

Notice of Update on Foreign Exchange and Gold Margin Trading Service
外匯及黃金保證金交易服務更新通知

Thank you for using our Foreign Exchange and Gold Margin Trading ("FX & Gold Margin Trading") Service. We will launch a new mobile app for FX & Gold Margin Trading (i.e. FX Go app) on 21 May 2023.

In addition, please be informed that the interest rate of unauthorized overdraft(s) of Margin Accounts will be updated as below, effective from 9 June 2023 ("Effective Date"):

感謝閣下使用我們的外匯及黃金保證金交易服務。我們將於 2023 年 5 月 21 日推出新的外匯及黃金保證金交易流動應用程式 ("FX Go 外匯黃金投資應用程式")。

另外，請注意保證金賬戶的臨時透支利率將從 2023 年 6 月 9 日 ("生效日期") 起更新如下：

Unauthorized overdraft(s) on HKD and USD Margin Accounts – overdraft interest 港元及美元保證金賬戶的臨時透支- 透支利息	Prime rate + 4% p.a. 最優惠利率 + 4% p.a.
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Please note that the above amendments shall be binding on you if you continue to use and/or retain your Margin Account on or after the Effective Date. If you decline to accept the amendments, you have the right to terminate your Margin Account before the Effective Date according to the Terms and Conditions for Foreign Exchange and Gold Margin Trading Service by visiting any of our branches, and we shall not be able to continue providing FX & Gold Margin Trading Service to you.

請注意，如果閣下在生效日期或之後繼續使用和/或保留閣下的保證金賬戶，上述修訂將對閣下具有約束力。如果閣下拒絕上述修訂，閣下有權在生效日期前根據外匯及黃金保證金交易服務條款及條件經我們的任何分行終止閣下的保證金賬戶，而我們將不能繼續為閣下提供外匯及黃金保證金交易服務。

Should you have any questions, please contact your Relationship Manager (if applicable) or call our FX & Gold Margin Trading Service Hotline at 3603 6800. 如有任何查詢，請與閣下的客戶經理（如適用）聯絡或致電我們的外匯及黃金保證金服務熱線 3603 6800。