

親愛的客戶：

**有關「中國工商銀行（亞洲）有限公司 FX Plus/保證金外匯及貴金屬交易產品說明書」
的修訂通知**

中國工商銀行（亞洲）有限公司（「我們」或「本行」）謹此通知 閣下，本行 FX Plus/保證金外匯及貴金屬交易之產品說明書（「產品說明書」）將於 **2024 年 9 月 30 日**（「生效日期」）起作出修訂，修訂內容已載於本通知的附件。

主要修訂包括：

1. 風險警告及免責聲明下的存款保障
2. 另外，本行於產品說明書的部份內容調整賬戶用語，以保持表述一致。詳情見附件。

請注意，倘若 閣下在生效日期或之後繼續持有本行的任何賬戶及使用本行服務，上述修訂產品說明書將對您具有約束力。倘若 閣下不願接受有關修訂，請在生效日期前通知本行，但本行可能無法繼續為您提供產品說明書下的服務。

閣下可於生效日期起從本行網站瀏覽或親臨任何一家分行索取經修訂後的產品說明書。如有疑問，請聯絡本行職員或致電客戶服務熱線（852）218 95588。

如本通知的中英文版本有任何歧義，以英文版本為準。

中國工商銀行（亞洲）有限公司

2024 年 8 月 26 日

（本函為計算機編印的信件，不須簽署）

26 August 2024

Dear Valued Customers,

Notice of Amendment to “Industrial and Commercial Bank of China (Asia) Limited Product Factsheets for FX Plus/ Margin FX and Precious Metal Trading”

Industrial and Commercial Bank of China (Asia) Limited (“We” or the “Bank”) would like to notify you the amendments to its Product Factsheets for FX Plus/Margin FX & Precious Metal Trading (“Factsheets”) will take effect from **30 September 2024** (the “Effective Date”). The amendments to the Factsheets are set out in the Annex to this Notice.

The amendments are highlighted as follow:

1. Deposit Protection under Risk warnings and disclaimers
2. In addition, the Bank also modified the account terminology in order to keep the statements consistent. Please refer the Annex for details.

Please note that the amended factsheets shall be binding on you if you continue to maintain any account with the Bank and use the Bank’s services on or after the Effective Date. If you do not wish to accept the above amendments, please notify us before the Effective Date. We may however not be able to continue providing the services contemplated under the amended Factsheets.

You may obtain a copy of the amended Factsheets on our website or at any of our branches on or after the Effective Date. For enquiry, please contact our staff or call our Customer Services hotline for enquiry at (852) 218 95588.

Industrial and Commercial Bank of China (Asia) Limited

(In case of inconsistency between the English and Chinese versions of the letter, the English version shall prevail)

(This is a computer-generated letter and no signature is required)

附件

自生效日期起，本行的 FX Plus/保證金外匯及貴金屬交易產品說明書將作出以下修訂(下劃線顯示修改內容，刪除線顯示刪除內容)：

1. ~~風險警告及免責聲明~~-存款保障

a. 保證金外匯及貴金屬交易 - 所有產品說明書

存款保障。保證金外匯及貴金屬交易賬戶的存款是符合香港存款保障計劃的保障資格的存款。中國工商銀行（亞洲）是香港存款保障計劃的成員。我們接受的合資格存款受有關計劃保障，最高法定保障額上限現為每名存款人500,000港元。然而，保證金外匯及貴金屬交易賬戶下的已完成交易為投資產品，並非受保障存款，不受香港的存款保障計劃所保障。

b. FX Plus 外匯及貴金屬交易 - 所有產品說明書

存款保障。外匯及貴金屬交易賬戶的存款是符合香港存款保障計劃的保障資格的存款。中國工商銀行（亞洲）是香港的存款保障計劃的成員。我們本銀行接受的合資格存款受存保計劃保障，最高法定保障額上限現為每名存款人HK\$500,000。然而，外匯及貴金屬交易賬戶下的已完成交易為投資產品，並非受保障存款，不受香港的存款保障計劃保障。

2. 結算

a. 保證金外匯及貴金屬交易 - 現貨交易

結算

- 美元乃我們保證金外匯及貴金屬交易服務所有交易的唯一結算貨幣。所有利息、盈虧等將僅以美元記錄及結算（與相關合約的計價貨幣無關）。
- 您必須在中國工商銀行（亞洲）開立一個美元結算賬戶，以便我們的保證金外匯及貴金屬交易服務的交易結算。當平倉時，盈虧將會在兩個工作天後結算。
- 您可以致電我們以下的查詢熱線進行保證金外匯及貴金屬交易賬戶的現金保證金結餘與美元結算賬戶之間的任何資金轉賬事宜。此外，您亦可透過個人網上銀行系統進行轉賬（網上轉帳）。請注意，在中國工商銀行（亞洲）的定期存款賬戶中持有的任何美元不得在定期存款到期前轉入您的保證金外匯及貴金屬交易賬戶進行結算。
- 網上轉帳服務時間由星期一香港時間早上 8 時至星期六香港時間早上 5 時（紐約夏令）/6 時（紐約冬令），期間每日香港時間晚上 8 時至早上 5 時（冬令 6 時），產品說明書所指的特定假期除外，只接受由美元結算帳戶轉帳至現金保證金結餘 FX+/保證金現金戶（轉入保證金），不接受由現金保證金結餘 FX+/保證金現金戶轉帳至美元結算帳戶（轉出保證金），而轉帳之保證金的利息將於下一個工作天起開始計算。

b. 保證金外匯及貴金屬交易 - 衍生產品交易

結算

- 美元乃我們保證金外匯及貴金屬交易服務所有交易的唯一結算貨幣。所有利息、盈虧等將僅以美元記錄及結算（與相關外匯的計價貨幣無關）。
- 開立保證金外匯及貴金屬交易賬戶時，您必須在中國工商銀行（亞洲）持有一個美元結算賬戶，以便通過我們的保證金外匯及貴金屬交易服務進行交易的結算。當平倉時，盈虧將會在兩個工作天內結算。
- 您可以致電我們以下的查詢熱線進行保證金外匯及貴金屬交易賬戶的現金保證金結餘與美元結算賬戶之間的任何資金轉賬事宜。此外，您亦可透過個人網上銀行系統進行轉賬（網上轉帳）。請注意，在中國工商銀行（亞洲）的定期存款賬戶中持有的任何美元不得在定期存款到期前轉入您的保證金外匯及貴金屬交易賬戶進行結算。
- 網上轉帳服務由星期一香港時間早上 8 時至星期六香港時間早上 5 時（紐約夏令）/6 時（紐約冬令），產品說明書所指的特定假期除外。每日香港時間晚上 8 時至早上 5 時（冬令 6 時），您可以由美元結算賬戶轉往現金保證金結餘賬戶（存入保證金），不可以由現金保證金結餘賬戶轉賬至美元結算賬戶，而轉帳之保證金的利息將於下一個工作天起開始計算。

¹ 本服務僅在星期一至星期五香港時間上午 9:00 至下午 5:00 提供，香港公眾假期除外。

c. 保證金外匯及貴金屬交易 - 美元兌港元價差期權交易

結算

- 美元乃我們保證金外匯及貴金屬交易服務所有交易的唯一結算貨幣。所有利息、盈虧等將僅以美元記錄及結算（與相關外匯的計價貨幣無關）。
- 開立保證金外匯及貴金屬交易賬戶時，您必須在中國工商銀行（亞洲）持有開立一個美元結算賬戶，以便通過我們的保證金外匯及貴金屬交易服務進行交易的結算。當平倉時，盈虧將會在兩個工作天內結算。
- 您可以致電我們以下的查詢熱線進行保證金外匯及貴金屬交易賬戶的現金保證金結餘與美元結算賬戶之間的任何資金轉賬事宜。此外，您亦可透過個人網上銀行系統進行轉賬（網上轉賬）。請注意，在中國工商銀行（亞洲）的定期存款賬戶中持有的任何美元不得在定期存款到期前轉入您的保證金外匯及貴金屬交易賬戶進行結算。
- 網上轉賬服務由星期一香港時間早上 8 時至星期六香港時間早上 5 時（紐約夏令）/6 時（紐約冬令），產品說明書所指的特定假期除外。每日香港時間晚上 8 時至早上 5 時（冬令 6 時），您可以由美元賬戶轉往現金保證金結餘賬戶（存入保證金），不可以由現金保證金結餘賬戶轉賬至美元結算賬戶，而存入保證金的利息將於下一個工作天起開始計算。

d. 保證金外匯及貴金屬交易 - 保證金黃金期權交易

結算

- 美元乃我們保證金外匯及貴金屬交易服務所有交易的唯一結算貨幣。所有利息、盈虧等將僅以美元記錄及結算（與相關外匯的計價貨幣無關）。
- 開立保證金外匯及貴金屬交易賬戶時，您必須在中國工商銀行（亞洲）開立一個美元結算賬戶，以便通過我們的保證金外匯及貴金屬交易服務進行交易的結算。當平倉時，盈虧將會在兩個工作天內結算。
- 您可以致電我們以下的查詢熱線進行保證金外匯及貴金屬交易賬戶的現金保證金結餘與美元賬戶之間的任何資金轉賬事宜。此外，您亦可透過個人網上銀行系統進行轉賬（網上轉賬）。請注意，在中國工商銀行（亞洲）的定期存款賬戶中持有的任何美元不得在定期存款到期前轉入您的保證金外匯及貴金屬交易賬戶進行結算。
- 網上轉賬服務由星期一香港時間早上 8 時至星期六香港時間早上 5 時（紐約夏令）/6 時（紐約冬令），產品說明書所指的特定假期除外。每日香港時間晚上 8 時至早上 5 時（冬令 6 時），您可以由美元結算賬戶轉往現金保證金結餘賬戶（存入保證金），不可以由現金保證金結餘賬戶轉賬至美元結算賬戶，而存入保證金的利息將於下一個工作天起開始計算。

e. FX Plus 外匯及貴金屬交易 - 現貨交易

結算

- 美元乃我們外匯及貴金屬交易服務所有交易的唯一結算貨幣。所有利息、盈虧等將僅以美元記錄及結算（與相關合約的計價貨幣無關）。
- 您必須在中國工商銀行（亞洲）開立一個美元結算賬戶，以便我們的外匯及貴金屬交易服務的交易結算。當平倉時，盈虧將會在兩個工作天後結算。
- 您可以致電我們以下的查詢熱線進行外匯及貴金屬交易賬戶的現金保證金結餘與美元結算賬戶之間的任何資金轉賬事宜。此外，您亦可透過個人網上銀行系統進行轉賬（網上轉賬）。請注意，在中國工商銀行（亞洲）的定期存款賬戶中持有的任何美元不得在定期存款到期前轉入您的外匯及貴金屬交易賬戶進行結算。
- 網上轉賬服務時間由星期一香港時間早上 8 時至星期六香港時間早上 5 時（紐約夏令）/6 時（紐約冬令），產品說明書所指的特定假期除外。每日香港時間晚上 8 時至早上 5 時（冬令 6 時），您可以由美元結算賬戶轉往現金保證金結餘賬戶（存入保證金），不可以由現金保證金結餘賬戶轉賬至美元結算賬戶，而轉賬之保證金的利息將於下一個工作天起開始計算。

f. FX Plus 外匯及貴金屬交易- 衍生產品

結算

- 美元乃我們外匯及貴金屬交易服務所有交易的唯一結算貨幣。所有利息、盈虧等將僅以美元記錄及結算（與相關合約的計價貨幣無關）。
- 開立外匯及貴金屬保證金交易賬戶時，您必須在中國工商銀行（亞洲）持有一個美元結算賬戶，以便我們的保證金外匯及貴金屬交易服務的交易結算。當平倉時，盈虧將會在兩個工作天後結算。
- 您可以致電我們以下的查詢熱線進行 FX Plus 外匯及貴金屬交易賬戶的現金保證金結餘與美元結算賬戶之間的任何資金轉賬事宜。此外，您亦可透過個人網上銀行系統進行轉賬（網上轉帳）。請注意，在中國工商銀行（亞洲）的定期存款賬戶中持有的任何美元不得在定期存款到期前轉入您的 FX Plus 外匯及貴金屬交易賬戶進行結算。
- 網上轉帳服務時間由星期一香港時間早上 8 時至星期六香港時間早上 5 時（紐約夏令）/6 時（紐約冬令），期間每日香港時間晚上 8 時至早上 5 時（冬令 6 時），產品說明書所指的特定假期除外，只接受由美元結算帳戶轉帳至現金保證金結餘（轉入保證金），不接受由現金保證金結餘帳戶轉帳至美元結算帳戶，而轉帳之保證金的利息將於下一個工作天起開始計算。

3. 利息計算

a. 保證金外匯及貴金屬交易

利息計算

- 收取或扣取的利息將在客戶的保證金外匯及貴金屬交易賬戶的現金保證金結餘入 / 扣賬；
- 如果客戶的保證金外匯及貴金屬交易現金保證金結餘結餘不足，本行將會按現行美元最優惠利率+3%收取有關保證金現金外匯及貴金屬交易賬戶透支利息。

b. FX Plus 外匯及貴金屬交易 - 現貨交易

利息計算

- 收取或扣取的利息將在外匯及貴金屬交易賬戶的現金保證金結餘入 / 扣賬；
- 如果客戶的外匯及貴金屬交易現金保證金結餘不足，本行將會按現行美元最優惠利率+3%收取有關外匯及貴金屬交易賬戶透支利息。

Annex

From the Effective Date, the Factsheets for FX Plus/Margin FX & Precious Metal Trading shall be amended as follows (Amendments are underlined and deletions are crossed out):

1. **Deposit Protection under Risk warnings and disclaimers**

a. Margin FX & Precious Metal Trading – All product factsheets

Deposit protection. Deposit in the Margin FX & Precious Metal trading account is a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong. ~~ICBC (Asia) is a member of the Deposit Protection Scheme in Hong Kong. Eligible deposits taken by us are protected by the Scheme up to a statutory limit (currently set as HK\$500,000) per depositor.~~ However, a transaction executed under Margin FX & Precious Metal trading account is a transaction in an investment product and is not a protected deposit and hence is not protected by the Deposit Protection Scheme in Hong Kong.

b. FX & Precious Metal Trading – All product factsheets

Deposit protection. Deposit in the FX & Precious Metal trading account is a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong. ~~ICBC (Asia) is a member of the Deposit Protection Scheme in Hong Kong. Eligible deposits taken by us are protected by the Scheme up to a statutory limit of (currently set as HK\$500,000) per depositor.~~ However, a transaction executed under FX & Precious Metal trading account is a transaction in an investment product and is not a protected deposit and hence is not protected by the Deposit Protection Scheme in Hong Kong.

2. **Settlement**

a. Margin FX & Precious Metal Trading – Margin Spot Trading

Settlement

- USD is the only currency for settlement of all transactions under our Margin FX and Precious Metal Trading Services. All interest, profit or loss, will be recorded and settled in USD only (irrespective of the denomination currency of the relevant contract).
- You must maintain a USD settlement account with ICBC (Asia) to facilitate the settlement of transactions of our Margin FX & Precious Metal Trading Services. Settlement of an open position will take place two business days after the open position is closed out.
- You may call our Enquiry Hotline below to process any fund transfers between your Cash Margin Balance under Margin FX & Precious Metal trading account and your USD settlement account. Furthermore, you can also transfer fund through our Personal Internet Banking system (Online Transfer). Please note that any USD held in a time deposit account with ICBC (Asia) may not be transferred to your Margin FX & Precious Metal trading account for settlement purposes prior to the maturity of the time deposit.
- Online transfer service is available on Monday HK time 8am to Saturday HK time 5 am (New York Summer)/ 6am (New York Winter), except specific holiday mentioned in factsheet. During this period, from HK time 8pm to 5 am (New York Summer)/ 6am (New York Winter). We can only accept transfer from USD settlement account to Cash Margin ~~account~~ balance (Margin IN), do not accept from Cash Margin ~~account~~ balance to USD settlement account.

b. Margin FX & Precious Metal Trading – Derivative Trading

Settlement

- USD is the only currency for settlement of all transactions under our Margin FX & Precious Metal Trading services. All interest, profit or loss, will be recorded and settled in USD only (irrespective of the denomination currency of the relevant FX).
- You must maintain a USD settlement account with ICBC (Asia) to facilitate settlement of transactions ~~of~~ made via our Margin FX & Precious Metal trading services when you open a Margin FX & Precious Metal Trading account. Settlement of an open position will take place in two business days after the open position is closed out.
- You may call our enquiry hotline below for processing any fund transfer between your Cash Margin balance under Margin FX & Precious Metal trading account and your USD settlement account. Furthermore, you can also transfer funds through our Personal Internet Banking system (Online Transfer). Please note that any USD held in a time deposit account with ICBC (Asia) cannot be transferred to your margin trading account for settlement purposes prior to the maturity of the time deposit.
- Online transfer service is available on Monday HK time 8am to Saturday HK time 5 am (New York Summer)/ 6am (New York Winter), except specific holiday mentioned in factsheet. During this period, from HK time 8pm to 5 am (New York Summer)/ 6am (New York Winter). We can only accept transfer from USD settlement account to Cash Margin ~~cash account~~ balance (Margin IN), do not accept from Cash Margin ~~cash account~~ balance to USD settlement account.

c. Margin FX & Precious Metal Trading – HKD Spread Option

Settlement

- USD is the only currency for settlement of all transactions under our Margin FX & Precious Metal trading services. All interest, profit or loss, will be recorded and settled in USD only (irrespective of the denomination currency of the relevant FX).
- You must maintain a USD settlement account with ICBC (Asia) to facilitate settlement of transactions of our Margin FX & Precious Metal trading services when you open a Margin FX & Precious Metal Trading account. Settlement of an open position will take place in two business days after the open position is closed out.
- You may call our enquiry hotline below for processing any fund transfer between your Cash Margin balance of Margin FX & Precious Metal trading account and your USD settlement account. Furthermore, you can also transfer funds through our Personal Internet Banking system (Online transfer). Please note that any USD held in a time deposit account with ICBC (Asia) cannot be transferred to your Margin FX & Precious Metal trading account for settlement purposes prior to the maturity of the time deposit.
- Online transfer service is available on Monday HK time 8am to Saturday HK time 5 am (New York Summer)/ 6am (New York Winter), except specific holiday mentioned in factsheet. From HK time 8pm to 5 am (New York Summer)/ 6am (New York Winter), you can only transfer from USD settlement account to Cash Margin ~~cash~~ account balance (Margin IN), cannot transfer from Cash Margin ~~cash~~ account balance to USD settlement account. The interest of deposit fund will be valued on next business day.

d. Margin FX & Precious Metal Trading – Gold Option Trading

Settlement

- USD is the only currency for settlement of all transactions under our Margin FX & Precious Metal trading services. All interest, profit or loss, will be recorded and settled in USD only (irrespective of the denomination currency of the relevant FX).
- You must maintain a USD settlement account with ICBC (Asia) to facilitate settlement of transactions of our Margin FX & Precious Metal trading services when you open a Margin FX & Precious Metal Trading account. Settlement of an open position will take place in two business days after the open position is closed out.
- You may call our enquiry hotline below for processing any fund transfer between your Cash Margin balance under margin FX & Precious Metal trading account and your USD settlement account. Furthermore, you can also transfer funds through our Personal Internet Banking system (Online transfer). Please note that any USD held in a time deposit account with ICBC (Asia) cannot be transferred to your Margin FX & Precious Metal Trading account for settlement purposes prior to the maturity of the time deposit.
- Online transfer service is available on Monday HK time 8am to Saturday HK time 5 am (New York Summer)/ 6am (New York Winter), except specific holiday mentioned in factsheet. From HK time 8pm to 5 am (New York Summer)/ 6am (New York Winter), you can only transfer from USD settlement account to Cash Margin ~~cash~~ account balance (Margin IN), cannot transfer from Cash Margin ~~cash~~ account balance to USD settlement account. The interest of deposit fund will be valued on next business day.

e. FX Plus FX & Precious Metal Trading – Spot Trading

Settlement

- USD is the only currency for settlement of all transactions under our FX & Precious Metal trading services. All interest, profit or loss, will be recorded and settled in USD only (irrespective of the denomination currency of the relevant FX)
- You must maintain a USD settlement account with ICBC (Asia) to facilitate settlement of transactions of our FX & Precious Metal trading services when you open a FX & Precious Metal trading. Settlement of an open position will take place in two business days after such open position is closed out.
- You can phone our enquiry hotline below for processing any fund transfer between your Cash Margin Balance under FX & Precious Metal trading and your USD settlement account. Furthermore, you can also transfer funds through our Personal Internet Banking system (Online Transfer). Please note that any USD held in a time deposit account with ICBC (Asia) cannot be transferred for settlement purpose under your FX spot & Precious Metal trading account prior to the maturity of such time deposit.
- Online transfer service is available on Monday HK time 8am to Saturday HK time 5 am (New York Summer)/ 6am (New York Winter), except specific holiday mentioned in factsheet. From HK time 8pm to 5 am (New York Summer)/ 6am (New York Winter), you can only transfer from USD settlement account to Cash Margin Balance (Margin IN), cannot transfer from Cash Margin Balance ~~account~~ to USD settlement account. The interest of deposit fund will be valued on next business day.

f. FX Plus FX & Precious Metal Trading – Derivative Trading

Settlement

- USD is the only currency for settlement of all transactions under our FX and Precious Metal Trading Services. All interest, profit or loss, will be recorded and settled in USD only (irrespective of the denomination currency of the relevant contract).
- You must maintain a USD settlement account with ICBC (Asia) to facilitate the settlement of transactions of our FX & Precious Metal Trading Services. Settlement of an open position will take place two business days after the open position is closed out.
- You can phone our enquiry Hotline below to process any fund transfers between your Cash Margin Balance under FX & Precious Metal trading account and your USD settlement account. Furthermore, you can also transfer fund through our Personal Internet Banking system (Online Transfer). Please note that any USD held in a time deposit account with ICBC (Asia) may not be transferred to your FX & Precious Metal trading account prior to the maturity of such time deposit.
- Online transfer service is available on Monday HK time 8am to Saturday HK time 5 am (New York Summer)/ 6am (New York Winter), except specific holiday mentioned in factsheet. During this period, from HK time 8pm to 5 am (New York Summer)/ 6am (New York Winter). We can only accept transfer from USD settlement account to Cash Margin ~~account~~ balance (Margin IN), cannot transfer from Cash Margin account balance to USD settlement account. The interest of deposit fund will be valued on next business day.

3. Interest Calculation

a. Margin FX & Precious Metal Trading – Margin Spot Trading

Interest Calculation

- The interest received or charged will be credited into the Cash Margin Balance under Margin FX & Precious Metal trading account;
- If a customer's ~~Margin FX & Precious Metal trading account~~ Cash Balance balance is negative, the Bank will charge the Margin FX & Precious Metal trading account over-draft interest at the prevailing USD prime rate + 3%.

b. FX Plus FX & Precious Metal Trading – Spot Trading

Interest Calculation

- The interest received or charged will be credited into the Cash Margin Balance under FX & Precious Metal trading account;
- If a customer's ~~FX & Precious Metal trading account~~ Cash Balance balance is negative, the Bank will charge the FX & Precious Metal trading account over-draft interest at the prevailing USD prime rate + 3%.