九龍城民選區議員蕭婉嫦 銅紫荊星章 太平紳士
Siu Yuen Sheung BBS.JP. Elected Councillor of Kowloon City District Council
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致九龍城區議會：

關注銀行客戶對簽取投資理財服務表格的憂慮及要求嚴管不適大眾投資的債券

香港金融管理局對銀行業的新建議，將設投資理財服務與一般銀行服務兩區，如客戶不簽取“同意銀行於投資理財服務專區查閱及利用客戶存款資料作投資及財富管理管理用途之表格”，客戶就不會得到銀行投資理財的服務，但許多市民對表格的字眼十分憂慮，恐怕一旦簽取了該表格，銀行職員是否可自作主張代客戶作投資及財富管理。如果不簽取，客戶又得不到電話詢問及理財服務。雖然銀行解釋是不會將客戶財物擅自投資， 但表格語句又確實有風險。

懇請金管局以民為本，將此表格語句修改如下：

“客戶同意／不接受銀行於投資理財服務專區查閱及利用客戶存款資料作為協助客戶投資及財富管理用途之表格”。

同時，金管局要嚴格規管不適當大眾投資的債券，像雷曼迷你債券，金管局如果當時為民著想，不應批准推銷給市民大眾， 造成市民大眾的損傷及疼苦。

九龍城區議員蕭婉嫦 BBS. JP.上
7-10-2009

客戶同意/不接受銀行於投資理財服務專區查閱及利用客戶存款資料作投資及財富管理用途之表格

Form for Customer Consent / Non-acceptance for Bank's Access and Utilisation of Customer's Deposit Information in Investment Services Area for Investment and Wealth Management Purpose

請將填妥的表格交回本行各分行或郵寄至香港郵政總局信箱3013號恒生銀行有限公司。
Please return the completed form to any of our branches or mail to Hang Seng Bank Limited at GPO Box 3013, Hong Kong

致 : 恒生銀行有限公司(「貴行」)
To : Hang Seng Bank Limited (the "Bank")

日期
Date : - 7 OCT 2009

行所／部門
Br. / Dept. : [illegible]

注意事項 IMPORTANT NOTE:

為配合香港金融管理局對銀行業的建議，本行安排於分行及優越/優進理財中心設立指定的投資理財服務專區(「投資專區」)，以分隔銀行的投資理財服務及一般銀行服務的區域。所有投資產品銷售必須在投資專區內進行。投資專區內的職員可向客戶提供全面銀行服務(包括一般銀行服務及投資理財服務)，惟客戶必須同意銀行查閱及利用他的存款資料，以作投資及財富管理用途。而客戶亦可提供不接受指示予銀行於投資專區查閱及利用客戶之存款資料以作投資及財富管理用途。

To address the Hong Kong Monetary Authority's recommendations to the banking Industry, the Bank has set up designated Investment Services Area ("Investment Area") in its branches and Prestige/Preferred Centres to segregate physically the Bank's general banking services from investment services. All sales of investment products must be conducted in the Investment Area. Staff in the Investment Area may provide full banking services (including general banking services and investment services) to customers provided that the customer has provided consent for the Bank to access and utilise his/her deposit information for investment and wealth management purposes. Customers may provide a non-acceptance instruction for the Bank to access to and utilise their deposit information in the Investment Area for investment and wealth management purposes.

請於適用者加上 "✓" 號
Please "✓" if appropriate

註一： 此表格須以客戶層面提交(並非以戶口層面)。
註二： 有關安排於 2009 年 10 月 2 日生效。
Note 1: This Consent/ Non-acceptance Form should be submitted on customer level (and not the account level).
Note 2: The effective date of the relevant arrangement is 2 October 2009.

☑ 本人在此確認同意貴行可於投資專區內查閱及利用本人的存款資料以作投資及財富管理用途，及本人希望於投資專區內獲得全面的銀行服務。
I hereby confirm my consent for the Bank to access and utilise my deposit Information for investment and wealth management purposes in the Investment Area, and I wish to receive full banking services in the Investment Area.

☐ 本人在此不接受貴行於投資專區內查閱及利用本人的存款資料以作投資及財富管理用途，本人了解將不能於投資專區內獲得全面的銀行服務。
I hereby DO NOT accept the Bank to access and utilise my deposit Information for Investment and wealth management purposes in the Investment Area and I acknowledge that I will not be receiving full banking services in the Investment Area.