

## 美股 RIOT 暨虛擬貨幣商品限制相關說明

隨著比特幣市場價值的快速波動，監管機構、中央銀行和金融行業全球在虛擬貨幣(或稱加密貨幣)進行了越來越多的審查，其中涉及的問題包括波動性、投資適用性、隱藏犯罪收益、恐怖份子融資、外匯管制、逃稅及制裁。此外，金融單位已經觀察到投資者對於直接或間接投資於虛貨幣商品的需求日益增加。因此，匯豐銀行針對虛擬貨幣已建立明確之風險胃納，說明如下。

本行財富管理暨個人金融事業處即日起不受理比特幣或虛擬貨幣商品的銷售，兌換或接受虛擬貨幣；包括但不限於提供與虛擬貨幣相關或連結有關虛擬貨幣表現的任何產品；或以委託人或代理人的身份促進此類產品的交易。這包括但不限於將虛擬貨幣轉換為法定貨幣；直接採取行動以促進購買初始代幣發行(ICO)以換取虛擬貨幣；接受風險投資作為抵押；或建立代管帳戶以保存風險投資的收益。

由於缺乏與風險投資相關的法規，透明度和監督，包括基本的“了解您的客戶”要求，因此，匯豐銀行將不維護賬戶或向風險投資供應鏈中的這些實體提供服務。這包括：

- 使用虛擬貨幣進行交易的獨立加密貨幣交易所
- 虛擬貨幣礦工
- 轉換服務 - 將虛擬貨幣轉換為法定貨幣或其他加密貨幣交易所的服務
- 混合器 - 將虛擬貨幣分配或轉移到另一個 IP 地址的混合器，這些混合器會遮蓋交易和/或所有權的踪跡
- 加密貨幣 ATM 運營商
- 代理人，充當交易所與虛擬貨幣所有者之間對虛擬貨幣銷售收益的中介

以下證券與虛擬貨幣的鏈接，迄今為止該證券已於本行商品平台已受到買入限制(可受理賣出既有部位)：

產品類別	本行商品代碼	產品中文名	產品英文名
Stock	RIOT.US	Riot 區塊鏈公司	RIOT BLOCKCHAIN INC

若您對本通知內容有任何疑問，歡迎您與客戶服務專員聯絡、洽詢本行各分行或致電 24 小時電話理財服務中心專線：(02)6616-6000，我們將秉持匯豐(台灣)一貫的優良服務理念，竭誠為您服務。

敬祝 時祺

匯豐(台灣)商業銀行  
財富管理部 謹啟

## Restricted product – RIOT, Bitcoin and Virtual currencies (VC)

Following the rapid rise in value in Bitcoin, virtual currencies (VCs) (i.e. cryptocurrencies) have come under increasing scrutiny, globally, by regulators, central banks and the financial services industry with concerns including volatility, investment suitability, potential to hide proceeds of crime, terrorist financing, foreign currency controls, tax and sanctions evasion. In addition, the financial sector has seen an increasing demand from investors to trade directly in VCs and/or indirectly in VC related products. **Therefore, HSBC specifically have defined a risk appetite with regards to VCs.**

Wealth Personal Banking (WPB) will not: sell, exchange or accept virtual currencies; offer any products related or referencing to the performance of VC; or facilitate such products trading on a principal or agency basis. This includes, but is not limited to, exchanging of VC to a fiat currency; acting directly to facilitate the purchase of an Initial Coin Offering (ICO) in return for VC; accepting VC as collateral; or establishing an escrow account for holding the proceeds of VC sales.

Due to the lack of regulation, transparency and oversight associated with VCs, including basic Know Your Customer requirements, **HSBC will not maintain accounts or provide services to those entities in the VC supply chain.** This includes:

- Stand-alone Cryptocurrency exchanges who trade in virtual currencies
- Miners of VCs
- Conversion services – services that convert VC to fiat currency or another crypto-currency exchange
- Mixers – those that assign or transfer VCs to another IP address which obscures the trail of the transaction and/or ownership
- Cryptocurrency ATM Operators
- Agents which act as an intermediary between the Exchange and the owner of the VC for the proceeds of VS sales

With regards to **Wealth & Investments**, of any VCs or products related or referencing to the performance of VC are prohibited. Please note that to date the following securities have been restricted (i.e. client holdings can only be sold at a client's request) due to their links to virtual currencies

Product Type	Bank Product code	Product English Name
Stock	RIOT.US	RIOT BLOCKCHAIN INC

If you have any questions about the content of this notice, you are welcome to contact the customer service specialist, contact our branches or call the 24-hour telephone banking service center: (02) 6616-6000, we will uphold HSBC (Taiwan) consistently excellent service concept, dedicated to serve you.

Wishing you a nice day

Best Regards,  
HSBC(Taiwan) Bank Limited  
Wealth Management