

PRODUCT KEY FACTS STATEMENT



Gold Account
05th November 2023

The Bank of East Asia, Limited ("BEA")

This statement provides you with key information about BEA's Gold Account (the "Scheme").

This statement is part of the offering documents and must be read in conjunction with the Principal Brochure (in particular, the section headed "THE RISK FACTORS OF THE SCHEME").

You should not invest in the Scheme based on this statement alone.

For the definition of "Reference Asset", "Bank Buy Price" and "Bank Sell Price", please refer to the paragraph of "Reference Asset" and "Pricing Mechanism" under "What are the key features?" on page 4 of this Product Key Facts Statement.

What are the key risks?

- **Not principal protected** – Your investments under the Scheme are not principal protected. In the worst case scenario, you could lose your entire investment.
- **Not a bank deposit** – Your investments under the Scheme are not the same as nor should it be regarded as a substitute for traditional bank deposits.
- **Not protected deposit** – Your investments under the Scheme are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- **Not an interest-bearing account** – The account through which the investment in the Scheme is conducted is not an interest-bearing account ("Account") with neither yield nor interest.
- **No collateral** – The Scheme is not secured on any assets or any collateral of BEA.
- **No physical delivery of gold** – The transactions under the Scheme do not involve physical delivery of gold. You do not have any ownership, right and possession of any physical gold in the Scheme. The allocation of units in the Scheme is notional only and is solely for valuation of your investment under the Scheme.
- **Not the same as investment in gold** – Investing in the Scheme is not the same as investing in gold. Price changes of gold might not lead to corresponding unit price changes of the Scheme.
- **Market risk** – The unit price of the Scheme is determined by BEA with reference to, amongst others, the prevailing market price of the Scheme, the Reference Asset or Loco London gold (if applicable). The prevailing market price of the Reference Asset or Loco London Gold may fluctuate due to a variety of factors that are unpredictable, including but not limited to, changes in interest and exchange rates, inflation, economic growth and geopolitical factors. Therefore, your investments in the Scheme is subject to market risk.
- **Volatility of Price** – The Bank Buy Price and Bank Sell Price of the Scheme, the price of Reference Asset and Loco London Gold can be volatile due to price changes in the Reference

What are the key risks? (continued)

Asset or Loco London Gold, which are resultant from demand and supply of the Reference Asset or Loco London Gold respectively and may go up and down. The price fluctuation may therefore go beyond your expectation and the losses may reduce your capital invested and earnings (if any) substantially.

- **Suspension risk** – BEA may suspend dealing of units of the Scheme if (i) any suspension of or limitation on trading in gold by the Chinese Gold & Silver Exchange Society (“**CGSE**”) or the London Bullion Market Association (“**LBMA**”), which is material in the determination of BEA acting in good faith and in a commercially reasonable manner; (ii) any event that disrupts or impairs the ability of market participants in general to effect transactions in, or obtain market values for gold on CGSE or LBMA, which is material in the determination of BEA acting in good faith and in a commercially reasonable manner; or (iii) any event that disrupts or impairs BEA in general to effect transactions under the Scheme (such as system failure), which is material in the determination of BEA acting in good faith and in a commercially reasonable manner. Please see page 2 of the Principal Brochure for further details. These disruption events are unpredictable and might occur when there is a drastic fluctuation in the price of gold. If dealing of units of the Scheme is suspended, you will not be able to buy or sell your units of the Scheme nor to liquidate or offset your position. You may suffer a loss as a result.
- **Exchange rate risk** – In the case where BEA determines the unit price of the Scheme with reference to the prevailing market price of Loco London gold which is quoted in United States Dollars (“**USD**”) instead of Hong Kong Dollar (“**HKD**”), your investment under the Scheme will be subject to the prevailing exchange rate risk between USD and HKD.
- **Investment risk** – Investment involves risks. The value of your investments in the Scheme may move up or down, sometimes dramatically, and may even become valueless. In the worst case scenario, you may lose your entire investment.
- **Credit risk of BEA** – Your investments under the Scheme are subject to credit risk of BEA. Material adverse changes in the financial condition of BEA may impair or affect the ability of BEA to meet its obligations under the Scheme.
- **Insolvency risk of BEA** – There is no assurance of protection against a default by BEA in respect of its payment obligations. If you invest in the Scheme, you are relying upon the creditworthiness of BEA and of no other person. If BEA becomes insolvent or defaults on its obligations under the Scheme, you can only claim as BEA’s unsecured creditor. In the worst case scenario, you may lose your entire investment.
- **Conflicts of interest** – Potential and actual conflicts of interest may arise from the different roles played by BEA and BEA’s subsidiaries and affiliates in connection with the Scheme. Although BEA’s economic interests in each role may be adverse to your interests in the Scheme, BEA maintains regulatory required information barriers between BEA’s different business areas as well as policies and procedures designed to minimise and manage such conflicts of interest to comply with applicable laws and regulations, and to ensure those transactions or dealings will be transacted at arm’s length.
- **Early termination risk** – BEA may terminate the Scheme by giving at least three months’ prior written notice to you.

In addition, BEA may also terminate the Account by giving at least one month’s prior written notice to you or upon occurrence of certain events (such as there is any change in law). In such scenarios, if you could not sell your units in the Account back to BEA before the termination date, BEA shall be entitled to terminate the Account and sell the units in your Account with Bank Buy Price on termination date. The amount payable by BEA to you on

What are the key risks? (continued)

such termination will be the prevailing Bank Buy Price offered by BEA multiplied by the number of units of the Scheme in your Account on termination date, and may be substantially less than your investments in the Scheme.

- **Set-off right by BEA** – Under the Terms and Conditions, BEA may combine and consolidate any balances of all or any of the account(s) held with BEA in your name and set off any monies, rights, interests and/or liabilities owing to you by BEA under any one or more of such accounts in or towards satisfaction of any liabilities owing by you. For the purpose of set-off or combination of accounts, BEA may at BEA's sole and absolute discretion sell all or any of the units under your Account.

BEA may withhold or exercise a lien without giving you prior notice on the units under your Account at BEA's sole and absolute discretion as security for the payment of any or all monies and/or liabilities owing or payable by you to BEA on any other accounts. Under the Terms and Conditions, if you fail to pay to BEA any amount due, BEA shall be entitled to sell the units in your Account at such time as BEA may at its sole and absolute discretion deem fit and apply the proceeds of sale to discharge the whole or any part of such of your liability to BEA.

- **Risks relating to the Reference Asset** – The Reference Asset of the Scheme is unallocated 99 tael gold of Hong Kong market and/or Loco London gold. Gold is a physical commodity and is limited in supply. Commodity markets are generally subject to greater risks than other markets. Gold is a vital industrial commodity. The price of gold may be highly volatile. The price floats freely in accordance with the supply and demand of the relevant market. It responds quickly to political and economic applications and is determined in the open market. Price movements of gold are influenced by, among other things, interest rates, exchange rates, inflation, changing market supply and demand relationships, fiscal, monetary and exchange control programmes and policies of governments, as well as international political, military and economic events and policies. Gold is often extracted by the emerging market countries. Far-reaching political changes may result in constitutional and social tensions, and in some cases these may result in instability and dissent. Political or economic instability may affect investor confidence in gold, which could in turn have a negative impact on the price or value of gold.

What are the key features?

Product Name: Gold Account

Product Type: Paper Gold

Account Type: A non-interest bearing account

Scheme Mechanism: Your investment in the Scheme will be conducted through a noninterest bearing account under the Scheme. The purchase of units of the Scheme will be recorded as a credit balance in the Account whereas the sale of units of Scheme will be recorded as a debit balance in the Account.

You will also need to designate an account in HKD for settling the amount receivable or payable by you for each transaction based on the number of units you bought or sold under the corresponding non-interest bearing account under the Scheme.

Denomination Currency: The currency of the Scheme, the Bank Buy Price and the Bank Sell Price quoted under the Scheme are denominated in HKD.

What are the key features? (continued)

Reference Asset: The reference asset of the Scheme is tael gold with fineness of 0.99.

Quotation Unit Mechanism: The quotation unit of the Scheme is one unit, being one tael of the Reference Asset. Quotation price of one unit of the Scheme is referred to one tael of the Reference Asset in HKD, without decimal point.

Pricing Mechanism: The price per unit of the Scheme is referred to as "Bank Buy Price" if you would like to sell one unit of the Scheme to BEA. Conversely, the price per unit of the Scheme is referred to as "Bank Sell Price" if you would like to buy one unit of the Scheme from BEA.

The Bank Buy Price is determined by the prevailing bid price of 99 tael gold from the CGSE, quoted by bullion dealers to BEA, with BEA's profit margin incorporated. Conversely, the Bank Sell Price is determined by the prevailing ask price of one tael of 99 tael gold from the CGSE, quoted by bullion dealers to BEA, with BEA's profit margin incorporated.

Alternatively, the Bank Buy Price and Bank Sell Price will be determined by the respective prevailing bid price and ask price of Loco London Gold, quoted by bullion dealers to BEA, with BEA's profit margin incorporated, under the following circumstances:

- i) the prevailing market price of 99 tael gold in CGSE is not available such as during non-trading hours, or due to system failure; or
- ii) the prevailing market price of 99 tael gold in CGSE is inactive as determined by BEA's sole and absolute discretion acting in good faith and commercially reasonable manner.

Loco London gold represents the basis for international trading and settlement in gold with fineness not less than 99.5% and quoted in USD per troy ounce from the LBMA. If the bid and ask prices of Loco London Gold are adopted for determining the respective Bank Buy Price and Bank Sell Price, adjustment will be applied.

The adjustment for conversion from the bid price of Loco London Gold to the bid price of one tael of the Reference Asset:

Bid price of Loco London Gold x 0.99 (conversion of gold fineness from Loco London Gold to the Reference Asset) x 1.20337 (conversion from 1 troy ounce to 1 tael) x prevailing exchange rate from USD to HKD quoted by foreign exchange dealers to BEA.

The adjustment for conversion from the ask price of Loco London Gold to the ask price of one tael of the Reference Asset:

Ask price of Loco London Gold x 0.99 (conversion of gold fineness from Loco London Gold to the Reference Asset) x 1.20337 (unit conversion from 1 troy ounce to 1 tael) x prevailing exchange rate from USD to HKD quoted by foreign exchange dealers to BEA.

What are the key features? (continued)

The spread between the Bank Sell Price and the Bank Buy Price will vary depending on market conditions, but the Bank Sell Price would not exceed 103% of the Bank Buy Price (i.e. a maximum spread of 3%). For example, if the Bank Buy Price is HKD10,000, the Bank Sell Price may vary but will not exceed HKD10,300.

Minimum Transaction Amount:

The minimum transaction amount under the Scheme is one unit (being one tael of the Reference Asset), or in multiples thereof for each increment.

Fees and charges

Except for fees and charges specifically mentioned in the table below, any other fees and charges incurred by BEA for operational or administrative purposes and BEA's profit margin are inherently contained in and embedded in the Bank Buy Price/Bank Sell Price spread, which varies but Bank Sell Price per unit of the Scheme would not exceed 3% of Bank Buy Price per unit of the Scheme quoted by BEA at the same time.

Fees and charges of the Scheme:

Category Charge per item	Charge per item
Report loss of passbook or chop	HKD100
Passbook damaged	HKD100
Account closed by you within 3 months from the date of opening	HKD200 per account

BEA reserves the right to amend or alter any of the above-mentioned fees and charges and/or to introduce new fees and/or charges at any time by giving at least one month's prior written notice.

Amendments to the terms and conditions of the Scheme

BEA reserves the right to amend the terms and conditions of the Scheme Agreement and/or the Rules and Regulations Governing Scheme. Any amendment will be made in BEA's sole and absolute discretion (acting in good faith and in a commercially reasonable manner) with at least one month's prior written notice to you.

Continuing disclosure obligations

BEA will notify the Securities and Futures Commission ("SFC") and all investors in the Scheme as soon as reasonably practicable if BEA ceases to meet any requirements as set out in the Overarching Principles Section of the SFC Handbook for Unit Trusts and Mutual Funds, Investment-Linked Assurance Schemes and Unlisted Structured Investment Products and, to the extent permitted by any applicable laws, there are any changes in the BEA's financial condition or other circumstances which could reasonably be expected to have a material adverse effect on BEA's ability to perform its obligations under the Scheme. BEA shall inform Scheme Participants as soon as reasonably practicable of any information concerning the Scheme which is necessary to enable you to appraise the position of the Scheme.

Continuing disclosure obligations (continued)

BEA shall seek the SFC's prior approval and notify Scheme participants by giving at least one month's prior written notice if there are any proposed changes to the Scheme in respect of constitutive documents, key operators and their regulatory status and controlling shareholder, investment objectives, policies and restrictions, fee structure and dealing and pricing arrangements, and any other changes that may materially prejudice Scheme participants' rights or interests.

If the Scheme is to be terminated or withdrawn from authorisation, in addition to following any procedures set out in the Scheme constitutive documents or governing law, notice must be given to Scheme participants as determined by the SFC. Such notice (which should be at least three months) should be submitted to the SFC for prior approval.

Please refer to "What are BEA's continuing disclosure obligations?" under the section "General Information in Relation to the Scheme on page 8 of the Principal Brochure for details. For enquiries, please contact any branches of BEA.

Offering documents

The following documents constitute the offering documents of the Scheme. You should read all of these documents before deciding whether to invest in the Scheme:

1. This Product Key Facts Statement; and
2. The Principal Brochure for the Scheme.

BEA has the obligation to distribute to you ALL of the above documents in English or Chinese as you prefer. Copies of the offering documents can be obtained through any of the branches of BEA.

Contact details of BEA

The Bank of East Asia, Limited

Address: 10 Des Voeux Road, Central, Hong Kong

Telephone: (852) 2211 1333

Email: info@hkbea.com

Website: www.hkbea.com

Enquiries or complaints

If you have any enquiries or complaints regarding the Scheme, you can visit any branches of BEA, call BEA Customer Services Hotline at (852) 2211 1333 or send an email to info@hkbea.com.

Information about BEA

BEA is listed on The Stock Exchange of Hong Kong Limited and is regulated by the Hong Kong Monetary Authority. You may access the BEA's latest annual report and any interim results by visiting the BEA's website at www.hkbea.com.

Important

If you are in doubt, you should seek independent professional advice. The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

東亞銀行有限公司(「東亞銀行」)

本概要向閣下提供有關東亞銀行的黃金賬戶(「計劃」)的主要資料。

本概要是銷售文件的一部分,必須與指南(尤其是「計劃的風險因素」一節)一併閱讀。

閣下不得僅根據本概要而投資計劃。

有關「參考資產」、「銀行買入價」及「銀行賣出價」的定義,請參閱本產品資料概要第4頁「主要特色是什麼?」項下「參考資產」及「定價機制」。

主要風險是什麼?

- **並非保本** – 閣下於計劃項下的投資並非保本。在最壞情況下,閣下會損失全部投資。
- **並非銀行存款** – 閣下於計劃項下的投資有別於傳統銀行存款,也不應視為其替代品。
- **並非受保障存款** – 閣下於計劃項下的投資並非受保障存款,且不受香港的存款保障計劃保障。
- **並非計息賬戶** – 用作投資計劃的賬戶並非計息賬戶(「賬戶」),以及並無收益或利息提供。
- **並無抵押品** – 計劃並無以東亞銀行的任何資產或任何抵押品作擔保。
- **並無黃金實貨交收** – 計劃項下的交易並不涉及黃金的實貨交收。閣下對計劃中的任何實貨黃金並不享有任何擁有權、權益及管有權。計劃中分配的單位只屬名義性質,且僅為釐定閣下於計劃項下的投資價值之用。
- **有別於投資黃金** – 投資計劃有別於投資黃金。黃金的價格變動未必導致相應的計劃單位價格變動。
- **市場風險** – 計劃的單位價格乃由東亞銀行參考(其中包括)計劃、參考資產或本地倫敦金(如適用)的現行市價釐定。參考資產或本地倫敦金的現行市價可能基於多項不能預測的因素而波動,包括(但不限於)利率及匯率變動、通脹、經濟增長及地緣政治因素。因此,閣下於計劃的投資須承受市場風險。
- **價格波動** – 計劃的銀行買入價及銀行賣出價,參考資產及本地倫敦金的價格可能基於參考資產或本地倫敦金的供求引致參考資產或本地倫敦金的價格變動而出現波幅,且可升可跌。因此價格波動或會超出閣下的預期,損失可能大幅減少閣下的投資資本及盈利(如有)。
- **暫停風險** – 倘發生下列情況,東亞銀行可暫停計劃單位的買賣:(i) 金銀業貿易場(「**金銀業貿易場**」)或倫敦金銀市場協會(「**LBMA**」)暫停或限制買賣黃金,並且東亞銀行按真誠及商業上合理的方式釐定屬重大;(ii) 出現干擾或削弱整體市場參與者於金銀業貿易場或LBMA完成黃金交易或取得黃金市場價值的能力的任何事件,並且東亞銀行按真誠及商業上合理的方式釐定屬重大;或(iii) 出現整體干擾或削弱東亞銀行完成計劃項下交易的任何事件(例如系統故障),並且東亞銀行按真誠及商業上合理的方式釐定屬重大。這些干擾事件為不可預測,並且可能在黃金價格大幅波動時出現。倘若計劃單位暫停買賣,閣下將不能買賣閣下的計劃單位,亦不能將閣下的倉盤平倉或抵銷,閣下可能因此蒙受損失。

主要風險是什麼？(續)

- **匯率風險** – 倘若東亞銀行參考以美元而非港幣報價的本地倫敦金的現行市價釐定計劃的單位價格，則閣下於計劃項下的投資將須承受美元(「美元」)與港幣(「港幣」)之間的現行匯率風險。
- **投資風險** – 投資涉及風險。閣下於計劃的投資價值可升可跌，有時會出現顯著升幅或跌幅，且甚至可能變得毫無價值。在最壞情況下，閣下或會損失全部投資。
- **東亞銀行的信貸風險** – 閣下於計劃項下的投資須承受東亞銀行的信貸風險。東亞銀行財務狀況的重大不利變動可能損害或影響東亞銀行履行其於計劃下的義務。
- **東亞銀行的無力償債風險** – 概不保證閣下可就東亞銀行未能履行其償付義務獲得保障。倘閣下投資計劃，閣下所依賴的是東亞銀行而非其他人士的信用可靠性。倘東亞銀行無力償債或未能履行其於計劃下的義務，閣下僅可以東亞銀行的無抵押債權人身份提出申索。在最壞情況下，閣下可能損失全部投資。
- **利益衝突** – 東亞銀行及東亞銀行各附屬公司和聯屬公司就計劃所擔當的不同角色可能產生潛在及實際利益衝突。儘管東亞銀行於各個角色的經濟利益可能對閣下在計劃下的權益不利，東亞銀行已就其不同業務範疇設置必要的監管信息屏障，亦已制定政策及程序以減低及管理上述利益衝突，以遵守適用法律及法規，並確保該等交易或買賣按公平的原則進行。
- **提早終止風險** – 東亞銀行可向閣下發出最少三個月事先書面通知而終止計劃。此外，東亞銀行亦可向閣下發出最少一個月事先書面通知而終止賬戶，或於發生若干事故(例如有任何法律變動)時終止賬戶。在該等情況下，如閣下不能於終止日期前將閣下於賬戶的單位售回東亞銀行，則東亞銀行有權終止賬戶及於終止日期按銀行買入價出售閣下賬戶中的單位。東亞銀行就是次終止應付閣下的款項將為東亞銀行提供的現行銀行買入價，乘以於終止日期閣下賬戶中的計劃單位數目，有關款項可能大幅少於閣下於計劃的投資額。
- **東亞銀行的抵銷權** – 根據條款及細則，東亞銀行可組合及合併以閣下名義在東亞銀行持有的所有或任何賬戶的任何結餘，並將東亞銀行在任何一個或多個該等賬戶下欠負閣下的任何款項、權利、利息及/或責任，抵償閣下所欠負的任何責任。東亞銀行可為抵銷或賬戶合併而按其獨有及絕對酌情權出售閣下賬戶內的所有或任何單位。

東亞銀行可毋須事先通知閣下，按其獨有及絕對酌情權扣起或留置閣下賬戶內的單位，作為閣下支付閣下在任何其他賬戶下欠負東亞銀行或須向東亞銀行支付的任何或所有款項及/或責任的保證。根據條款及細則，如閣下並無向東亞銀行支付到期的任何款項，東亞銀行有權在按其獨有及絕對酌情權認為合適的時候出售閣下賬戶內的單位，並將出售所得的收益用作抵償閣下欠負東亞銀行的全部或任何部分責任。

- **有關參考資產的風險** – 計劃的參考資產是香港市場的不記名登記99兩金及/或本地倫敦金。黃金是實物商品，供應有限。商品市場整體上比其他市場承受較大風險。黃金是重要的工業商品。金價或會大幅上落。價格根據相關市場的供求量而自由波動。金價對政治和經濟因素的反應迅速，並在公開市場釐定。金價的走勢受到(其中包括)利率、匯率、通脹、市場供求量的不停轉變、財政、政府的貨幣和外匯管制計劃和政策，以及國際政治、軍事和經濟事故及政策所影響。黃金經常由新興市場國家提煉。影響深遠的政治轉變或會導致憲政及社會緊張局勢，在若干情況下或會造成局勢不穩及意見分歧。政治或經濟不穩可能影響投資者對黃金的信心，從而對金價或價值造成負面影響。

主要特色是什麼？

產品名稱：	黃金賬戶
產品類別：	紙黃金
賬戶類別：	不計息賬戶

主要特色是什麼？(續)

計劃機制：閣下於計劃的投資將透過計劃項下的不計息賬戶進行。購買計劃的單位將記錄為賬戶的貸方結餘，而賣出計劃的單位則將記錄為賬戶的借方結餘。

閣下亦需指定一個港幣賬戶以交收閣下就每項交易應收取或支付的款項，有關款項乃根據閣下在計劃項下的相應不計息賬戶中買入或賣出的單位數目計算。

面額貨幣：計劃的貨幣，根據計劃報述的銀行買入價及銀行賣出價均以港幣計值。

參考資產：計劃的參考資產為成色 0.99 兩金。

報價單位機制：計劃的報價單位為一個單位，即一兩參考資產。計劃的一個單位的報價參考按港幣計算的一兩參考資產（並無小數點）。

定價機制：如閣下有意向東亞銀行賣出計劃的一個單位，計劃的每個單位價格為「銀行買入價」。相反，如閣下有意向東亞銀行買入計劃的一個單位，則計劃的每個單位價格為「銀行賣出價」。

銀行買入價是根據黃金交易商向東亞銀行報述來自金銀業易場的一兩99兩金現行買價釐定（當中計及東亞銀行的邊際利潤）。相反，銀行賣出價是根據黃金交易商向東亞銀行報述來自金銀業貿易場的一兩99兩金現行賣價釐定（當中計及東亞銀行的邊際利潤）。

另一選擇是，在下列情況下，銀行買入價及銀行賣出價分別根據黃金交易商向東亞銀行報述本地倫敦金的現行買價及賣價釐定（當中計及東亞銀行的邊際利潤）：

- i) 於非交易時間或基於系統故障，金銀業貿易場並無提供99兩金的現行市價；或
- ii) 東亞銀行按其獨有及絕對酌情權（按真誠及商業上合理的方式）釐定金銀業貿易場上99兩金的現行市價並不活躍。

本地倫敦金指國際買賣及交收來自LBMA的成色不少於99.5%黃金（以每金衡安士美元報價）的基準。倘若採納本地倫敦金的買賣價來分別釐定銀行買入價及銀行賣出價，則將會作出調整。

將本地倫敦金的買價轉換為一兩參考資產的買價而作出的調整：

本地倫敦金的買價 x 0.99（將本地倫敦金的黃金成色轉換為參考資產的黃金成色）x 1.20337（將1金衡安士轉換為1兩）x 外匯交易商向東亞銀行報述美元兌港幣的現行匯率

將本地倫敦金的賣價轉換為一兩參考資產的賣價而作出的調整：

本地倫敦金的賣價 x 0.99（將本地倫敦金的黃金成色轉換為參考資產的黃金成色）x 1.20337（將1金衡安士轉換為1兩）x 外匯交易商向東亞銀行報述美元兌港幣的現行匯率

銀行賣出價與銀行買入價之間的差價將視乎市況而變更，但銀行賣出價不會超出銀行買入價的103%（即差價上限3%）。例如，若銀行買入價為港幣10,000元，則銀行賣出價或會變更，但不會超出港幣10,300元。

主要特色是什麼？(續)

最低交易額： 計劃項下的最低交易額為一個單位(即一兩參考資產)，或其倍數遞增。

費用及收費

除下表特別提述的費用及收費外，東亞銀行因營運或管理而招致的任何其他費用及收費以及東亞銀行的邊際利潤，均已載於及納入銀行買入價/銀行賣出價差價當中，有關價格經常變動，但計劃的每單位銀行賣出價不會超過東亞銀行於同一時間報述的計劃的每單位銀行買入價3%。

計劃的費用及收費：

類別	每單收費
報失存摺或圖章	港幣 100 元
損毀存摺	港幣 100 元
客戶開戶未足 3 個月取消賬戶	每賬戶港幣 200 元

東亞銀行保留發出最少一個月的事先書面通知，以修訂或更改上述任何費用及收費及/或新增費用及/或收費的權利。

修訂計劃的條款及細則

東亞銀行保留權利更改計劃協議書的條款及細則及/或計劃規則。任何修訂將於東亞銀行按其獨有及絕對酌情權(按真誠及商業上合理的方式)向閣下發出最少一個月的事先書面通知而作出。

持續披露義務

倘東亞銀行不再符合證券及期貨事務監察委員會(「證監會」)有關單位信託及互惠基金、與投資有關的人壽保險計劃及非上市結構性投資產品的手冊內重要通則部分所載的任何規定，以及在任何適用法律准許的範圍內，東亞銀行的財務狀況有任何變動，或出現會合理地預期對東亞銀行履行其於計劃項下的義務的能力造成重大不利影響的其他情況，則東亞銀行將在合理地切實可行範圍內盡快通知證監會及計劃的所有投資者。東亞銀行須在合理地切實可行範圍內盡快通知計劃參與者有關計劃的任何資料，而該等資料是讓閣下可評估計劃倉盤的必需資料。

倘有建議對計劃(就組成文件而言)、主要營運商及彼等的規管狀況及控股股東、投資目標、政策及限制、費用結構及買賣及定價安排作出任何變動；以及可能嚴重損害計劃參與者權利或權益的任何其他變動，則東亞銀行須尋求證監會的事先批准，並向計劃參與者發出最少一個月事先書面通知而通知彼等。

倘計劃被終止或撤銷認可，除遵守計劃組成文件或管轄法例所載的任何程序外，亦必須向證監會所釐定的計劃參與者發出通知。東亞銀行須向證監會發出有關通知(須給予最少三個月通知)以取得事先批准。

詳情請參閱指南第 8 頁「計劃的一般資料」一節的「東亞銀行的持續披露義務是什麼？」。如有查詢，請聯絡東亞銀行任何分行。

銷售文件

下列文件構成計劃的銷售文件。閣下於決定是否投資計劃前，務須細閱所有該等文件：

1. 本產品資料概要；及
2. 計劃的指南。

東亞銀行有責任按閣下屬意的語言向閣下派發上述所有文件的英文本或中文本。銷售文件的副本可於東亞銀行的任何分行索取。

東亞銀行的聯絡詳情

東亞銀行有限公司

地址：香港中環德輔道中10號

電話：(852) 2211 1333

電郵：info@hkbea.com

網站：www.hkbea.com

查詢或投訴

如閣下對計劃有任何查詢或投訴，可親臨東亞銀行任何分行或致電東亞銀行的客戶服務熱線(852) 2211 1333或電郵至info@hkbea.com。

有關東亞銀行的資料

東亞銀行於香港聯合交易所有限公司上市，並受到香港金融管理局監管。閣下可於東亞銀行的網站 www.hkbea.com 閱覽東亞銀行的最新年度報告及任何中期業績。

重要事項

如閣下有任何疑問，須尋求獨立專業意見。證監會對本概要內容並不負責，且對其準確性或完整性並無發表任何聲明。

东亚银行有限公司(「东亚银行」)

本概要向阁下提供有关东亚银行的黄金账户(「计划」)的主要资料。

本概要是销售文件的一部分,必须与指南(尤其是「计划的风险因素」一节)一并阅读。

阁下不得仅根据本概要而投资计划。

有关「参考资产」、「银行买入价」及「银行卖出价」的定义,请参阅本产品资料概要第4页「主要特色是什么?」项下「参考资产」及「定价机制」。

主要风险是什么?

- **并非保本** – 阁下于计划项下的投资并非保本。在最坏情况下,阁下会损失全部投资。
- **并非银行存款** – 阁下于计划项下的投资有别于传统银行存款,也不应视为其替代品。
- **并非受保障存款** – 阁下于计划项下的投资并非受保障存款,且不受香港的存款保障计划保障。
- **并非计息账户** – 用作投资计划的账户并非计息账户(「账户」),以及并无收益或利息提供。
- **并无抵押品** – 计划并无以东亚银行的任何资产或任何抵押品作担保。
- **并无黄金实货交收** – 计划项下的交易并不涉及黄金的实货交收。阁下对计划中的任何实货黄金并不享有任何拥有权、权益及管有权。计划中分配的单位只属名义性质,且仅为厘定阁下于计划项下的投资价值之用。
- **有别于投资黄金** – 投资计划有别于投资黄金。黄金的价格变动未必导致相应的计划单位价格变动。
- **市场风险** – 计划的单位价格乃由东亚银行参考(其中包括)计划、参考资产或本地伦敦金(如适用)的现行市价厘定。参考资产或本地伦敦金的现行市价可能基于多项不能预测的因素而波动,包括(但不限于)利率及汇率变动、通胀、经济增长及地缘政治因素。因此,阁下于计划的投资须承受市场风险。
- **价格波动** – 计划的银行买入价及银行卖出价,参考资产及本地伦敦金的价格可能基于参考资产或本地伦敦金的供求引致参考资产或本地伦敦金的价格变动而出现波幅,且可升可跌。因此价格波动或会超出阁下的预期,损失可能大幅减少阁下的投资资本及盈利(如有)。
- **暂停风险** – 倘发生下列情况,东亚银行可暂停计划单位的买卖:(i) 金银业贸易场(「**金银业贸易场**」)或伦敦金银市场协会(「**LBMA**」)暂停或限制买卖黄金,并且东亚银行按真诚及商业上合理的方式厘定属重大;(ii) 出现干扰或削弱整体市场参与者于金银业贸易场或LBMA完成黄金交易或取得黄金市场价值的能力的任何事件,并且东亚银行按真诚及商业上合理的方式厘定属重大;或(iii) 出现整体干扰或削弱东亚银行完成计划项下交易的任何事件(例如系统故障),并且东亚银行按真诚及商业上合理的方式厘定属重大。这些干扰事件为不可预测,并且可能在黄金价格大幅波动时出现。倘若计划单位暂停买卖,阁下将不能买卖阁下的计划单位,亦不能将阁下的仓盘平仓或抵销,阁下可能因此蒙受损失。

主要风险是什么？(续)

- **汇率风险** – 倘若东亚银行参考以美元而非港币报价的本地伦敦金的现行市价厘定计划的单位价格，则阁下于计划项下的投资将须承受美元（「美元」）与港币（「港币」）之间的现行汇率风险。
- **投资风险** – 投资涉及风险。阁下于计划的投资价值可升可跌，有时会出现显著升幅或跌幅，且甚至可能变得毫无价值。在最坏情况下，阁下或会损失全部投资。
- **东亚银行的信贷风险** – 阁下于计划项下的投资须承受东亚银行的信贷风险。东亚银行财务状况的重大不利变动可能损害或影响东亚银行履行其于计划下的义务。
- **东亚银行的无力偿债风险** – 概不保证阁下可就东亚银行未能履行其偿付义务获得保障。倘阁下投资计划，阁下所依赖的是东亚银行而非其他人士的信用可靠性。倘东亚银行无力偿债或未能履行其于计划下的义务，阁下仅可以东亚银行的无抵押债权人身份提出申索。在最坏情况下，阁下可能损失全部投资。
- **利益冲突** – 东亚银行及东亚银行各附属公司和联属公司就计划所担当的不同角色可能产生潜在及实际利益冲突。尽管东亚银行于各个角色的经济利益可能对阁下在计划下的权益不利，东亚银行已就其不同业务范畴设置必要的监管信息屏障，亦已制定政策及程序以减低及管理上述利益冲突，以遵守适用法律及法规，并确保该等交易或买卖按公平的原则进行。
- **提早终止风险** – 东亚银行可向阁下发出最少三个月事先书面通知而终止计划。此外，东亚银行亦可向阁下发出最少一个月事先书面通知而终止账户，或于发生若干事故（例如有任何法律变动）时终止账户。在该等情况下，如阁下不能于终止日期前将阁下于账户的单位售回东亚银行，则东亚银行有权终止账户及于终止日期按银行买入价出售阁下账户中的单位。东亚银行就是次终止应付阁下的款项将为东亚银行提供的现行银行买入价，乘以于终止日期阁下账户中的计划单位数目，有关款项可能大幅少于阁下于计划的投资额。
- **东亚银行的抵销权** – 根据条款及细则，东亚银行可组合及合并以阁下名义在东亚银行持有的所有或任何账户的任何结余，并将东亚银行在任何一个或多个该等账户下欠负阁下的任何款项、权利、利息及/或责任，抵偿阁下所欠负的任何责任。东亚银行可为抵销或账户合并而按其独有及绝对酌情权出售阁下账户内的所有或任何单位。

东亚银行可毋须事先通知阁下，按其独有及绝对酌情权扣起或留置阁下账户内的单位，作为阁下支付阁下在任何其他账户下欠负东亚银行或须向东亚银行支付的任何或所有款项及/或责任的保证。根据条款及细则，如阁下并无向东亚银行支付到期的任何款项，东亚银行有权在按其独有及绝对酌情权认为合适的时候出售阁下账户内的单位，并将出售所得的收益用作抵偿阁下欠负东亚银行的全部或任何部分责任。

- **有关参考资产的风险** – 计划的参考资产是香港市场的不记名登记99两金及/或本地伦敦金。黄金是实物商品，供应有限。商品市场整体上比其他市场承受较大风险。黄金是重要的工业商品。金价或会大幅上落。价格根据相关市场的供求量而自由波动。金价对政治和经济因素的反应迅速，并在公开市场厘定。金价的走势受到（其中包括）利率、汇率、通胀、市场供求量的不停转变、财政、政府的货币和外汇管制计划和政策，以及国际政治、军事和经济事故及政策所影响。黄金经常由新兴市场国家提炼。影响深远的政治转变或会导致宪政及社会紧张局势，在若干情况下或会造成局势不稳及意见分歧。政治或经济不稳可能影响投资者对黄金的信心，从而对金价或价值造成负面影响。

主要特色是什么？

产品名称：	黄金账户
产品类别：	纸黄金
账户类别：	不计息账户

主要特色是什么？(续)

计划机制： 阁下于计划的投资将透过计划项下的不计息账户进行。购买计划的单位将记录为账户的贷方结余，而卖出计划的单位则将记录为账户的借方结余。

阁下亦需指定一个港币账户以交收阁下就每项交易应收取或支付的款项，有关款项乃根据阁下在计划项下的相应不计息账户中买入或卖出的单位数目计算。

面额货币： 计划的货币，根据计划报述的银行买入价及银行卖出价均以港币计值。

参考资产： 计划的参考资产为成色 0.99 两金。

报价单位机制： 计划的报价单位为一个单位，即一两参考资产。计划的一个单位的报价参考按港币计算的一两参考资产（并无小数点）。

定价机制： 如阁下有意向东亚银行卖出计划的一个单位，计划的每个单位价格为「银行买入价」。相反，如阁下有意向东亚银行买入计划的一个单位，则计划的每个单位价格为「银行卖出价」。

银行买入价是根据黄金交易商向东亚银行报述来自金银业易场的一两99两金现行买价厘定（当中计及东亚银行的边际利润）。相反，银行卖出价是根据黄金交易商向东亚银行报述来自金银业贸易场的一两99两金现行卖价厘定（当中计及东亚银行的边际利润）。

另一选择是，在下列情况下，银行买入价及银行卖出价分别根据黄金交易商向东亚银行报述本地伦敦金的现行买价及卖价厘定（当中计及东亚银行的边际利润）：

- i) 于非交易时间或基于系统故障，金银业贸易场并无提供99两金的现行市价；或
- ii) 东亚银行按其独有及绝对酌情权（按真诚及商业上合理的方式）厘定金银业贸易场上99两金的现行市价并不活跃。

本地伦敦金指国际买卖及交收来自LBMA的成色不少于99.5%黄金（以每金衡安士美元报价）的基准。倘若采纳本地伦敦金的买卖价来分别厘定银行买入价及银行卖出价，则将会作出调整。

将本地伦敦金的买价转换为一两参考资产的买价而作出的调整：

本地伦敦金的买价 x 0.99（将本地伦敦金的黄金成色转换为参考资产的黄金成色）x 1.20337（将1金衡安士转换为1两）x 外汇交易商向东亚银行报述美元兑港币的现行汇率

将本地伦敦金的卖价转换为一两参考资产的卖价而作出的调整：

本地伦敦金的卖价 x 0.99（将本地伦敦金的黄金成色转换为参考资产的黄金成色）x 1.20337（将1金衡安士转换为1两）x 外汇交易商向东亚银行报述美元兑港币的现行汇率

银行卖出价与银行买入价之间的差价将视乎市况而变更，但银行卖出价不会超出银行买入价的103%（即差价上限3%）。例如，若银行买入价为港币10,000元，则银行卖出价或会变更，但不会超出港币10,300元。

主要特色是什么？(续)

最低交易额： 计划项下的最低交易额为一个单位(即一兩参考资产)，或其倍数递增。

费用及收费

除下表特别提述的费用及收费外，东亚银行因营运或管理而招致的任何其他费用及收费以及东亚银行的边际利润，均已载于及纳入银行买入价/银行卖出价差当中，有关价格经常变动，但计划的每单位银行卖出价不会超过东亚银行于同一时间报述的计划的每单位银行买入价3%。

计划的费用及收费：

类别	每单收费
报失存折或图章	港币 100 元
损毁存折	港币 100 元
客户开户未足 3 个月取消账户	每账户港币 200 元

东亚银行保留发出最少一个月的事先书面通知，以修订或更改上述任何费用及收费及/或新增费用及/或收费的权利。

修订计划的条款及细则

东亚银行保留权利更改计划协议书的条款及细则及/或计划规则。任何修订将于东亚银行按其独有及绝对酌情权(按真诚及商业上合理的方式)向阁下发出最少一个月的事先书面通知而作出。

持续披露义务

倘东亚银行不再符合证券及期货事务监察委员会(「证监会」)有关单位信托及互惠基金、与投资有关的人寿保险计划及非上市结构性投资产品的手册内重要通则部分所载的任何规定，以及在任何适用法律准许的范围内，东亚银行的财务状况有任何变动，或出现会合理地预期对东亚银行履行其于计划项下的义务的能力造成重大不利影响的其他情况，则东亚银行将在合理地切实可行范围内尽快通知证监会及计划的所有投资者。东亚银行须在合理地切实可行范围内尽快通知计划参与者有关计划的任何资料，而该等资料是让阁下可评估计划仓盘的必需资料。

倘有建议对计划(就组成文件而言)、主要营运商及彼等的规管状况及控股股东、投资目标、政策及限制、费用结构及买卖及定价安排作出任何变动；以及可能严重损害计划参与者权利或权益的任何其他变动，则东亚银行须寻求证监会的事先批准，并向计划参与者发出最少一个月事先书面通知而通知彼等。

倘计划被终止或撤销认可，除遵守计划组成文件或管辖法例所载的任何程序外，亦必须向证监会所厘定的计划参与者发出通知。东亚银行须向证监会发出有关通知(须给予最少三个月通知)以取得事先批准。

详情请参阅指南第 8 页「计划的一般资料」一节的「东亚银行的持续披露义务是什么？」。如有查询，请联络东亚银行任何分行。

销售文件

下列文件构成计划的销售文件。阁下于决定是否投资计划前，务须细阅所有该等文件：

1. 本产品资料概要；及
2. 计划的指南。

东亚银行有责任按阁下属意的语言向阁下派发上述所有文件的英文本或中文本。销售文件的副本可于东亚银行的任何分行索取。

东亚银行的联络详情

东亚银行有限公司

地址：香港中环德辅道中10号

电话：(852) 2211 1333

电邮：info@hkbea.com

网站：www.hkbea.com

查询或投诉

如阁下对计划有任何查询或投诉，可亲临东亚银行任何分行或致电东亚银行的客户服务热线(852) 2211 1333或电邮至info@hkbea.com。

有关东亚银行的资料

东亚银行于香港联合交易所有限公司上市，并受到香港金融管理局监管。阁下可于东亚银行的网站 www.hkbea.com 阅览东亚银行的最新年度报告及任何中期业绩。

重要事项

如阁下有任何疑问，须寻求独立专业意见。证监会对本概要内容并不负责，且对其准确性或完整性并无发表任何声明。