

Cross-boundary Wealth Management Connect (Southbound)
Notice Relating to
Wealth Management Connect SupremeGold Accounts (Applicable for GRCB)
跨境理财通(南向通)
关于跨境理财通显卓理财户口的通知(广州农村商业银行适用)

What is Cross-boundary Wealth Management Connect Scheme?

什么是跨境理财通计划？

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.

跨境理财通计划是指粤港澳大湾区(「**大湾区**」)中国内地和香港合格居民通过双方司法管辖区的金融机构体系建立的闭环式资金管道，投资对方银行或持牌法团/证券公司销售的合资格理财产品。跨境理财通计划分南向通和北向通。

What is the Southbound Scheme?

什么是南向通？

The Southbound Scheme refers to eligible residents in the Mainland cities in the GBA investing in eligible wealth management products distributed by eligible banks in Hong Kong (“**Hong Kong Banks**”) and/or eligible licensed corporations in Hong Kong (“**Hong Kong LCs**”) via designated channels. Eligible banks in the Mainland cities in the GBA (“**Mainland Banks**”) and/or eligible securities firms in the Mainland cities in the GBA (“**Mainland securities firms**”) undertake the cross-boundary funds remittance and transfer, and Hong Kong Banks or Hong Kong LCs undertake the distribution of eligible wealth management products in Hong Kong. An eligible Chinese Mainland investor should apply to open an account with a Hong Kong Bank or a Hong Kong LC with investment function (“**Dedicated Investment Account**”) and another account with a Mainland Bank or a Mainland securities firm with cross-boundary funds transfer and remittance function (“**Dedicated Remittance Account**”), The Hong Kong Bank or the Hong Kong LC should pair the investor’s Dedicated Investment Account with his/her Dedicated Remittance Account, with closed-loop management of funds flow between the accounts. Subsequently, the investor may remit funds through the Dedicated Remittance Account on the Chinese Mainland to the Dedicated Investment Account in Hong Kong and purchase eligible wealth management products offered by the Hong Kong Bank or the Hong Kong LC via the Dedicated Investment Account.

南向通指大湾区内地城市的合资格居民通过指定管道投资香港的合资格银行(「**香港银行**」)及/或合资格持牌法团(「**香港持牌法团**」)销售的合资格理财产品，当中大湾区内地城市的合资格银行(「**内地银行**」)及/或合资格证券公司(「**内地证券公司**」)负责资金跨境划转，而香港银行或香港持牌法团负责香港合资格理财产品的销售。中国内地合资格投资者须在香港银行或香港持牌法团申请开设一个有投资功能的账户(「**投资专户**」)，并在内地银行或内地证券公司申请开设跨境汇款功能的银行账户(下称「**汇款专户**」)。香港银行或香港持牌法团应将投资者的投资专户与其汇款专户配对，账户间资金流动进行闭环。其后，该投资者可透过在中国内地的汇款专户汇款到香港的投资专户，并透过该投资专户购买香港银行或香港持牌法团销售的合资格理财产品。

The Cross-boundary Wealth Management Connect services of The Bank of East Asia, Limited (“**BEA**”) and Guangzhou Rural Commercial Bank Co., Ltd. (“**GRCB**”) allow Mainland customers in the GBA to engage in the Southbound Scheme of the Cross-boundary Wealth Management Connect Scheme (“**Cross-boundary Wealth Management Connect (Southbound)**”). The purpose of this notice is to provide customers with an overview of Cross-boundary Wealth Management Connect (Southbound) including its requirements, investor responsibility, associated risks, disclosure of information to regulatory authorities and handling of non-compliance or breaches by investors upon identification.

东亚银行有限公司(「**东亚银行**」)及广州农村商业银行股份有限公司(「**广州农村商业银行**」)之跨境理财通计划服务让大湾区内地客户可参与跨境理财通计划的南向通活动(「**跨境理财通(南向通)**」)。本通知的目的是向客户概括地介绍跨境理财通(南向通)包括其要求、投资者责任、所涉及的风险、向相关监管机构披露讯息，以及一旦发现投资者违规情况的处理。

Eligible Investors

合资格投资者

Investors participating in Cross-boundary Wealth Management Connect (Southbound) should comply with the criteria set out by the Chinese Mainland regulatory authorities (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.

参与跨境理财通(南向通)的投资者须符合中国内地监管机构订明的条件(「**合资格投资者**」)。投资者必须以其个人名义作投资，而非以联名形式或公司客户身份作投资，亦不可授权第三方操作其户口。

A Hong Kong Bank may open a Dedicated Investment Account under Cross-boundary Wealth Management Connect (Southbound) (including an investment account and the relevant settlement account) for an investor after receiving confirmation from its partner Mainland Bank about the investor's eligibility for Cross-boundary Wealth Management Connect (Southbound) and assessing the investor as not being a vulnerable customer (“**VC**”).

在开立投资专户前，香港银行向其中国内地伙伴银行确认有关投资者符合参与南向通的资格，并评估该投资者不属于需要特别关顾客户后，可为该投资者开立一个跨境理财通(南向通)专用的投资专户(包括投资户口和有关交收账户)。

Cross-boundary Remittances

跨境汇款

Investor Responsibility

投资者责任

Under Cross-boundary Wealth Management Connect (Southbound), the investor should, among others, apply for one newly opened Dedicated Remittance Account for Cross-boundary Wealth Management Connect (Southbound) with GRCB, or designate his/her account maintained with GRCB as a Dedicated Remittance Account, in accordance with the relevant requirements on the Chinese Mainland.

就跨境理财通(南向通)，投资者须按中国内地相关要求，向广州农村商业银行申请新开立跨境理财通(南向通)下一个汇款专户，或指定其在广州农村商业银行持有的户口作为汇款专户。

If an Eligible Investor selects a bank for investment under Cross-boundary Wealth Management Connect (Southbound), the Eligible Investor should, at all times, open only one Dedicated Remittance Account in a Mainland Bank and one Dedicated Investment Account in a Hong Kong Bank. If the investor wishes to open a Dedicated Investment Account with another Hong Kong Bank, he/she should first terminate his/her Dedicated Investment Account maintained with BEA (i.e. his/her Cross-boundary Wealth Management Connect SupremeGold Account). If BEA becomes aware of an investor possessing more than one Dedicated Investment Account in Hong Kong Banks, BEA will be entitled to terminate his/her Cross-boundary Wealth Management Connect SupremeGold 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).

如果合资格投资者选择银行进行南向通投资，每名合资格投资者，在任何时候只能在内地银行开立一个汇款专户和在香港银行开立一个投资专户。投资者若希望在另一家香港银行开立投资专户，应先取消其其在东亚银行开立的投资专户(即其跨境理财通显卓理财户口)。如东亚银行发现投资者在香港银行拥有多于一个投资专户，东亚银行将有权取消其跨境理财通显卓理财户口，并须即时向香港金融管理局(「**香港金管局**」)汇报(见以下「违规情况」部分)。

Closed-loop Funds Flow

资金闭环

The Wealth Management Connect SupremeGold Account opened by an Eligible Investor with BEA, as his/her Dedicated Investment Account, would be paired with his/her Dedicated Remittance Account with GRCB, thereby ensuring closed-loop funds flow.

合资格投资者于东亚银行所开立的跨境理财通显卓理财户口，作为其投资专户，将与其于广州农村商业银行所开立的汇款专户进行配对，确保资金闭环流动。

The Dedicated Investment Account will only be used to transfer funds to or receive funds from the Dedicated Remittance Account with which the Dedicated Investment Account is paired, and to receive investment returns arising from Cross-boundary Wealth Management Connect (Southbound). Funds in the Dedicated Investment Account should only be used for purchasing eligible wealth management products or be remitted back to the Dedicated Remittance Account. Fund transfers between a Dedicated Investment Account and other accounts (whether in Hong Kong or otherwise), cash withdrawals in the Dedicated Investment Account and/or uses of funds in the Dedicated Investment Account for purposes such as pledging such amounts or using such amounts as leverage or guarantee are not allowed.

投资专户只能与配对的汇款专户进行跨境拨款或收款，及收取跨境理财通（南向通）下的投资回报。投资专户的资金只能用作购买合格的理财产品，或原路汇回汇款专户。投资者不得把投资专户的资金划转至其他账户（包括非香港的账户），不得从投资专户提取现钞，不得把投资专户的资产作质押、杠杆、保证等用途。

For the avoidance of doubt, the Wealth Management Connect SupremeGold Account should be used only for investment purposes under Cross-boundary Wealth Management Connect (Southbound), and should not be used for the provision of any other services of BEA.

为免生疑问，跨境理财通显卓理财户口只能用作跨境理财通（南向通）下的投资用途，不能用于东亚银行的其他服务用途。

Cross-boundary Remittances

跨境汇款

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 receive inward remittance of RMB funds from or conduct cross-boundary outward remittance of RMB funds to the Dedicated Remittance Account. Regardless of the settlement currencies of the eligible wealth management products being invested, funds should be converted into RMB when an investor exits his/her investments and remits funds back to his/her 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.

所有在汇款专户和投资专户之间的跨境汇款，必须以人民币进行，即汇款专户只能跨境汇出或接受人民币资金。投资专户只能接收由汇款专户汇入的人民币款项，或向汇款专户汇出人民币款项。无论投资者投资的合格理财产品结算货币为何，退出投资并把资金汇回其汇款专户时，须把资金兑换回人民币。投资者在投资专户内的本金和投资收益均可经原路以人民币汇回已配对的汇款专户。

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.

汇款专户和投资专户之间的跨境汇款，必须利用人民币跨境支付系统（CIPS），不得以其他方式进行汇款。

Quota Restrictions

额度限制

Aggregate Quota

总额度

Remittance from the Chinese Mainland to Hong Kong through Cross-boundary Wealth Management Connect (Southbound) 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 from all Mainland Banks through Cross-boundary Wealth Management Connect (Southbound) should not, at any time, exceed the aggregate quota.

通过跨境理财通（南向通）由中国内地汇出至香港的资金受总额度限制。总额度现暂定为1,500亿元人民币。总额度以净额计算。累计通过跨境理财通（南向通）由所有内地银行净流出的资金，在任何时候不可多于总额度。

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.

总额度使用情况由中国人民银行（「**人民银行**」）广东省分行和深圳市分行在每个工作日通过官方网站公布。

The usage of aggregate quota is calculated as follows:

总额度的使用量计算方式如下：

Usage of aggregate quota = cumulative remittances from the Chinese Mainland to Hong Kong and Macao under the Southbound Scheme – cumulative remittances from Hong Kong and Macao to the Chinese Mainland under the Southbound Scheme

总额度使用量 = 南向通由中国内地流出香港和澳门资金的累计总额 – 南向通由香港和澳门流入中国内地资金的累计总额

BEA will check the usage of the aggregate quota before accepting remittances under Cross-boundary Wealth Management Connect (Southbound) to ensure that the net remittance from the Mainland does not exceed the quota. When the usage of the aggregate quota reaches its upper limit, BEA cannot accept inward remittance from the Mainland and can only proceed with outward remittance back to the Mainland under Cross-boundary Wealth Management Connect (Southbound).

东亚银行在接收跨境理财通(南向通)汇款前,将查询额度使用情况,确保资金由中国内地流出净额不超出上限。当跨境理财通(南向通)额度达到上限时,东亚银行仅可办理资金跨境汇返中国内地,不得接收资金跨境汇款至香港。

Instructions for funds remittances from the Mainland to Hong Kong under Cross-boundary Wealth Management Connect (Southbound) may be put on hold as a result of the aggregate quota being used up while remittances from Hong Kong back to the Chinese Mainland and investment instructions using funds already remitted to the Dedicated Investment Accounts will not be affected.

东亚银行有可能会因总额度用罄而暂停处理跨境理财通(南向通)相关的从中国内地汇至香港的汇款指示,但从香港汇返回中国内地的汇款及已汇款到投资专户的投资指示不受影响。

Individual Investor Quota

个人额度

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 (Southbound) 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 licensed corporation for investment under Southbound Scheme, the individual investor quota allocated between the bank and the licensed corporation will each be RMB 1.5 million.

个人额度以净额计算。投资者累计通过跨境理财通(南向通)从汇款专户净汇款至投资专户的金额,在任何时候均不多于个人额度。个人额度现暂定为300万元人民币。如果投资者同时选择银行和持牌法团进行南向通投资,在银行和持牌法团的个人额度各为150万元人民币。

The usage of bank's individual investor quota is calculated as follows:

银行个人额度的使用量计算方式如下:

Usage of bank's individual investor quota = cumulative remittances from the Chinese Mainland to the dedicated investment accounts of Hong Kong and Macao's banks under the Southbound Scheme – cumulative remittances from the dedicated investment accounts of Hong Kong and Macao's banks back to the Chinese Mainland under the Southbound Scheme

银行个人额度使用量 = 南向通由中国内地流出香港和澳门银行投资专户资金的累计总额 – 南向通由香港和澳门银行投资专户流入中国内地资金的累计总额

Roles and Responsibilities of BEA

东亚银行的角色及责任

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 (Southbound).

东亚银行根据《证券及期货条例》注册为可进行第一类(证券交易)受规管活动的注册机构,并经营零售银行及私人银行业务,为跨境理财通(南向通)下的合资格香港银行。

Under Cross-boundary Wealth Management Connect (Southbound), BEA is responsible for, among others:-

在跨境理财通(南向通)下,东亚银行须负责:

- (1) undertaking the sale of eligible wealth management products, including the opening of Dedicated Investment Accounts for eligible Chinese Mainland investors;
销售合资格理财产品,包括为中国内地合资格投资者开立投资专户等;
- (2) conducting an assessment according to the relevant guidelines issued by the HKMA to determine whether the customer is a VC;
根据香港金管局的指引评估客户是否属于需要特别关顾客户;
- (3) receiving the confirmation of the investor's eligibility from GRCB for Cross-boundary Wealth Management Connect (Southbound) as well as confirming with GRCB the particulars of the investor, such as his/her Dedicated Remittance Account number;
向广州农村商业银行确认投资者符合参与跨境理财通(南向通)的资格,并向广州农村商业银行确认投资者的资料(例如其汇款专户号码);

- (4) conducting customer due diligence on customers opening the Wealth Management Connect SupremeGold Accounts as their Dedicated Investment Accounts and taking all reasonable steps to establish the true and full identity of each of their customers, and of each customer's financial situation, investment experience, and investment objectives. Besides, BEA should assess the customers' risk profile;
为开立跨境理财通显卓理财户口作为其投资专户的客户进行尽职审查并采取一切合理步骤，以确立其每位客户的真实和全部的身分、每位客户的财政状况、投资经验及投资目标。此外，东亚银行须评估客户的风险状况；
- (5) ascertaining that investors have not conducted any Cross-boundary Wealth Management Connect (Southbound) activities with other Hong Kong banks;
确认投资者未在其他香港银行办理跨境理财通（南向通）业务；
- (6) pairing the investor's Dedicated Investment Account with his/her Dedicated Remittance Account;
把投资者的投资专户与其汇款专户配对；
- (7) maintaining proper transaction records of the Dedicated Investment Accounts, including but not limited to the inflow and outflow of funds, trading of eligible wealth management products and interest/dividend income, for the purposes of (i) explaining and reflecting the operation of its Cross-boundary Wealth Management Connect (Southbound) business and all the customer assets received or held by BEA; and (ii) compliance review and audit by the relevant regulatory authorities on the Chinese Mainland and in Hong Kong; and
妥善保存投资专户的交易纪录，包括资金进出、合格理财产品买卖、利息收入等，以 (i) 解释和反映东亚银行的跨境理财通（南向通）业务的运作及交代其所收到或持有的所有客户资产，及 (ii) 供中国内地及香港监管机构作合规检查及审计用途；及
- (8) conducting pre-sale and ongoing due diligence on investment products under Cross-boundary Wealth Management Connect (Southbound). If BEA considers such products to be no longer suitable to be an eligible wealth management product, BEA would stop distributing such wealth management product through Cross-boundary Wealth Management Connect (Southbound). In addition, BEA should disclose the relevant circumstances to customers who have purchased and are still holding such wealth management product, and allow those customers to choose to retain the product in his/her Wealth Management Connect SupremeGold Account or sell the wealth management product.
就跨境理财通（南向通）的理财产品进行销售前及持续的尽职审查。若东亚银行发现该理财产品不再适合为跨境理财通（南向通）的合格理财产品，东亚银行应停止经跨境理财通（南向通）销售该理财产品。此外，东亚银行应向购买了并继续持有该理财产品的客户披露有关情况，并让客户选择保留该产品于跨境理财通显卓理财户口内或出售该理财产品。

Roles and Responsibilities of GRCB

广州农村商业银行的角色及责任

GRCB, 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 (Southbound).

广州农村商业银行作为符合中国内地监管机构所订明的条件的大湾区内地银行业金融机构，为跨境理财通（南向通）下的合格内地银行。

GRCB is BEA's Chinese Mainland partner bank in respect of Cross-boundary Wealth Management Connect (Southbound). For the avoidance of doubt, BEA does not serve or hold itself out as the representative or agent of GRCB in Hong Kong insofar as Cross-boundary Wealth Management Connect (Southbound) is concerned.

广州农村商业银行作为东亚银行在跨境理财通（南向通）下的的中国内地伙伴银行。为免生疑问，就跨境理财通（南向通）而言，东亚银行并非广州农村商业银行在香港的代理或代表。

Please note that GRCB 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. GRCB cannot carry on in Hong Kong any banking business or business of taking deposits. Any deposits maintained with GRCB are not protected under the Deposit Protection Scheme in Hong Kong.

广州农村商业银行于中华人民共和国（「中国」）成立，并不属于《银行业条例》所指的在香港的认可机构，而且不受香港金管局监管。广州农村商业银行不能在香港经营银行业务或接受存款业务。任何广州农村商业银行内的存款不受香港的存款保障计划保障。

Under Cross-boundary Wealth Management Connect (Southbound), GRCB is responsible for, among others:-

在跨境理财通（南向通）下，广州农村商业银行须负责：

- (1) verifying the eligibility of the Chinese Mainland investors for participating in Cross-boundary Wealth Management Connect (Southbound);
核实参与跨境理财通（南向通）的中国内地投资者资格；

- (2) undertaking the cross-boundary funds remittances and transfers through investors' Dedicated Remittance Accounts; and
透过投资者的汇款专户进行资金跨境汇划；及
- (3) ascertaining that investors have not conducted any Cross-boundary Wealth Management Connect (Southbound) activities with other Hong Kong banks.
确认投资者未在其他香港银行办理跨境理财通(南向通)业务。

Associated Risks

所涉及的风险

Exchange Rate Risks

汇兑风险

Chinese Mainland investors who hold RMB will be exposed to currency risks when they invest in a product dominated in Hong Kong dollars or foreign currencies due to the need for the conversion of RMB into any of such currency. During the conversion, investors will also incur currency conversion costs. Even if the price of the asset dominated in a non-RMB currency 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 RMB if such non-RMB currency has depreciated.

持有人民币的中国内地投资者如投资以港元或其他货币计价的资产，可能会因为需要将人民币转换为任何该等货币而承受汇率风险。汇兑过程中将会牵涉转换货币的成本。即使该非人民币资产的价格于投资者买入及赎回/卖出时维持不变，如果该等货币贬值，投资者于将赎回/卖出收益转换至人民币时，仍会蒙受损失。

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.

投资者亦须注意，现时人民币并非可自由兑换的货币，于香港银行兑换人民币亦受到一定的限制。同时，人民币汇入和汇出中国内地亦受限制。

Risks Under Quota Management

额度管理下的风险

Under the aggregate quota arrangement as set out above, once the aggregate quota is used up, instructions for funds remittances from the Chinese Mainland to Hong Kong under Cross-boundary Wealth Management Connect (Southbound) may be put on hold.

根据以上所述的总额度安排，东亚银行有可能会因总额度用罄而暂停处理跨境理财通(南向通)相关的从中国内地汇至香港的汇款指示。

PRC Rules and Regulations

中国法规及规例

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 (Southbound).

在中国内地收取或持有的投资者资产将受到中国内地适用法律及规例所监管。这些法律及规例与《证券及期货条例》及根据该条例制订的规则可能有所不同。东亚银行现特提醒客户应熟习并遵守有关跨境理财通(南向通)的适用中国内地法律、法规和规例。

Termination of the Services due to Change in Personal Circumstances

因个人情况改变而取消服务

BEA cannot provide Cross-boundary Wealth Management Connect (Southbound) services to VCs. After opening a Wealth Management Connect SupremeGold 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 (Southbound) services to such customer.

东亚银行不能为需要特别关顾客户提供跨境理财通(南向通)服务。若客户在开立跨境理财通显卓理财户口后，因个人情况改变而成为需要特别关顾客户，东亚银行将与客户作出跟进，并可能停止向该客户提供跨境理财通(南向通)服务。

Possible Delay in Processing Instructions

处理指示时可能出现的耽误

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 (Southbound), 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.

东亚银行通常按其工作流程并根据指示方式及转帐类型，于营业时间按投资者指示从其户口转拨资金。东亚银行保留在合理地认为合适的情况下，不接受投资者在跨境理财通（南向通）下的指示的权利。东亚银行并不保证必能成功准时处理投资者的指示。投资者可能需面对流动性风险。

Wealth Management Products Cease to be Eligible

理财产品不再为合格产品

If BEA considers any wealth management product ceases to be an eligible wealth management product, BEA would stop distributing such wealth management product through Cross-boundary Wealth Management Connect (Southbound). In addition, BEA will disclose the relevant circumstances to customers who have purchased and are still holding such wealth management product, and allow those customers to choose to retain the product in his/her Wealth Management Connect SupremeGold Account or sell the wealth management product.

若东亚银行发现其理财产品不再适合为跨境理财通（南向通）的合格理财产品，东亚银行将停止经跨境理财通（南向通）销售该理财产品。此外，东亚银行将向购买了并继续持有该理财产品的客户披露有关情况，并让客户选择保留该产品于跨境理财通卓越理财户口内或出售该理财产品。

The above may not cover all the risks related to Cross-boundary Wealth Management Connect (Southbound). Investors are advised to seek independent advice if needed.

以上未必涵盖跨境理财通（南向通）涉及的所有风险。如有需要，投资者应寻求独立意见。

Investor Protection and Complaint Handling Mechanism

投资者保障和投诉机制

The transactions carried out by the investors via their Dedicated Investment Accounts are subject to the protection of Hong Kong's laws and regulations and regulatory regime.

投资者在投资专户的交易受香港法例法规和监管制度下的保障。

Should a Wealth Management Connect (Southbound) investor file a complaint (including complaints involving eligible wealth management products and the selling process) to BEA, BEA will handle the complaint in accordance with the HKMA's requirements.

如跨境理财通（南向通）投资者对东亚银行作出投诉（包括有关合格理财产品和销售过程的投诉），东亚银行将按香港金管局的要求处理投诉。

BEA will provide dedicated cross-boundary complaint channels for Wealth Management Connect (Southbound) investors to facilitate the cross-boundary submission and follow-up of complaints by investors. BEA may refer the complaints to GRCB 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 GRCB within a reasonable time. Complaint channels include online platforms, toll-free hotlines, emails and others:

东亚银行将为跨境理财通（南向通）投资者提供专门的跨境投诉渠道，以便投资者跨境提交和跟进投诉。东亚银行或将投诉转交广州农村商业银行跟进，并因应情况协助投资者。在转介投诉后，东亚银行将采取适当的跟进行动，以确保广州农村商业银行在合理时间内适切处理及回应投诉。投诉渠道包括网上平台、免费电话热线、电子邮件等：

To contact BEA:

如需联络东亚银行：

- 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, BEA Online or e-mail to info@hkbea.com)); and

书面投诉可通过信函或客户意见表格，交到东亚银行分行或本集团属下其他营业地点、传真至(852) 3608 6228、邮寄至「香港邮政总局31号邮箱，东亚银行有限公司，服务品质促进组收」或经电子渠道（网上查询表格、东亚网上银行或电邮至info@hkbea.com）传送；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:

口头投诉可亲身到访东亚银行分行或本集团属下其他营业地点，或通过以下渠道透过电话与我们联系：

1. Customer Opinion Hotline (852) 2211 1388; and
客户意见热线 (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).
免费电话：4008 42 7695 (从中国内地境内拨打) 及东亚跨境理财通服务热线 (香港)：(852) 2211 1133。客户拨打以上免费电话号码或跨境理财通服务热线 (香港) 将被转驳至东亚银行香港客户服务中心。

To contact GRCB:

如需联络广州农村商业银行：

a. Written complaints are received through letters or Customer Suggestion Form (deliver in person to any of GRCB's branches, or send via e-channel (web enquiry form)); and

书面投诉可通过信函或客户意见表格交到广州农村商业银行分行或经电子渠道 (网上查询表格) 传送；及

b. Verbal complaints are received in-person to any of GRCB's branches or contact GRCB through telephone via the following channels:

口头投诉可亲身到访广州农村商业银行分行或通过以下渠道透过电话与广州农村商业银行联络：

1. Toll-free numbers: 95313 (Calling from Chinese Mainland). Customers will be directed to GRCB Call Center with dialing Toll-free numbers.
免费电话：95313 (从中国内地境内拨打)。客户拨打以上免费电话号码将被转驳至广州农村商业银行客户服务中心。

Non-compliance and Breaches

违规情况

The HKMA will conduct on-site examinations and off-site surveillances on BEA's business under Cross-boundary Wealth Management Connect (Southbound). 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 (Southbound), the HKMA and the PBoC will consider the non-compliance and breaches, and restrict or suspend BEA's eligibility to engage in the Cross-boundary Wealth Management Connect Scheme. In the event of such restriction or suspension, BEA would handle the investments and assets of existing customers in accordance with the HKMA's instructions, including but not limited to retaining the invested eligible wealth management products until redemption upon maturity and remittance of the relevant funds back to the Chinese Mainland upon maturity or withdrawal of the investments within a specified time limit.

香港金管局会就东亚银行的跨境理财通 (南向通) 业务进行现场审查及非现场监察。如东亚银行在开展跨境理财通 (南向通) 业务时违反或不遵守香港金管局的指引或相关法规及操守准则，香港金管局和人民银行会考虑有关违规或不遵守的情况，限制或暂停东亚银行参与跨境理财通计划的资格。若被限制或暂停有关资格，东亚银行将按香港金管局的指示，处理现有客户的投资及资产，包括但不限于让已投资的合资格理财产品继续存放直至到期赎回后把资金汇回中国内地、或在指定的时间内退出投资。

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.

香港金管局和香港证券及期货事务监察委员会 (「香港证监会」) 也有可能因违反或不遵守跨境理财通计划适用的法定和监管规则及操守准则的情况，对东亚银行及/或其相关人员采取监管及/或执法行动。

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 SupremeGold 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 GRCB to take follow-up action, including but not limited to requiring them to suspend the investor from engaging in Cross-boundary Wealth Management Connect (Southbound); 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.

如东亚银行发现个别投资者违反香港金管局订明的规定或相关法规(例如发现投资者拥有多于一个内地银行汇款专户或多于一个香港银行投资专户),东亚银行将有权取消其跨境理财通卓越理财户口,并须即时向香港金管局汇报。香港金管局和人民银行会考虑有关违规情况,指示东亚银行和广州农村商业银行跟进,包括但不限于要求暂停投资者参与跨境理财通(南向通)的资格、出售该投资者持有的产品并注销投资专户和汇款专户、容许继续持有资产直至到期赎回但不能再投资新产品等。

Processing and Disclosure of Personal Data

处理及披露个人资料

BEA will handle the personal data of its customers in accordance with the Personal Data (Privacy) Ordinance at all times.

东亚银行在任何时候都将按照《个人资料(私隐)条例》处理客户的个人资料。

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 (Southbound) services, including as follows:

不限于东亚银行已向投资者发出的通知或东亚银行因应其账户及所提供服务的获得的相关投资者个人资料处理授权,作为东亚银行提供跨境理财通(南向通)服务的一部分,东亚银行可以收集、储存、使用、披露及转移投资者个人资料,包括以下各项:

- (a) to disclose and transfer investors' transaction records of their Dedicated Investment Accounts, including but not limited to the inflow and outflow of funds, trading of eligible wealth management products and interest/dividend income, to the relevant regulatory authorities on the Chinese Mainland and in Hong Kong; and

披露及转移投资者投资专户的交易纪录,包括资金进出、合资格理财产品买卖、利息收入等,予中国内地及香港监管机构;及

- (b) to disclose or transfer data or information on the Cross-boundary Wealth Management Connect (Southbound) business to the HKMA as requested, including but not limited to information on accounts, cross-boundary funds remittance and transfer, sales of eligible wealth management products, product categories, product lists, product risk ratings and their changes (if any), customer complaints and compliance with relevant regulatory requirements.

按香港金管局的要求披露及转移跨境理财通(南向通)业务的讯息,包括但不限于账户、资金跨境汇划、合资格理财产品销售情况、产品类别、产品清单、产品风险评级及其变动(如有)、客户投诉及遵守相关监管规定的情况等。

By instructing BEA in respect of any transaction relating to Cross-boundary Wealth Management Connect (Southbound), 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 (Southbound).

如投资者就任何有关跨境理财通(南向通)的交易向东亚银行发出指示,即表示投资者确认东亚银行可能为遵从香港金管局的不时有效并与跨境理财通(南向通)交易有关的规定及其规则的目的,使用其个人资料。

Consequences of Failure to Provide Personal Data or Consent or Subsequent Purported Withdrawal of Consent

如客户未能提供个人资料或授权或随后表示撤回同意的后果

(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 (Southbound) 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)投资者未能按上文所述向东亚银行提供其个人资料或授权或(ii)投资者随后表示撤回同意，这可能代表东亚银行将不会或不再能够(视乎情况而定)执行其交易指示或向其提供跨境理财通(南向通)服务。

投资者亦了解，尽管其随后可表示撤回同意，但其个人资料仍可为上文所述目的继续被储存、使用、披露、转移及以其他方式处理，不论是在表示撤回同意之前或之后。

Rules and Regulations

法规和规例

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 (Southbound) 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.

本通知是根据东亚银行可获得的现有资讯准备并仅供参考。本通知内的资讯和材料可能会随著跨境理财通(南向通)的实施及相关法规、法例、协议和其他档案的制定而有所变动。相关资讯和材料未必获更新以反映于本通知派发后可能发生的重大进展。

The information contained in this Notice does not (i) involve solicitation or recommendation; (ii) constitute an offer to the Mainland public in relation to investment in individual products; or (iii) constitute active marketing of the Cross-boundary Wealth Management Connect (Southbound) by BEA to the Chinese Mainland public.

本通知中所载信息并不(i)涉及招揽或建议；(ii)构成向内地公众发出关于个别产品的邀请；或(iii)构成东亚银行向中国内地公众积极推广其跨境理财通服务。

This notice does not purport to be comprehensive or to cover all aspects of Cross-boundary Wealth Management Connect (Southbound). 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 (Southbound).

本通知原意并非提供全面资讯，或涉猎跨境理财通(南向通)的各个层面。本通知并不提供法律、财务、投资或任何其他形式的意见，而且亦不应以此等形式被视作依据。东亚银行强烈建议投资者在参与跨境理财通(南向通)进行交易前就其具体情况徵求独立的专业意见。

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.

东亚银行对任何使用或依赖本通知所提供的资讯或材料，或因本通知的资料有任何错误、遗漏或不准确而引致或产生的任何种类的直接、相应、附带、间接或特别损失或损害，不论如何造成，概不承担任何责任。

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异，以英文版本为准。

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