

## FUND TRANSFER AND STOCK TRADING THROUGH IVRS

### *Letter of Authorization and Indemnity*

To: Sun Hung Kai Investment Services Limited (“SHKIS”)  
SHK Online (Securities) Limited (“SHK Online”)  
 (“SHK Company” shall mean any of the aforesaid companies)

**Re: Instruction of Fund Transfer and Stock Trading through IVRS**

I hereby apply to be a user of the Interactive Voice Response System (“IVRS”). I understand that fund transfer within SHK Company, payment to my private bank account and stock trading can be done through IVRS.

I am now registering the account(s) maintained with the SHK Company (the “Account(s)”) and the bank account (“My Bank Account”) for use in the fund transfer. These accounts are specified in the Schedule I hereto.

In order to facilitate the use of my funds kept under the Account(s) more efficiently, I hereby authorise SHKIS to withdraw money from the Account(s) such sums of money as instructed by me through the IVRS and the SHK Company concerned is hereby authorised to release the same as instructed through the IVRS. I understand that fund transfer to My Bank Account can only be made from my Account with SHKIS where the IVRS password is granted.

I also understand that I can perform Stock Trading through the IVRS and these stock tradings will only be made for my Account with SHKIS where the IVRS password is granted.

I acknowledge and agree that any instructions given from my Login ID and security password will be taken as my instructions to SHKIS. I further acknowledge and agree that I am the sole user of the Login ID and security password and not to disclose them to any other person; and to be solely responsible for the use and protection of them and all instructions input in the IVRS using those Login ID and security password.

I acknowledge and understand that such fund transfer and/or stock trading instructions shall be irrevocable and given at my own risks. I have read and accepted the associated risks of electronic trading/fund transfer as set out in the Schedule II. You shall be entitled to rely on and to act as you think fit in connection with such instructions, and you shall have sole discretion to reject such instructions, especially if there are no sufficient funds or stocks for selling in the Account.

I hereby agree that I will not hold you liable whatsoever for any loss howsoever arising from or in reliance upon my instructions and undertake to indemnify you and keep you indemnified at all times against all losses, damages, liabilities, costs (including all legal costs on a full indemnity basis) and expenses incurred or sustained by you arising out of or in connection with the fund transfer and/or stock trading and against all actions, proceedings, claims, demands, costs, charges and expenses which may be incurred, sustained or arise in respect of any matter or thing done or omitted relating in any way whatsoever to the fund transfer and /or stock trading.

I now apply:

- Fund Transfer / Telephone Enquiry through IVRS.
- Stock Trading / Telephone Enquiry through IVRS.

Please send me the IVRS password and the guidelines for using the system.

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Signature of Client

Name of Client:

Account No.:

Date:

\*delete where appropriate

Where the Client involves more than one person, any references in this Letter to “I”, “me” and “my” shall mean “we”, “us” and “our” respectively as the context requires.

