

A/C\_Fin\_06/2026-billing

受理时间 Date of Application

**特别提示:** 1.请在填表前仔细阅读拟认购公募基金的《基金合同》、《招募说明书》、《基金产品资料概要》或《基金说明书》、《产品资料概要》、《信托契约》等相关法律文件、《开放式基金业务规则》或私募资产管理计划的《资产管理合同》、《计划说明书》、《风险提示书》,以及《摩根基金管理(中国)有限公司基金投资人权益须知》、《摩根基金管理(中国)有限公司投资者风险承受能力评估分类说明》、《摩根基金管理(中国)有限公司用户隐私政策》和本表单后的各项条款。2.请用黑色或蓝色钢笔或签字笔填写,如有选择项,请在□或○内划√,任何涂改请加盖公章或签字证明。3.请详细、准确、全面填写下列信息,以确保您的相关权益。4.本申请表(包括背面条款)以中文和英文书写。中文版本与英文版本如出现任何不一致或有冲突的,则应以中文版本为准。

**Notification:** 1. Please read through carefully the relevant legal documents of the "Fund Contract", "Prospectus", "Fund Key Facts Statement" or the "Fund Prospectus", "Product Key Facts Statement", "Trust Deed" of the purchased public fund; "Open-ended Fund Operation Rules"; or the private asset management plan's "Asset Management Contract", "Prospectus of Plan", "Risk Disclosure"; and "Notice on the Rights and Interests of Fund Investors of JPMorgan Asset Management (China) Company Limited (JPMAM China)", "JPMAM China's Evaluation of Investors' Risk Tolerance", "JPMAM China's Privacy Policy" and all the clauses on the back of this form. 2. Please fill out the form in black or blue ink. If any item should be selected, please tick in "□" or "○". Any modification requires authorized signatures or company stamp. 3. Please fill in the following information in a detailed, correct and comprehensive way to ensure your related rights and interests. 4. This Application Form (including the clauses on the back of this Application Form) is written in Chinese and English. **If there is any inconsistency or conflict between Chinese version and English version, the Chinese version shall prevail for all purposes.**

办理业务类型 Type of business:

☐ 基金账户开户 Fund Account Opening

☐ 交易账户开户 Transaction Account Opening

☐ 基金账户销户 Fund Account Cancellation

☐ 基金账号登记 Fund Account Registration

☐ 取消基金账号登记 Cancellation of Fund Account Registration

☐ 中登基金账户销户 CSDC Fund Account Cancellation

☐ 取消中登基金账号登记 Cancellation of CSDC Fund Account Registration

☐ 基金账户资料变更 Fund Account Modification (请在所需变更项目目前的□内打勾 Please tick in the □ of the section to be modified)

客户基本资料 Customer Basic Information:

基金账号 Fund Account No.(新开户免填, blank for new account): 交易账号 Trading Account No.(新开户免填 blank for new account):

基金账户名称 Fund Account Name: 基金账户简称 Fund Account Abbreviation:

原基金账户名称 Original Fund Account Name(变更基金账户名称时请填写, required when modifying Fund Account Name):

开户证件类型 Certificate Type:  
☐ 营业执照 Business License ☐ 批文 Approval ☐ 行政机关 Administrative Organization ☐ 社会团体 Social Organization ☐ 军队 Military ☐ 武警 Armed Police ☐ 下属机构 Subsidiaries (具有主管单位批文号, with the approval number from the competent authority) ☐ 基金会 Foundation ☐ 登记证书 Registration Certificate ☐ 其他 Others (需写明, please specify):

开户证件号码 Certificate No.: 账户类型 Account Type: ☐ 机构 Institution ☐ 产品 Product

预留银行账户信息 Reserved Bank Account Information:

银行账号 Bank Account No.: 开户银行 Bank Account Opened with (请详细填写至网点名 specified to details of the bank branch):

银行户名 Bank Account Name: 银行账户币种 Currency of Bank Account: ☐ 人民币 CNY ☐ 美元 USD ☐ 其他 Other:

交易方式<sup>1</sup> Trading Pattern:

☒ 柜台交易 OTC ☒ 传真交易 Fax ☐ 邮件交易 Email (申请开通邮件交易方式, 请签署《摩根基金管理(中国)有限公司邮件交易业务条款及申请书》, Please sign the "JPMorgan Asset Management (China) Company Limited Terms and Conditions and Application Form of Email Trading (Institutional)" to apply to open to open the email trading method.)

资金结算方式 Settlement: ☒ 款项自划 Direct Transfer

机构信息 Institutional Information:

机构名称 Institutional Name: 行业 Sector of the Institution: ☐ J 金融业 Finance ☐ 其他 Other:

经济类型 Type of Entity: ☐ 国企<sup>2</sup> China State-owned ☐ 民营 Private ☐ 合资 Joint Venture ☐ 外资 Foreign-invested ☐ 其他 Other (请填写, please specify):

机构类型 Type of Institution: ☐101:证券公司 Securities company; ☐102:证券公司子公司 Subsidiary of security company; ☐103:银行 Bank; ☐104:信托公司 Trust company; ☐105:基金管理公司 Fund management company; ☐106:基金管理公司子公司 Subsidiary of fund management company; ☐107:保险公司 Insurance company; ☐108:私募基金管理人 Private fund management company; ☐109:期货公司 Futures company; ☐110:期货公司子公司 Subsidiary of futures company; ☐111:财务公司 Financing company; ☐112:其他境内金融机构 Other local financial institution; ☐113:机关法人 Legal entity of state organ; ☐114:事业单位法人 Legal entity of public institution; ☐115:社会团体法人 Social organization legal entity; ☐116:非金融机构企业法人 Non-financial corporate legal entity; ☐117:非金融类非法人机构 Non-financial unincorporated institution; ☐118:境外代理人 Overseas agent; ☐119:境外金融机构 Overseas financial institution; ☐120:外国战略投资者 Foreign strategic investor; ☐121:境外非金融机构 Overseas non-financial institution; ☐122:其它 Other institutions; ☐123:银行子公司 Subsidiary of bank; ☐124:保险子公司 Subsidiary of insurance company

证件类型 Certificate Type: ☐ 营业执照 Business License ☐ 其他 Other: 证件号码 Certificate No. : 证件有效期至 Valid Until: 成立时间 Date of Establishment: 员工人数 Staff Size: 注册地国家或地区 Registered Country or District: 注册资本及其币种、注册地址、经营范围 Registered Capital and its Currency, Registered Address, and Business Scope: ☐ 参考营业执照等开户证件载明的住所内容或最新公开信息 Refer to residence content specified in the business license or latest public information

机构资格证明 Institution Qualification Certificate: ☐ 金融许可证 Financial license ☐ 保险许可证 Insurance license ☐ 经营证券期货业务许可证 Securities and Futures Business License ☐ 其他 Other: 资格证书编号 Qualification Certificate No. : 资格证书有效期至 Certificate Valid Until:

法定代表人<sup>3</sup> Legal Representative / 负责人<sup>4</sup> Responsible Person: 证件类型 ID Type: 证件号码 ID Number: 证件有效期至 Valid Until: 联系方式 Contact Information:

法人授权代表<sup>5</sup> Authorized Representative: 证件类型 ID Type: 证件号码 ID Number: 证件有效期至 Valid Until: 授权有效期至 Authorization Valid Until: 联系方式 Contact Information:

代理人<sup>6</sup> Agent: 证件类型 ID Type: 证件号码 ID Number: 证件有效期至 Valid Until: 代理有效期至 Agency Valid Until: 联系方式 Contact Information:

办公国家地区 Country/Region of Office: 办公地址 Office Address: ☐ 参考营业执照载明的住所内容 Refer to residence content specified in the business license 邮编 Postal Code: 电子邮箱 E-mail: 联系电话/手机 Tel/Mobile:

账单发送方式 Statement Delivery Method: ☐ 月度电子邮件 Monthly Emailed Statement ☒ 网上自助查询 Inquire through Online Portal 传真 Fax:

附：字段释义 Note：Field Explanations

1、各交易方式的风险及责任条款请阅读《基金投资人账户及交易条款》。Please read "Terms and Conditions for Investors' Fund Account and Transaction Business" for respective trading pattern.

2、“国企”指中国政府拥有 50%以上股份的企业或不满足前述条件, 但政府部门、机构、事业单位、国有及国有控股企业作为第一大股东, 并且通过股东协议、公司章程、董事会决议或者其他协议安排能够对其实际支配的企业。“China State-Owned” refers to enterprise with 50% or more shares owned by Chinese government or Enterprises that are not directly or indirectly held more than 50% by government departments, institutions, public institutions, single state-owned and state-controlled enterprises, but are the largest shareholder and can actually control them through shareholder agreements, articles of association, board resolutions or other agreements.

3、法定代表人指机构的营业执照/其他存续文件上载明的法定代表人 Legal Representative refers to legal representative stated on institution's business license/ other certificate of good standing;

4、负责人指指机构的营业执照/其他存续文件/上级主管部门批复上载明的负责人 Responsible Person refers to responsible person stated on institution's business license/ other certificate of good standing/ approval by competent authority;

5、法人授权代表指由公司授权可行使法定代表人权力的人员, 需相应提供相关授权文件 Authorized Representative refers to the person authorized by the institution to execute rights on behalf of its legal representative, relevant authorization letter is required;

6、代理人指客户由他人代理办理业务的, 应当按照规定采取合理方式确认代理关系存在, 需相应提供代理文件。Agent refers to where a customer handles business by an agent, then reasonable measures should be taken to confirm the existence of agency relationship, relevant agency document is required

摩根 资产管理

☐ 产品信息 Information of Product (产品类型账户填写 Fill in if applicable):

产品代码 Product Code: \_\_\_\_\_ (公募基金产品或基金业协会备案产品时必填, 填写行业编码中心分配的编码或协会备案产品编码, Required for public funds or products filed with Asset Management Association of China. Please fill in the product code assigned by the industry's code-assigning center or filing number with Asset Management Association of China)

产品托管人 Product Custodian: \_\_\_\_\_

产品类型 Type of Product: ☐201:开放式公募基金产品 Open-ended publicly offered fund; ☐202:封闭式公募基金产品 Closed-ended publicly offered fund; ☐203:银行理财产品 Bank wealth management product; ☐204:信托计划 Trust plan; ☐205:基金公司专户 Segregated account of fund management company; ☐206:基金子公司产品 Product of subsidiary of fund management company; ☐207:保险产品 Insurance product; ☐208:保险公司及其子公司的资产管理计划 Asset management scheme of insurance company and its subsidiary; ☐209:证券公司及其子公司集合理财产品 (含证券公司大集合) Collective wealth management product of securities company and its subsidiary (including large collection of securities company); ☐210:证券公司及其子公司专项资管计划 Special asset management scheme of securities company and its subsidiary; ☐211:证券公司及其子公司单一资管计划 Single asset management scheme of securities company and its subsidiary; ☐212:期货公司及其子公司的资产管理计划 Asset management scheme of futures company and its subsidiary; ☐213:私募投资基金 Privately offered fund; ☐214:政府引导基金 Government guiding fund; ☐215:全国社保基金 National social security fund; ☐216:地方社保基金 Local social security fund; ☐217:基本养老保险 Basic endowment insurance; ☐218:养老金产品 Pension product; ☐219:企业年金及职业年金 Enterprise annuity and occupational annuity; ☐220:境外资金 (QFII) Overseas capital (QFII); ☐221:境外资金 (RQFII) Overseas capital (RQFII); ☐222:其它境外资金 Other overseas capital; ☐223:社会公益基金 (慈善基金、捐赠基金等) Social welfare funds (Charitable funds, endowment funds, etc.); ☐224:其他产品 Other products

本单位已阅读并充分了解《摩根基金管理（中国）有限公司基金投资人权益须知》。 We (the institution) have read through and fully understand the Notice on the Rights and Interests of Fund Investors of JPMorgan Asset Management (China) Company Limited.

贵单位是否为政府机构、国际组织、中央银行、金融机构或在证券市场上市交易的公司及其关联机构，以及事业单位、军队、武警部队、居委会、村委会、社区委员会、社会团体等单位。 Whether the institution is one of the following institution types: Governmental Entity, International Organization, Central Bank, Financial Institution, a corporation of which the stock is regularly traded on an established securities market or a corporation which is a related entity of such a corporation, Public Institution, Military, the Armed Police force, Residents Committee, Villagers Committee, Community Committee, Social Organization, etc.

是否为信托办理业务或者贵单位的财产属于信托财产 Trust or the assets/fund of the institution from a trust:

信托受托人/管理人登记的住所或主要营业场所 The registered address, or principal place of business of the Trustee: \_\_\_\_\_

☐ 否 No      ☐ 是 Yes      (请详细描述, Please specify: ) \_\_\_\_\_

贵单位是否符合如下条件之一？符合其中之一的，我司将认定贵单位为专业投资者，否则将认定贵单位为普通投资者，普通投资者在信息告知、风险警示、适当性匹配等方面享有特别保护。 Whether the institution qualifies for one of the following qualifications as a *Professional Investor*? If no, the institution shall be treated as an *Ordinary Investor* who will get extraordinary protections in aspects like information notification, risk disclosure, suitability matching, etc.

○ 经有关金融监管部门批准设立的金融机构，包括证券公司、期货公司、基金管理公司及其子公司、商业银行、保险公司、信托公司、财务公司等；经行业协会备案或者登记的证券公司子公司、期货公司子公司、私募基金管理人。Financial institutions incorporated with the approval by relevant financial regulators, including security company, futures company, fund management company or its subsidiary, commercial bank, insurance company, trust company, financing company, and subsidiary of security/futures company or privately offered fund management company registered at Association of the industry.

○ 前述机构面向投资者发行的理财产品，包括但不限于证券公司资产管理产品、基金管理公司及其子公司产品、期货公司资产管理产品、银行理财产品、保险产品、信托产品、经行业协会备案的私募基金。Financial products offered by above financial institutions, including but not limited to the asset management products launched by security company, products by fund management company or its subsidiary, asset management products by futures company, wealth management products by bank, insurance products, trust products, privately offered funds registered at the Association of the industry.

○ 社会保障基金、企业年金等养老基金，慈善基金等社会公益基金，合格境外机构投资者（QFII）、人民币合格境外机构投资者（RQFII）。Social security fund, pension fund like enterprise annuity, social welfare fund like charity fund, QFII, RQFII.

1. 本单位确认已详细阅读摩根基金管理（中国）有限公司所管理或代理销售的公募基金的《基金合同》、《招募说明书》、《基金产品资料概要》或《基金说明书》、《产品资料概要》、《信托契约》等相关法律文件、《开放式基金业务规则》或私募基金管理计划的《资产管理合同》、《计划说明书》、《风险提示书》、《摩根基金管理（中国）有限公司用户隐私政策》以及本表格所有（包括背面条款），并接受上述文件中载明的所有法律条款。2. 本单位保证资金来源的合法性，并保证所提交文件、信息的真实性、有效性、准确性、完整性，且来源合法。如涉及个人信息来源于第三方个人，本单位也已获得其关于处理其个人信息的充分授权同意。本单位已提醒该第三方先阅读并确保该第三方知悉《摩根基金管理（中国）有限公司用户隐私政策》，并已特别告知该第三方贵司将如何根据规定处理其个人信息。如本单位提供的文件、信息发生任何重大变化，将及时书面通知贵司。并且，如因本单位未尽到上述职责导致贵司产生任何责任的，本单位将补偿贵司的一切损失。3. 本单位投资基金（发起式基金除外），不通过一致行动安排变相突破“单一投资者持有单只基金份额不超过基金总份额的 50%”的监管规定。

1. We (the institution) acknowledge that we have read through carefully the relevant legal documents of "Fund Contract", "Prospectus", "Fund Key Facts Statement", or the "Fund Prospectus", "Product Key Facts Statement", "Trust Deed" of the public fund managed or distributed by JPMorgan Asset Management (China) Company Limited(JPMAM China); "Open-ended Fund Operation Rules"; or the private asset management plan's "Asset Management Contract", "Prospectus of Plan", "Disclosure"; "JPMAM China's Privacy Policy" and all the information contained in this form(including clauses on the back). We abide by all the legal terms and conditions explicitly set out in the said documents and information. 2. We guarantee the legality of the funding sources and the authenticity, validity, correctness, completeness of the documents and information we have submitted, and the legality of all sources. For the personal information provided, we've already got the fully authorization and permission from the third party to process the personal information. We've reminded such individual to read and ensure that such individual understands the "JPMAM China's Privacy Policy" in advance, and we've informed such individual specially how JPMAM China will process his/her personal information according to the regulations. We will inform your company in writing if any significant change happens to the information we provided. In addition, if we fail to fulfill the above responsibilities, which results in any liability of JPMAM China, we will compensate all losses of JPMAM China. 3. We guarantee that we will not shall breach the regulatory requirement of "The holding shares of a single fund by a single investor should not exceed 50% of the total fund shares" through *Primum Activa In Concert* arrangement when investing in funds(except for initiating fund).

<p><b>机构公章 Company Chop</b></p> <p>(投资者/资产委托人 Investor/Asset Owner; 托管人 Custodian(如有 if any))</p>	<p><b>法定代表人（或法人授权代表）/负责人签章</b></p> <p>Signature/Seal of Legal Representative (or Authorized Representative)/ Responsible Person</p>	<p><b>机构账户经办人签字 Signature of Account Handler</b></p> <p>(投资者/资产委托人 Investor/Asset Owner; 托管人 Custodian(如有 if any))</p>
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簽署日期 Date \_\_\_\_\_ 年 Year \_\_\_\_\_ 月 Month \_\_\_\_\_ 日 Day \_\_\_\_\_

登记单位填写 Filled by Transfer Agent

录入员 复核员

基金投资人账户及交易业务条款

投资人投资摩根基金管理（中国）有限公司（以下简称“本公司”）所管理或代理销售的公募基金及私募资产管理计划，必须开立本公司的基金账户，同时认可下列条款：

第一节 基本条款

- 第一条：投资人应保证其依法有权投资本公司所管理或代理销售的公募基金及私募资产管理计划，并且其用于投资本公司所管理或代理销售的公募基金及私募资产管理计划的资金来源合法，不存在任何瑕疵，否则由此引起的一切责任由投资人自行承担。
- 第二条：投资人开立基金账户时须留存印鉴，本公司对该印鉴仅作表面真实性审查。
- 第三条：投资人必须妥善保管密码，不应将密码告知任何第三人（包括自己的亲属），并应定期更换密码。本公司对任何交易申请仅作表面真实性审查。一切使用密码进行的行为均视为投资者本人所为，由此造成的后果由投资人自行承担。
- 第四条：投资人应保证所填写的信息真实、准确有效，如有变化，投资人应及时前往本公司变更有关资料。因投资人未能及时变更有关资料所可能导致的损失由投资人自行承担。
- 第五条：由于战争、自然灾害、罢工、通信技术故障或其他不可预见的意外情况导致损失的风险由投资人自行承担。

第二节 账户类业务传真及电子邮件申请条款

- 第六条：本条款适用的范围仅包括金融类客户的账户开户类业务申请及账户资料变更类业务申请。本公司通过指定的传真号码或指定的电子邮件地址以传真或电子邮件的形式受理符合本条适用范围内的业务申请。前述金融类客户的定义为：1）经有关金融监管部门批准设立的金融机构，包括证券公司、期货公司、基金管理公司及其子公司、商业银行、保险公司、信托公司、财务公司等；经行业协会备案或者登记的证券公司子公司、期货公司子公司、私募基金管理人。2）前述机构面向投资者发行的理财产品，包括但不限于证券公司资产管理产品、基金管理公司及其子公司产品、期货公司资产管理产品、银行理财产品、保险产品、信托产品、经行业协会备案的私募基金。3）社会保障基金、企业年金等养老金，慈善基金等社会公益基金，合格境外机构投资者（QFII）和人民币合格境外机构投资者（RQFII）。
- 第七条：本申请表的传真件或邮件扫描件及本公司要求的相关资料作为业务申请凭证，本公司收到投资人符合本条款规定的传真或邮件则有权认为该传真或邮件是投资人真实意愿的表示，均视为投资人本人亲自办理该业务。
- 第八条：投资人如通过传真方式提出业务申请时，须将本申请表及本公司要求的相关申请材料传真至本公司所指定的传真设备（021-68887990）；投资人未发送至前述指定传真设备的申请，本公司有权不予受理。投资人如通过电子邮件方式提出业务申请时，须将本申请表及本公司要求的相关申请资料的扫描件发送至本公司所指定的邮箱；机构投资人应使用其公司后缀的邮箱地址或经其公司授权的其他邮箱地址发送相关邮件。投资人未通过前述邮件发送的申请或未发送至本公司指定邮箱的申请，本公司有权不予受理。
- 第九条：投资人需传真或电子邮件的资料包括：本申请表(填写完整准确，并不得涂改)及本公司要求的其他资料。
- 第十条：投资人确认包含本条款规定内容的传真件或邮件附件与其原件有同等效力，本公司可以充分信赖该传真件或邮件附件而受理传真或电子邮件业务申请。投资人应在 10 日内将传真及电子邮件业务申请的相关表单及资料原件寄送至本公司指定地址。
- 第十一条：如果该传真件或邮件附件上一个或多个签名(或盖章)是伪造或未经授权的，或任何表述是伪造的或未经授权的，只要本公司诚信行事并相信传真件或邮件附件的表述和签名(或盖章)是真实的或经授权的，则投资人应当承认该传真或电子邮件业务申请对自身的约束力，承受由此造成的损失且补偿本公司由此受到的损失。
- 第十二条：如传真件或邮件附件模糊、字迹不清的，投资人应按本公司要求重新传真或重新发送电子邮件，否则本公司有权不予受理该次申请。
- 第十三条：投资人应在规定的业务办理时间内通过传真或电子邮件递交业务申请文件，业务申请文件的收到时间以传真或电子邮件到达指定的传真设备或指定的邮箱为准。
- 第十四条：投资人应在通过传真或电子邮件递交申请书后的二十分钟内与本公司进行确认。在上述时间里没有完成确认的，或确认的内容与传真或电子邮件所附的资料有任何不一致或不完整的，本公司有权不予受理该次传真或电子邮件业务申请。
- 第十五条：投资人应向本公司书面指定其联系电话及经办人，本公司可能为确认传真或电子邮件的真实性与投资人或其指定的经办人电话联系。如无法通过电话确认传真或电子邮件的真实性，本公司有权不予受理该笔传真或电子邮件业务申请。但该电话确认并不构成本公司的义务，也不应削弱投资人根据本条款对传真件或邮件附件的效力的保证义务。
- 第十六条：本公司可能对电话确认内容进行录音，录音内容作为日后核查的依据，并且投资人特此同意本公司对电话语音的录制，认可该电话记录是双方交易真实有效的证据，在任何司法程序中不对该电话记录（除伪造、剪辑、拼接、模糊难于辨认等存有疑点的电话记录外）提出任何形式的质疑。
- 第十七条：出现下列情形之一的，本公司对投资人可能产生的损失不承担责任：（1）本公司因传真设备或电子邮件设备遇不可抗力发生故障或其他不可抗力导致无法受理传真或电子邮件业务申请的；（2）由于电信网、网络供应商等原因，传真或电子邮件业务申请出现中断、停顿、延迟、数据错误等情况的；（3）印鉴被伪造，电子验印或人工验印对传真件或邮件附件无法识别的；（4）投资人对传真或电子邮件业务申请程序产生误解的；（5）投资人的传真设备或电子邮件设备与传真或电子邮件系统不相匹配，无法下达申请或申请失败；（6）投资人因操作不当造成申请失败或申请失误；（7）法律、法规限制传真或电子邮件业务申请进行的；（8）其他妨碍基金管理人真实、完整地受理传真或电子邮件业务申请的情形。
- 投资人意识到前述风险可能会导致投资人发生损失，并且表明对上述损失不向本公司追索。

第三节 传真交易条款

- 第十八条：本条款所表述的“传真交易”是指本公司通过电信网，以传真的形式受理本公司所管理或代理销售的公募基金及私募资产管理计划交易申请的一种服务方式。
- 第十九条：“交易业务申请表”传真件及本公司要求的相关资料的传真件作为交易申请凭证，本公司收到投资人符合本条款规定的传真件则有权认为该传真件是投资人真实意愿的表示，均视为投资人本人亲自办理该业务。
- 第二十条：传真交易的范围包括本公司所管理或代理销售的公募基金的认购、申购、赎回、转换、转托管、变更分红方式及私募资产管理计划的参与、退出等业务。
- 第二十一条：投资人在进行传真交易时，须将交易业务申请表及本公司要求的相关资料传真至本公司所指定的传真设备（021-68881190），并在规定的业务办理时间（认购/认购撤单不晚于当日下午 5 点前，其他交易申请不晚于当日下午 3 点前）内与客户经理确认传真收到。在传真设备发生故障的情况下，投资者须将交易业务申请表及本公司要求的相关资料的扫描件通过电子邮件方式发送至本公司的指定邮箱，并在规定的业务办理时间（认购/认购撤单不晚于当日下午 5 点前，其他交易申请不晚于当日下午 3 点前）内致电客户经理确认邮件收到，事后将交易申请传真至本公司。投资人未发送至前述指定传真设备或本公司指定邮箱的申请，本公司有权不予受理。
- 第二十二条：投资人需传真的资料包括：交易业务申请表（填写完整准确，并不得涂改）及本公司要求的其他资料。
- 第二十三条：投资人确认包含本条款规定内容的传真件与其原件有同等效力，本公司可以充分信赖该传真件而受理传真交易。如果该传真件上一个或多个签名（或盖章）是伪造或未经授权的，或任何表述是伪造的或未经授权的，只要本公司诚信行事并相信传真件的表述和签名（或盖章）是真实的或经授权的，则投资人应当承认该传真交易对自身的约束力，承受由此造成的损失且补偿本公司由此受到的损失。
- 第二十四条：对传真件模糊、字迹不清的，投资人应按本公司要求重新传真，否则本公司有权不予受理该申请。
- 第二十五条：投资人应在规定的业务办理时间内通过传真递交交易申请文件，交易申请文件的收到时间以传真到达指定的传真设备为准。在传真设备发生故障的情况下，交易申请文件的收到时间以邮件到达第九条中所指定的邮箱设备为准。
- 第二十六条：投资人通过传真递交交易申请文件后，应在规定的业务办理时间（认购/认购撤单不晚于当日下午 5 点前，其他交易申请不晚于当日下午 3 点前）内与本公司进行确认。在上述时间里没有完成确认的，或确认的内容与传真的资料有任何不一致或不完整的，本公司有权不予受理该笔传真交易。
- 第二十七条：投资人应向本公司书面指定其联系电话，机构投资人还应指定经办人。本公司可能为确认传真件的真实性与投资人或其指定的经办人电话联系。如无法通过电话确认传真件的真实性，本公司有权不予受理该笔传真交易。但该电话确认并不构成本公司的义务，也不应削弱投资人根据本条款对传真件效力的保证义务。
- 第二十八条：投资人可能对电话确认内容进行录音，录音内容作为日后核查的依据，并且投资人特此同意本公司对电话语音的录制，认可该电话记录是双方交易真实有效的证据，在任何司法程序中不对该电话记录（除伪造、剪辑、拼接、模糊难于辨认等存有疑点的电话记录外）提出任何形式的质疑。
- 第二十九条：出现下列情形之一的，本公司对投资人可能产生的损失不承担责任：（1）本公司因传真设备遇不可抗力发生故障或其他不可抗力导致无法受理传真交易申请的；（2）由于电信网等原因，传真交易申请出现中断、停顿、延迟、数据错误等情况的；（3）印鉴被伪造，电子验印或人工验印对传真件无法识别的；（4）投资人对传真交易程序产生误解的；（5）投资人的传真设备与传真交易系统不相匹配，无法下达申请或申请失败；（6）投资人因操作不当造成申请失败或申请失误；（7）法律、法规限制传真交易进行的；（8）其他妨碍基金管理人真实、完整地受理传真交易申请的情形。
- 投资人意识到上述风险可能会导致投资人发生损失，并且表明对上述损失不向本公司追索。

第四节 附则

- 第三十条：本业务条款未作规定的事项，投资人应遵守本公司相关业务规则，交易涉及的公募基金的《基金合同》、《招募说明书》、《基金产品资料概要》或《基金说明书》、《产品资料概要》、《信托契约》等相关法律文件或私募资产管理计划的《资产管理合同》、《计划说明书》、《风险提示书》等法律文件的规定。



第五节 摩根基金管理（中国）有限公司基金投资人权益须知

尊敬的基金投资人：

基金投资在获取收益的同时存在投资风险。为了保护您的合法权益，请在投资基金前认真阅读以下内容：

一、 基金的基本知识

- (一) 什么是基金
- 证券投资基金（简称基金）是指通过发售基金份额，将众多投资者的资金集中起来，形成独立财产，由基金托管人托管，基金管理人管理，以投资组合的方法进行证券投资的一种利益共享、风险共担的集合投资方式。
- (二) 基金与股票、债券、储蓄存款等其它金融工具的区别

	基金	股票	债券	银行储蓄存款
反映的经济关系不同	信托关系，是一种受益凭证，投资者购买基金份额后成为基金受益人，基金管理人只是替投资者管理资金，并不承担投资损失风险	所有权关系，是一种所有权凭证，投资者购买后成为公司股东	债权债务关系，是一种债权凭证，投资者购买后成为该公司债权人	表现为银行的负债，是一种信用凭证，银行对存款者负有法定的保本付息责任
所筹资金的投向不同	间接投资工具，主要投向股票、债券等有价值证券	直接投资工具，主要投向实业领域	直接投资工具，主要投向实业领域	间接投资工具，银行负责资金用途和投向
投资收益与风险大小不同	投资于众多有价值证券，能有效分散风险，风险相对适中，收益相对稳健	价格波动性大，高风险、高收益	价格波动较股票小，低风险、低收益	银行存款利率相对固定，损失本金的可能性很小，投资比较安全
收益来源	利息收入、股利收入、资本利得	股利收入、资本利得	利息收入、资本利得	利息收入
投资渠道	基金管理公司及银行、证券公司等代销机构	证券公司	债券发行机构、证券公司及银行等代销机构	银行、信用社、邮政储蓄银行

- (三) 基金的分类
- 1、 依据运作方式的不同，可分为封闭式基金与开放式基金。
- 封闭式基金是指基金份额在基金合同期限内固定不变，基金份额可以在依法设立的证券交易场所交易，但基金份额持有人不得申请赎回的一种基金运作方式。开放式基金是指基金份额不固定，基金份额可以在基金合同约定的时间和场所进行申购和赎回的一种基金运作方式。
- 2、 依据投资对象的不同，可分为股票基金、债券基金、货币市场基金、基金中基金、混合基金。
- 根据《公开募集证券投资基金运作管理办法》对基金类别的分类标准：
- (1) 百分之八十以上的基金资产投资于股票的，为股票基金；
- (2) 百分之八十以上的基金资产投资于债券的，为债券基金；
- (3) 仅投资于货币市场工具的，为货币市场基金；
- (4) 百分之八十以上的基金资产投资于其他基金份额的，为基金中基金；
- (5) 投资于股票、债券、货币市场工具或其他基金份额，并且股票投资、债券投资、基金投资的比例不符合第（1）项、第（2）项、第（4）项规定的，为混合基金；
- (6) 中国证监会规定的其他基金类别。
- 这些基金类别按预期收益和预期风险由高到低的排列顺序为：股票基金、混合基金、债券基金、货币市场基金，即股票基金的预期风险和预期收益最高，货币市场基金的预期风险和预期收益最低。
- 3、 特殊类型基金
- (1) 系列基金。又被称为伞型基金，是指多个基金共用一个基金合同，子基金独立运作，子（基金之间可以进行相互转换的一种基金结构形式。
- (2) 养老目标基金。是指以追求养老资产的长期稳健增值为目的，鼓励投资人长期持有，采用成熟的资产配置策略，合理控制投资组合波动风险的公开募集证券投资基金。养老目标基金采用基金中基金形式或中国证监会认可的其他形式运作。基金名称中包含“养老”字样，并不代表收益保障或其他任何形式的收益承诺。养老产品不保本，可能发生亏损。
- (3) 交易型开放式指数基金(ETF)与 ETF 联接基金。交易型开放式指数基金，通常又被称为交易所交易基金（Exchange Traded Funds，简称“ETF”），是一种在交易所上市交易的、基金份额可变的一种开放式基金。它结合了开放式基金和封闭式基金的运作特点，其份额可以在二级市场买卖，也可以申购、赎回。但是，由于它的申购是用一篮子成份券换取基金份额，赎回也是换回一篮子成份券而非现金。为方便未参与二级市场交易的投资者，就诞生了“ETF 联接基金”，这种基金将 90%以上的资产投资于目标 ETF，采用开放式运作方式并在场外申购或赎回。
- (4) 上市开放式基金（Listed Open-ended Funds，简称“LOF”）是一种既可以在场外市场进行基金份额申购赎回，又可以在交易所（场内市场）进行基金份额交易、申购或赎回的开放式基金。
- (5) QDII 基金。QDII 是 Qualified Domestic Institutional Investors 的首字母缩写。它是指在一国境内设立，经该国有关部门批准从事境外证券市场的股票、债券等有价证券投资的基金。它为国内投资者参与国际市场投资提供了便利。
- (6) 分级基金。是指通过事先约定基金的风险收益分配，将基础份额分为预期风险收益不同的子份额，并可将其部分或全部份额上市交易的结构化证券投资基金。

- (四) 基金评级
- 基金评级是依据一定标准对基金产品进行分析从而做出优劣评价。投资人在投资基金时，可以适当参考基金评级结果，但切不可把基金评级作为选择基金的唯一依据。此外，基金评级是对基金管理人过往的业绩表现做出评价，并不代表基金未来长期业绩的表现。
- 本公司将根据销售适用性原则，对基金管理人进行审慎调查，并对基金产品进行风险评价。
- (五) 基金费用
- 基金费用一般包括两大类：一类是在基金销售过程中发生的由基金投资人自己承担的费用，主要包括认购费、申购费、赎回费和基金转换费。这些费用一般直接在投资人认购、申购、赎回或转换时收取。其中申购费可在投资人购买基金时收取，即前端申购费；也可在投资人卖出基金时收取，即后端申购费，其费率一般按持有期限递减。另一类是在基金管理过程中发生的费用，主要包括基金管理费、基金托管费、信息披露费等，这些费用由基金资产承担。对于不收取申购、赎回费的货币市场基金和部分债券基金，还可按相关规定从基金资产中计提一定的销售服务费，专门用于本基金的销售和对基金持有人的服务。

二、 基金份额持有人的权利与义务

- 1、 根据《中华人民共和国证券投资基金法》的规定，基金份额持有人享有下列权利：
- (一) 分享基金财产收益；
- (二) 参与分配清算后的剩余基金财产；
- (三) 依法转让或申请赎回其持有的基金份额；
- (四) 按照规定要求召开基金份额持有人大会或者召集基金份额持有人大会；
- (五) 对基金份额持有人大会审议事项行使表决权；
- (六) 对基金管理人、基金托管人、基金服务机构损害其合法权益的行为依法提起诉讼；
- (七) 基金合同约定的其它权利。
- 公开募集基金的基金份额持有人有权查阅或者复制公开披露的基金信息资料；非公开募集基金的基金份额持有人对涉及自身利益的情况，有权查阅基金的财务会计账簿等财务资料。
- 2、 基金投资人有义务配合本公司提供法律法规规定的身份基本信息资料及身份证明文件，配合完成投资者适当性管理、非居民金融账户涉税信息尽职调查、反洗钱等监管规定的工作。

三、 基金投资风险提示

- (一) 证券投资基金是一种理财工具，其主要功能是分散投资，降低投资单一证券所带来的个别风险。基金不同于银行储蓄和债券等能够提供固定收益预期的金融工具，投资人购买基金，既可能按其持有份额分享基金投资所产生的收益，也可能承担基金投资所带来的损失。
- (二) 基金在投资运作过程中可能面临各种风险，既包括市场风险，也包括基金自身的管理风险、技术风险和合规风险等。巨额赎回风险是开放式基金所特有的一种风险，即当单个交易日基金的净赎回申请超过基金总份额的百分之十时，投资人将可能无法及时赎回持有的全部基金份额。
- (三) 基金投资人应当充分了解基金定期定额投资和零存整取等储蓄方式的区别。基金定期定额投资是引导投资人进行长期投资、平均投资成本的一种简单易行的投资方式，但并不能规避基金投

公司向基金投资人提供以下服务：

- (一) 对基金投资人的风险承受能力进行调查和评价。
- (二) 基金销售业务，包括基金账户开户、基金申（认）购、基金赎回、基金转换（可选项）、定额定投（可选项）、修改基金分红方式等。我公司根据每只基金的发行公告及其它相关公告收取相应申（认）购、赎回费和转换费。
- (三) 基金网上交易服务。
- (四) 基金投资咨询服务（可选项）。
- (五) 基金净值、交易确认等短信服务（可选项）。
- (六) 电话咨询（可选项）。
- (七) 基金知识普及和风险教育。

基金投资人可以拨打本公司客服热线或登录本公司网站，了解基金交易业务流程。

投资人在投资过程中如有投诉和建议需反馈，请联系我们或监管机构、自律组织等相关机构：

- (一) 基金投资人可通过电话、电子邮件、信函等方式, 对我公司所提供的服务提出投诉或建议。本公司将在接收投资人投诉 3 个工作日内答复是否受理。  
客服电话: 4008894888 服务邮箱: [services@jpmamc.com](mailto:services@jpmamc.com)  
邮寄地址: 上海市浦东新区银城中路 501 号上海中心大厦 42-43 层 客户服务部 邮政编码: 200120
- (二) 基金投资人也可通过书信、电话、电子邮件等方式, 向中国证监会和中国证券投资基金业协会投诉。联系方式如下:  
中国证监会 12386 服务平台  
服务热线: 12386 (服务时间: 每周一至周五 上午 9: 00-11: 30, 下午 13: 00-16: 30, 法定节假日除外)  
网络平台: <http://fwpt.csrc12386.org.cn/app/nt/index.jsp> 7\*24 小时分类接收投资者诉求  
中国证券投资基金业协会:  
网址: <https://www.amac.org.cn/>, 地址: 北京市西城区金融大街 20 号交通银行大厦 B 座 9 层, 邮编: 100033  
中国证券投资者保护基金有限责任公司 (原中国证券投资者保护网):  
网址: <https://www.sjpf.com.cn>, 联系电话: 010-66580678, 地址: 北京西城区金融大街 5 号新盛大厦 B 座 22 层, 邮编: 100033  
中国证监会上海监管局:  
网址: <http://www.csrc.gov.cn/shanghai/index.shtml>, 电话总机: 021-50121020, 热线电话: 021-50121047, 地址: 上海市浦东新区迎春路 555 号, 邮编: 200135  
中国证监会北京监管局:  
网址: <http://www.csrc.gov.cn/beijing/index.shtml>, 值班电话: 010-88088060, 投诉电话: 010-88088086, 地址: 北京市西城区金融大街 26 号金阳大厦 6 层, 邮编: 100033  
中国证监会深圳监管局:  
网址: <http://www.csrc.gov.cn/shenzhen/index.shtml>, 值班电话: 0755-83268222, 举报投诉电话: 0755-83263315, 地址: 深圳市福田区笋岗西路体育大厦东座, 邮编: 518028  
(以上中国证监会派出机构信息根据本公司各网地点所在地适用于对应机构)
- (三) 因基金合同而产生的或与基金合同有关的一切争议, 如经协商或调解不能解决的, 基金投资人可根据相关基金的基金合同中规定的争议解决方式进行相关法律程序。  
本公司承诺投资人利益优先, 以诚实信用、勤勉尽责的态度为投资人提供服务, 但不能保证基金一定盈利, 也不能保证基金的最低收益。投资人可登录中国证监会网站([www.csrc.gov.cn](http://www.csrc.gov.cn))查询基金销售机构名录, 核实本公司基金销售资格。

上海市浦东新区银城中路 501 号上海中心大厦 42-43 层 邮编: 200120 电话: (8621) 2062 8000

关于摩根基金管理（中国）有限公司的更详细信息，请登陆我司官网 <https://am.jpmorgan.com/cn>，或请致电服务热线：400 889 4888 进行查询。

## Terms and Conditions for Investors' Fund Account and Transaction Business

Investors investing in the public funds or private asset management plans managed or distributed by JPMorgan Asset Management (China) Company Limited ("JPMAM China", "we", "us" or "our"), must open fund accounts with us and acknowledge and accept the following provisions:

### Section 1 Basic Provisions

Article 1 Investors must guarantee that they legally have the right to invest in public funds and private asset management plans managed or distributed by us, and the source of the funds used in investing in public funds or private asset management plans managed or distributed by us is legal and without any flaws, otherwise the investors are responsible for all liabilities arisen therefrom.

Article 2 At the time of opening the fund account, investors must provide reserved seal specimen. We only conduct a superficial verification of the authenticity of the seals.

Article 3 Investors must keep the password safe and shall not reveal the password to any third party (including investors' own relatives), and change it regularly. We only conduct a superficial verification of the authenticity of trade application. All actions taken by using of the password are considered as being done by the investors themselves and the investors are responsible for all consequences arisen therefrom.

Article 4 Investors must guarantee the information filled out is true, accurate and valid. In case of any change, the investors shall promptly update the relevant information with us. Any possible losses caused by the investors not updating the relevant information in time should be borne by the investors themselves.

Article 5 Any loss caused by wars, natural disasters, strikes, failures of telecommunication, or other unpredictable accidents shall be borne by the investors themselves.

### Section 2 Terms and Conditions for Fax and Email Applications for Account-related Services

Article 6 The scope of application of these terms and conditions is limited to account opening applications and account information change applications for financial clients. JPMAM China accepts such applications via fax or email through the designated fax number or designated email address, provided that the applications fall within the scope of these terms. The definition of financial clients mentioned above includes the following: 1) Financial institutions approved by relevant financial regulatory authorities, including securities companies, futures companies, fund management companies and their subsidiaries, commercial banks, insurance companies, trust companies, financial companies, etc. It also includes subsidiaries of securities companies and futures companies, and private fund managers that are registered or filed with industry associations. 2) Wealth management products issued by the aforementioned institutions to investors, including but not limited to asset management products of securities companies, products of fund management companies and their subsidiaries, asset management products of futures companies, bank wealth management products, insurance products, trust products, and private funds registered with industry associations. 3) Social security funds, corporate annuities and other pension funds, social welfare funds, charitable funds, Qualified Foreign Institutional Investors (QFII), and Renminbi Qualified Foreign Institutional Investors (RQFII).

Article 7 The faxed copy or scanned copy attached to the email of this application form, along with any relevant documents required by JPMAM China, shall serve as the basis for the application. Receipt of the fax or email application documents which are duly completed and meet requirements provided under the T&C is considered as a genuine expression of the investor's intention, and the application should be regarded being submitted by investor in person.

Article 8 Investors need to fax this application form and relevant documents required by JPMAM China to the designated fax number of JPMAM China (021-68887990) if investors submit the application through fax mode. For the applications not sent to the designated fax number, JPMAM China shall have the right not to accept such applications. Investors need to send the scanned copy of this application form and relevant documents required by JPMAM China to the designated email address of JPMAM China if investors submit the application through email mode. Institutional investors should use the email address with their company domain, or the email address which is authorized by their company to send relevant email. For applications not submitted through the aforementioned authorized email or not sent to the designated email address shall, JPMAM China has the right not to accept such applications.

Article 9 The documents that investors need to fax or submit via email include: this application form (fully and accurately completed, and no alterations allowed), as well as any other documents required by JPMAM China.

Article 10 Investors acknowledge that the faxed copies or attachments to emails which meet the requirements under the T&C have the same effect as the originals. We may fully rely on the faxed copy or scanned copy through email in accepting the fax or email application. Investors should send the original forms and materials related to fax or email applications to our designated address within 10 days.

Article 11 We may fully rely on the faxed copy or scanned copy through email in accepting the fax or email application. If one or more signatures (or seals) on the faxed copy or scanned copy through email are falsified or unauthorized, or any statement is falsified or unauthorized, and as long as JPMAM China has applied appropriate procedures to identify the authenticity of the signatures provided and as a result believes that the statements and signatures (or/and seals) are authentic and authorized, investors acknowledge that this fax or email application is binding upon itself and are liable for all losses arising there from and agree to compensate us for any losses insured there from.

Article 12 If the faxed copy or email attachment is blurry and the writings are not recognizable, investors shall fax the copy or send the email again according to JPMAM China's request, otherwise, JPMAM China has the right not to accept the application.

Article 13 Investors shall fax the application documents through email during the specified business hours. The receipt time of the application is based on the time that the fax or email reaching the designated fax machine or email box.

Article 14 Investors shall confirm with us within 20 minutes after submitting the application documents through fax or email. If the confirmation is not completed within the above timeframe or the confirmed detail is inconsistent or incomplete compared with the faxed or email information, JPMAM China has the right not to accept this application.

Article 15 Investors shall designate their contact phone number and representative in writing to us, we may have to contact the investors or its designated representative by phone to confirm the authenticity of the fax or email. If the authenticity of the fax or email cannot be verified by phone, JPMAM China has the right not to accept such fax or email application. However, the telephone confirmation does not constitute an obligation by JPMAM China, nor will it weaken the obligation of the Investor to guarantee the effectiveness of the faxed copies or email attachments.

Article 16 JPMAM China may record the conversation of the telephone confirmation. The recording will form the basis for future verification. The Investors hereby agree to our telephone voice recording, acknowledges the telephone recording is an authentic and effective proof of the trading between the two parties, and agrees not to raise any challenge in any form for the telephone recording (Excepting the telephone records that are difficult to identify due to forgery, editing, splicing, blurring, etc.) in any future legal proceedings.

Article 17 In the event of any of the following, JPMAM China is not responsible for any possible losses sustained by the Investor: (1) JPMAM China is unable to accept fax or email applications due to fax or email equipment failure or other force majeure factors. (2) Because of telecommunication network problems, the fax or email application is interrupted, stopped, delayed or erroneous. (3) Electronic or manual seal/signature authentication of the faxed copies or email attachments cannot be done due to falsified seal/signature. (4) Investors have a misunderstanding about the fax or email application procedure. (5) The fax or email equipment of the Investor is not compatible with the fax or email system causing non-delivery of application or application failure. (6) Failed or missed application due to improper operation of the Investor. (7) Fax or email application is restricted under the laws or regulations of the country. (8) Other situations that jeopardize the fund manager's ability to truthfully and completely accept the fax or email application.

The Investor understands that the above risks may cause losses to the Investor and hereby declares not to claim such losses from JPMAM China.

### Section 3 Fax Trading Provisions

Article 18 "Fax Trading" mentioned in these provisions refers to the service of accepting transaction applications of public funds managed or distributed by us and private asset management plans submitted by sending fax via the telecommunication network.

Article 19 The faxed "Transaction Application Form" and other documents required by us are the proofs of trading application. Receipt of the faxed copy of documents stipulated in this provision by us should be considered as a genuine expression of the investor's intentions, and the application should be regarded as being applied by the investor in person.

Article 20 The scope of fax trading includes subscription, purchase, redemption, conversion, transfer holdings of fund units to another sales agency, change of dividend payment method of the public funds, and the participation/redemption of private asset management plans, and etc..

Article 21 Investors should fax the Transaction Application Form and all the relevant materials required by us to our designated trading fax line (021-68881190) and call to confirm with the client manager within specified business hours (no later than 5 p.m. of the same day for the applications for purchase or withdrawal of purchase, and no later than 3 p.m. of the same day for applications for other transactions). In case of facsimile break down, investors should send an email with the scanned Transaction Application Form and other documents required by us to our designated email address, followed by a call to confirm the receipt of such email with the client manager within specified business hours (no later than 5 p.m. of the same day for the applications for purchase or withdrawal of purchase, and no later than 3 p.m. of the same day for applications for other transactions). Afterwards, investors should





- f) Other fund categories specified by the China Securities Regulatory Commission.  
These fund categories are arranged in order of expected return and expected risk from high to low as follows: stock funds, mixed funds, bond funds, and money market funds. That is, stock funds have the highest expected risk and expected return, while money market funds have the lowest expected risk and expected return.
- III) Special Type Funds
- a) Series Fund. Also known as umbrella fund, it refers to a fund structure in which a fund contract used by multiple funds, sub-funds are operated independently, and the sub-funds could be converted into each other.
- b) Pension Target fund. It is a publicly offered securities investment fund which aims to pursue long-term and steady appreciation of pension assets, encourages investors to hold for long term, uses mature asset allocation strategies, and reasonably control the volatility risk of the investment portfolio. Pension target fund uses the form of fund of fund or other forms approved by the China Securities Regulatory Commission. The inclusion of the word "pension" in the fund name does not represent a guarantee of return or any other form of return commitment. Pension products are not principal-protected and may incur losses.
- c) Exchange Traded Fund (ETF) and ETF Feeder Fund. ETF is an open-end fund that is traded on exchanges with variable fund shares. It combines the operational characteristics of open-end funds and closed-end funds. The shares could be traded in the secondary market, and could also be purchased and redeemed. However, since the purchase is to exchange a basket of constituent securities for fund shares, redemption is also to exchange for a basket of constituent securities instead of cash. In order to facilitate investors who are unable to participate in secondary market, "ETF Feeder Fund" was born. This type of fund invests more than 90% of its assets in the target ETF, uses an open-end operation mode, and could be purchased or redeemed over the counter (OTC).
- d) Listed Open-ended Fund (LOF), LOF is an open-ended fund that could either be purchased and redeemed in OTC market, or be traded, purchased or redeemed in the exchange (on-exchange market).
- e) QDII Fund. QDII is the abbreviation for Qualified Domestic Institutional Investors. It refers to a fund established within a country and approved by the relevant authorities of that country to invest in stocks, bonds and other securities in overseas securities markets. It provides convenience for domestic investors to participate in international market investment.
- f) Structured Fund. Structured fund refers to structured securities investment funds that divide the basic shares into sub-shares with different expected risks and returns through a pre-agreed risk-return allocation of the fund, and a part or all of the shares can be listed for trading.
- IV) Fund Rating  
Fund rating is to analyze fund products according to certain standards to make pros or cons evaluations. When investing in funds, investors could refer to the fund rating results appropriately, but shouldn't take the fund ratings as the sole basis for selecting funds. In addition, fund rating is an evaluation of the fund manager's previous performance and could not represent the fund's long-term performance in the future.  
We will conduct prudent investigation on fund managers and risk evaluation on fund products based on the principle of sales suitability.
- V) Fund Fees  
Fund fees generally include two categories: one is the fees incurred by fund investors during the fund sales process, mainly including subscription fees, purchase fees, redemption fees and fund conversion fees. These fees are generally charged directly to investors when they subscribe, purchase, redeem or convert the fund. Besides, the purchase fees could be charged when investors purchase the fund, that is, the front-end purchase fee; it could also be charged when investors redeem the fund, that is, the back-end purchase fee. The fee rate generally decreases according to the holding period. The other category is the fees incurred during the fund management process, mainly including fund management fees, fund custody fees, information disclosure fees, etc., these fees are borne by the fund assets. For money market funds and some bond funds that do not charge purchase and redemption fees, a certain amount of sales service fees could also be accrued from the fund assets in accordance with relevant regulations, which is specifically used for the sales process of this fund and service to fund holders.

## 2. Rights and Obligations of Fund Shareholders

- (1) According to the *Securities Investment Fund Law of the People's Republic of China*, fund shareholders enjoy the following rights:
- Sharing the income from fund assets;
  - Participating in distribution of the residual fund property after liquidation;
  - Transferring or applying for redemption of the fund units held by investors legally;
  - Convening a meeting of fund shareholders or calling a meeting of fund shareholders in accordance with relevant regulations;
  - Exercise voting rights on matters to be considered by the meeting of fund shareholders;
  - Filing legal proceedings against fund managers, fund custodians and fund service institutions for acts that damage shareholders' lawful rights and interests;
  - Other rights stipulated in the fund contract.
- The fund shareholders of publicly offered funds have the right to review or copy publicly disclosed fund information materials; the fund shareholders of non-publicly offered funds have the right to review the fund's financial accounting books and other financial information for matters involving their own interests.
- (2) Fund investors are obliged to cooperate with us in providing basic identity information and identity documents as required by laws and regulations, and to cooperate in completing tasks required by regulatory requirements such as investor suitability management, due diligence on tax-related information of non-resident financial accounts, and anti-money laundering.

## 3. Fund Investment Risk Disclosure

- I) Securities investment funds are a financial management instrument whose main function is to diversify investments and reduce the individual risk by investing in a single security. Funds are different from financial instruments such as bank savings and bonds which could provide fixed income expectations. When investors purchase funds, they may share the income generated by the fund investment according to their holdings, and they may also bear the losses brought by the fund investment.
- II) Funds may face various risks during the investment and operation process, including market risks, as well as the fund's own management risks, technical risks and compliance risks. Large-scale redemption risk is a risk specifically associated with open-end funds, that is, when the amount of net redemption application of the fund on a single trading day is more than 10% of the total fund size, investors may not be able to redeem all the fund shares they hold in a timely manner.
- III) Fund investors should fully understand the difference between regular fixed-amount fund investment and savings methods such as lump-sum savings. Regular fixed-amount fund investment is a simple and easy investment method that guides investors to make long-term investments and averagely allocate investment costs, however, it cannot avoid the risks inherent in fund investment, cannot guarantee investors' returns, and is not an equivalent financial management method to replace savings.
- IV) The fund manager is committed to manage and operate the fund assets with the principles of honesty, integrity and due diligence, but does not guarantee profitability or minimum returns of the fund products which are managed by the fund manager. Past performance of the fund and their net value do not indicate future performance. The fund manager reminds investors of the "buyer beware" principle of fund investment. After making an investment decision, the investment risks caused by the fund's operating conditions and changes in the fund's net value shall be borne by the investors themselves.
- V) JPMAM China will investigate and evaluate the risk tolerance of fund investors and recommend corresponding fund products based on the risk tolerance of fund investors. However, the recommendations made by us are for reference only. Investors should choose fund products based on their own risk tolerance and bear the risks of investing in funds themselves.
- VI) In any of the following circumstances, JPMAM China shall have the right to immediately freeze the terrorist-related funds and accounts or take other corresponding measures (including but not limited to stopping the opening, modification, cancellation and use of fund account, refusing the fund purchase and redemption, refusing to transfer or allocate dividends, redemption and other related funds in fund transactions, and stopping the provision of financial services, etc.):
- The fund investor is listed in the list of terrorist organizations and terrorist personnel issued by the competent authorities of China or required by the People's Bank of China; the list of sanctions resolutions issued by the United Nations, other international organizations, other countries (regions) and recognized by China; and the list of organizations or personnel that need to be monitored and paid attention to during the money laundering risk management work of JPMAM China.
  - The fund investor is convicted and sentenced by the judicial authorities for money laundering, terrorist financing or other illegal and criminal activities;
  - The fund investor is sued or investigated for being suspected of money laundering, terrorist financing or other illegal and criminal activities, causing JPMAM China to suffer or



- may suffer huge reputational, financial and other losses;
- d) There are reasonable grounds to suspect that the fund investor is involved in money laundering, terrorist financing or other illegal and criminal activities, and the investor is required to provide relevant materials to prove the identity, the legality and authenticity of the transaction, etc., but the investor refuses to cooperate without reasonable reasons;
  - e) There are doubts about the authenticity, validity and completeness of the basic information of the fund investor previously obtained, and the investor refuses to cooperate with our customer identity re-identification without reasonable reasons, which is assessed to be beyond the risk management capabilities of JPMAM China.
- 4. Methods of Service Content and Charging**
- JPMAM China provides the following services to fund investors:
- (1) Investigate and evaluate the risk tolerance of fund investors.
  - (2) Fund sales business, including fund account opening, fund purchase (subscription) application, fund redemption, fund conversion (optional), regular savings plan (optional), modification of fund dividend distribution method, etc. JPMAM China will charge corresponding purchase (subscription) application, redemption and conversion fees according to the issuance announcement and other relevant announcements of each fund.
  - (3) Online fund trading services.
  - (4) Fund investment consulting services (optional).
  - (5) SMS services such as fund net value and transaction confirmation (optional).
  - (6) Telephone consulting (optional).
  - (7) Fund knowledge and risk education.
- 5. Fund Trading Business Process**
- Fund investors could call our service hotline or visit our website for more information about the fund trading business process.
- 6. Methods of Complaints and Contact Information**
- If investors have any complaints or suggestions during the investment process, please contact us or regulatory agencies, self-regulatory organizations and other relevant institutions:
- (1) Fund investors may raise complaints or suggestions about the services provided by JPMAM China by phone, email, letter, etc. We will reply within three working days after receipt of investors' complaints to determine whether it will be accepted to process.  
Service Hotline: 4008894888 Service Email: [services@jpmamc.com](mailto:services@jpmamc.com)  
Mailing address: Customer Service Department, 42-43F, Shanghai Tower, 501 Middle Yincheng Road, Pudong New Area, Shanghai, Postal Code: 200120
  - (2) Fund investors may also file complaints with the China Securities Regulatory Commission and the Asset Management Association of China by letter, phone, email, etc. The contact information is as follows:  
China Securities Regulatory Commission 12386 Service Platform  
Service Hotline: 12386 (Service hours: 9:00-11:30 a.m. and 13:00-16:30 p.m., Monday to Friday, excluding statutory holidays)  
Online Platform: <http://fwpt.csrc12386.org.cn/app/nt/index.jsp> 24/7 receiving investor requests in a classified manner  
Asset Management Association of China:  
Website: <https://www.amac.org.cn/>, Address: 9th Floor, Building B, Bank of Communications Building, No. 20 Financial Street, Xicheng District, Beijing, Postal Code: 100033  
China Securities Investor Protection Fund Co., Ltd. (formerly China Securities Investor Protection Network):  
Website: <https://www.sipf.com.cn>, Tel: 010-66580678, Address: 22F, Building B, Xincheng Building, No. 5 Financial Street, Xicheng District, Beijing, Postal Code: 100033  
China Securities Regulatory Commission Shanghai Regulatory Bureau:  
Website: <http://www.csrc.gov.cn/shanghai/index.shtml>, Telephone: 021-50121020, Hotline: 021-50121047, Address: No. 555, Yingchun Road, Pudong New Area, Shanghai, Postal Code: 200135  
China Securities Regulatory Commission Beijing Regulatory Bureau:  
Website: <http://www.csrc.gov.cn/beijing/index.shtml>, Duty phone: 010-88088060, Complaint phone: 010-88088086, Address: 6th Floor, Jinyang Building, No. 26 Financial Street, Xicheng District, Beijing, Postal Code: 100033  
China Securities Regulatory Commission Shenzhen Regulatory Bureau:  
Website: <http://www.csrc.gov.cn/shenzhen/index.shtml>, Duty phone: 0755-83268222, Report and complaint phone: 0755-83263315, Address: East Building, Sports Building, West Sungang Road, Futian District, Shenzhen, Postal Code: 518028  
(The above information on the China Securities Regulatory Commission's dispatched agencies is applicable to the corresponding agencies based on the locations of our outlets)
  - (3) Any dispute arising from or related to the fund contract that couldn't be solved through negotiation or conciliation, the fund Investors may initiate relevant legal procedures in accordance with the dispute resolution method stipulated in the fund contract of the relevant fund.  
JPMAM China promises to prioritize the interests of investors and provide services to investors with honesty, integrity, due diligence and responsibility, but cannot guarantee that the fund will be profitable or guarantee the minimum return of the fund. Investors could log on to the website of the China Securities Regulatory Commission ([www.csrc.gov.cn](http://www.csrc.gov.cn)) to check the list of fund sales institutions and verify our fund sales qualifications.

**JPMorgan Asset Management (China) Company Limited**

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For more detailed information about JPMAM China, please visit our Official Website: <https://am.jpmorgan.com/cn>, or dial our Service Hotline: 4008894888.