

**PART 1: ACCOUNT ENTITY**

A) Individual  Joint  (✓ only one)

B) Grand Investment (Bullion) Limited Bullion Account  Electronic Trading Services

Note:

All terms and conditions which are set out from Client Agreement Section 2 to 4 will be applicable to ALL types of Accounts.

For Bullion Account, the Client will also be bound by the Terms on Bullion Trading refer to Client Agreement Section 5 or/and Section 6.

**PART 2: ACCOUNT HOLDER INFORMATION 1 (Applicable on Individual Account only)**

English Name: \_\_\_\_\_ (Surname) \_\_\_\_\_ (Given Name)

中文姓名: \_\_\_\_\_ Title: \_\_\_\_\_ Mr. / Mrs./Miss (Please delete as appropriate)

Account Name: \_\_\_\_\_

HKID/Passport: \_\_\_\_\_ Nationality: \_\_\_\_\_

Other ID/Passport: \_\_\_\_\_ (Place of Issue) \_\_\_\_\_

*\* if you are a U.S. Citizen, green card holder or U.S. resident, please fill in W9 form instead*

Place of Birth: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Residential Tel. No.: \_\_\_\_\_ Mobile: \_\_\_\_\_

Office Tel. No.: \_\_\_\_\_ Email Address: \_\_\_\_\_

Facsimile No.: \_\_\_\_\_

Residential Address: \_\_\_\_\_ (e.g. Flat/ Floor/ Building/ Street/ District)

\_\_\_\_\_  
(City) \_\_\_\_\_ (Country) \_\_\_\_\_ (Postal Code/ ZIP Code)

Correspondence Address: \_\_\_\_\_ (if different from above)

*\* Please provide correspondence address proof within the latest three months. All statements and letters will ONLY be sent to the correspondence address. P.O. Boxes are not acceptable.*

**PART 2: ACCOUNT HOLDER INFORMATION SHEET 2 (Applicable on Joint Account only)**

English Name: \_\_\_\_\_ (Surname) \_\_\_\_\_ (Given Name)

中文姓名: \_\_\_\_\_ Title: \_\_\_\_\_ Mr. / Mrs./Miss (Please delete as appropriate)

Account Name: \_\_\_\_\_

HKID/Passport: \_\_\_\_\_ Nationality: \_\_\_\_\_

Other ID/Passport: \_\_\_\_\_ (Place of Issue) \_\_\_\_\_

*\* if you are a U.S. Citizen, green card holder or U.S. resident, please fill in W9 form instead*

Place of Birth: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Residential Tel. No.: \_\_\_\_\_ Mobile: \_\_\_\_\_

Office Tel. No.: \_\_\_\_\_ Email Address: \_\_\_\_\_

Facsimile No.: \_\_\_\_\_

**ACCOUNT OPENING AGREEMENT**

Account No: \_\_\_\_\_

Residential Address: \_\_\_\_\_ (e.g. flat/ floor/ building/ street/ district)  
 \_\_\_\_\_  
 (City) (Country) (Postal Code/ ZIP Code)

Correspondence Address: \_\_\_\_\_ (if different from above)  
 \_\_\_\_\_  
 \* Please provide correspondence address proof within the latest three months. All statements and letters will ONLY be sent to the correspondence address. P.O. Boxes are not acceptable.

Relationship with Account Holder (1):  Relatives :  Friend  Others (Please specify): \_\_\_\_\_

Trading Instructions:  Any one or  Both of the joint account holders may sign or give oral instructions to carry out securities and / or futures and /or bullion transactions

Settlement instructions:  Any one or  Both of the joint account holders may sign or give oral instructions to pay, withdraw and transfer from securities and / or futures and/ or bullion account(s).

**PART 3: COMMUNICATION**

Receipt of Statements:  E-mail \_\_\_\_\_ (if different from above)  
 By mail \_\_\_\_\_ (if different from above)

\*\* Client opted to receive their monthly statement if account by mail will be charged a monthly administration fee of HK\$20 per account if the net asset balance of each of their accounts is less than HK\$100 on the last trading day of the calendar month.

Please write down "N/A" in blank space if inapplicable.

Any deletion or amendment must be initialed by the Client or authorized signatories.

Such information is collected according to Code of Conduct for Person Registered with the Securities and Futures Commission.

Any notice given by Grand to any joint account holder will be deemed to be a notice to all joint account holders.

**PART 4: BANK INFORMATION**

	Name of Bank	Bank Account Holder	Bank Account Number	Currency
1)	_____	_____	_____	_____ <i>Default</i>
2)	_____	_____	_____	_____
3)	_____	_____	_____	_____

Note:

\*\* Trade balance and/or dividend distribution and / or interest payments are automatically transferred to client(s)' s account. If necessary special arrangement, please notify Grand.

\*\* If client(s) is/are required to withdraw money to non designated bank account or change the bank account information, please inform Grand.

\*\* Grand does not accept the third party deposit and withdrawal.

**PART 5: FINANCE INFORMATION**

Name of Employer/Institution/ Company: \_\_\_\_\_

Business Nature: \_\_\_\_\_

Position: \_\_\_\_\_

Ongoing source(s) of Wealth:  Salary and/or bonus       Saving       Business Income  
 Retirement funds       Rent       Others (Please specify): \_\_\_\_\_

Total Annual Income (HKD):  Below \$1,000,000       \$1,000,000-\$2,999,999       \$3,000,000-\$5,999,999  
 \$6,000,000-\$9,999,999       \$10,000,000-\$14,999,999       \$15,000,000 or above

Net Asset Value (HKD):  Below \$1,000,000       \$1,000,000-\$4,999,999       \$5,000,000-\$9,999,999  
 \$10,000,000-\$19,999,999       \$20,000,000-\$44,999,999       \$50,000,000 or above

Asset distribution:  Cash/ deposit       Property       Insurance  
 Others (Please specify): \_\_\_\_\_

**PART 6: INVESTMENT OBJECTIVES**

Investment Period:  Short Term       Medium Term       Long Term

Investment Objectives:  Guaranteed       Capital Growth       Dividend Return       Hedging       Speculation

Investment Experience (No. of Years):  Stocks       Options/Futures       Bonds       Forex       Bullion  
Year(s)      Year(s)      Year(s)      Year(s)      Year(s)

Fund       Others:  
Year(s)      Year(s)

Risk Tolerance:  High       Medium       Low

**PART 7: INVESTOR CHARACTERIZATION QUESTIONNAIRE**

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Have you undergone training or attended courses on structured or derivative products?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Do your current or previous work experience related to structured or derivative products?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Have you executed five (5) or more transactions within the past three (3) years in any of the structured or derivative products? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

**Declarations and Signature**

- I/We hereby acknowledge that the information provided in the above questionnaire is true and correct.
- I/We acknowledge that Grand has provided and explained to me/us the “Risks in relation to transaction in structured and derivative products” (“Document”).
- I/We acknowledge the Document may not cover all risks, and understand that I/we should gather and study information including sale and purchase of the relevant structured and derivative product before trading.
- I/We acknowledge that should I/we have difficulties in understanding the Document or the nature and risks of trading structured and derivative products, I/we should seek independent professional advice.
- I/We understand that Grand is acting upon the Code of Regulatory Authority in this respect. Should I/we fail to sign and return the declaration, Grand may not be able to execute order(s) placed on structured and derivative products traded on exchange.
- Prior to conducting transactions in my account, Grand's licensed representative has clearly explained to me/us the nature and all the relevant risks associated with structured and derivative products traded on and off of an exchange and has provided me/us with advice regarding the suitability of these products. I/We further confirm that I/we have the financial capacity to assume any risks and potential losses arising from the trading of such products.
- I/We further acknowledge I/we have read and been explained the Document. I/We understand the risks thereof.

Client agrees and signs:

Date:

Name of Client:

**PART 8: DISCLOSURE OF IDENTITY**

Is the client the ultimate beneficial owners of this account?  Yes  No

➤ *If no, please specify the individual(s) who is/are the ultimate beneficial owner(s) of this account (including a beneficiary holding an interest through a nominee or trust)*

Name: \_\_\_\_\_ ID/Passport No.: \_\_\_\_\_

Address: \_\_\_\_\_ Nationality: \_\_\_\_\_

Occupation: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Is the Client licensed/registered with the Securities and Futures Commission?  Yes  No

➤ *If yes, please attach the consent letter of the intermediary*

Is Client, any director or authorized person an employee, representative or consultant of a company licensed/registered with the Securities and Futures Commission?  Yes  No

➤ *If yes, please specify below:*

Name of Director or Authorized Persons: \_\_\_\_\_

Name of the Licensed Corporation/Registered Institution: \_\_\_\_\_

**PART 9: RELATED ACCOUNT**

Has the Client maintained any other account(s) and/or related account(s) with Grand  Yes  No

Related account means an account:

1. of whom the client controls 35% or more of the voting rights;
2. together with the client under the control of the same group

\*\*If yes, please fill in the following

1) Account name: \_\_\_\_\_

Type: \_\_\_\_\_ Account No: \_\_\_\_\_

2) Account name: \_\_\_\_\_

Type: \_\_\_\_\_ Account No: \_\_\_\_\_

➤ Please write a supplementary sheet if insufficient space

Does the Client or any of its director or authorized person have any relationship with any employee of Grand?  Yes  No

➤ If yes, please fill in the following:

Related Client, director or authorized person's name: \_\_\_\_\_

Name of related employee of Grand: \_\_\_\_\_ Relationship: \_\_\_\_\_

**PART 10: INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION FORM**

**Important Notes**

- This is a self-certification form provided by an account holder to a reporting financial institution for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the reporting financial institution to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
- An account holder should report all changes in his/her tax residency status to the reporting financial institution.
- All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s). Information in fields/parts marked with an asterisk (\*) are required to be reported by the reporting financial institution to the Inland Revenue Department.

**\*Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")**

Complete the following table indicating

- (a) all jurisdiction of residence (including Hong Kong) where the account holder is a **resident for tax purposes**; and
- (b) the account holder's TIN for each jurisdiction indicated

If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number

If a TIN is unavailable, provide the appropriate reason A,B or C

**Reason A** - The Jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.

**Reason B** -The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.

**Reason C** -TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

Jurisdiction of Residence	TIN	Enter Reason A,B or C if no TIN is available	Explain why the account holder is unable to obtain a TIN if you have selected Reason B
1			
2			
3			
4			
5			

**Declarations and Signature**

- I acknowledge and agree that (a) the information contained in this form is collected and may be kept by Grand for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by Grand to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance.(Cap.112)
- I certify that I am the account holder / I am authorized to sign for the account holder of all the account(s) currently held with Grand by the individual identified in Part 1 of this form.
- I undertake to advise Grand of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide Grand with a suitably updated self-certification form within 30 days of such change in circumstances.

➤ I declare that the information given and statements made in this form are, to the best of my knowledge and belief true, correct and complete.

Signature:	*Indicate the capacity if you are not the individual identified in Part 2 and ensure the Individual knows that you have done so. If signing under a power of attorney, attach a certified copy of the power of attorney.
Name:	
Capacity:	*Please note that any existing Letter of Authorization provided by Grand and signed by an account holder will not give the authority to the appointed attorney(s) to sign this form on behalf of the account holder.
Date (dd/mm/yyyy) :	

**WARNING: It is an offence under Section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. Heavy penalty shall apply upon conviction.**

## PART 11: CLIENT DECLARATION, ACKNOWLEDGEMENT AND AGREEMENT

### Part A - Personal Information Collection Statement:

1. The Client understands that the Client may have or may in future be requested to supply personal information from time to time to Grand relating to the Client and in the carrying out of transaction contemplated under this Agreement, further information shall or may be collected by Grand (all such information is referred to as 'data' in this section).
2. The Client understands that any failure to fulfill the request for data on the "Client Information Sheet" may result in Grand being unable to open the account, or unable to effect transactions under the account.
3. The Client understands that Grand may provide data received from the Client to the following persons:
  - a. its subsidiaries;
  - b. any nominees in whose name the securities or other assets may be registered;
  - c. any contractor, agent or service provider which provides administrative, data processing, financial, computer, telecommunications, payment or security clearing, professional or other services to any member of Grand or to any other person to whom data is passed;
  - d. any person with whom Grand enter into or propose to enter into transaction on the Client's behalf or account, or persons representing the same;
  - e. any assignee, transferee, participant, sub-participant, delegate, successor or person to whom this Agreement is novated; and
  - f. governmental, regulatory or other bodies or institutions, whether as required by law, regulations applicable to any members of Grand or otherwise.
4. The Client understands that the purposes for which the data provided by the Client from time to time may be used for:
  - a. giving effect to the Client's orders relating to transactions or otherwise, and carrying out the Client's other instructions;
  - b. providing services in connection with the account, whether the services are provided by or through any members of Grand or any other person;
  - c. conducting credit enquiries or checks on the Client and ascertaining the Client's financial situation and investment objectives, and enabling or assisting any other person to do so;
  - d. collection of amounts due, enforcement of security, charge or other rights and interests in favour of any members of Grand
  - e. marketing existing and future services or products of any members of Grand;
  - f. forming part of the records of the persons or any members of Grand to whom the data may be passed;

- g. observing any legal, regulatory or other requirements to which any member of Grand or any other persons may be subject; and
  - h. other purposes related or incidental to any one or more of the above.
5. The Client understands that the Client may request a copy of such data or any correction of the data. Any such request may be addressed to Compliance Department of Grand Finance Group at Unit A3, 32/F, United Centre, 95 Queensway, Admiralty, Hong Kong. The Client understands that such request will be charged at a fee by Grand.
6. The Client understands that any member of Grand may use the data and supply the Client with information about other services or products of any member of Grand. The Client also understands, if the Client requests in written notice, without charging the Client, any member of Grand is required to cease to use the data for such purpose.
7. Grand intends to use the Client's data in direct marketing and Grand requires the Client's consent (which includes an indication of no objection) for that purpose. In this respect, please therefore note the following:
- a. the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background, statistics and demographic data held by Grand be used by Grand in direct marketing;
  - b. the following classes of services, products and subjects may be marketed, including but not limited to:
    - (i) securities, commodities, derivatives, research reports, investment and related services, products and facilities;
    - (ii) reward, loyalty, privileges, special offers programmes in relation to the class of marketing subject referred to in clause 7b(i) above; and
  - c. the above services, products and marketing subjects may be provided or solicited by Grand and/or any members of Grand's group companies and/or its subsidiary/related companies and their respective agents/employees:
  - d. the Client may request Grand any time to cease using his/her personal data for direct marketing purposes by writing to Grand at its registered office address as indicated in paragraph 5 above;
    - I/We agree Grand's use of my personal data in accordance with the paragraphs described above.
    - I / We agree to transfer my personal information between Grand as aforesaid.
    - I/We (name of the undersigned Client) object to the intended use of my personal data by Grand or transfer by Grand to third party in direct marketing.

Client agrees and signs	Date:
Name of Client:	

**Part B · Electronic Trading Service (“ETS”) Terms and Conditions**

The following free quote services, news and other analytical tools would be provided to the Client applied for ETS by Grand:

<b>Type</b>	
Bullion	Free Quote Service/News and Other Analytical Tool

*\*\* The above free quote service/ news and other analytical tool are determined by the Exchanges and / or Quotation system suppliers; Grand will not be responsible if any changing its free services by the Exchanges and / or Quotation system suppliers. If client(s) need(s) real-time quote service/ news provided by the exchanges and / or quotation system supplier, please fill in the application form.*

- I/We have also read and understood the Terms and Conditions for the ETS in Section III of Client Agreement and agreed to be governed by them.



**Part C · Account Opening and Risk Disclosure Statements**

By signing this Part, the Client declares and confirms that:

- i) The information provided Account Opening Agreement is complete, true and accurate. Grand is entitled to rely fully on such representations and information for all purposes, unless the Client informs Grand in writing of any change to that information within 30 days.
- ii) The Client has read, understood and agrees to be bound by all the terms and conditions and supplements in Client Agreement and Account Opening Agreement applicable to the type of Account(s) that the Client agrees to open with Grand.

Client agrees and signs:	Date:
Name of Client:	
Signature of Witness:	Full Name of Witness:
Occupation of Witness:	Date:
Approved and accepted by Grand	Signature of Authorized Person
Name of Authorized Person	
Date:	

**SECTION XII: CLIENT ACKNOWLEDGEMENT**

I, being a licensed person of Grand, hereby confirm and declare that

- i) the risk disclosure statement and disclaimer (“Risk Disclosure”) was provided in a language of my/our choice (English or Chinese);
- ii) I/We was/were invited to read the risk disclosure statement and disclaimer, to ask questions and take independent advice if I/We wish;
- iii) the information provided in the Investor Characterization Questionnaire is true and correct;
- iv) the Risk Disclosure may not cover all risks, and understand that I/we should gather and study information including sale and purchase of the relevant investment product before trading;
- v) I/We acknowledge that should I/we have difficulties in understanding the Risk Disclosure or the nature and risks of trading investment products, I/we should seek independent professional advice.

Client agrees and signs:	Date:
Name of Client:	

**SECTION XV: FEE AND COMMISSIONS FORM**

London gold / London silver	(S)	(L)
999.9 Gold (Tael) 港金 9999/兩		
999.9 5 Gold (Kilo) 港金 9999/公斤		
RMB Gold (Kilobar) 人民幣公斤條		
Others 其他 :		

Signature of Client:	Signed by Account Executive:	Approved by Grand:
Date:	Date:	Date:

Clients will still be charged non-brokerage fee items such as, but are not limited to, Stamp Duty, Transaction Levy and Trading Fee where applicable. Charges for specific services charges may not be listed in the above table. For details, please contact our staff.

Relevant fees and charges determined by the Government, regulatory authority and exchanges are subject to change without prior notice.

**SUPPLEMENT 1: MARGIN CALL ARRANGEMENT**

- Clients are required to post additional margin in their accounts if the level of initial margin is below the maintenance margin level. If the Client fails to deposit sufficient funds to the level of initial margin, Grand reserves the right to liquidate positions without prior notice to the client.
- Dealing staff of Grand may close out client positions any time under the following circumstances:
  1. Margin for London precious metals is 25% of the initial margin or lower;
  2. HKG/ RMB kilobar deposit is less than 30% of the initial margin.
- Due to market volatility, the above margin ratios for closing out positions are for reference only. Grand reserves the right to change such ratios (including the above and other products which are not listed) any time. Volatile markets and rapid change in product prices may lead to immediate forced liquidation if there are insufficient funds in the client's account. In such cases, Grand may liquidate positions without notifying the Client of the margin calls.
- The Client is advised to deposit sufficient margin based on his/her/its risk tolerance and the Client should be vigilant about the prices of the relevant products traded. In addition to the aforementioned risks, Grand reserves the right for absolute and ultimate decision regarding margin call arrangements.

Client agrees and signs:

Date

Name of Client: