross-boundary Wealth Management Connect (Northbound) should not, at any time, exceed the aggregate quota.
通過跨境理財通（北向通）匯入至中國內地的資金受總額度限制。總額度現暫定為1,500億元人民幣。總額度以淨額計算。累計通過跨境理財通（北向通）淨流入至所有內地銀行的資金，在任何時候不可多於總額度。

The People's Bank of China ("**PBoC**") Guangdong Branch and Shenzhen Branch will update the usage of the aggregate quota each trading day on their websites.
總額度使用情況由中國人民銀行（「**人民銀行**」）廣東省分行和深圳市分行在每個工作日通過官方網站公布。

The usage of aggregate quota is calculated as follows:
總額度的使用量計算方式如下：

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| *Usage of aggregate quota = cumulative remittances from Hong Kong and Macao to the Chinese Mainland under the Northbound Scheme – cumulative remittances from the Chinese Mainland to Hong Kong and Macao under the Northbound Scheme*<br>*總額度使用量 = 北向通由香港和澳門流入中國內地的資金累計總額 － 北向通由中國內地流出香港和澳門資金的累計總額* |

BEA will check the usage of the aggregate quota before proceeding with outward remittance under Cross-boundary Wealth Management Connect (Northbound) to ensure that the net remittance to the Chinese Mainland does not exceed the quota. When the usage of the aggregate quota reaches its upper limit, BEA cannot proceed with outward remittance from Hong Kong to the Chinese Mainland and can only accept inward remittance back to Hong Kong under Cross-boundary Wealth Management Connect (Northbound).
東亞銀行在辦理跨境理財通（北向通）資金匯出前，將查詢額度使用情況，確保資金流入中國內地淨額不超出上限。當跨境理財通（北向通）額度達到上限時，東亞銀行僅可辦理資金跨境匯返至香港，不得辦理資金跨境匯款至中國內地。

Instructions for funds remittances from Hong Kong to the Chinese Mainland under Cross-boundary Wealth Management Connect (Northbound) may be put on hold as a result of the aggregate quota being used up while remittances from the Chinese Mainland to Hong Kong and investment instructions using funds already remitted to the Dedicated Investment Accounts will not be affected.
東亞銀行有可能會因總額度用罄而暫停處理跨境理財通（北向通）相關的從香港匯至中國內地的匯款指示，但從中國內地匯返回香港的匯款及已匯款到投資專戶的投資指示不受影響。

*Individual Investor Quota*
*個人額度*

Individual investor quota is calculated on a net basis. The net cumulative remittance from a Dedicated Remittance Account to a Dedicated Investment Account under Cross-boundary Wealth Management Connect (Northbound) by each investor should not, at any time, exceed the individual investor quota, which is currently set at RMB 3 million. If an investor simultaneously selects both a bank and a securities firm for investment under Northbound Scheme, the individual investor quota allocated between the bank and the securities firm will each be RMB 1.5 million.
個人額度以淨額計算。投資者累計通過跨境理財通(北向通)從匯款專戶淨匯款至投資專戶的金額,在任何時候均不多於個人額度。個人額度現為300萬元人民幣。如果投資者同時選擇銀行和証券公司進行北向通投資,在銀行和証券公司的個人額度各為150萬元人民幣。

The usage of bank's individual investor quota is calculated as follows:
銀行個人額度的使用量計算方式如下:

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| *Usage of bank's individual investor quota = cumulative remittances from the Dedicated Remittance Account of **Hong Kong Bank** to the Chinese Mainland under the Northbound Scheme – cumulative remittances from the Chinese Mainland to the Dedicated Remittance Account of **Hong Kong Bank** under the Northbound Scheme*<br>*銀行個人額度使用量 = 北向通由**香港銀行**匯款專戶流入中國內地資金的累計總額 — 北向通由中國內地流出至**香港銀行**匯款專戶資金的累計總額* |

Prior to proceeding with any outward remittance to an investor's Dedicated Investment Account on the Chinese Mainland, BEA should confirm that the investor's net cumulative remittance to the Chinese Mainland does not exceed the individual investor quota. If amount that an investor plans to remit exceeds his/her remaining individual investor quota, BEA would refuse to remit such funds or only remit the amount of the remaining individual investor quota.
在匯款到投資者的中國內地投資專戶前,東亞銀行將確定投資者累計匯至中國內地資金淨額不多於個人額度。如投資者計劃匯款的金額超過其個人額度剩餘使用量,東亞銀行將拒絕匯出款項,或只匯出個人額度剩餘使用量。

For the avoidance of doubt, Cross-boundary RMB remittance to the Chinese Mainland under Cross-boundary Wealth Management Connect (Northbound) is not subject to the daily maximum quota per person for individual Hong Kong and Macau resident's inward remittance to bank accounts under the same name on the Chinese Mainland.
為免生疑問,跨境理財通(北向通)跨境匯人民幣到中國內地,不計入港澳居民個人向中國內地同名銀行賬戶匯入匯款每人每日最高限額。

## Roles and Responsibilities of BEA
## 東亞銀行的角色及責任

BEA, as a registered institution registered under the Securities and Futures Ordinance for carrying on Type 1 regulated activity (dealing in securities), and engaging in retail banking and private banking business, is an eligible **Hong Kong Bank** under Cross-boundary Wealth Management Connect (Northbound).
東亞銀行根據《證券及期貨條例》註冊為可進行第一類(證券交易)受規管活動的註冊機構,並經營零售銀行及私人銀行業務,為跨境理財通(北向通)下的合資格**香港銀行**。

Under Cross-boundary Wealth Management Connect (Northbound), BEA is responsible for, among others:-
在跨境理財通(北向通)下,東亞銀行須負責:

(1) undertaking the cross-boundary funds remittances and transfers through investors' Wealth Management Connect Multi-Currency Statement Savings Accounts (as their Dedicated Remittance Accounts);
透過投資者的跨境理財通綜合貨幣儲蓄(結單)存款戶口(作為其匯款專戶)進行資金跨境匯劃;

(2) verifying customers' eligibility for participating in Cross-boundary Wealth Management Connect (Northbound), including but not limited to conducting an assessment according to the relevant guidelines issued by the HKMA to determine whether the customer is a VC;
核實客戶參與跨境理財通(北向通)的資格,例如根據香港金管局的指引評估該客戶是否屬於需要特別關顧客戶;

(3) confirming with BEA China that it has (i) verified the eligibility of the investor concerned for Cross-boundary Wealth Management Connect (Northbound) as well as (ii) confirmed the particulars of the investor, such as the number of his/her Dedicated Remittance Account with BEA;
向東亞中國作出確認,說明(i)已核實投資者參與跨境理財通(北向通)的資格,以及(ii)已確認投資者的資料(例如其於東亞銀行開立的匯款專戶號碼);

(4) conducting customer due diligence on customers opening the Wealth Management Connect Multi-Currency Statement Savings Accounts as their Dedicated Remittance Accounts;
為開立跨境理財通綜合貨幣儲蓄（結單）存款戶口（作為匯款專戶）的客戶進行盡職審查；

(5) reminding that investors should not conduct any Cross-boundary Wealth Management Connect (Northbound) activities with other banks;
提醒投資者不應在其他銀行辦理跨境理財通（北向通）業務；

(6) pairing the investor's Dedicated Remittance Account with his/her Dedicated Investment Account; and
把投資者的匯款專戶與其投資專戶配對；及

(7) maintaining proper records of the flows of funds into and out of the Dedicated Remittance Accounts for compliance review and audit by the relevant regulatory authorities on the Chinese Mainland and in Hong Kong.
妥善保存匯款專戶的資金進出紀錄，以供中國內地及香港監管機構作合規檢查及審計用途。

## Roles and Responsibilities of BEA China
## 東亞中國的角色及責任

BEA China, as a financial institution of the Chinese Mainland banking industry in the GBA which meets the criteria set by Chinese Mainland regulatory authorities, is an eligible Mainland bank under Cross-boundary Wealth Management Connect (Northbound).
東亞中國作為符合中國內地監管機構所訂明的條件的大灣區內地銀行業金融機構，為跨境理財通（北向通）下的合資格中國內地銀行。

BEA China is BEA's Chinese Mainland partner bank in respect of Cross-boundary Wealth Management Connect (Northbound). For the avoidance of doubt, BEA does not serve or hold itself out as the representative or agent of BEA China in Hong Kong insofar as Cross-boundary Wealth Management Connect (Northbound) is concerned.
東亞中國為東亞銀行在跨境理財通（北向通）下的的中國內地伙伴銀行。為免生疑問，就跨境理財通（北向通）而言，東亞銀行並非東亞中國在香港的代理或代表。

Please note that BEA China is incorporated in the People's Republic of China ("**PRC**") and is not an authorized institution in Hong Kong as defined in the Banking Ordinance and is not subject to the supervision of the HKMA. BEA China cannot carry on in Hong Kong any banking business or business of taking deposits. Any deposits maintained with BEA China are not protected under the Deposit Protection Scheme in Hong Kong.
東亞中國於中華人民共和國（「**中國**」）成立，並不屬於《銀行業條例》所指在香港的認可機構，而且不受香港金管局監管。東亞中國不能在香港經營銀行業務或接受存款業務。任何東亞中國內的存款不受香港的存款保障計劃保障。

Under Cross-boundary Wealth Management Connect (Northbound), BEA China is responsible for, among others:-
在跨境理財通（北向通）下，東亞中國須負責：

(1) undertaking the sale of eligible wealth management products, including the opening of Dedicated Investment Accounts for eligible Hong Kong investors; and
銷售合資格理財產品，包括為香港合資格投資者開立投資專戶等；及

(2) ascertaining that investors have not conducted any Cross-boundary Wealth Management Connect (Northbound) activities with other banks.
確認投資者未在其他銀行辦理跨境理財通（北向通）業務。

## Associated Risks
## 所涉及的風險

*Exchange Rate Risks*
*匯兌風險*

Hong Kong investors who hold a currency other than RMB will be exposed to currency risks when they invest in a RMB product due to the need for the conversion of the currency into RMB. During the conversion, investors will also incur currency conversion costs. Even if the price of the RMB asset remains the same when investors purchase it and when investors redeem / sell it, they will still incur a loss when they convert the redemption / sale proceeds into another currency if RMB has depreciated.
持有人民幣以外的貨幣的香港投資者如投資人民幣資產，可能會因為需要將該等貨幣轉換為人民幣而承受匯率風險。匯兌過程中將會牽涉轉換貨幣的成本。即使該人民幣資產的價格於投資者買入及贖回／賣出時維持不變，如果人民幣貶值，投資者於將贖回／賣出收益轉換至其他貨幣時，仍會蒙受損失。

Investors should also note that RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. There are also restrictions on the remittance of RMB into and out of the PRC.
投資者亦須注意，現時人民幣並非可自由兑換的貨幣，於**香港銀行**兑換人民幣亦受到一定的限制。同時，人民幣匯入和匯出中國亦受限制。

*Risks Under Quota Management*
*額度管理下的風險*

Under the aggregate quota arrangement as set out above, once the aggregate quota is used up, instructions for funds remittances from Hong Kong to the Chinese Mainland under Cross-boundary Wealth Management Connect (Northbound) may be put on hold.
根據以上所述的總額度安排，東亞銀行有可能會因總額度用罄而暫停處理跨境理財通（北向通）相關的從香港匯至中國內地的匯款指示。

*PRC Rules and Regulations*
*中國法規及規例*

Investor assets received or held on the Chinese Mainland are subject to the applicable laws and regulations of the PRC which may be different from the Securities and Futures Ordinance and the rules made thereunder. Customers are hereby reminded to familiarize themselves with and observe the applicable laws, rules and regulations in the Chinese Mainland concerning Cross-boundary Wealth Management Connect (Northbound).
在中國內地收取或持有的投資者資產將受到中國內地適用法律及規例所監管。這些法律及規例與《證券及期貨條例》及根據該條例制訂的規則可能有所不同。東亞銀行現特提醒客戶應熟習並遵守有關跨境理財通（北向通）的適用中國內地法律、法規和規例。

The customers shall understand the rules and procedures relevant to transactions in the Chinese Mainland wealth management product market, and consider his/her own circumstances before making investment decisions.
客戶應了解中國內地理財產品市場交易的業務規則與流程，並在作出投資決定前先考慮自身狀況。

*Termination of the Services due to Change in Personal Circumstances*
*因個人情況改變而取消服務*

BEA cannot provide Cross-boundary Wealth Management Connect (Northbound) services to VCs. After opening a Wealth Management Connect Multi-Currency Statement Savings Account, if a customer becomes a VC due to a change in personal circumstances, BEA will take follow-up actions with the customer and may cease to provide Cross-boundary Wealth Management Connect (Northbound) services to such customer.
東亞銀行不能為需要特別關顧客戶提供跨境理財通（北向通）服務。若客戶在開立跨境理財通綜合貨幣儲蓄（結單）存款戶口後，因個人情況改變而成為需要特別關顧客戶，東亞銀行將與客戶作出跟進，並可能停止向該客戶提供跨境理財通（北向通）服務。

*Possible Delay in Processing Instructions*
*處理指示時可能出現的耽誤*

BEA generally transfers funds out of an investor's account upon his/her instructions during working hours, subject to BEA's operation processes, depending on the types of transfer and the manner of instructions. BEA reserves the right to reject the investor's instructions for Cross-boundary Wealth Management Connect (Northbound), as BEA reasonably considers appropriate. There is no assurance that the investor's instruction can be successfully processed in time or at all. The investor may be subject to liquidity risk.
東亞銀行通常按其工作流程並根據指示方式及轉帳類型，於營業時間按投資者指示從其戶口轉撥資金。東亞銀行保留在合理地認為合適的情況下，不接受投資者在跨境理財通（北向通）下的指示的權利。東亞銀行並不保証必能成功準時處理投資者的指示。投資者可能需面對流動性風險。

The above may not cover all the risks related to Cross-boundary Wealth Management Connect (Northbound). Investors are advised to seek independent advice if needed.
以上未必涵蓋跨境理財通（北向通）涉及的所有風險。如有需要，投資者應尋求獨立意見。

## Investor Protection and Complaint Handling Mechanism
## 投資者保障和投訴機制

The transactions carried out by the investors via their Dedicated Investment Accounts are subject to the protection of the Chinese Mainland laws and regulations and regulatory regime.
投資者在投資專戶的交易受中國內地法例法規和監管制度下的保障。

BEA will handle complaints involving cross-boundary funds remittances under Cross-boundary Wealth Management Connect (Northbound) in accordance with the HKMA's requirements.
就涉及跨境理財通（北向通）跨境匯款的投訴，東亞銀行將按香港金管局的要求處理投訴。

BEA will provide dedicated cross-boundary complaint channels for Wealth Management Connect (Northbound) investors to facilitate the cross-boundary submission and follow-up of complaints by investors. BEA may refer the complaints to BEA China for follow-up and assist investors as appropriate. After referral of any complaint, BEA would take appropriate follow-up actions to ensure that the complaint is duly handled and addressed by BEA China within a reasonable time. Complaint channels include online platforms, toll-free hotlines, emails and others:
東亞銀行將為跨境理財通（北向通）投資者提供專門的跨境投訴渠道，以便投資者跨境提交和跟進投訴。東亞銀行或將投訴轉交東亞中國跟進，並因應情況協助投資者。在轉介投訴後，東亞銀行將採取適當的跟進行動，以確保東亞中國在合理時間內適切處理及回應投訴。投訴渠道包括網上平台、免費電話熱線、電子郵件等：

*To contact BEA:*
*如需聯絡東亞銀行：*

a. Written complaints are received through letters or Customer Suggestion Form (deliver in person to any of our branches or business units, by fax on (852) 3608 6228 or by post to "Service Quality Section, The Bank of East Asia, Limited, G.P.O. Box No. 31, Hong Kong", or send via e-channel (web enquiry form, cyberbanking or e-mail to info@hkbea.com)); and
書面投訴可通過信函或客戶意見表格，交到東亞銀行分行或本集團屬下其他營業地點、傳真至（852）3608 6228、郵寄至「香港郵政總局31號郵箱，東亞銀行有限公司，服務品質促進組收」或經電子渠道（網上查詢表格、電子銀行或電郵至info@hkbea.com）傳送；及

b. Verbal complaints are received in person to any of our branches or business units, or contact us through telephone via the following channels:
口頭投訴可親身到訪東亞銀行分行或本集團屬下其他營業地點，或通過以下渠道透過電話與我們聯絡：

    1. Customer Opinion Hotline (852) 2211 1388; and
    客戶意見熱線（852）2211 1388；及

    2. Toll-free number: 4008 42 7695 (Calling from Chinese Mainland) and BEA Wealth Management Connect Service Hotline (Hong Kong): (852) 2211 1133. Customers will be directed to BEA Hong Kong Call Center with dialing Toll-free number or BEA Wealth Management Connect Service Hotline (Hong Kong).
    免費電話：4008 42 7695（從中國內地境內撥打）及東亞跨境理財通服務熱線（香港）：（852）2211 1133。客戶撥打以上免費電話號碼或跨境理財通服務熱線（香港）將被轉駁至東亞銀行香港客戶服務中心。

*To contact BEA China:*
*如需聯絡東亞中國：*

a. Written complaints are received through letters or Customer Suggestion Form (deliver in person to any of BEA China's branches , or send via e-channel (web enquiry form); and
書面投訴可通過信函或客戶意見表格交到東亞中國分行或經電子渠道（網上查詢表格）傳送；及

b. Verbal complaints are received in-person to any of BEA China's branches or contact BEA China through telephone via the following channels:
口頭投訴可親身到訪東亞中國分行或通過以下渠道透過電話與東亞中國聯絡：

    1. Toll-free numbers: (852) 3608 3007 (Calling from Hong Kong) and 95382 (Calling from Chinese Mainland). Customers will be directed to BEA China Call Center with dialing Toll-free numbers.
    免費電話：（852） 3608 3007（從香港撥打）及95382（從中國內地境內撥打）。客戶撥打以上免費電話號碼將被轉駁至東亞中國客戶服務中心。

## Non-compliance and Breaches
## 違規情況

The HKMA will conduct on-site examinations and off-site surveillances on BEA's business under Cross-boundary Wealth Management Connect (Northbound). Where there are non-compliance or breaches by BEA of the requirements set out in the HKMA's guidance or applicable law, regulations and codes of conduct in their course of business under Cross-boundary Wealth Management Connect (Northbound), the HKMA and the PBoC will consider the non-compliance and breaches, and suspend BEA's eligibility to engage in the Cross-boundary Wealth Management Connect Scheme. In the event of such suspension, BEA would handle the funds of existing customers in accordance with the HKMA's instructions.
香港金管局會就東亞銀行的跨境理財通（北向通）業務進行現場審查及非現場監察。如東亞銀行在開展跨境理財通（北向通）業務時違反或不遵守香港金管局的指引或相關法規及操守準則，香港金管局和人民銀行會考慮有關違規或不遵守的情況，暫停東亞銀行參與跨境理財通計劃的資格。若被暫停有關資格，東亞銀行將按香港金管局的指示，處理現有客戶的資金。

The HKMA and the Securities and Futures Commission ("**SFC**") may take supervisory and enforcement actions against BEA and/or its relevant personnel in respect of non-compliance or breach of statutory and regulatory requirements and codes of conduct applicable to the Cross-boundary Wealth Management Connect Scheme.
香港金管局和香港證券及期貨事務監察委員會（「**香港證監會**」）也有可能因應違反或不遵守跨境理財通計劃適用的法定和監管規則及操守準則的情況，對東亞銀行及／或其相關人員採取監管及／或執法行動。

If BEA becomes aware of any non-compliance or breach by an individual investor of any requirements set out in the HKMA's guidance or relevant regulations (for example becomes aware of an investor possessing more than one dedicated remittance account in Mainland Bank or more than one investment account in **Hong Kong Bank**), it will be entitled to terminate his/her Wealth Management Connect Multi-Currency Statement Savings Account and will file a report to the HKMA immediately. The HKMA and the PBoC will review the relevant non-compliance or breach and instruct BEA and BEA China to take follow-up action, including but not limited to requiring them to suspend the investor from engaging in Cross-boundary Wealth Management Connect (Northbound); disposing of the products held by the investor and terminate his/her Dedicated Investment Account and Dedicated Remittance Account; or allowing the investor to hold the products until redemption at maturity while forbidding investment in any new products.
如東亞銀行發現個別投資者違反香港金管局訂明的規定或相關法規（例如發現投資者擁有多於一個內地銀行匯款專戶或多於一個**香港銀行**投資專戶），東亞銀行將有權取消其跨境理財通綜合貨幣儲蓄（結單）存款戶口，並須即時向香港金管局匯報。香港金管局和人民銀行會考慮有關違規情況，指示東亞銀行和東亞中國跟進，包括但不限於要求暫停投資者參與跨境理財通（北向通）的資格、出售該投資者持有的產品並註銷投資專戶和匯款專戶、容許繼續持有資產直至到期贖回但不能再投資新產品等。

## Processing and Disclosure of Personal Data
## 處理及披露個人資料

BEA will handle the personal data of its customers in accordance with the Personal Data (Privacy) Ordinance at all times.
東亞銀行在任何時候都將按照《個人資料（私隱）條例》處理客戶的個人資料。

Without limitation to any notification BEA has given to investors or consent BEA has obtained from investors in respect of the processing of their personal data in connection with their accounts and BEA services to them, BEA may collect, store, use, disclose and transfer personal data relating to investors as required as part of BEA's Cross-boundary Wealth Management Connect (Northbound) services, including as follows:
不限於東亞銀行已向投資者發出的通知或東亞銀行因應其賬戶及所提供服務而獲得的相關投資者個人資料處理授權，作為東亞銀行提供跨境理財通（北向通）服務的一部分，東亞銀行可以收集、儲存、使用、披露及轉移投資者個人資料，包括以下各項：

(a) to disclose and transfer investors' records of the flows of funds into and out of their Dedicated Remittance Accounts to the relevant regulatory authorities on the Chinese Mainland and in Hong Kong; and
披露及轉移投資者匯款專戶的資金進出紀錄予中國內地及香港監管機構；及

(b) to disclose or transfer data or information on the Cross-boundary Wealth Management Connect (Northbound) business to the HKMA as requested, including but not limited to information on account opening, cross-boundary funds remittance and transfer, customer complaints and compliance with relevant regulatory requirements.
按香港金管局的要求披露及轉移跨境理財通（北向通）業務的訊息，包括但不限於開戶、資金跨境匯劃、客戶投訴及遵守相關監管規定的情況等。

By instructing BEA in respect of any transaction relating to Cross-boundary Wealth Management Connect (Northbound), the investor acknowledges and confirms that BEA may use his/her personal data for the purposes of complying with the requirements of HKMA and its rules as in force from time to time in connection with Cross-boundary Wealth Management Connect (Northbound).
如投資者就任何有關跨境理財通(北向通)的交易向東亞銀行發出指示，即表示投資者確認東亞銀行可能為遵從香港金管局的不時有效並與跨境理財通(北向通)交易有關的規定及其規則的目的，使用其個人資料。

## Consequences of Failure to Provide Personal Data or Consent or Subsequent Purported Withdrawal of Consent
## 如客戶未能提供個人資料或授權或隨後表示撤回同意的後果

(i) Failure by an investor to provide BEA with his/her personal data or consent as described above or (ii) any subsequent purported withdrawal of consent by an investor may mean that BEA will not, or will no longer be able, as the case may be, to carry out his/her trading instructions or provide him/her with the Cross-boundary Wealth Management Connect (Northbound) services.
The investor also acknowledges that despite any subsequent purported withdrawal of consent by him/her, his/her personal data may continue to be stored, used, disclosed, transferred and otherwise processed for the purposes as described above, whether before or after such purported withdrawal of consent.
如(i)投資者未能按上文所述向東亞銀行提供其個人資料或授權或(ii)投資者隨後表示撤回同意，這可能代表東亞銀行將不會或不再能夠(視乎情況而定)執行其交易指示或向其提供跨境理財通(北向通)服務。
投資者亦瞭解，儘管其隨後可表示撤回同意，但其個人資料仍可為上文所述目的繼續被儲存、使用、披露、轉移及以其他方式處理，不論是在表示撤回同意之前或之後。

## Rules and Regulations
## 法規和規例

This notice is prepared based on the prevailing information available to BEA and is for reference only. The information and materials contained herein are subject to further changes as implementation of Cross-boundary Wealth Management Connect (Northbound) and promulgation of the relevant rules, regulations, agreements and other documentation progress, and they may not be updated to reflect material developments which may occur after its distribution.
本通知是根據東亞銀行可獲得的現有資訊準備並僅供參考。本通知內的資訊和材料可能會隨著跨境理財通(北向通)的實施及相關法規、法例、協議和其他檔案的制定而有所變動。相關資訊和材料未必獲更新以反映於本通知派發後可能發生的重大進展。

This notice does not purport to be comprehensive or to cover all aspects of Cross-boundary Wealth Management Connect (Northbound). It is not designed to provide legal, financial, investment or any other form of advice and should not be relied on as such. Investors are strongly encouraged to seek independent professional advice with regards to his/her specific circumstances prior to invest in eligible wealth management products under Cross-boundary Wealth Management Connect (Northbound).
本通知原意並非提供全面資訊，或涉獵跨境理財通(北向通)的各個層面。本通知並不提供法律、財務、投資或任何其他形式的意見，而且亦不應以此等形式被視作依據。東亞銀行強烈建議投資者在參與跨境理財通(北向通)進行交易前就其具體情況徵求獨立的專業意見。

BEA shall not be responsible or liable for any direct, consequential, incidental, indirect or special loss or damage, howsoever caused, of any kind, arising from the use of or reliance upon any information or materials provided in this notice, or for any errors, omissions or inaccurate information contained herein.
東亞銀行對任何使用或依賴本通知所提供的資訊或材料，或因本通知的資料有任何錯誤、遺漏或不準確而引致或產生的任何種類的直接、相應、附帶、間接或特別損失或損害，不論如何造成，概不承擔任何責任。

**Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall apply and prevail.**
**此通知的中英文版本如有歧異，以英文版本為準。**

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