



# Dealing Guide

# 基金交易指引

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January 2026

2026年1月

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**J.P.Morgan**  
ASSET MANAGEMENT

# Dealing Guide

J.P. Morgan Asset Management has made every effort to ensure that dealing in our funds is as convenient and flexible as possible. All you have to do is open a MasterAccount.

To open a MasterAccount, simply complete and submit a MasterAccount Application Form together with the required documents to J.P. Morgan Asset Management. MasterAccount Application can also be submitted online.

If you wish to invest regularly+, you can start your online monthly investment through eScheduler and make your payment directly through your bank accounts. For more information, simply visit <https://etrading.jpmorganam.com.hk> and refer to the relevant guides there.

Once you have opened a MasterAccount, you can place your orders through:

- J.P. Morgan eTrading on <https://etrading.jpmorganam.com.hk>
- Dealing Fax on (852) 2868 5013 (For redemption only)

+ Currently only available for investors who have a HKD or RMB bank account in Hong Kong.

## 交易指引

摩根資產管理設有靈活方便的交易手續，您只須開立一個「綜合理財賬戶」，即可投資於摩根基金。

開戶手續十分簡單，請填妥「綜合理財賬戶」申請表格，連同所需文件一併交回摩根資產管理。有關申請亦可於網上提交。

如欲進行定期投資+，您可以透過「摩根網上交易」的「eScheduler」設定每月投資指示，並直接使用您的銀行賬戶付款，詳情請瀏覽 <https://etrading.jpmorganam.com.hk> 並參閱當中的相關指引。

成功開立「綜合理財賬戶」後，您可透過以下途徑發出交易指示：

- 摩根網上交易：<https://etrading.jpmorganam.com.hk>
- 傳真：(852) 2868 5013（僅供贖回）

+ 現時只適用於在香港持有港元或人民幣銀行賬戶之投資者。

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## Table of Content

### I. General Information

Q1. What is the minimum amount for each investment? .....	P4
Q2. How can I pay for my investments? .....	P4
Q3. If I make payment in a currency other than the base currency of a fund, what rate of exchange will I receive and when?.....	P4
Q4. What are the normal dealing hours?.....	P4
Q5. What is the cut-off time if I place my order through J.P. Morgan eTrading? .....	P5
Q6. When will my order to invest be processed? .....	P5
Q7. How do I buy additional units/shares? .....	P6
Q8. How do I switch between funds? .....	P6
Q9. If I wish to make a partial sale or switching, do I have to leave a minimum balance in my MasterAccount? .....	P7
Q10. Will I receive any regular income distribution from my investments?.....	P7
Q11. How do I sell units/shares?.....	P8
Q12. How quickly can I get my money once I sell my units/shares? .....	P8
Q13. How do I change the details of my accounts? .....	P8
Q14. Will the Hong Kong securities and derivatives markets remain open during severe weather days? .....	P9
Q15. Will there be any changes to the dealing cut-off time on severe weather days?.....	P9

### II. Commonly Asked Questions about eScheduler & Regular Investment Plan

Q16. How can I set up a monthly instruction? .....	P10
Q17. On what date will my monthly contribution be debited from my bank account and when will it be invested?.....	P10
Q18. How can I pay for a missed contribution? .....	P10
Q19. How can I increase or decrease my monthly contribution? .....	P10
Q20. Can I redirect my monthly contribution in one fund to another at any time I wish and will I be charged for doing so? .....	P11
Q21. Can I discontinue my monthly investment instructions at any time I wish? .....	P11
Q22. When can I enjoy the loyalty offer with my monthly fund investment?.....	P11

### III. How to Make Online Payment

Q23. How can I pay for my buy order through J.P. Morgan eTrading? .....	P12
Q24. If I make payment in a currency other than the base currency of a fund, what rate of exchange will I receive and when?.....	P12
Q25. How can I change my Standing Payment Instructions (SPI) online? .....	P12
Q26. How do I set up HKD autopay? .....	P13

### IV. Telegraphic/Bank Transfer Information .....

P.23-24

### V. Appendix – Schedules of Fees and Charges .....

P.25-27

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## 目錄

### I. 一般資料

Q1. 每次投資的最低限額是多少？ .....	P14
Q2. 如何支付認購款項？ .....	P14
Q3. 如果我並非以基金的報價貨幣付款，匯率將如何釐定？ .....	P14
Q4. 基金的交易時間為何？ .....	P14
Q5. 「摩根網上交易」的截止交易時間為何？ .....	P15
Q6. 我的交易指示會在何時獲得處理？ .....	P15
Q7. 如何認購額外基金單位/股份？ .....	P15
Q8. 如何轉換基金投資？ .....	P16
Q9. 如果我想贖回或轉換部分投資，是否必須在「綜合理財賬戶」中保留最低餘額？ .....	P16
Q10. 我的投資會否定期獲得派息？ .....	P17
Q11. 如何贖回基金單位/股份？ .....	P17
Q12. 贖回基金後多久可收到款項？ .....	P17
Q13. 如何更改賬戶資料？ .....	P18
Q14. 香港證券及衍生產品市場在惡劣天氣情況下會保持開市嗎？ .....	P18
Q15. 在惡劣天氣情況下，交易截止時間會有任何變化嗎？ .....	P18

### II. 有關「eScheduler」及定期投資計劃

Q16. 如何設立每月投資指示？ .....	P19
Q17. 我的每月供款會在何時從我的銀行賬戶扣數及進行投資？ .....	P19
Q18. 我如何補交錯過的供款？ .....	P19
Q19. 如何增加或減少每月供款額？ .....	P19
Q20. 我可否隨時將每月供款從一項基金轉換至另一項基金？ .....	P20
Q21. 我可否隨時終止我的每月投資指示？ .....	P20
Q22. 我的每月投資供款何時才可享受長期優惠？ .....	P20

### III. 有關網上付款

Q23. 「摩根網上交易」的認購指示如何付款？ .....	P21
Q24. 若我的付款貨幣有別於基金的報價貨幣，款項將會以甚麼匯率及在甚麼時候折算？ .....	P21
Q25. 我如何在網上更改常行收款指示？ .....	P21
Q26. 如何使用港幣自動轉賬指示？ .....	P22

### IV. 電匯/銀行轉賬資料 .....

P.23-24

### V. 附錄 - 收費表 .....

P.28-30

## I. General Information

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### Q1: What is the minimum amount for each investment?

- Lump sum investment through J.P.Morgan eTrading: HKD5,000 or its equivalent in another currency per fund/share class in general. Exception: RMB100 for JPMAM (China) Fund Range.
- Monthly investment via eScheduler: HKD1,000 or its equivalent in another currency per fund/share class in general.

### Q2: How can I pay for my investments?

Please refer to the relevant payment summary available on

<https://etrading.jpmorganam.com.hk/mjfUsr/en/demo/payment-summary.html>.

**IMPORTANT: If you wish to settle your purchases by telegraphic or bank transfer, a copy of the bank's validated receipt, clearly showing the value date, currency and amount, beneficiary account, remitting bank, your full registered name and/or your MasterAccount number must be uploaded during your online order placement. No third party payments or direct deposits of cheques or cash will be accepted. For JPMAM (China) Fund Range, only payment via HSBC's Autopay or Money Transfer is accepted.**

- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of "Extreme Conditions" by the Government of the Hong Kong Special Administrative Region) may impact payment via HSBC bill payment and may result in order rejection. Please consider using other payment methods on severe weather days.

### Q3: If I make payment in a currency other than the base currency of a fund, what rate of exchange will I receive and when?

- Except for JPMAM (China) Fund Range (payment of which has to be made in RMB), conversion to the base currency of the fund will normally take place at the prevailing market rate on the dealing day.

### Q4: What are the normal dealing hours?

- Our normal dealing hours are from 9:00am to 5:00pm (HK time) Monday to Friday, except when banks in Hong Kong are closed and when a fund has a significant holding in a market that is closed (e.g., for a local holiday). Under certain circumstances, a particular fund may experience dealing suspensions. Please refer to the relevant fund's offering documents for details. You can also place your instruction online via J.P. Morgan eTrading which operates 24 hours a day. The cut-off time is 5:00pm (or 3:00pm for JPMAM (China) Fund Range and administrative units and investment units of JPMorgan Provident Funds) of the relevant dealing day for funds which deal on a daily basis. Orders received after the cut-off time will be processed on the next relevant dealing day.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of "Extreme Conditions" by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.

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**Q5: What is the cut-off time if I place my order through J.P. Morgan eTrading?**

- The cut-off time for dealing through J.P. Morgan eTrading is the same as in Q4 above and therefore is also 5:00pm (HK time) (or 3:00pm (HK time) for JPMAM (China) Fund Range and administrative units and investment units of JPMorgan Provident Funds) on any dealing day of the fund(s) you wish to deal in. Orders received after the dealing cut-off time will be processed on the next relevant dealing day.
- Please note that for some payment methods, payment cut-off time may be earlier than the dealing cut-off time above, and thus you may need to place orders earlier if they are to be settled by those payment methods (e.g., Autopay). For details of various payment methods' payment cut-off times, please refer to <https://etrading.jpmorganam.com.hk/mjfUsr/en/demo/payment-summary.html> and refer to the guides there.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of "Extreme Conditions" by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.

**Q6: When will my order to invest be processed?**

- Provided all relevant documents/payments are received before the dealing deadline, orders will generally be processed at that dealing day's closing price and the price will normally be published on the next business day (except for JPMorgan Funds - USD Money Market VNAV Fund and JPMorgan Money Fund - HK\$).
- For JPMorgan Funds - USD Money Market VNAV Fund and JPMorgan Money Fund - HK\$, orders will normally be processed on the dealing day on which we have received your electronic payment or if payment is made by telegraphic transfer, when we receive confirmation from our bank that your payment has been cleared. The payment or the confirmation must be received by us before the dealing cut-off time at 5:00pm (HK time).
- Upon confirmation of the deal, a Contract Note confirming the details will be sent to you.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of "Extreme Conditions" by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.

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**Q7: How do I buy additional units/shares?**

- Eligible clients can buy additional units/shares through J.P. Morgan eTrading, make payment directly online. Please refer to the below link for some illustrations:  
<https://etrading.jpmorganam.com.hk/mjfUsr/en/demo/mfa-buy-funds.html>

For JPMAM (China) Fund Range, RMB Standing Payment Instructions for redemption is required before subscription.

- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of "Extreme Conditions" by the Government of the Hong Kong Special Administrative Region) may impact payment via HSBC bill payment and may result in order rejection. Please consider using other payment methods on severe weather days.

**Q8: How do I switch between funds?**

- Eligible clients can switch between funds through J.P. Morgan eTrading. Switching within the same fund range will normally be completed on the same day, except where the switch is made into JPMorgan Money Fund - HK\$.
- If the switching is made into JPMorgan Money Fund - HK\$, units/shares will not be purchased until we have received the sale proceeds from the fund to be sold, normally within 5-14 business days.
- For any switching across JPMorgan Funds/JPMorgan Investment Funds (collectively the "SICAV Range") and JPMorgan Funds (the "Unit Trust Range"), normally the switch sell will be effected on the dealing day (i.e. Day T) and switch buy will be effected on the next dealing day (i.e. Day T+1), except for some funds to be switched into JPMorgan Funds – USD Money Market VNAV Fund.
- Cleared funds must be received for any switching to JPMorgan Funds - USD Money Market VNAV Fund from JPMorgan India Fund, JPMorgan India Smaller Companies Fund and JPMorgan Philippine Fund, which normally require 7 business days to release proceeds, or from JPMorgan Vietnam Opportunities Fund, which normally requires 14 business days to release proceeds.
- If the fund to be sold is not valued on the day we receive instructions, the switching (sell and buy) will be carried out on the next dealing day of the respective funds to be sold and purchased.
- In the event that the fund to be purchased is not valued on a particular day, the allotment deal will be effected on the next dealing day of that fund.
- A switching charge is normally charged for switching between equity and bond funds, or from money/liquidity funds to equity or bond funds. Please refer to the table regarding the charges involved in the appendix. If you initially invest in a money/liquidity fund at 0% initial charge, and subsequently switch from such fund to an equity or bond fund, an initial charge will be applied.
- Switching from/to JPMAM (China) Fund Range is disallowed.
- For the online switching demo, please refer to the below link:  
<https://etrading.jpmorganam.com.hk/mjfUsr/en/demo/mfa-switch-funds.html>

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**Q9: If I wish to make a partial sale or switching, do I have to leave a minimum balance in my MasterAccount?**

- Yes. If you are making a partial sale or switching, the minimum investment requirement as specified for that particular fund/share class must remain in the fund/share class from which you are selling or switching from.
- With the exception of JPMAM (China) Fund Range, if you are making a partial sale or switching through J.P. Morgan eTrading, the residual balance in each fund must normally meet the HKD5,000 minimum for lump sum investment, or HKD1,000 minimum for eScheduler's monthly investment, otherwise you have to sell or switch out all of your holdings in that fund/share class.
- To sell holdings from JPMAM (China) Fund Range, the redemption amount/residual balance must normally meet the 100 units minimum requirement, otherwise you have to sell all of your holdings in that fund/share class.

**Q10: Will I receive any regular income distribution from my investments?**

- This depends on which fund(s) you invest in. You should note, however, that except for JPMAM (China) Fund Range, any income distribution of less than USD250 or its equivalent (subject to the FX obtained by J.P. Morgan Asset Management) will be reinvested for additional units in the same fund at NAV. If you wish to receive income distribution of USD250 or above in cash into your designated bank account, you must inform us in writing and provide us with your Standardizing Payment Instruction in advance. Be aware, however, that all distribution are paid in the base currency of the fund.
- For JPMAM (China) Fund Range, all income distributions must be paid to your RMB bank account, regardless of the distribution amounts.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of "Extreme Conditions" by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.



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**Q11: How do I sell units/shares?**

- You can sell units/shares through J.P. Morgan eTrading or faxing a completed QuickForm to us. Redemption proceeds from the sale of units/shares can be paid in most major currencies, by telegraphic transfer (TT)/local transfer. If you have not provided us with valid Standing Payment Instructions (SPI) and have not provided bank account details with your redemption instruction, payment will be put on hold until a valid SPI is set up.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of “Extreme Conditions” by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.
- Redemption proceeds from JPMAM (China) Fund Range may only be paid into your RMB bank account.
- To receive your proceeds, you must provide:
  - ✓ name and address of your bank
  - ✓ the name(s) in which the account is held
  - ✓ the account currency
  - ✓ the bank account number
  - ✓ correspondent bank details (if applicable)
- To avoid any delay in payment, IBAN number must be provided for telegraphic transfer to bank accounts in European countries.
- If you request us to deposit your redemption proceeds into a USD bank account (or a multi-currency account for receiving USD) in Hong Kong, the proceeds will be made via “USD Local Transfer (within Hong Kong)”.
- To place your redemption order through J.P. Morgan eTrading, you must provide us with your Standing Payment Instructions in advance so that proceeds from the sale of units/shares can be paid into your designated bank account in your specified currency (except JPMAM (China) Fund Range). **IMPORTANT: Payment cannot be made to accounts in the names of third parties.**
- For online sell demo, please refer to the below link.  
<https://etrading.jpmorganam.com.hk/mjfsr/en/demo/mfa-sell-funds.html>

**Q12: How quickly can I get my money once I sell my units/shares?**

- Proceeds from a sale will normally be released within 5-14 business days and it usually will not take more than 1 calendar month. Please refer to the Explanatory Memoranda and/or the relevant Hong Kong Offering Documents for further details.

**Q13: How do I change the details of my accounts?**

- You can update your personal information via J.P.Morgan eTrading or by completing and signing a MasterAccount Amendment Form.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of “Extreme Conditions” by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.

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**Q14: Will the Hong Kong securities and derivatives markets remain open during severe weather days?**

- Currently, the Hong Kong securities and derivatives markets are closed during severe weather conditions. Hong Kong Exchanges and Clearing Limited has announced that, with effect from 23 September 2024 (the “**Effective Date**”), it will implement arrangements to maintain normal operations of the Hong Kong securities and derivatives markets during severe weather conditions (“**Severe Weather Trading**”). The Hong Kong Monetary Authority has also announced the banking sector’s support for the implementation of Severe Weather Trading.
- In light of the implementation of Severe Weather Trading, from the Effective Date, the Funds and the Plan will generally be open for dealing on Severe Weather Days, so long as the other conditions in the dealing day definition of the Funds or the Plan (as applicable) are met, subject to the usual dealing deadlines and procedures. Please refer to the offering documents of the Funds and the Plan (as applicable) for the specific definition of dealing day for the Funds and the Plan.

**Q15: Will there be any changes to the dealing cut-off time on severe weather days?**

- No.
- From 23 September 2024 (the “Effective Date”), the Funds and the Plan will generally be open for dealing on Severe Weather Days.

Our normal dealing hours are from 9:00am to 5:00pm (HK time) Monday to Friday, except when banks in Hong Kong are closed and when a fund has a significant holding in a market that is closed (e.g., for a local holiday). Under certain circumstances, a particular fund may experience dealing suspensions. Please refer to the relevant fund’s offering documents for details. You can also place your instruction online via J.P. Morgan eTrading which operates 24 hours a day. The cut-off time is 5:00pm (or 3:00pm for JPMAM (China) Fund Range and administrative units and investment units of JPMorgan Provident Funds) of the relevant dealing day for funds which deal on a daily basis. Orders received after the cut-off time will be processed on the next relevant dealing day.

Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of “Extreme Conditions” by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.

## **II. Commonly Asked Questions about eScheduler & Regular Investment Plan**

### **Q16: How can I set up a monthly instruction?**

- You can invest monthly through eScheduler via J.P. Morgan eTrading. You may select your preferred Order Process Date of each month and we will process your scheduled order on your selected day every month.
- Setting up and making amendments to traditional Regular Investment Plan with a fixed investment calendar are not longer supported.

### **Q17: On what date will my monthly contribution be debited from my bank account and when will it be invested?**

- For eScheduler monthly investment, your account will be debited on your selected Order Process Date of each month (or the next business day if the Order Process Date is a bank holiday) and your investment will normally be invested on the same day (or the next relevant dealing day, if the Order Process Date is not a dealing day).
- For Regular Investment Plan, your account will normally be debited on the 4th business day prior to the 15th calendar day (or the next business day if it is a bank holiday) of each month, and will normally be invested on the 15th calendar day (or the next dealing day if it is a fund holiday).

### **Q18: How can I pay for a missed contribution?**

- For eScheduler monthly investment, your scheduled monthly instruction will be suspended if the payment is failed. You can reactivate the instruction online without any charge.
- For existing holders of Regular Investment Plans, all monthly contributions must be made via direct debit from your designated bank account. If you have missed a contribution for a month, your account will be debited again next month. Please note, however, the respective Regular Investment Plan will become inactive if you have missed 2 monthly contributions within one calendar year.

### **Q19: How can I increase or decrease my monthly contribution?**

- For eScheduler monthly investment, you can amend the amount of your monthly scheduled orders in “Existing Schedule” via J.P. Morgan eTrading before the dealing cut-off time of the business day prior to the effective date without any charge.
- For Regular Investment Plans, we no longer accept any amendments. If you wish to change your monthly investment instructions under your traditional Regular Investment Plans, you can terminate the Regular Investment Plans and set up your new monthly scheduled orders via eScheduler.
- If your new contribution amount exceeds the maximum limit stated on your previous Direct Debit Authorisation, you may update the debit limit via your online banking website or submit a Direct Debit Authorisation update form to the relevant bank.

**Q20: Can I redirect my monthly contribution in one fund to another at any time I wish and will I be charged for doing so?**

- For eScheduler monthly investment, you can easily adjust the instructions online in “Existing Schedule” via J.P. Morgan eTrading at any time you wish without any charge.
- For Regular Investment Plans, we no longer accept any amendments. If you wish to change your monthly investment instructions under your traditional Regular Investment Plans, you can terminate the relevant Regular Investment Plans and set up your new monthly investment instructions via eScheduler.

**Q21: Can I discontinue my monthly investment instructions at any time I wish?**

- For eScheduler monthly investment, you can suspend the instructions online anytime you wish without any charges.
- For existing holders of Regular Investment Plans, you can suspend your contributions or terminate the plan by submitting a Regular Investment Plan suspension/termination forms via fax or post.

**Q22: When can I enjoy the loyalty offer with my monthly fund investment?**

- For eScheduler monthly investment, you can earn ePoints on the monthly investment you made, and the system would automatically employ your accumulated ePoints to waive your future eScheduler investment’s initial charge.
- For existing holders of Regular Investment Plans, you can enjoy the loyalty offer\* (see below schedule on initial charge) once you have made your 12th contribution.

*\* Only applies to Regular Investment Plan.*

	For funds with 5% initial charge	For funds with 3% initial charge
1st – 12th contribution	5%	3%
13th – 24th contribution	4%	2%
25th – 36th contribution	3%	1%
37th contribution and thereafter	1%	0%

### III. How to Make Online Payment

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#### **Q23: How can I pay for my buy order through J.P. Morgan eTrading?**

- Please refer to our online payment guide at:  
<https://etrading.jpmorganam.com.hk/mjfUsr/en/demo/payment-summary.html>
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of “Extreme Conditions” by the Government of the Hong Kong Special Administrative Region) may impact payment via HSBC bill payment and may result in order rejection. Please consider using other payment methods on severe weather days.

#### **Q24: If I make payment in a currency other than the base currency of a fund, what rate of exchange will I receive and when?**

- Except for JPMAM (China) Fund Range (payment of which has to be made in RMB), conversion to the base currency of the fund will normally take place at the prevailing market rate on the dealing day.

#### **Q25: How can I change my Standing Payment Instructions (SPI) online?**

- If you wish to change/add an SPI, simply login to J.P. Morgan eTrading and go to “My Account” > “Payment And Details” > “Standing Payment Instructions” then click into “Edit” to make the changes.
- If you wish to add a new SPI setup, please login to J.P. Morgan eTrading and click “Set Up New Standing Payment Instructions” button to add the instructions. Please note that a request to set up a new SPI will replace all existing SPI setup.
- If you wish to add or change a new overseas SPI setup, add or change a SPI setup as a Joint or Corporate Account user, please fill in the MasterAccount Amendment Form and return to us by post at JPMorgan Funds (Asia) Limited, GPO Box 11448, Hong Kong. After the submission of the MasterAccount Amendment Form, we will perform a callback to confirm the instructions.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of “Extreme Conditions” by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.
- Cash distributions are paid in the currency of the relevant class of units/shares. If your bank accounts on the SPI do not support receipt of payments in the relevant currency(s), your cash distribution will by default be reinvested or may, in some cases, be put on hold and your redemption payment will put on hold if a valid SPI is not completely set up in your MasterAccount. Hence, a multicurrency account is recommended.

Download MasterAccount Amendment Form

(<https://am.jpmorgan.com/content/dam/jpm-am-aem/asiapacific/hk/en/literature/account-forms/maamend.pdf>)

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## Q26: How do I set up HKD autopay?

- If you wish to add a new Autopay, please login to J.P. Morgan eTrading and click “Set Up New Autopay” button, or go to the respective bank’s website to add the instructions. Please note that a request to set up a new Autopay online will replace and combine all existing Autopay and Standing Payment Instruction (SPI) setup on your MasterAccount (account number starting with 88).
- New Autopay setup requests will be set via electronic Direct Debit Authorization (eDDA).
- If you wish to change the details of Autopay setup, please login to J.P. Morgan eTrading, you may go to “My Account” and “Payment and Details”, followed by clicking “Autopay” and “Set up New Autopay” button, or go to the respective bank’s website to amend the instructions.
- For your Regular Investment Plan Account (i.e. account number starting with 77), the Standing Payment Instruction (SPI) will also be replaced by the same bank account. However, the Autopay on the Regular Investment Plan Account will remain unchanged.
- If you wish to change or add an Autopay setup as a Joint or Corporate Account user, please download, complete, and sign the Direct Debit Authorisation (DDA) Form and return to us by post at JPMorgan Funds (Asia) Limited, GPO Box 11448, Hong Kong.
- Please be aware that severe weather conditions (such as an issuance of Typhoon Signal No.8 or above, or a Black Rainstorm Warning by the Hong Kong Observatory, or an announcement of “Extreme Conditions” by the Government of the Hong Kong Special Administrative Region) may result in delays in processing investor instructions sent to us by post.

### Remarks:

1. Funds must be available in your debit bank account before order placement, or execution of your eScheduler instruction on the relevant business day.
2. Order cancellation is not allowed after order confirmation.
3. For DDA setup, we only accept HSBC, Hang Seng Bank, Standard Chartered Bank, Bank of China, Citibank, Bank of East Asia and DBS Bank.

Login to J.P. Morgan eTrading site

(<https://etrading.jpmorganam.com.hk/eTrading/#/>)

HSBC DDA setup demo

(<https://etrading.jpmorganam.com.hk/mjflUsr/en/demo/payment-rtdd.html>)

Download Change of Direct Debit Authorisation - HKD

([https://am.jpmorgan.com/content/dam/jpm-am-aem/asiapacific/hk/en/literature/account-forms/debit\\_hkd.pdf](https://am.jpmorgan.com/content/dam/jpm-am-aem/asiapacific/hk/en/literature/account-forms/debit_hkd.pdf))

## I. 一般資料

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### Q1: 每次投資的最低限額是多少？

- 透過「摩根網上交易」作出的整額投資：一般基金/股份類別為每項5,000港元或等值貨幣，惟摩根（中國）基金系列為100元人民幣。
- 透過「eScheduler」作出的每月投資：一般基金/股份類別為每項1,000港元或等值貨幣。

### Q2: 如何支付認購款項？

請參閱<https://etrading.jpmmorganam.com.hk/mjfuSr/tw/demo/payment-summary.html>上的相關付款概要。

**請注意：倘若以電匯或銀行轉賬方式付款，請必須將銀行所發出並清楚列明匯款日期、貨幣及金額、受益人賬戶、收款銀行、您的登記姓名及/或「綜合理財賬戶」號碼的有效收據副本，在網上交易過程中上傳。付款不得以第三者名義支付，支票及現金直接存款亦恕不接納。而認購摩根（中國）基金系列之人民幣款項，只可透過匯豐銀行的自動轉賬或銀行轉賬支付。**

請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能會影響閣下使用匯豐網上繳費服務付款，訂單可能會因此被拒絕。如遇惡劣天氣情況，請考慮使用其他付款方式。

### Q3: 如果我並非以基金的報價貨幣付款，匯率將如何釐定？

- 本公司通常會按照交易日當天的市場匯率，將付款兌換為基金的報價貨幣，以人民幣付款之摩根（中國）基金系列除外。

### Q4: 基金的交易時間為何？

- 我們的交易時間通常為香港時間星期一至五上午9時至下午5時正，惟香港銀行於當日沒有營業，或基金所投資的主要市場於當日休市（例如當地假期）除外。在若干情況下，某特定基金可能會被暫停交易。詳情請參閱相關基金的發售文件。您亦可透過全日24小時運作的「摩根網上交易」遞交指示。截止交易時間為有關基金交易日之下午5時正（就摩根（中國）基金系列及摩根公積金基金的行政單位和投資單位而言，為下午3時正）。於截止時間後收到的交易指示，會在下個交易日獲處理。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。

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**Q5: 「摩根網上交易」的截止交易時間為何？**

- 「摩根網上交易」的截止交易時間與第4題所述相同，即有關基金任何交易日的香港時間下午5時正（就摩根（中國）基金系列及摩根公積金基金的行政單位和投資單位而言，為香港時間下午3時正）。於交易截止時間後收到的交易指示，會在下個交易日獲處理。
- 請注意，就某些付款方式而言，付款截止時間可能會早於上述交易截止時間；因此，若使用該等付款方式（如自動轉賬）繳費，您或需提早下達交易指示。有關各種付款方式的付款截止時間詳情，請參閱 <https://etrading.jpmorganam.com.hk/mjfUsrc/tw/demo/payment-summary.html> 及當中的相關指引。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。

**Q6: 我的交易指示會在何時獲得處理？**

- 若一切有關文件/付款均在截止交易時間前收妥，您的指示一般會以當天的/基金結算價格獲得處理，而有關價格一般會於下一個營業日公布（除「摩根基金—美元浮動淨值貨幣基金」及「摩根貨幣基金—港元」外）。
- 就「摩根基金—美元浮動淨值貨幣基金」及「摩根貨幣基金—港元」而言，我們通常會在收妥您的電子付款或銀行確認收妥付款（如以電匯付款）後的同一個交易日處理您的指示。有關付款或確認必須在香港時間下午5時截止交易前收訖。
- 交易完成後，我們會發出交易通知書，以確認交易詳情。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。

**Q7: 如何認購額外基金單位/股份？**

- 合資格客戶可透過「摩根網上交易」認購基金，並於網上直接付款。請參閱以下連結了解一些例子：<https://etrading.jpmorganam.com.hk/mjfUsrc/tw/demo/mfa-buy-funds.html> 認購摩根（中國）基金系列需預先登記人民幣常行收款指示。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能會影響閣下使用匯豐網上繳費服務付款，訂單可能會因此被拒絕。如遇惡劣天氣情況，請考慮使用其他付款方式。



## Q8: 如何轉換基金投資？

- 合資格客戶可透過「摩根網上交易」轉換基金。於同一基金系列內的轉換，整個轉換過程通常會在同一日完成，惟轉入至「摩根貨幣基金—港元」除外。
- 倘若轉換至「摩根貨幣基金—港元」，我們會在收到您贖回原有基金所得的款項後（通常為5-14個營業日內），才為您認購有關單位/股份。
- 就摩根基金/摩根投資基金（統稱「SICAV系列」）與摩根基金（「單位信託系列」）之間的轉換而言，轉出指示（變現）將於交易日（即T日）執行，而轉入指示（配發）則會於下一個交易日（即T+1日）執行。惟部分基金轉入「摩根基金—美元浮動淨值貨幣基金」除外。
- 「摩根印度基金」、「摩根印度小型企業基金」及「摩根菲律賓基金」發放贖回款項通常需時7個營業日，「摩根越南機會基金」通常需14個營業日；從上述任何基金轉入「摩根基金—美元浮動淨值貨幣基金」，均必須在收訖已過戶之款項後方可完成。
- 倘若所贖回的基金在我們收到您的指示當日並無報價，整個轉換過程（贖回及認購）將會於相關買賣基金之下一個交易日進行。
- 倘若所認購的基金在分配單位當日並無報價，有關分配過程將會在所認購基金的下一個交易日完成。
- 股票及債券基金之間的轉換，及由貨幣/流動資金基金轉換至股票或債券基金，一般會收取轉換費用。請參閱附錄中關於費用的圖表。倘若您原先以零認購費投資於貨幣/流動資金基金，並隨後轉換至股票或債券基金，有關轉換須收取認購費。
- 不能轉入/轉出摩根（中國）基金系列。
- 網上轉換演示請參閱以下連結：  
<https://etrading.jpmmorganam.com.hk/mjfUsr/tw/demo/mfa-switch-funds.html>

## Q9: 如果我想贖回或轉換部分投資，是否必須在「綜合理財賬戶」中保留最低餘額？

- 是。假如您只是贖回或轉換部分投資，則必須確保在有關基金/股份類別的投資餘額不少於其最低投資限額。
- 如果透過「摩根網上交易」贖回或轉換部分投資，您在每項基金之最低投資餘額通常須符合5,000港元之整額投資下限，或「eScheduler」每月投資的1,000港元下限（摩根（中國）基金系列例外），否則必須沽出或轉換您在該基金/股份類別持有的所有單位。
- 如欲出售摩根（中國）基金系列的投資，您在每項基金之贖回數目/最低投資餘額通常須符合100單位的下限，否則必須沽出您在該基金/股份類別持有的所有單位。

#### Q10: 我的投資會否定期獲得派息？

- 這要視乎您所投資的基金而定。但請注意，除摩根（中國）基金系列外，任何少於250美元（或等值貨幣，視乎摩根資產管理所取得之匯率）之收益分派均會被自動撥作再投資於同一基金，以獲取按資產淨值價計算的額外單位。如欲以現金方式收取相等於250美元或以上之收益分派並匯至您的指定銀行賬戶，務須事先以書面通知本公司並提供常行收款指示。然而，所有分派均會以基金報價貨幣支付。
- 就摩根（中國）基金系列而言，所有收益分派不論數目多寡均必須付予閣下之人民幣銀行賬戶。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。

#### Q11: 如何贖回基金單位/股份？

- 您可透過摩根網上交易或將填妥的基金提存單贖回基金單位/股份傳真至我們。贖回基金所得款項可以大部分主要貨幣，以電匯/本地轉賬發放。若您沒有提供有效常行收款指示且沒有與贖回指示一同提供銀行賬戶詳情，有關贖回款項在您完成設立有效的常行付款指示前將會被暫時扣起。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。
- 摩根（中國）基金系列之贖回款項只可付予閣下之人民幣銀行賬戶。
- 如欲以電匯收取贖回款項，請提供以下資料：
  - ✓ 銀行名稱及地址
  - ✓ 銀行賬戶持有人姓名
  - ✓ 銀行賬戶所用貨幣
  - ✓ 銀行賬戶號碼
  - ✓ 聯絡銀行的詳細資料（如適用）
- 為免付款出現延誤，在電匯至歐洲國家戶口時，必須提供 IBAN 號碼。
- 如果您要求將贖回款項存入香港之美元銀行賬戶（或包括美元在內的綜合貨幣賬戶），有關款項將通過「美元本地轉賬（香港境內）」發放。
- 如欲透過「摩根網上交易」贖回基金，請務必預先向我們提供您的常行收款指示，以便我們將贖回款項以您所指定的貨幣直接存入您的銀行戶口（除摩根（中國）基金系列外）。  
**請注意：恕不接納以第三方名義賬戶作出收款指示。**
- 有關網上贖回演示，請參閱以下連結：  
<https://etrading.jpmorganam.com.hk/mjfuSr/tw/demo/mfa-sell-funds.html>

#### Q12: 贖回基金後多久可收到款項？

- 贖回款項通常會在5-14個營業日內獲發放，一般不會超過1個曆月。詳情請參閱基金說明書或香港銷售文件。

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### Q13: 如何更改賬戶資料？

- 您可以透過「摩根網上交易」更新您的個人資料，或交回已填妥及簽署的「綜合理財賬戶更改資料表格」。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。

### Q14: 香港證券及衍生產品市場在惡劣天氣情況下會保持開市嗎？

- 現時，香港證券及衍生產品市場在惡劣天氣情況下停市。香港交易及結算所有限公司已宣佈，由2024年9月23日（「生效日期」）起，其將實施有關在惡劣天氣情況下維持香港證券及衍生產品市場的正常運作（「惡劣天氣交易」）的安排。香港金融管理局亦已宣佈行業支持實施惡劣天氣交易。
- 鑑於實施惡劣天氣交易，由生效日期起，在符合該等基金或該計劃（取適用者）的交易日釋義內所載其他條件的情況下，該等基金及該計劃於惡劣天氣日子一般將開放進行交易，惟須遵守通常的交易截止時間及程序。請參閱該等基金及該計劃（取適用者）的銷售文件，了解該等基金及該計劃的交易日的具體釋義。

### Q15: 在惡劣天氣情況下，交易截止時間會有任何變化嗎？

- 不會。

由2024年9月23日（「生效日期」）起，在符合該等基金或該計劃（取適用者）的交易日釋義內所載其他條件的情況下，該等基金及該計劃於惡劣天氣日子一般將開放進行交易。

我們的交易時間通常為香港時間星期一至五上午9時至下午5時正，惟香港銀行於當日沒有營業，或基金所投資的主要市場於當日休市（例如當地假期）除外。在若干情況下，某特定基金可能會被暫停交易。詳情請參閱相關基金的發售文件。您亦可透過全日24小時運作的「摩根網上交易」遞交指示。截止交易時間為有關基金交易日之下午5時正（就摩根（中國）基金系列及摩根公積金基金的行政單位和投資單位而言，為下午3時正）。於截止時間後收到的交易指示，會在下個交易日獲處理。

請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。

## II. 有關「eScheduler」及定期投資計劃

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### Q16: 如何設立每月投資指示？

- 「摩根網上交易」設有「eScheduler」，可讓您設定每月投資的指示。您可選擇偏好的每月指示處理日期，我們將於每月在您選定的日子處理您預設的指示。
- 我們不再為客戶設定新的固定投資日曆之傳統定期投資計劃或接受任何對此等計劃的更改。

### Q17: 我的每月供款會在何時從我的銀行賬戶扣數及進行投資？

- 透過「eScheduler」設定的每月投資，您的供款會每月在您選定的指示處理日（如屬銀行假期則順延至下個營業日）從您的銀行賬戶扣除，並通常會在同一日（如非交易日則順延至下个交易日）進行投資。
- 至於定期投資計劃方面，您的供款通常會在每月15日（如屬銀行假期則順延至下個營業日）前之第4個營業日從您的銀行賬戶中扣除，並通常會在每月15日（如屬基金假期則順延至下个交易日）進行投資。

### Q18: 我如何補交錯過的供款？

- 透過「eScheduler」設定的每月投資，假如付款失效，您預設的每月指示將會自動暫停。您可於網上重啟有關指示而毋須繳付任何手續費。
- 對於現有定期投資計劃的客戶，所有每月供款均必須由您指定的銀行賬戶作自動轉賬。錯過一次供款後，您的賬戶會在下個月繼續如期扣數。但請注意，如果您在一年內錯過兩次供款，有關定期投資計劃將會自動凍結。

### Q19: 如何增加或減少每月供款額？

- 透過「eScheduler」設定的每月投資，您可於「摩根網上交易」的「現有預設指示」中，更改您預設的每月投資額而毋須繳付任何手續費。為確保您的新指示能如期生效，請於生效日期前一個營業日之截止交易時間前進行有關更改。
- 對於現有定期投資計劃，我們不再接受任何更改。如您希望更改您的定期投資計劃的指示，您可以先終止該定期投資計劃，然後透過「eScheduler」設定新的每月投資的指示。
- 倘若新供款金額超出原有「直接付款授權」中指定的轉賬上限，請透過您的銀行之網上系統或透過遞交有關表格予您的銀行作出更改。

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**Q20: 我可否隨時將每月供款從一項基金轉換至另一項基金？**

- 透過「eScheduler」設定的每月投資，您可於「摩根網上交易」的「現有預設指示」中，隨時更改您的基金選擇而毋須繳付任何手續費。
- 對於現有定期投資計劃，我們不再接受任何更改。如您希望更改您的定期投資計劃的指示，您可以先終止該定期投資計劃，然後透過「eScheduler」設定新的每月投資的指示。

**Q21: 我可否隨時終止我的每月投資指示？**

- 透過「eScheduler」設定的每月投資，您可以隨時於網上終止有關指示而毋須繳付任何手續費。
- 對於現有定期投資計劃的客戶，您可透過傳真或郵寄方式提交「定期投資計劃暫停/終止表格」，以暫停供款或終止計劃。

**Q22: 我的每月投資供款何時才可享有長期優惠？**

- 透過「eScheduler」設定的每月投資，您可憑每月作出的投資金額賺取ePoints，系統會自動為您將已累積的ePoints用於豁免您將來透過「eScheduler」投資的認購費。
- 對於現有定期投資計劃的客戶，您於供款滿12期後，便可在隨後供款時享有以下特惠認購費\*：

\* 只適用於定期投資計劃。

	認購費為 5%之基金	認購費為 3%之基金
第 1 - 12 期	5%	3%
第 13 - 24 期	4%	2%
第 25 - 36 期	3%	1%
第 37 期及以後	1%	0%

### III. 有關網上付款

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#### Q23: 「摩根網上交易」的認購指示如何付款？

- 請參閱我們的網上付款指引：  
<https://etrading.jpmorganam.com.hk/mjfUstr/tw/demo/payment-summary.html>
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能會影響閣下使用匯豐網上繳費服務付款，訂單可能會因此被拒絕。如遇惡劣天氣情況，請考慮使用其他付款方式。

#### Q24: 若我的付款貨幣有別於基金的報價貨幣，款項將會以甚麼匯率及在甚麼時候折算？

- 本公司通常會按照交易日當天的市場匯率，將付款兌換為基金的報價貨幣，以人民幣付款之摩根（中國）基金系列除外。

#### Q25: 我如何在網上更改常行收款指示？

- 如需更改現有的常行收款指示，請登入至摩根網上交易平台按「我的帳戶」>「付款詳情」>「常行收款指示」>「更改」。
- 如需新增常行收款指示，請登入至摩根網上交易平台按「設立常行收款指示」去新增指示。您線上提出的新增常行收款指示將會取代全部現有的常行收款指示。
- 如需更改或新增聯名帳戶或公司帳戶，或海外之常行收款指示，填寫交回一份「更改帳戶資料表格」之正本寄回香港郵政總局信箱11448號，摩根基金（亞洲）有限公司。交回表格後，您將收到我們的電話確認您的指示。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。
- 閣下的股息分派將以相關單位/股份類別的貨幣支付。倘若閣下的銀行帳戶未能支援相關款項的貨幣，您的股息分派均會被自動撥作再投資於同一基金，或在某些情況下被暫時扣起，而贖回款項亦可能將被暫時扣起。因此，我們建議閣下使用綜合貨幣戶口作為常行付款指示(SPI)。

下載綜合理財帳戶 – 更改帳戶資料表格

(<https://am.jpmorgan.com/content/dam/jpm-am-aem/asiapacific/hk/en/literature/account-forms/maamend.pdf>)

## Q26: 如何使用港幣自動轉賬指示？

- 如需新增自動轉賬指示，請登入至摩根網上交易平台並按「設立自動轉賬指示」或到各銀行的網站去新增指示。您線上提出的新增自動轉賬指示將會取代及合併您的綜合理財賬戶（即賬戶號碼以88為首之賬戶）全部現有的自動轉賬指示及常行收款指示。
- 新增的自動轉賬會經由電子直接付款授權(eDDA)而設立。
- 如需更改自動轉賬指示，請登入至摩根網上交易平台按「我的帳戶」>「付款詳情」>「自動轉賬」>「設立自動轉賬指示」，或到各銀行的網站去更改指示。
- 而就您的定期投資計劃賬戶（例如即賬戶號碼以77為首之賬戶），其常行收款指示亦將被同一銀行賬戶所取代。然而，定期投資計劃賬戶上的自動轉賬指示將維持不變。
- 如需更改或新增聯名帳戶或公司帳戶自動轉賬指示，請下載、填妥及交回一份「直接付款授權書」之正本寄回香港郵政總局信箱11448號，摩根基金（亞洲）有限公司。
- 請注意，惡劣天氣（例如當香港天文台發出八號或以上颱風信號、黑色暴雨警告、或香港特區政府宣布「極端情況」）可能延遲投資者郵寄指示之處理時間。

請注意：

1. 請確保您用作扣款的銀行賬戶，於交易或eScheduler在有關營業日執行指示前備有足夠資金繳付。
2. 交易指示一經確認將不得取消。
3. 「直接付款授權書」只適用於中國銀行，花旗銀行，恒生銀行，香港滙豐銀行，渣打銀行，東亞銀行及星展銀行。

登入摩根網上交易網站

(<https://etrading.jpmorganam.com.hk/eTrading/#/>)

即時直接付款 - 匯豐銀行

(<https://etrading.jpmorganam.com.hk/mjflUsr/tw/demo/payment-rtdd.html>)

更改直接付款授權書 - 港元

([https://am.jpmorgan.com/content/dam/jpm-am-aem/asiapacific/hk/zh/literature/account-forms/debit\\_hkd.pdf](https://am.jpmorgan.com/content/dam/jpm-am-aem/asiapacific/hk/zh/literature/account-forms/debit_hkd.pdf))

## IV. Telegraphic/Bank Transfer Information 電匯/銀行轉賬資料

AUD 澳元	For Telegraphic Transfers & Real Gross Settlement (RTGS) Bank Name 銀行名稱 : HSBC Bank Australia Limited Swift Code : HKBAU2S Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY Bank Account No. 銀行賬戶號碼 : 011-630613-007 For Automated Clearing House (ACH) Local EFT (only for local currency) Bank Name 銀行名稱 : HSBC Bank Australia Limited Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY BSB Number: : 342-011 Bank Account No. 銀行賬戶號碼 : 630613-007
CAD 加元	Bank Name 銀行名稱 : HSBC Bank plc London Swift Code : MIDLGB22 IBAN : GB44MIDL40051592439026 Sort Code : 400515 Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY Bank Account No. 銀行賬戶號碼 : 92439026 Correspondent Bank 代理銀行 : Royal Bank of Canada, Toronto Correspondent Bank Swift BIC : ROYCCAT2 Correspondent Bank Account No. : 095911000082 代理銀行賬戶號碼 : 095911000082
CNY^ 人民幣	Bank Name 銀行名稱 : The HongKong and Shanghai Banking Corporation Limited Swift Code : HSBCHKHKKH Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY Bank Account No. 銀行賬戶號碼 : 741-727150-209
EUR 歐元	Bank Name 銀行名稱 : HSBC Continental Europe Swift Code : CCFRFRPP IBAN : FR76 3005 6000 2400 2401 8940 775 Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY Bank Account No. 銀行賬戶號碼 : 30056-00024-00240189407
GBP 英鎊	Bank Name 銀行名稱 : HSBC Bank plc London Swift Code : MIDLGB22 IBAN : GB28MIDL40417003001326 Sort Code : 404170 Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY Bank Account No. 銀行賬戶號碼 : 03001326
HKD 港元	Bank Name 銀行名稱 : The HongKong and Shanghai Banking Corporation Limited Swift Code : HSBCHKHKKH Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY Bank Account No. 銀行賬戶號碼 : 500-422126-003
JPY 日圓	Bank Name 銀行名稱 : The HongKong and Shanghai Banking Corporation Limited Swift Code : HSBCHKHKKH Bank Account Name 銀行賬戶名稱 : JPMFAL-INVSETT-CLIENT MONEY Bank Account No. 銀行賬戶號碼 : 741-727150-207 Correspondent Bank 代理銀行 : The HongKong and Shanghai Banking Corporation Limited Tokyo Correspondent Bank Swift BIC : HSB CJRT Correspondent Bank Account No. : 009-105461-091 代理銀行賬戶號碼 : 009-105461-091





## V. Appendix – Schedules of Fees and Charges

### Initial charges applicable to subscription/switching

#### New subscriptions

Subscription to	Standard	Select	Silver Tier~	Gold Tier~	Plantium Tier~
Non-Money/ Liquidity Funds^	Maximum 5%	0%	0.88%	0.58%	0.18%
Money/Liquidity Funds^	0%	0%	0%	0%	0%

#### Switching from new units in Money/Liquidity Funds\*

Switching into	Standard	Select	Silver Tier~	Gold Tier~	Plantium Tier~
Non-Money/ Liquidity Funds^	Maximum 5%	0%	0.88%	0.58%	0.18%
Money/Liquidity Funds^	0%	0%	0%	0%	0%

#### Switching from old units in Money/Liquidity Funds\*\* or switching from non-Money/Liquidity funds^

Switching into	Standard	Select	Silver Tier~	Gold Tier~	Plantium Tier~
Non-Money/ Liquidity Funds^	Maximum 5%	0%	0%	0%	0%
Money/Liquidity Funds^	0%	0%	0%	0%	0%

^ Money/Liquidity Funds currently refer to JPMorgan Funds - USD Money Market VNAV Fund and JPMorgan Money Fund - HK\$. Non-Money/Liquidity Funds refer to funds other than the aforementioned two funds.

\* New units in Money/Liquidity Funds:

This refers to units/shares in a Money/Liquidity Fund which were acquired by the MasterAccount holder through direct subscriptions, where no initial/subscription fees have ever been charged.

\*\* Old units in Money/Liquidity Funds:

This refers to units/shares in a Money/Liquidity Fund which were acquired through switching from non-Money/Liquidity Funds, where initial/subscription fees had been charged when the non-money/liquidity funds were originally acquired. Also known as loaded units/shares.

~ Client Tier:

Silver Tier: Clients whose portfolio recorded month-end balance of less than HKD 200,000 throughout the past 3 months.

Gold Tier: Clients whose portfolio recorded a month-end balance of HKD 200,000 or more but less than HKD 7,500,000 at least once during the past 3 months.

Plantium Tier: Clients whose portfolio recorded a month-end balance of HKD 7,500,000 or more at least once during the past 3 months.

Clients with client tiers suffixed by a "+" sign (e.g., Silver+, Gold+) are entitled to subscription fee waivers for subscriptions made through monthly eScheduler. Please refer to the relevant terms and conditions for details.

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Other notes:

- Switching from/to JPMAM (China) Fund Range (i.e. funds managed by JPMorgan Asset Management (China) Co., Ltd.) is disallowed.
- The standard initial charge for each fund may be different. Please refer to the offering documents of the relevant funds for details.

## Transfer fee

For each instruction to transfer holdings from one MasterAccount to another, the handling fee shall be 0.5% of the latest net asset value of the Units and/or Shares being transferred (as ascertained at the time JPMFAL confirms such transfer instruction with the MasterAccount holder), or HKD250 (or its equivalent in another currency), whichever is higher. Such handling fee must be received by JPMFAL in cleared funds before the transfer is effected. You may arrange a bank transfer (and provide us with the payment proof) along with your transfer instruction. For the bank transfer information, please refer to the section titled “Bank transfer information” below.

## Cheque reissuance

For cheques issued before 25 July 2022, if you would like us to reissue the cheque to you, the original cheque must be returned along with a signed instruction. If the original cheque is not available, a signed instruction stating the reason(s) is required to request a replacement cheque. The charges for stopping payment of a lost cheque (i.e. applicable only if the original cheque cannot be returned to us) and reissuing a new cheque (applicable to all replacements) are as follows.

- |                                    |                |
|------------------------------------|----------------|
| • Reissue a HKD cheque             | HKD 25/cheque  |
| • Reissue a non-HKD cheque         | HKD 30/cheque  |
| • Stop payment of a HKD cheque     | HKD 150/cheque |
| • Stop payment of a non-HKD cheque | HKD 180/cheque |

You may arrange a bank transfer (and provide us with the payment proof) to cover the administration fee, or you can instruct us to have the fees deducted from the payment amount in the new cheque to be issued to you. For the bank transfer information, please refer to the section titled “Bank transfer information” below.

## Statement/contract note retrieval

If you would like to retrieve an electronic statement or electronic contract note that had been issued in the past twenty-four months, you may log into your eTrading account to access/download them. However, if you would like to retrieve a statement/contract note which is not available on your eTrading account, please provide a signed instruction to us and contact our customer services team to check if we are able to retrieve the relevant document(s) or not.

- Statement or contract note reissue charge: HKD80/USD10 per statement/contract note

You may arrange a bank transfer (and provide us with the payment proof) for the fee. For the bank transfer information, please refer to the section titled “Bank transfer information” below. The statement/contract note will be sent to your registered mailing address or registered email within 1 month after we have received the aforementioned instruction and fee.

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### Other administrative charges

For matters which require our handling on an exceptional basis or are outside the normal range of services that we offer, JPMFAL reserves the right to offer such services by request and may apply an administrative charge in doing so.

Note:

- For telegraphic transfer and direct debit authorisation setup, your bank may also charge certain fees and charges. If in doubt, please consult your bank for details.
- When instructions to debit monies from your bank account fail, bank administrative charges may apply. Please consult your bank for details.

### Bank transfer information

HKD	Bank Name	: The HongKong and Shanghai Banking Corporation Limited
	Swift Code	: HSBCHKHKKH
	Bank Account Name	: JPMFAL-INVSETT-CLIENT MONEY
	Bank Account No.	: 500-422126-003
USD	Bank Name	: The HongKong and Shanghai Banking Corporation Limited
	Swift Code	: HSBCHKHKKH
	Bank Account Name	: JPMFAL-INVSETT-CLIENT MONEY
	Bank Account No.	: 741-727150-201
	Correspondent Bank	: HSBC Bank USA NA, New York
	Correspondent Bank Swift BIC	: MRMDUS33
	Correspondent Bank Account No.	: 000-04441-5
	CHIPS UID	: 075995
	Fedwire No.	: 021001088
	ABA No.	: 0108

## V. 附錄 - 收費表

### 適用於認購／轉換的首次認購費

#### 新認購

認購	標準	特選級別	銀星級別~	金星級別~	白金級別~
非貨幣／流動性基金^	最高 5%	0%	0.88%	0.58%	0.18%
貨幣／流動性基金^	0%	0%	0%	0%	0%

#### 從貨幣／流動性基金轉換新單位至\*

轉換至	標準	特選級別	銀星級別~	金星級別~	白金級別~
非貨幣／流動性基金^	最高 5%	0%	0.88%	0.58%	0.18%
貨幣／流動性基金^	0%	0%	0%	0%	0%

#### 從貨幣／流動性基金轉換舊單位至\*\*，或從非貨幣／流動性基金轉換至^

轉換至	標準	特選級別	銀星級別~	金星級別~	白金級別~
非貨幣／流動性基金^	最高 5%	0%	0%	0%	0%
貨幣／流動性基金^	0%	0%	0%	0%	0%

^ 貨幣／流動性基金目前指摩根基金－美元浮動淨值貨幣基金及摩根貨幣基金－港元。非貨幣／流動性基金指除前述兩隻基金外的其他基金。

\* 貨幣／流動性基金的新單位：  
指直接認購獲得的貨幣／流動性基金單位／股份，而認購時未曾收取首次認購費用。

\*\* 貨幣／流動性基金的舊單位：  
指透過從非貨幣／流動性基金轉換的方式獲得的貨幣／流動性基金單位／股份，而在最初購買非貨幣／流動性基金時，已經收取首次認購費用。亦稱為已收費單位／股份。

~ 客戶等級：  
銀星級別：過去 3 個月內，投資組合月末餘額少於 200,000 港元的客戶。  
金星級別：過去 3 個月內，投資組合月末餘額至少有一次達到 200,000 港元或以上但少於 7,500,000 港元的客戶。  
白金級別：過去 3 個月內，投資組合月末餘額至少有一次達到 7,500,000 港元或以上的客戶。  
附有“+”號客戶等級(例如：銀星+，金星+)之客戶，透過eScheduler每月投資計劃執行認購交易時，可享有認購費豁免。詳情請參閱有關優惠條款及條件約束。

其他注意事項：

- 摩根（中國）基金系列（即由摩根基金管理（中國）有限公司管理的基金）不允許轉換。
- 每隻基金的首次認購費可能有所不同。請參閱相關基金的銷售文件了解詳情。

## 轉移費

以每次由一個「綜合理財賬戶」轉移至另一個「綜合理財賬戶」的指示計算，手續費為轉移單位及／或股份最新資產淨值的0.5%（最新資產淨值以本公司向「綜合理財賬戶」持有人確認該轉移指示時確定）或250港元（或其他貨幣之等值）中的較高者。轉移指示會於本公司手續費收訖後始作處理。閣下在下達轉移指示時，可安排銀行轉賬（並向我們提供付款證明）。有關銀行轉賬資料，請參閱下文「銀行轉賬資料」一節。

## 重新簽發支票

如果閣下希望我們重新簽發2022年7月25日前簽發的支票，必須將原支票隨已簽署的指示一併寄回。若不能提供原支票，則須提供已簽署的指示，說明理由並申請補發支票。停止支付已報失支票的費用（即於無法寄回原支票的情況下適用）及重新簽發新支票的費用（適用於所有補發支票）列示如下。

• 重新簽發港元支票	25 港元／張
• 重新簽發非港元支票	30 港元／張
• 港元支票停止付款	150 港元／張
• 非港元支票停止付款	180 港元／張

為支付行政費用，閣下可安排銀行轉賬（並向我們提供付款證明），亦可指示我們從為閣下所簽發新支票的款額中扣減有關費用。有關銀行轉賬資料，請參閱下文「銀行轉賬資料」一節。

## 查閱賬戶結單／交易通知書

閣下如欲查閱過去 24 個月內發出的電子賬戶結單或電子交易通知書，可登入閣下的 eTrading 賬戶存取／下載有關文件。然而，如果閣下的 eTrading 賬戶並無提供閣下想要查閱的賬戶結單／交易通知書，請向我們提供已簽署的指示並聯絡我們的客服團隊，查核我們能否提供相關文件。

- 補發賬戶結單或交易通知書的費用：每份賬戶結單／交易通知書 80 港元／10 美元

為支付該費用，閣下可安排銀行轉賬（並向我們提供付款證明）。有關銀行轉賬資料，請參閱下文「銀行轉賬資料」一節。收到前述指示及費用後的一個月內，我們會將賬戶結單／交易通知書寄送至閣下登記的郵遞地址或發送至閣下登記的電郵。

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## 其他行政費用

對於例外情況或超出正常服務範圍的事宜，本公司保留應要求提供此等服務之權利，並且可能就提供此等服務徵收行政費用。

備註：

- 閣下的銀行可能亦會就電匯及自動轉賬授權設置徵收若干費用及收費。如有疑問，請諮詢閣下的銀行了解詳情。
- 未能執行從閣下銀行賬戶扣除款項的指示時，銀行或會徵收行政費用。請諮詢閣下的銀行了解詳情。

## 銀行轉賬資料

港元	銀行名稱	: The HongKong and Shanghai Banking Corporation Limited
	Swift Code	: HSBCHKHHHKH
	銀行賬戶名稱	: JPMFAL-INVSETT-CLIENT MONEY
	銀行賬戶號碼	: 500-422126-003
美元	銀行名稱	: The HongKong and Shanghai Banking Corporation Limited
	Swift Code	: HSBCHKHHHKH
	銀行賬戶名稱	: JPMFAL-INVSETT-CLIENT MONEY
	銀行賬戶號碼	: 741-727150-201
	代理銀行	: HSBC Bank USA NA, New York
	代理銀行 Swift BIC	: MRMDUS33
	代理銀行賬戶號碼	: 000-04441-5
	CHIPS UID	: 075995
	Fedwire No.	: 021001088
	ABA No.	: 0108

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J.P. Morgan Funds InvestorLine

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