

Certain funds offered by Fidelity are available only to clients classified as having general derivatives knowledge ("Relevant Funds"). As part of the investor protection requirements from the Securities and Futures Commission, Fidelity, as an intermediary, is required to assess and characterise a client based on his/her knowledge of derivatives. One of the criteria for assessment is whether the client has undergone training on derivatives products.

Please go through this leaflet to understand the nature, key risks and benefits of derivative instruments. Upon successful completion of Derivatives Knowledge Questionnaire designed by Fidelity ("Derivatives Course"), you will be characterised by Fidelity as having general knowledge of derivatives and may subscribe to the Relevant Funds.

富達提供的部份基金只可被分類為「對衍生工具有一般認識的客戶」認購（「相關的基金」）。根據證監會的投資者保障規定，作為中介人，富達需評估客戶對衍生工具的認識，並據此將客戶分類，而有關評估的準則之一，是客戶是否曾接受衍生產品的培訓。

富達現請您細閱此由富達設計的簡易衍生產品課程資料並完成隨附的衍生產品問卷（「衍生產品課程」），以了解衍生工具的性質、主要風險和優點。當您完成衍生產品問卷，您將被富達分類為「對衍生工具有一般認識的客戶」，並可認購相關的基金。

## Introduction of Derivatives

## 衍生工具簡介

A derivative is the term given to **any financial instrument that derives its value from an underlying asset**. The underlying asset can include equity, interest rate, foreign exchange (currency) products as well as commodities. Since a derivative's value is derived from the underlying asset, its value will increase or decrease with changes in value of the underlying asset.

衍生工具是指其價值自相關資產衍生而來的任何金融工具。這些相關資產可包括股票、利率、外匯（貨幣）產品及商品。由於衍生工具的價值衍生自相關資產，其價值將跟隨相關資產價值的變動而上升或下跌。

## Common types of derivatives

## 常見的衍生工具

There are a variety of derivative instruments. They can be divided into four basic types:

市場上有各種不同的衍生工具，主要可分為四個基本類別：

1. **Futures** - A futures represents a standardised agreement to buy or sell an asset on a specified date at a specified price.
2. **Forwards** - A forward is an agreement similar in nature to a futures except that it is traded over-the-counter (OTC). It enables both the buyer and the seller to tailor the agreement to suit their respective needs.
3. **Options** - An option is an agreement that gives the buyer the right, but not the obligation, to buy or sell an asset at a specified price.
4. **Swaps** - A swap is an agreement between two parties to exchange their financial obligations (or income stream) derived from a portfolio of assets or liabilities.

1. **期貨** - 期貨是一種標準化合約，交易方據此同意在指定日期，以指定價格購買或出售一項資產。
2. **遠期合約** - 遠期合約的性質與期貨相近，主要分別在於這類工具是在場外交易。遠期合約容許買方和賣方自訂協議內容，以滿足各自的需要。
3. **期權** - 期權合約使買家有權（但無責任）以指定價格購買或出售一項資產。
4. **掉期** - 掉期合約是指交易雙方協定交換衍生自一個資產或負債組合的財務責任（或收益來源）。

In particular, futures and forwards can be considered the foundation for all derivatives products and are some of the most popularly traded derivatives in Hong Kong.

概括來說，期貨和遠期合約可說是所有衍生產品的基礎，也是本港市場最流行的衍生工具之一。

## Key features of derivatives

## 衍生工具的主要特點

Derivatives are risk-shifting devices. Initially, **they were used to reduce exposure** to changes in foreign exchange rates, interest rates, or stock indexes.

衍生工具是一種風險轉移工具。最初是**用來降低匯率、利率或股市指數波動所引致的風險**。

Derivatives products may also contain **leveraging**. Leveraging acts to multiply (favorably or unfavorably) the impact on the total repayment obligations of the parties to the derivative instrument.

衍生工具產品亦可能含有**槓桿效應**。在槓桿效應下，衍生工具交易各方的還款責任總額，會以倍數的規模受影響（不論是正面或負面）。

For example, assume a party to a derivative instrument stands to be affected negatively if the interest rate rises before it is obliged to perform on the instrument. This leveraged derivative may call for the party to be liable for ten times the amount represented by the intervening rise in the interest rate. Because of this leveraging feature, a small rise in the interest rate dramatically would affect the obligation of the party.

例如，假設利率在衍生工具的一方須履行責任前上升會帶來負面影響，在工具的槓桿效應下，交易方因利率上升而須多付的金額便可能擴大十倍。鑑於衍生工具含有槓桿效應，利率的輕微升幅已可對交易方的責任造成重大的影響。

## Derivatives used in fund investments

## 基金投資會使用的衍生工具

More recently, derivatives have been used to segregate categories of investment risk that may appeal to different investment strategies used by the fund managers of mutual fund. The fund managers may use derivative instruments **to reduce risks or costs or to generate additional capital or income in order to meet the investment objectives of the funds**. Certain funds may use derivatives extensively and/or for more complex strategies as further described in their respective investment objectives.

近期，不少互惠基金的基金經理都使用衍生工具，以分隔不同投資策略附帶的各類投資風險。基金經理可能會使用衍生工具去**降低風險或成本，又或締造額外的資本或收益，以達到基金的投資目標**。如某些基金的投資目標所述，基金可能廣泛使用衍生工具及/或較複雜的策略。

Generally speaking, derivatives can be used in portfolio management for **1) hedging, 2) changing asset mix of investment portfolio and 3) income enhancement**.

一般來說，衍生工具在投資組合管理中的用途包括**1)對沖、2)調配投資組合內的資產分配及3)提升收益**。

## Key benefits of using derivatives in fund investments

The use of financial instruments may allow a fund manager **greater flexibility or cost savings** in achieving the intended investment objective of a fund.

Key benefits of the derivative instruments:

- The ability to **hedge against adverse movements in price**.
- The ability to **gain exposure** to underlying asset classes without having to spend the time or money to physically acquire those assets.
- It is a highly leveraged product that enables a **multiplication** of the return on your investment, while requiring only a fraction of the capital needed to establish your position.
- Possibility to **arbitrage a risk-free profit** by exploiting mismatches in pricing between the cash and derivatives markets.

## Major types of risks involved in derivatives

While the judicious use of derivative instruments by experienced investment expertise can be beneficial, derivatives also involve risks different from the risks associated with more traditional investments.

**The use of derivatives may give rise to a form of leverage, which may cause the Net Asset Value of these funds to be more volatile and/or change by greater amounts than if they had not been leveraged. A relatively small market movement will have a proportionately larger impact which may work for or against these funds. The following are the key risks related to the use of derivatives:**

**Market risk** – The risk that arises from movements in price as a result of changes in market conditions. Since most derivative products involve a degree of leverage, market risks can be substantial.

**Liquidity risk** – The risk that buyers and sellers may not exist when it is necessary or desirable to enter or exit a position.

**Counterparty credit risk** – The risk that a loss may be sustained by a fund as a result of the failure of the other party to a derivative instrument to comply with the terms of derivative instrument contract.

**Settlement risk** – The risk exists when futures, forwards, contracts for differences options and swaps (of any type) are not settled in a timely manner, thereby increasing counterparty credit risk prior to settlement and potentially incurring funding costs that would otherwise not be experienced.

**Fund management risk** – Derivative instruments are highly specialised instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.

There may be some other risks involved in derivative instruments. Investors are advised to refer to the latest offering document/fund prospectus for details of relevant risks.

## Way to know if the fund may use derivative instruments for hedging and investment purpose

Investor may refer to the **latest fund prospectus**, in particular the sections on the fund's investment objectives, policies, restrictions and risk factors. A fund which invests in derivative instruments generally is required to clearly disclose this fact in its **investment policies** and the investment risks associated with the derivative instruments involved.

## Section in Prospectus covering relevant risks of using derivative instruments

Investor may refer to "**Risk Factors**" section of the latest fund prospectus for relevant risks of using derivative instruments.

### Important Notes

Investment involves risk. Fidelity only gives information about its products and services. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment. Please refer to the relevant offering documents and financial reports for further information including the risk factors.

This document is published by FIL Investment Management (Hong Kong) Limited and has not been reviewed by the Securities and Futures Commission.

### 重要事項

投資涉及風險。富達只就產品及服務提供資料。有意投資者應就個別投資項目的適合程度或其他因素尋求的意見。詳情請細閱有關基金說明書及財務報表（包括風險因素）。

此文件由富達基金（香港）有限公司發出及並未經證監會審核。

## 基金投資會使用的衍生工具

使用金融工具讓基金經理可更靈活地管理或節省成本，以達到基金的預期投資目標。

衍生工具的主要優點：

- 可對沖價格出現不利變動的風險。
- 毋須付出時間或資金買入實質資產，亦可參與投資相關資產。
- 於含有高槓桿效應時，回報可以倍數的規模擴大，而且只需動用小部份資金，便可建立有關倉盤。
- 有可能利用現金與衍生工具市場之間的定價錯配，在零風險的情況下獲利。

## 衍生工具涉及的主要風險類別

雖然由經驗豐富的投資專家審慎地使用衍生工具，可帶來裨益，但使用這些衍生工具也涉及與傳統投資不同的風險。

使用衍生工具可能產生一種槓桿，會導致基金的資產淨值較沒有使用槓桿時更加波動及/或錄得較大變幅。較小的市況變動會相對地帶來較大的影響，這可能有助，也可能不利基金的表現。使用衍生工具涉及的主要風險如下：

**市場風險** – 市況變動引致價格波動的風險。由於大部份衍生工具都含有一定程度的槓桿效應，市場風險可能相當顯著。

**流動性風險** – 在需要或有意買入或沽售倉盤時，未能找到買家及賣家的風險。

**交易對手信貸風險** – 衍生工具的交易對手方未能履行衍生工具合約的條款，導致基金可能蒙受虧損的風險。

**結算風險** – 結算風險是指期貨、遠期合約、差價合約、期權和掉期（任何種類）合約未能及時結算，導致結算前的交易對手信貸風險上升，繼而令基金可能產生在別的情況下毋須負擔的融資成本。

**基金管理風險** – 衍生工具是高度專門的投資工具，所需的投資技巧和風險分析，與適用於股票和債券的投資技巧和風險分析不同。

使用衍生工具可能涉及其他風險。投資者應參閱最新的基金說明書/基金認購章程，以了解有關風險的詳情。

## 投資者可以得知基金會否使用衍生工具作對沖和投資用途的地方

投資者可參閱最新的**基金認購章程**，特別是基金投資目標、政策、限制及風險因素的部份。一般來說，投資於衍生工具的基金都必須在其**投資政策**中，明確披露衍生工具的使用，以及有關衍生工具涉及的投資風險。

## 基金認購章程中載有使用衍生工具的相關風險的部份

投資者可參閱最新基金認購章程中「**風險因素**」一節，以了解使用衍生工具涉及的風險。

- Upon successful completion of the Derivatives Course (including this questionnaire), you will be characterised as having general knowledge of derivatives by Fidelity and may subscribe to the relevant funds afterwards. Please note that your record will normally be updated within 3 working days upon receipt by Fidelity.
- For a joint holders account, each joint holder has to submit an individual Derivative Knowledge Questionnaire. For corporate account holder, this questionnaire should be completed on behalf of the company by the authorised person(s).
- 一經成功完成衍生產品課程（包括本問卷），您將被分類為「對衍生工具有一般認識的客戶」，並可於其後認購相關的基金。您的記錄一般將於富達收到資料後3個工作日內更新。
- 若屬聯名帳戶，每名帳戶持有人須獨立填寫一份衍生產品問卷。若屬公司客戶，則須由授權人士代表公司填寫一份衍生產品問卷。

### 1. Account Information 帳戶資料

Account Holder's Name 帳戶名稱	
Account No. 帳戶號碼	Contact Tel. No. 聯絡電話 (       ) Country Code 國家編號

### 2. Assessment Questionnaire 評估問卷 (Please ✓ the appropriate box. 請在適當的空格填上 ✓ 號。)

<b>1</b>	<p><b>What is a derivative?</b> 甚麼是衍生工具？</p> <p><input type="checkbox"/> a. Bank deposit 銀行存款</p> <p><input type="checkbox"/> b. A stock or any other security representing an ownership interest 附帶股權權益的股份或任何其他證券</p> <p><input type="checkbox"/> c. A loan made to a company or a government body 向公司或政府機構提供的貸款</p> <p><input type="checkbox"/> d. A financial instrument that derives its value from an underlying asset 其價值自相關資產衍生而來的金融工具</p>
<b>2</b>	<p><b>Which of the following is/are common type(s) of derivative in the market?</b> 下列哪一些項目是市場上常見的衍生工具類別？</p> <p><input type="checkbox"/> a. Futures 期貨</p> <p><input type="checkbox"/> b. Forwards 遠期合約</p> <p><input type="checkbox"/> c. Options 期權</p> <p><input type="checkbox"/> d. All of the above 上述各項皆是</p>
<b>3</b>	<p><b>Is "leveraging" a key feature of derivatives?</b> 「槓桿效應」是否衍生工具的一個主要特點？</p> <p><input type="checkbox"/> a. Yes 是</p> <p><input type="checkbox"/> b. No 不是</p>
<b>4</b>	<p><b>What is/are the main usage(s) of derivatives in portfolio management?</b> 在投資組合管理中，衍生工具的主要用途是甚麼？</p> <p><input type="checkbox"/> a. Hedging 對沖</p> <p><input type="checkbox"/> b. changing asset mix of investment portfolio 調配投資組合內的資產分配</p> <p><input type="checkbox"/> c. Income enhancement 提升收益</p> <p><input type="checkbox"/> d. All of the above 上述各項皆是</p>
<b>5</b>	<p><b>Which of the followings is/are the key risk(s) of using derivatives?</b> 下列哪一些項目是使用衍生工具涉及的主要風險？</p> <p><input type="checkbox"/> a. Market risk 市場風險</p> <p><input type="checkbox"/> b. Liquidity risk 流動性風險</p> <p><input type="checkbox"/> c. Counterparty credit risk 交易對手信貸風險</p> <p><input type="checkbox"/> d. All of the above 上述各項皆是</p>
<b>6</b>	<p><b>Where can investors obtain information of derivatives used in a fund?</b> 投資者可在哪裡獲得基金使用衍生工具的資料？</p> <p><input type="checkbox"/> a. Fund prospectus 基金認購章程</p> <p><input type="checkbox"/> b. Annual report 年報</p> <p><input type="checkbox"/> c. All of the above 上述各項皆是</p>

### 3. Signature 簽署

Please read the Personal Information Collection Statement on the next page before signing.  
請於簽署前細閱下頁的收集個人資料聲明。

X

Signature/Authorised Signatory 簽署/授權人簽署	Name 姓名
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DKQ/201704

Please fax the completed questionnaire to (852) 2629 6088. 請將填妥之問卷傳真至 (852) 2629 6088。

Pursuant to the Personal Data (Privacy) Ordinance (the "Ordinance"), the following information is provided to you in connection with your dealings with and provision of data or information to Fidelity or any Fidelity Group Company ("FIL"). Please be aware that this Statement replaces any notice or statement of similar nature that may have been provided to you previously.

FIL is committed to maintaining your personal data in accordance with the requirements of the Ordinance and will take all reasonable steps to ensure that your personal data is kept secure against unauthorised access, loss, disclosure and destruction.

- (a) From time to time, it is necessary for clients and various other individuals ("data subjects") to supply FIL with data in connection with various matters such as account opening or continuations, or provision of services to clients and other individuals. The kinds of data that may be collected includes, but is not limited to, name, contact details (including residential address, correspondence address, permanent address (if applicable), contact/mobile phone number, email address), occupation, country of birth, nationality, identity card, passport numbers, social security or national insurance numbers, country of tax residency, tax identification numbers and details of financial status.
- (b) Although it is not generally obligatory for a data subject to provide personal data, failure to supply such data may result in FIL being unable to open an account or continue services to clients and various other individuals or comply with any Applicable Laws.
- (c) Data relating to the data subjects are collected or received by FIL from time to time in the ordinary course of the continuation of FIL's relationship with them, for example, when data subjects open account, write cheques, transfer funds, effect transactions, attend seminar/events or generally communicate verbally or in writing by data subjects with FIL.
- (d) The purposes for which data relating to a data subject may be used will vary depending on the nature of the data subject's relationship with FIL. They may comprise any or all of the following purposes:
- (i) the processing of applications for an account with and/or other financial services (including nominee services) provided by FIL;
  - (ii) enabling and/or ensuring the daily operation of the services provided to the data subjects;
  - (iii) researching, designing and launching financial, investment, wealth management, securities, retirement, insurance and nominee services or related products and services for data subjects' use;
  - (iv) promoting and marketing services and products subject to your exercise of the opt-out right (please see further details in paragraph (e) below);
  - (v) providing alerts, newsletter, leaflets, investor communications and investment education materials requested/signed up by the data subjects;
  - (vi) designing and organising financial, investment seminars/events/forums;
  - (vii) designing and conducting surveys/questionnaires for client profiling /segmentation, statistical analysis, improving and furthering the provision of services by FIL;
  - (viii) meeting the disclosure, reporting, compliance and any other legal and regulatory requirements (including but not limited to tax reporting) under any Applicable Laws (including local and foreign taxation authorities) applicable to FIL or any Data Transferee (as defined below) in Hong Kong or elsewhere from time to time;
  - (ix) complying with any Applicable Laws binding or applying to FIL or the Data Transferee within or outside of Hong Kong existing currently and in the future, as well as any present or future contractual or other obligations or requirements with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities that is assumed by or imposed on FIL or the Data Transferee by reason of its financial, commercial or business activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, including but not limited to:
    - (1) compliance with obligations binding on FIL or the Data Transferee in Hong Kong or elsewhere pursuant to the arrangements in relation to Chapter 4 of Subtitle A of the United States Inland Revenue Code of 1986 as amended or supplemented from time to time ("FATCA"); or
    - (2) establishing whether you are a citizen of the United States, resident of the United States for its federal income tax purposes or otherwise subject to tax in the United States and/or to substantiate whether your account has US status for the purposes of FATCA.
  - (x) any purpose related to the administration of the products offered by FIL, third party product issuers or the data subject's participation therein;
  - (xi) enabling a potential purchaser of all or any part of the business or shares of FIL to evaluate the transaction intended to be the subject of the purchase; and
  - (xii) purposes directly related or incidental to the above, including seeking professional advices.

**(e) USE OF DATA IN DIRECT MARKETING**

FIL intends to use the data subject's data in direct marketing and FIL requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details (including residential address, correspondence address, permanent address (if applicable), contact/mobile phone number, email address), products and services portfolio information, transaction pattern and behaviour, financial background, online behaviour and demographic data of the data subject held by FIL from time to time may be used by FIL in direct marketing;

- (ii) the following classes of services, products and subjects may be marketed in direct marketing:
  - (1) financial, investment, wealth management, securities, retirement, insurance, nominee and related services and products;
  - (2) reward, loyalty or privileges programmes, promotional offers and related services; and
  - (3) invitations to financial and investment seminars/events/forums.
- (f) Data collected may be maintained for such period as may be required under Applicable Laws or as otherwise needed to fulfill any of the purposes set out in paragraph (d) above.
- (g) Data held by FIL relating to a data subject will be kept confidential but FIL may provide such information to the following parties whether inside or outside Hong Kong for the purposes set out in paragraph (d) ("Data Transferee"):
  - (i) the ultimate holding company of FIL, its subsidiaries, representative offices and/or affiliates of FIL;
  - (ii) the service providers of FIL or the Funds including the issuer, the trustee, the registrar, transfer agent, the custodian, administrative service agent, nominee, share distributors, securities and investment service providers, the auditor of each products and legal advisors;
  - (iii) any agent, contractor, cloud provider or third party service provider who provides administrative, research, design, launch, data storage, telecommunications, software development and application, printing, letter-shopping, mailing, computer, payment, securities clearing and settlement or other services to FIL in connection with the operation of its business;
  - (iv) the intermediaries of FIL (including third party financial institutions such as banks, Independent Financial Advisors, insurers), third party product issuers, distributors, correspondent banks and/or their respective service providers which may handle or process payment to/from data subjects;
  - (v) the employees, officers, directors and agents of FIL;
  - (vi) any applicable regulatory authorities/bodies, governmental authorities/bodies, industry recognised bodies such as future exchanges, fiscal and monetary authorities, securities associations, credit reference agencies, securities exchanges and tax authority of any jurisdictions (whether within or outside of Hong Kong), including but not limited to the United States Internal Revenue Service for the purpose of, for example, compliance with FATCA;
  - (vii) without limiting the generality of (vi) above, any party to whom FIL is under an obligation to make disclosure by Applicable Laws or voluntary arrangements binding on FIL;
  - (viii) external service providers (including but not limited to printing houses, mailing houses, telecommunication companies, public relation companies, advertising agency, telemarketing companies, data processing and data storage companies, storage companies, call centres, market research firms, and information technology companies), that FIL engages for the purposes set out in paragraph (e).
- Please note that personal data stored or processed in any jurisdiction outside of Hong Kong may also be accessible to law enforcement, national security and other government authorities of that jurisdiction and may not enjoy the same protection as in Hong Kong.
- (h) Under the Ordinance, any individual has the right:
  - (i) to check whether FIL holds data about him or her, and of access to such data;
  - (ii) to require FIL to correct any data relating to him or her which is inaccurate;
  - (iii) to ascertain FIL's policies and practices in relation to data and to be informed of the kind of personal data held by FIL;
  - (iv) to object to the use of his/her personal data for marketing purposes and FIL shall not use his/her personal data for marketing purposes after he/she communicates his/her objection to FIL.
- (i) In accordance with the terms of the Ordinance, FIL has the right to charge a reasonable fee for the processing of any data access request.
- (j) You may exercise your opt-out right by notifying FIL if you wish to object to the use of your personal data for direct marketing purposes. The person to whom such objections, requests for access to data, correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:  
The Data Protection Officer,  
FIL Investment Management (Hong Kong) Limited  
Level 21, Two Pacific Place,  
88 Queensway, Admiralty, Hong Kong
- (k) Nothing in this Statement shall limit the rights of the data subject under the Personal Data (Privacy) Ordinance. In the event of inconsistency between the Personal Information Collection Statement in this form and the Fund Offering Documents, the Personal Information Collection Statement in this form shall prevail.

根據個人資料(私隱)條例(「私隱條例」)，本公司就您與富達或任何富達集團公司(「FIL」)不時進行交易及向FIL提供數據或資料，向您提供以下資訊。請注意，本聲明取代可能曾向您提供的任何同類性質的通知或聲明。FIL將按照私隱條例的規定，竭力保存您的個人資料，並將採取一切合理步驟，確保您的個人資料妥善保存，不被非法使用、遺失、披露及損毀。

- (a) 客戶及其他人士(「資料當事人」)在設立或延續帳戶時，或在FIL向客戶及其他人士提供服務時，必須不時向FIL提供有關資料。所收集的資料類別可能包括但不限於姓名、聯絡資料(包括住址、通訊地址、長期居住地址(如適用)、聯絡/流動電話號碼、電郵地址)、職業、出生國家及城市/市鎮、國籍、身份證、護照號碼、社會保障或國家保險編號、稅籍國、稅務編號及財政狀況詳情。
- (b) 儘管資料當事人一般並無責任提供個人資料，但若未能向FIL提供該等資料，可能會導致FIL無法開設帳戶，或繼續向客戶及其他人士提供服務，或未能遵守任何適用法律。
- (c) 在資料當事人與FIL的持續正常業務往來中(例如當資料當事人開設帳戶、簽發支票、轉調資金、進行交易、出席講座/活動，或與FIL的一般口頭或書面通訊)，FIL將不時收集或收取與資料當事人有關的資料。
- (d) 資料當事人之資料的用途將會視乎其與FIL的關係性質有所不同，其中包括下列任何或所有的用途：
- 處理在FIL開設帳戶及/或由FIL提供的其他金融服務(包括代名人服務)的申請程序；
  - 促使及/或確保為資料當事人提供的服務維持日常運作；
  - 研究、設計和推出金融、投資、財富管理、證券、退休、保險及代名人服務或相關產品及服務，以供資料當事人使用；
  - 宣傳和推廣不同的服務及產品(您可拒收推廣資料)(詳情請參閱下文(e)段)；
  - 按資料當事人的要求/報名登記，提供提示服務、通訊、單張、投資者通訊及投資教育資料；
  - 規劃及籌備金融、投資講座/活動/論壇；
  - 設計及進行問卷調查/統計分析，以作客戶檔案分析/分類之用；改善及擴大FIL提供的服務；
  - 根據不時適用於FIL或任何資料承轉人(定義見下文)在香港或海外的任何適用法律(包括當地及海外稅務機關)，履行資料披露、報告、合規及任何其他法律及監管規定(包括但不限於稅務匯報)；
  - 遵守香港境內或境外任何對FIL或資料承轉人具約束力或適用的現存及未來適用法律，以及基於FIL或資料承轉人位於或跟相關當地或海外法律、監管、政府、稅務、執法或其他機關所屬司法管轄區有關的金融、商業或業務活動，而向該等當地或海外法律、監管、政府、稅務、執法或其他機關承擔或委予的任何現有或未來的合約或其他義務或規定，包括但不限於：
    - 遵守根據不時經修訂或補充的《1986年美國稅務守則》副標題A第4章的相關安排(「FATCA」)而對FIL或資料承轉人在香港或海外具約束力的義務；或
    - 確立您是否一名美國公民、美國聯邦所得稅法所指的美國居民，或須繳納美國稅務的其他人士；及/或就FATCA目的而言，證明您的帳戶是否美國帳戶。
  - 與行政管理FIL、第三者產品發行機構所提供的產品或資料當事人參與行政管理有關的任何用途；
  - 使有意購買FIL全部或任何部份業務或股份的買家可評估有關購買交易；及
  - 與上述各項直接相關或附帶的用途，包括諮詢專業意見。
- (e) 在直接促銷中使用資料
- FIL擬把資料當事人的資料用於直接促銷，而FIL須為該用途取得資料當事人的同意(包括表示不反對)。就此而言，請注意：
- FIL可能把不時持有的資料當事人姓名、聯絡詳情(包括住址、通訊地址、永久地址(如適用)、聯絡電話/流動電話號碼、電郵地址)、產品及服務組合資料、交易模式和行為、財務背景、網上行為及人口統計數據等資料，用於直接促銷；
  - 在直接促銷中可能會推廣下列類別的服務、產品及項目：
    - 金融、投資、財富管理、證券、退休、保險、代名人及相關服務和產品；
    - 獎勵、長期客戶或尊享優惠計劃、推廣優惠和相關服務；及
    - 邀請出席金融及投資講座/活動/論壇。
- (f) FIL將按適用法律規定或其他為達成上述(d)段列出的任何用途所需的時期，儲存收集所得資料。

(g) FIL將對其所持有資料當事人的資料保密，但FIL可能會把該等資料提供予下述的香港或海外各方作上述(d)段列出的用途(「資料承轉人」)：

- FIL的最終控股公司、其附屬公司、代表辦事處及/或FIL的聯營公司；
- FIL或基金的服務供應商，包括各項產品的發行機構、受託人、註冊處、過戶代理、保管人、行政服務代理、代名人、股份分銷商、證券與投資服務供應商、核數師，以及法律顧問；
- 就FIL的業務營運為FIL提供行政、研究、設計、推出、數據儲存、電訊、軟件開發及應用程式、印刷、郵件處理、郵遞、電腦、付款、證券結算和交收或其他服務的任何代理、承包商、雲端服務供應商或第三者服務供應商；
- FIL的中介商(包括第三者金融機構，例如銀行、獨立財務顧問、保險公司)、第三者產品發行機構、分銷商、可能處理或辦理提供予/來自資料當事人的付款的往來銀行及/或其各自的服務供應商；
- FIL的僱員、高級行政人員、董事及代理；
- 任何合適的監管機構/組織、政府機構/組織、市場公認的行業組織，例如期貨交易所、財政與貨幣機關、證券協會、信貸資料庫、證券交易所及任何司法管轄區(不論在香港境內或境外的)稅務機關，包括但不限於美國國家稅務局，以符合(舉例說)FATCA的規定；
- 在不限制上述(vi)段的一般性的原則下，根據對FIL具約束力的適用法律或自願性安排，FIL有義務向其披露資料的各方；
- FIL為第(e)段所述的目的而委聘的外部服務供應商(包括但不限於印刷公司、郵務公司、電訊公司、公關公司、廣告代理機構、電話推銷公司、數據處理及數據儲存公司、儲存公司、客戶熱線中心、市場研究公司及資訊科技公司)。

請注意，在香港以外的任何司法管轄區儲存或處理個人資料可能亦須提供予該司法管轄區的執法機構、國家安全及其他政府部門，而且或許未能享獲與香港同等的保障。

(h) 根據上述條例，任何人士均有權：

- 查核FIL是否持有其資料及查閱該等資料；
- 要求FIL更正任何有關該名人士的不準確資料；
- 確定FIL有關資料的政策和慣例，以及獲告知FIL所持個人資料的類別；
- 拒絕其個人資料被用作市場推廣用途，而FIL在接獲該名人士的拒絕通知後，不得使用其個人資料作市場推廣用途。

(i) 根據上述條例的條款，FIL有權就處理任何查閱資料的要求徵收合理費用。

(j) 若您反對個人資料被用作直接促銷，可通知FIL行使選擇權拒收推廣資料。任何關於拒收、查閱或更正資料，或索取關於政策與慣例的資料或所持資料類別的要求，應向下列人士提出：

香港金鐘道88號  
太古廣場二座21樓  
富達基金(香港)有限公司  
資料保護主任

(k) 本聲明一概不會限制資料當事人在個人資料(私隱)條例下所享有的權利。若本表格的收集個人資料聲明與基金銷售文件出現任何歧異，應以本表格的收集個人資料聲明為準。