



在台灣註冊成立之有限責任公司

Incorporated in Taiwan with limited liability

第 1 類 (證券交易)、第 4 類 (就證券提供意見) 和第 9 類 (提供資產管理) 受規管活動註冊機構 (中央編號: AJB303)

Registered institution in respect of Types 1 (Dealing in Securities), 4 (Advising on Securities) and 9 (Asset Management) regulated activities (CE No.: AJB303)

台新國際商業銀行股份有限公司香港分行 (「本銀行」)

Taishin International Bank Co., Ltd., Hong Kong Branch (the "Bank")

**披露金錢及非金錢利益及其他交易相關資訊**

**Disclosure of Monetary and Non-Monetary Benefits and Other Transaction Related Information**

本文件是為《證券及期貨事務監察委員會持牌人或註冊人操守準則》第 8.3 及 8.3A 條所要求之披露目的而提供。

This document is for the purposes of disclosure required under paragraphs 8.3 and 8.3A of the Code of Conduct for Persons Licensed by or Registered with the Securities and Futures Commission.

除非本銀行另有規定，否則本文件所載資訊將適用於閣下與本銀行達成或透過本銀行達成 (視情況而定) 之每一項投資產品交易。除非上下文另有要求，否則在本銀行業務條款及條件中所定義或解釋之條款和提述在本文件中使用時，應具有相同含義和解釋。

Unless otherwise specified by the Bank, the information set out herein will apply to each and every transaction in Investment Products that you enter into with or through the Bank, as the case may be. Unless context otherwise requires, terms and references defined or construed in the Terms and Conditions of the Bank shall have the same meaning and construction when used in this document.

**1. 金錢及非金錢收益 Monetary and Non-Monetary Benefits**

**(a) 在訂立交易之前或之時收到或應收到之可量化計算的金錢收益**

Monetary benefits received or receivable which are quantifiable prior to or at the point of entering into a transaction

本銀行以主事人身分行事的背對背交易時，本銀行將不會保留有利的價格差異所帶來的全部收益

For back-to-back transactions where the bank acts as a principal, the Bank would not retain the benefits from price improvements.

投資產品 Investment Product	本銀行銷售投資產品時之身份 Capacity of the Bank in distributing the Investment Product	本銀行和/或本銀行的有聯繫者收到/應 收到之金錢收益 Monetary benefits received/ receivable by the Bank and/ or its associates
固定收益產品 (包括債券、匯票、票據及 存款憑證) Fixed Income Products (including Bonds, Bills, Notes, and Certificates of Deposit)	主事人 Principal	最高為投資金額之 5% Up to 5% of the investment amount
結構性票據 Structured Notes	主事人 Principal	最高為投資金額之 5% Up to 5% of the investment amount
結構性存款 (包括雙貨幣工具) Structured Deposits (including dual currency instruments)	主事人 Principal	最高為投資金額之 5% Up to 5% of the investment amount

- (b) 在訂立交易之前或之時收到或應收到之不可量化計算的金錢收益  
 Monetary benefits received or receivable which are not quantifiable prior to or at the point of entering into a transaction

投資產品 Investment Product	本銀行銷售投資產品時之身份 Capacity of the Bank in distributing the Investment Product	本銀行和/或本銀行的有聯繫者收到/應收到之金錢收益 Monetary benefits received/ receivable by the Bank and/or its associates
基金 (不包括交易所買賣基金) ---- 金錢收益無法在達成交易之前或之時量化 Funds (excluding Exchange Traded Funds) - where the monetary benefits are not quantifiable prior to or at the point of entering into a transaction	代理人 Agent	在閣下投資期限內，本銀行每年將自產品發行人處收到相當於閣下基金投資金額每年1%的持續佣金，該等佣金將從產品發行人應向相關基金收取之管理費中支付。 We will receive from the product issuer up to 1% p.a. of your investment amount in the fund as ongoing commission each year throughout the term of your investment, which is paid out of the product issuer's management fees receivable from the relevant fund.

- (c) 非明確收取報酬的安排  
 Non-explicit remuneration arrangement

本銀行或本銀行的有聯繫者均為以下投資產品的產品發行人，本銀行或本銀行的有聯繫者將從投資產品的發起和代銷中獲益：  
 The Bank or any of its associates is the product issuer of the following Investment Products, the Bank or any of its associates will benefit from the origination and distribution of the Investment Products:

- 結構性存款 Structured Deposits
- 存款憑證 Certificates of Deposit

- (d) 非金錢收益

#### Non-monetary benefits

本銀行和/或本銀行的有聯繫者可能會因向閣下發起、銷售和/或出售投資產品而從交易對手、經紀人、代理人或台新集團內其他公司或發行人處獲得非金錢收益。該等非金錢收益包括但不限於獲得研究材料和市場訊息、應邀參加研討會、活動及培訓。所獲得之該等非金錢收益是基於本銀行與該等當事方或發行人之關係，與任何特定客戶交易無關。該等當事方或發行人可能是或不是台新集團成員。

The Bank and/or its associates may receive non-monetary benefits from counterparties, brokers, agents or other companies within the Taishin Group or issuers, for the origination, distribution and/or sale of Investment Products to you. Such non-monetary benefits include, but are not limited to, access to research materials and market information, invitation to seminars and events and training. Such non-monetary benefits received are based on our relationships with such parties or the issuers and are not linked to any particular client transaction. Such parties or the issuers may or may not be members of the Taishin Group.

## 2. 本銀行之身份 Bank's capacity

除非本銀行另行明確通知閣下，否則本銀行將作為代理人行事。  
Unless we explicitly inform you otherwise, the Bank acts as agent.

### 3. 與產品發行人之關係 Affiliation with product issuers

台新集團成員可能是我們透過我們的服務向閣下提供之投資產品的發行人。

The Taishin Group Members may be issuers of Investment Products which we make available to you through our Services.

在本銀行和產品發行人並非同一公司集團之成員的情況下，本銀行可能以其他方式與產品發行人存在關聯關係。例如，本銀行或者本銀行的有聯繫者可能以其他身份（例如安排人、保薦人、管理人、顧問等）涉及投資產品，而本銀行或者本銀行的有聯繫者可能就該等投資產品獲得金錢或非金錢收益。

Where the Bank and the product issuers are not members of the same group of companies, the Bank may be affiliated with the product issuers in another manner. For example, the Bank or our associates may be involved in other capacities (such as an arranger, sponsor, administrator, adviser, etc.) with respect to the Investment Products for which the Bank or our associates may receive monetary or non-monetary benefits.

### 4. 獨立性 Independence

本銀行並非獨立的中間人，理由如下：

We are **NOT** an independent intermediary because:

- (a) 我們有收取由其他人士（可能包括產品發行人）就我們向閣下分銷投資產品而提供的費用、佣金或其他金錢收益。詳情請參閱我們按規定在訂立任何投資產品交易前或在訂立任何投資產品交易時須向閣下提供的金錢收益披露；及/或 we receive fees, commissions or other monetary benefits from other parties (which may include product issuers) in relation to our distribution of Investment Products to you. For details, you should refer to our disclosure on monetary benefits which we are required to deliver to you prior to or at the point of entering into any transaction in Investment Products; and/or
- (b) 我們有收取由其他人士提供的非金錢收益，或與我們可能向閣下分銷的產品的發行人有緊密聯繫或其他法律或經濟關係。 we receive non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of products that we may distribute to you.

### 5. 費用及收費折扣 Discount in relation to fees or charges

本銀行可不時在考慮各項不同因素（包括但不限於交易規模、費用等）後專依其裁量決定按個案提供交易相關費用及收費（如有）折扣。

The Bank may offer discount of fees and charges, if any, in relation to a transaction from time to time, on a case by case basis, and at its absolute discretion by taking into consideration a number of different factors, including but not limited to transaction size, costs, etc.