

**Major Risk Disclosure Statements for Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect**

**1. Difference in Trading Day and Trading Hours**

Clients should note that, due to differences in public holiday between Hong Kong and Mainland China or other reasons such as bad weather conditions, there may be difference in trading days and trading hours in the two markets. Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the Mainland market but Hong Kong investors cannot carry out any A-share trading. Clients should take note of the days and the hours which Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is not trading.

**2. Quotas Used Up**

When the respective aggregate quota balance for Northbound and Southbound trading is less than the daily quota, the corresponding buy orders will be suspended on the next trading day (sell orders will still be accepted) until the aggregate quota balance returns to the daily quota level. Once the daily quota is used up, acceptance of the corresponding buy orders will also be suspended immediately and no further purchase will be accepted within the same day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted. Depending on the aggregate quota balance situation, buying services will be resumed on the next trading day.

**3. Restrictions on Selling imposed by Front-end Monitoring**

For Clients who do not keep their A-shares at Luk Fook Securities (HK) Limited (“LFSHK”), if they want to sell certain A-shares they hold, they must transfer those A-shares to their respective accounts maintained with LFSHK before the market opens on the day of selling (T day), otherwise they will not be able to sell those A-shares on T day.

**4. Recalling of Eligible Stocks and Trading Restrictions**

When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect for various reasons, the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of the Clients. Clients should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by Shanghai Stock Exchange (“SSE”) and Shenzhen Stock Exchange (“SZSE”) and the Stock Exchange of Hong Kong Limited (“SEHK”). Under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, Clients can only sell A-share but are not allowed to further purchase if: (a) the A-share subsequently ceases to be a constituent stock of the relevant indices; (b) the A-share is subsequently under “risk alert”; and/or (c) the corresponding H share of the A-share subsequently ceases to be traded on SEHK. Clients should note that price fluctuation limit would be applicable to A-shares.

**5. Trading Costs**

Other than the trading fees and stamp duties for A-share trading, Clients who carry out Northbound trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect should take note of any new portfolio fees, dividend tax and tax concerned with income arising from stock transfers which would be determined by the relevant authorities.

**6. Short Selling**

For investments in A-shares via the Northbound trading, Hong Kong and overseas investors are prohibited from naked short selling in A-shares. In selling A-shares via the Northbound trading, Hong Kong and overseas investors are not allowed to participate in any securities lending on the Mainland China.

**7. Local Market Rules, Foreign Shareholding Restrictions and Disclosure Obligations**

Under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect, A-shares listed companies and trading of A-shares are subject to market rules and disclosure requirements of the A-share market. Any changes in laws, regulations and policies of the A-share market or rules in relation to Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect may affect share prices. Clients should take note of the foreign shareholding restrictions and disclosure obligations applicable to A-shares. Clients will be subject to restrictions on trading (including restriction on retention of proceeds) in A-shares as a result of their interest in the A-shares. Clients are solely responsible for compliance with all notifications, reports and relevant requirements in connection with their interests in A-shares. Under the current Mainland rules, single foreign investor’s shareholding in a particular A share should not exceed 10% of the total issued shares. All foreign investors’ shareholding in the A shares of a listed company is not allowed to exceed 30% of its total issued shares. For any exceeding of this threshold, HKEX will identify and arrange forced-sale of the relevant A-shares. Once an investor holds up to 5% of the total issued shares of a company listed on the SSE and SZSE, investor is required to disclose his interest within three (3) working days and during which he cannot trade the shares of that company. Investors are also required to disclose any change in their shareholding and comply with relevant trading restrictions in accordance with the Mainland rules.

In addition, under the Mainland practices, Hong Kong and overseas investors as beneficial owners of A-shares traded via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect cannot appoint proxies to attend shareholders’ meetings on their behalf.

**8. Currency Risks**

Northbound investments in the SSE and SZSE securities will be traded and settled in RMB. If a Client holds a local currency other than RMB, he will be exposed to currency risk if he invests in a RMB product due to the need for the conversion of the local currency into RMB. During the conversion, the Client will also incur currency conversion costs. Even if the price of the RMB asset remains the same when the Client purchases it and when he redeems /sells it, he will still incur a loss when he converts the redemption /sale proceeds into local currency if RMB has depreciated.

#### **9. Not Protected by Investor Compensation Fund**

Clients should note that any Northbound or Southbound trading under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will not be covered by the Investor Compensation Fund in Hong Kong. As far as Hong Kong investors participating in Northbound trading are concerned, since they are carrying out Northbound trading through securities brokers in Hong Kong and these brokers are not Mainland brokers, they are not protected by China Securities Investor Protection Fund on the Mainland China.

#### **10. Risks relating to ChiNext Board of SZSE**

Trading of ChiNext shares is currently permitted for institutional professional investors only.

The rules and regulations governing the listing of companies on the ChiNext market are less stringent than those of the main board and SME board of the SZSE. Stocks listed on ChiNext Board of SZSE may contain higher risk than those listed on Main Board.

a) Regulatory Risks

The rules and guidance on listing, trading, disclosure and other matters of SZSE ChiNext vary much from those of the SZSE main board and SME board. For example, on the listing requirements, a shorter track record period and lower net profit, revenue and operating cash flow requirements will apply for company seeking IPO and listing on the ChiNext market. ChiNext companies may also have a lower post-IPO total share capital than main board and SME board companies. For details of the listing requirements on the ChiNext market, the SZSE main board and SME board, please visit SZSE website.

Besides, ChiNext market adopts disclosure rules that substantially vary from those of the main board and SME board. For example, ad hoc reports of ChiNext companies are only required to be published on a CSRC designated website and on the issuers' websites. If investors continue to check information through the usual disclosure channels for main board and SME boards, they may miss out some important information disclosed by ChiNext companies. Therefore, investors are advised to closely monitor announcements and risk alerts of ChiNext companies, be aware of market risks, and comply with relevant rules and regulations while trading in the ChiNext market.

b) Delisting risks

The delisting standards of the ChiNext market are different from those of the SZSE main board and SME board. There are more situations that will lead to the delisting of ChiNext companies. ChiNext companies have greater exposure to the risk of being delisted, and such delisting process may be speeded up. In addition, the shares of ChiNext companies may be delisted immediately after SZSE determines its delisting. Investors will not be able to trade in delisted shares, and may lose all the invested capital in this case.

c) Operating risks

ChiNext companies are generally in an early stage of development and have a shorter history. They are usually smaller in scale, have less stable operations, and are less resilient against market risks and industry risks. Although they may have higher growth potential and leverage more on technical innovations, their future performance particularly those without a profit track record is susceptible to great uncertainty.

d) High Share Price Volatility

The share prices of ChiNext companies may fluctuate largely and frequently due to changing market conditions, investor speculations, inconsistent financial results, etc. ChiNext companies with low public float may be vulnerable to manipulations by major shareholders. The unstable financial result also adds the difficulty to the company valuations.

e) Technical Risks

It is uncertain whether a ChiNext company is able to convert its technical innovations into physical products or services. When the industry is experiencing rapid technological development and replacement, its product may be obsolete and may not survive in the market.

For information regarding the risks for SZSE ChiNext market, investors should visit the HKEX website:

[https://www.hkex.com.hk/eng/market/sec\\_tradinfra/chinaconnect/rd\\_chinext.htm](https://www.hkex.com.hk/eng/market/sec_tradinfra/chinaconnect/rd_chinext.htm)

*(The above may not cover all relevant risks and subject to changes as and when required. Please refer to information published on the websites of Luk Fook Financial, Hong Kong Exchanges and Clearing Limited, Hong Kong Securities & Futures Commission, China Securities Regulatory Commission, Shanghai Stock Exchange, and Shenzhen Stock Exchange.)*

## 滬港通及深港通的主要風險披露

### 1. 交易日及交易時間差異

客戶應注意因香港和內地的公眾假期日子不同或惡劣天氣等其他原因，兩地交易日及交易時間或有所不同。由於滬港通及深港通只有在兩地市場均為交易日、而且兩地市場的銀行在相應的款項交收日均開放時才會開放，所以有可能出現內地市場為正常交易日、而香港投資者卻不能買賣A股的情況。客戶應該注意滬港通及深港通的開放日期及時間，並因應自身的風險承受能力決定是否在滬港通及深港通不交易的期間承擔A股價格波動的風險。

### 2. 額度用盡

當北向交易和南向交易分別的總額度餘額少於每日額度時，相應買盤會於下一個交易日暫停(但仍可接受賣盤訂單)，直至總額度餘額重上每日額度水平。而每日額度用完時，亦會即時暫停相應買盤交易訂單(已獲接受的買盤訂單不會因每日額度用盡而受到影響，此外仍可繼續接受賣盤訂單)，當日不會再次接受買盤訂單，但會視乎總額度餘額狀況於下一個交易日恢復買盤交易。

### 3. 前端監控對沽出的限制

對於那些一般沒有將A股存放於六福證券(香港)有限公司(「六福證券」)的客戶而言，如果需要沽出所持有的某些A股股票，必須在不遲過於沽出當天(T日)開市前把該A股股票轉至客戶於六福證券帳戶中。否則將不能於T日沽出該A股。

### 4. 合資格股票的調出及買賣限制

當一些原本為滬港通及深港通合資格股票由於各種原因被調出滬港通及深港通範圍時，該股票只能被沽出而不能被買入。這對客戶的投資組合或策略可能會有影響。客戶需要密切關注兩地(上海證券交易所及香港交易所)提供及不時更新的合資格股票名單。滬股通/深股通股票將在以下幾種情況下被暫停買入(但允許賣出)：(一)該等滬股及深股不再屬於有關指數成份股；(二)該等滬股及深股被實施風險警示；及/或(三)該等滬股及深股相應的H股不再在香港聯合交易所有限公司(「聯交所」)掛牌買賣。客戶亦需要留意A股交易有可能受漲跌停板幅度限制。

### 5. 交易費用

經滬港通及深港通進行北向交易的客戶除了需要繳交買賣A股的交易費用及印花稅外，還需留意可能會產生新的組合費、紅利稅及針對股票轉讓收益的稅負。

### 6. 沽空(內地稱融券)

香港及海外投資者透過滬港通及深港通投資A股時，不可進行無備兌賣空活動。香港及海外投資者透過滬港通及深港通沽出A股時，不能參與內地的融券計劃。

### 7. 內地法規、外資持股比例限制及披露責任

滬港通及深港通相關的A股上市公司及交易須遵守A股的市場法規及披露責任，任何相關法例或法規的改動均有可能影響股價。客戶亦應留意A股的外資持股比例限制及披露責任。因應客戶A股所擁有利益及持股量，客戶的交易及收益保留可能受限制，客戶需自行負責所有相關申報、通知及利益披露之合規要求。根據現行內地法規，單一境外投資者對單一A股的持股比例，不得超過該A股股份總數的10%；所有境外投資者對單一A股的持股比例，不得超過該A股股份總數的30%。若超過持股限額，香港交易所將識別並安排強制出售相關A股。當一名投資者持有上交所及深交所上市公司的股權達5%時，須於三個工作日內披露其權益，該投資者亦不得於該三日內買賣該公司股份。該投資者亦需就其持股量的變化按內地法規進行披露並遵守相關的買賣限制。

另外，香港及海外投資者作為滬港通及深港通股票的實益擁有人，根據現行內地慣例並不能委任代表代其親身出席股東大會。

### 8. 貨幣風險

滬股通/深股通投資以人民幣進行交易及交收。客戶若以人民幣以外的本地貨幣投資人民幣資產，由於要將本地貨幣轉換為人民幣，便需承受匯率風險。在匯兌過程中，將會牽涉轉換貨幣的成本。即使該人民幣資產的價格不變，於轉換貨幣的過程中，如果人民幣貶值，亦會有所損失。

## 9. 不受投資者賠償基金保障

客戶須注意，香港的投資者賠償基金並不涵蓋滬港通及深港通下的任何北向交易和南向交易。對於參與北向交易的香港投資者而言，由於他們是通過香港本地券商進行北向交易，該券商並非內地證券公司，因此中國內地投資者保護基金亦不涵蓋滬股通/深股通北向交易。

## 10. 關於深交所創業板風險

現時只有機構專業投資者可通過中華通服務買賣深交所創業板。

在深交所創業板上市公司的規則和法規，在盈利能力和股本方面不如 深交所主板和中小板那麼嚴格。相對於在主板上市的股票，於深交所創業板上市的股票或有較高的風險。

### a) 規管差異風險

深交所創業板市場與深交所主板和中小板市場在上市、交易、資訊披露以及其他事項的規則和指引方面都存在較大差異。例如，就上市條件而言，尋求在創業板市場上市的公司將適用更短的盈利歷史、更低的淨利潤和營業收入，以及更低的經營活動產生的現金流量要求。創業板上市公司較之主板和中小板公司對於股本總額的要求也更低。關於深交所創業板、主板、中小板的上市條件詳情，請參閱深交所網站。

另外，創業板市場採用與主板和中小板市場較為不同的資訊披露規則。例如，創業板上市公司的臨時報告僅要求在中國證監會指定網站和公司網站上披露。如果投資者繼續採用與主機板市場和中小板市場相似的資訊查詢方法，可能無法及時瞭解到公司正在發生的重大變動。因此，建議投資者密切關注創業板上市公司的公告及風險警示，瞭解市場風險，並在交易創業板股票時遵守相關法律法規。

### b) 退市風險

創業板市場上市公司退市標準與深交所主機板市場和中小板市場不同，可能導致創業板市場上市公司退市的情形更多。創業板市場上市公司面臨更大的退市風險，且退市速度可能更快。另外，創業板市場上市公司股票可能在深交所決定終止其上市後直接退市。投資者將無法交易已退市公司的股份，在此情況下將可能損失全部本金。

### c) 公司經營風險

創業板市場上市公司一般處於發展初期，經營歷史較短，規模較小，經營穩定性較低，抵抗市場風險和行業風險的能力較弱。儘管它們可能擁有更大的發展潛力並可更多地借助於科技創新，其未來表現（尤其是那些尚未有良好盈利記錄的公司）存在很大的不確定性。

### d) 大幅股價波動

創業板市場上市公司股價可能隨市況變化、投資者投機行為或公司業績變動等情況而頻繁發生大幅波動。流通股本較少的創業板市場上市公司可能較容易被主要股東操縱股價。不穩定的公司業績亦令此類公司的估值較為困難。

### e) 技術風險

創業板市場上市公司的新技術能否轉化為現實中的產品或服務具有不確定性。當其所在的行業正經歷快速的技術更新換代時，其產品可能面臨被淘汰的危險而令其公司難以為繼。

有關深交所創業板市場的風險資訊，投資者應瀏覽港交所的網頁：

[https://www.hkex.com.hk/chi/market/sec\\_tradinfra/chinaconnect/rd\\_chinext\\_c.htm](https://www.hkex.com.hk/chi/market/sec_tradinfra/chinaconnect/rd_chinext_c.htm)

(以上只概述涵蓋「滬港通及深港通」涉及的部分風險。詳情請參閱於六福金融網站，或於香港交易及結算所有限公司、證監會、中國證監會、上海證券交易所或深圳證券交易所發出之相關資料。)

## IMPORTANT NOTICE

### Trading China A Shares via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

Clients must ensure to read and understand the information of Shanghai and Shenzhen Connect A-shares trading of LFSHK including relevant details, trading rules, risks, fees, restrictions and notices before investing in Shanghai and Shenzhen Connect A-shares trading. Please refer to the Rules of the Exchange, Hong Kong Exchanges and Clearing Limited (HKEX) website and other documents for detailed information.

#### 1. Details of Operation of Stock Code, Board Lot/Odd Lot, Order Size and Tick Size

Clients should note that A shares trading will follow the Shanghai Stock Exchange's (SSE) or Shenzhen Stock Exchange's (SZSE) trading hour. The stock codes of SSE and SZSE Securities are 6 digits and clients should use SSE and SZSE stock codes when placing orders. All trading must be conducted on SSE or SZSE, i.e. no over-the-counter (OTC) or manual trades are allowed. SSE and SZSE Securities are subject to the same trading board lot size, which is 100 shares (buy orders must be in board lots). Odd lot trading is only available for sell orders and all odd lots should be sold in one single order. The maximum order size is 1 million shares and the tick size is uniformly set at RMB 0.01. Clients are not allowed to carry out naked short selling activities. Please refer to HKEX website for detailed information.

#### 2. Price Limit

Clients should pay attention to the price limit of Shanghai Stock Exchange (SSE) and Shenzhen Stock Exchange (SZSE). All orders input for A shares must be at or within the price limit, i.e. cannot exceed +/-10% of the previous closing price. (+/-5% for A shares in the risk alert board).

#### 3. Shareholding restriction and disclosure obligation

According to the regulations of the Mainland China, single foreign investor's shareholding in a particular A share should not exceed 10% of the total issued shares. All foreign investors' shareholding in the A shares of a listed company is not allowed to exceed 30% of its total issued shares. For any exceeding of this threshold, HKEX will identify and arrange forced-sale of the relevant A-shares. Clients should make sure the shareholding percentage complies with the related restriction. The Mainland China also requires single investors to report in writing to the China Securities Regulatory Commission within a specified period and the relevant exchange and inform the listed companies when the percentage of A shares held or controlled by the investor exceeds 5% of its total issued shares. Clients have to conform to the relevant rules themselves. Also clients should understand fully the Mainland rules and regulations in relation to short-swing profits, disclosure obligations and follow such rules and regulations accordingly.

#### 4. Day (turnaround) Trading

Clients are not allowed to carry out A shares day trading. A shares bought on trade day (T-day) can only be sold on or after T+1 day.

#### 5. Company announcement

For the company announcements issued by SSE and SSE-listed companies, Clients should refer to the websites of Shanghai Stock Exchange and the Shenzhen Stock Exchange and officially appointed newspapers and website.

#### 6. Case of Contingency or Arrangement under severe weather conditions

LFSHK may not be able to send in client's order cancellation requests in case of contingency such as when HKEX loses all its communication lines with SSE or SZSE, etc and clients should still bear the settlement obligations if the orders are matched and executed. If the typhoon signal no.8 is announced after SSE or SZSE market opens, online clients may cancel orders by themselves. Also LFSHK shall have the right to cancel client's orders without prior notice in case of contingency such as hoisting of Typhoon Signal No 8. Also, if SSE or SZSE suspends "SH Northbound Trading" or "SZ Northbound Trading" due to severe weather conditions, clients will not be able to trade A shares.

#### Others

LFSHK has the rights to forward the client's identity to HKEX which may on-forward to SSE or SZSE for surveillance and investigation purposes. If the SSE Rules or SZSE Rules are breached, or the disclosure and other obligations referred to in the SSE Rules or SZSE Rules are breached, SSE or SZSE has the power to carry out an investigation, and may, through HKEX, require LFSHK to provide relevant information and materials and to assist in its investigation. HKEX may upon SSE's or SZSE's request, require LFSHK to reject orders from the client. LFSHK has the rights to execute the request.

The client needs to accept the risks concerned in Northbound trading, including but not limited to prohibition of trading SSE Securities and SZSE Securities, comply with SSE Rules or SZSE Rules, the SSE Listing Rules or SZSE Listing Rules, mainland China's laws and regulations of trading at China Connect Securities and other applicable laws and regulations.

SSE and SZSE may request SEHK to require LFSHK to issue warning statements (verbally or in writing) to the client, and not to provide Northbound trading service to the client; and

LFSHK, HKEX, Stock Exchange of Hong Kong Limited (SEHK), SEHK Subsidiary, SSE, SSE Subsidiary, SZSE, SZSE Subsidiary and their respective directors, employees and agents shall not be responsible or held liable for any loss or damage directly or indirectly suffered by the clients arising from or in connection with SH Northbound Trading or SZ Northbound Trading.

**Client must also refer to Major Risk Disclosure Statements for Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect as part of the Client Agreement.**

## 經滬港通及深港通買賣中國 A 股 注意事項

客戶透過滬港通及深港通投資A股前，應充分了解有關詳情、交易細則、風險、收費、限制及注意事項。請參閱《交易所規則》、香港交易所(港交所)網站及其他文件以了解詳情。

### 1. 股票代碼、每手單位／碎股、買賣盤規模及最低上落價位等運作

客戶須按上海交易所(上交所)／深圳交易所(深交所)的交易時間進行A股買賣，在輸入股票買賣盤時應使用上交所／深交所6位數字的股票代碼。客戶所有交易均是在上交所或深交所進行，而非場外交易或非自動對盤交易。「滬股通」及「深股通」股票買賣每手均為100股（必須以整手輸入買盤）。僅賣盤可接納碎股，而所有碎股必須以單一賣盤出售。滬股/深股最大買賣盤為100萬股，最低上落價位劃一為人民幣0.01元。此外，客戶不得進行無備兌賣空活動。請參閱港交所網站以了解資訊。

### 2. 價格限制

客戶須留意上交所及深交所實行價格限制，所有A股交易訂單的價格必須在價格限制範圍之內，即落盤價格不可超過前一日收市價的+/-10%(被納入風險警示板的A股的價格限制則為+/-5%)。

### 3. 持股限制及披露責任

根據中國內地法規，單一境外投資者對單一A股的持股比例，不得超過該A股股份總數的10%；所有境外投資者對單一A股的持股比例，不得超過該A股股份總數的30%。客戶須自行確保持股比例不超過相關規定，若超過持股限額，香港交易所將識別並安排強制出售相關A股。當客戶持有或控制內地上市公司已發行股份達5%時，其須以書面形式於指定限期內向中國證監會及有關交易所匯報，並通知上市公司，客戶須自行遵守相關規定。此外，客戶亦應完全瞭解並遵守中國內地有關短線交易利潤及其他披露責任的法規。

### 4. 回轉交易限制

客戶不可以回轉交易方式(俗稱「即日鮮」)進行A股買賣，於交易日(T日)買入的A股只可於T+1日或之後賣出。

### 5. 公司通訊

關於上交所及深交所上市公司發出的公司公告，客戶應自行瀏覽上交所及深交所網站以及官方指定報章及網站。

### 6. 緊急情況或惡劣天氣安排

在緊急情況（例如聯交所失去與上交所的所有聯絡渠道等）下，本行或未能發出客戶的取消買賣盤指令；在該等情況下，如訂單經已配對及執行，客戶須承擔交收責任。若於上交所或深交所開市後，香港宣佈懸掛8號或以上颱風，由颱風生效起網上客戶或可自行於網上辦理消盤。本行亦有權於緊急情況（如懸掛八號颱風訊號）下取消客戶訂單而無須另行通知。另外，若上交所或深交所因天氣惡劣而暫停「滬股通」及「深股通」交易，客戶將不能買賣A股。

### 其他

本行有權向香港交易所轉發客戶身份資料，香港交易所可能將該等資料繼而轉發予上交所或深交所作監察及調查之用。倘發現有違反上交所規則或深交所規則所述的披露及其他責任的情況，上交所或深交所所有權進行調查，並可能透過香港交易所要求本行提供相關資料及材料協助調查。香港交易所或會應上交所、深交所要求，要求本行拒絕處理客戶訂單。本行有權執行有關要求。

客戶須接納滬股通及深股通所涉及的風險，包括但不限於買賣滬股通及深股通股票的禁限、遵守上述交易所之規則、上交所、深交所股票上市規則、使用中華通服務及買賣中華通證券的法律及規例及其他適用法律、規例、規定或條件，對違反以上情況時需負責或承擔法律責任。

上交所及深交所或會透過聯交所要求本行向客戶發出口頭或書面警告，甚至要求本行拒絕向客戶提供滬股通或深股通交易服務。本行有權執行有關要求。

客戶若因為滬股通交易或深股通交易而直接或間接蒙受任何損失或損害，本行、香港交易所、香港聯合交易所有限公司(聯交所)、聯交所子公司、上交所、上交所子公司、深交所、深交所子公司以及其各自的董事、僱員及代理人概不負責。

客戶還必須參閱客戶協議書內的滬港通及深港通之主要風險披露聲明。