

# 股票账户(保证金)结余查询 及转账操作示范

## 结余查询

步骤一：登入网上银行后，点击“投资”，选取“港股”后再选取“证券买卖”

The screenshot shows the online banking interface. On the left, there is a navigation menu with options like '我的资产', '账户服务', '投资', '我的投资', '港股', '证券买卖', '更改/取消指示', '指示状况', '证券账户概要', '证券交易记录', and '登记人民币结算账户'. The '投资' (Investment) menu is highlighted in red, and the '港股' (Hong Kong) and '证券买卖' (Securities Trading) options are also highlighted with yellow boxes. The main content area shows a '证券买卖(港股)' (Securities Trading (Hong Kong)) section with a warning message about security authentication. Below the warning, there is a progress bar with three steps: 1. 填写交易资料 (Fill in transaction details), 2. 确认交易资料 (Confirm transaction details), and 3. 交易确认 (Transaction confirmation). A list of important notices is provided, including information about security authentication requirements and the impact of the 2016-2017 security upgrade.

步骤二：进入「证券买卖」页后，选择「其他服务」中的「保证金账户查询」

The screenshot shows the online banking interface. On the left, there is a navigation menu with options like '首次公开招股', 'e工具', '银转证', '沪股通/深股通', '美股', '基金', '货币挂钩产品', '货币买卖', '贵金属', '债券', '存款证', 'FX Plus/保证金外汇及贵金属交易', '更新投资风险评估', '申请开立投资账户', '我的抽奖', '缴费', and '保险'. The '其他服务' (Other Services) menu is highlighted in yellow, and the '保证金账户查询' (Margin Account Query) option is also highlighted with a yellow box. The main content area shows a form for placing an order, with fields for '指示数量' (Order Quantity), '指示价格' (Order Price), and '有效期至' (Valid Until). There are also checkboxes for '交易状况通知' (Transaction Status Notification) via '电邮' (Email) and '电话短讯' (SMS). Below the form, there are buttons for '执行' (Execute) and '清除' (Clear). At the bottom, there are buttons for '其他服务' (Other Services), '股票代号查询' (Stock Code Query), '市场资讯' (Market News), '计算费用' (Calculate Fees), '户口结余' (Account Balance), '账户概要' (Account Summary), and '保证金账户查询' (Margin Account Query).

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步骤三：页面会显示「保证金数据」

- 净账户结余：(正数)于保证金账户内的结余;(负数)已使用保证金之金额
- 可取/追收金额：可取用之按仓值及结余

The screenshot displays the 'Guarantee Fund Account Service' interface. On the left is a navigation menu with options like 'Guarantee Fund Account Service', 'Apply for Guarantee Fund Account', 'Stock Monthly Plan', 'Market News', 'Streaming Quotes (AASTOCKS)', 'Company Action', 'First Public Offering', 'e-Tools', 'Silver Transfer', 'Shanghai/Deep Stock', 'US Stocks', 'Fund', 'Currency Products', 'Currency Buy/Sell', 'Precious Metals', 'Bond', 'Deposit Certificate', and 'FX Plus/Guarantee Fund Foreign Exchange and Precious Metals Transaction'. The main area contains a form for account management with fields for 'Account Number', 'Buy/Sell Type', 'Buy/Sell Instruction', 'Stock Code', 'Order Quantity', 'Order Price', 'Valid Until', 'Transaction Status Notification' (with 'Email' and 'SMS' checkboxes), and 'Email Address'. A 'Guarantee Fund Information' box on the right lists: 'Guarantee Fund Account: HKD Savings', 'Collateral Amount: 0.000', 'Loan Limit: 500,000.000', 'Loan Ratio: 0.000', 'Account Balance: 500.000', 'Interest Payable: 0.000', 'Interest Receivable: 0.000', 'Net Account Balance: 500.000', and 'Available Amount: 500.000'. A note at the bottom explains the loan ratio and provides contact information for inquiries.

## 转账操作示范

步骤一：登入网上银行, 点击“投资”, 选取“港股”, 于“保证金账户服务”中选取“保证金账户转账”

The screenshot shows the 'Guarantee Fund Account Transfer' process. The left navigation menu highlights 'Investment' and 'Hong Kong Stocks'. The main content area is titled 'Guarantee Fund Account Transfer' and 'Apply for Increase in Guarantee Fund Amount'. It features a three-step progress bar: 1. Fill in transfer information, 2. Confirm information, and 3. Transaction confirmation. The 'Fill in transfer information' step is active, showing fields for 'Guarantee Fund Account' (with a dropdown menu), 'Available Transfer Amount (including loan)', 'HKD Settlement Account' (with a dropdown menu), 'Available Balance', and 'Transfer Amount' (set to 'HKD'). There are checkboxes for 'Fund Transfer' (from settlement to guarantee fund or vice versa) and 'Continue'/'Cancel' buttons at the bottom.

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- 步骤二：
- (1) 选择股票账户(保证金)及港元结算账户
  - (2) 股票账户(保证金)结余(包括按仓值)及港元结算账户结余会显示于页面
  - (3) 选择资金转账方向，输入需转账金额，然后按「继续」

The screenshot shows the 'Guarantee Account Transfer' (保证金账户转账) interface. The left sidebar contains navigation options like '我的资产', '账户服务', and '投资'. The main content area is titled '保证金账户转账' and '申请提升证券保证金额度'. It features a progress bar with three steps: 1. 填写转账资料 (Fill in transfer information), 2. 确认资料 (Confirm information), and 3. 交易确认 (Transaction confirmation). Step 1 is active. The form includes fields for '证券保证金账户' (Securities Margin Account) and '港元结算账户' (Hong Kong Settlement Account), both highlighted with a yellow box. Below these are radio buttons for '资金转账' (Fund Transfer) direction: '由结算账户转到证券保证金账户' (checked) and '由证券保证金账户转到结算账户'. A '转账金额' (Transfer Amount) field is set to '1,000.00' and is also highlighted with a yellow box. At the bottom, there are '继续' (Continue) and '清除' (Clear) buttons, with '继续' highlighted in yellow.

- 步骤三：核对输入数据，如数据正确，可点击「确认」

The screenshot shows the 'Guarantee Account Transfer' (保证金账户转账) interface at Step 2: 确认资料 (Confirm information). The progress bar now highlights step 2. The form fields for '证券保证金账户' and '港元结算账户' are now text boxes containing account numbers. The '资金转账' (Fund Transfer) direction is confirmed as '由结算账户转到证券保证金账户'. The '转账金额' (Transfer Amount) is '港币 1,000.00'. At the bottom, there are '确认' (Confirm) and '取消' (Cancel) buttons, with '确认' highlighted in yellow.

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## 风险披露：

投资涉及风险，证券价格有时会大幅波动，价格可升亦可跌，更可变得毫无价值。投资未必一定能够赚取利润，反而可能会招致损失。藉存放抵押品而为交易取得融资亏损风险可能极大，您所蒙受的亏蚀可能会超过您存放于有关交易商或证券保证金融资人作为抵押品的现金及任何其他资产。您可能在短期内被要求存入额外的保证金款项或缴付利息。假如您未能在指定的时间内支付所需的保证金款项或利息，您的抵押品可能会在未经您的同意下被出售。此外，您将要为您的账户内因此而出现的任何短欠数额及需缴付的利息负责。

认股证及牛熊证之价格可急升或急跌，投资者或会损失全部投资。挂钩资产的过往表现并非日后表现的指标。阁下应确保理解认股证及牛熊证的性质，并仔细研究认股证及牛熊证的有关上市文件中所载的风险因素，如有需要，应寻求独立专业意见。没有行使的认股证于届满时将没有任何价值。

牛熊证设有强制收回机制而可能被提早终止，届时 (i) N 类牛熊证投资者将不获发任何金额；而 (ii) R 类牛熊证之剩余价值可能为零。

投资者应该注意投资于交易所买卖基金的主要风险，包括但不限于与交易所买卖基金相关指数所牵涉的行业或市场有关的政治、经济、货币及其他风险；交易所买卖基金未必有流动的二手市场；交易所买卖基金资产净值的变动或会与追踪指数的表现不一致；交易所买卖基金或会投资于单一国家及行业；追踪与新兴市场相关指数的交易所买卖基金，或会较投资于已发展市场承受较大的损失风险；以及与所有投资一样，须承担相关市场政策变动的风险。

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