

附件：（正面）中文

个人外汇交易风险提示单

一、拒绝非法外汇交易

- 1、个人外汇交易必须在银行通过交易系统办理，不得非法买卖外汇；
 - 2、个人结汇、购汇年度总额不得提供给他人使用；
 - 3、个人当日累计存入外币现钞不得超过等值 5 千美元，超过该金额的须提供相关材料；
 - 4、个人当日累计提取外币现钞不得超过等值 1 万美元，超过该金额的须提供相关材料；
 - 5、个人每年累计结汇和购汇金额均分别不得超过等值 5 万美元，超过该金额的须提供相关材料。
- 违反《个人外汇管理办法》的，外汇局将依据《中华人民共和国外汇管理条例》及相关规定予以处罚，

非法买卖外汇超过等值 20 万美元的，构成犯罪，将依法追究刑事责任。

二、远离非法金融业务

个人在我国境内投资理财时，需谨慎审核该投资机构是否具有金融、期货经营许可。

- 1、未经国务院银行监督管理机构批准，任何单位和个人不得在我国境内从事向客户提供财务分析、财务规划、投资顾问、资产管理等商业银行个人理财业务；
- 2、未经国家有关主管部门批准，任何单位和个人不得经营证券、期货或者保险业务；
- 3、境内机构和個人向境外直接投资或者从事境外有价证券、衍生产品发行、交易，应当按照国务院外汇管理部门的规定办理登记；
- 4、境内单位和个人不得擅自从事非法境外期货和外汇按金交易，擅自从事非法境外期货和外汇按金交易的双方权益不受法律保护。

境内机构和個人组织或参与上述非法金融活动，将受到我国法律法规的惩处。

国家外汇管理局上海市分局

上海市公安局经济犯罪侦查总队

二〇一〇年十一月一日

上述内容已知晓。

签名：

年 月 日

Risk Alerts for Individual Foreign Exchange Transactions

A. Avoid illegal foreign exchange transactions

1. Individual foreign exchange transactions must be done in banks through their transaction systems and illegal foreign exchange transactions are prohibited.

2. Annual quota for individual foreign exchange purchase and sale is not transferable.

3. The daily aggregate of foreign exchange cash deposits by individuals shall not exceed an amount equivalent to USD 5,000; for any foreign exchange trading exceeding the limit, please refer to bank clerks.

4. The daily aggregate of foreign exchange cash withdrawals by individuals shall not exceed an amount equivalent to USD 10,000; for any foreign exchange trading exceeding the limit, please refer to bank clerks.

5. The annual aggregate of foreign exchange purchase and sale transactions by individuals shall not exceed an amount equivalent to USD 50,000 respectively; for any foreign exchange trading exceeding the limit, please refer to bank clerks.

Any violation of *Measures for the Administration of Individual Foreign Exchange* shall be penalized by the State Administration of Foreign Exchange according to *Regulations on Foreign Exchange Control of the People's Republic of China* and other relevant regulations. Illegal foreign exchange trading exceeding USD 200,000 or its equivalent shall constitute a crime and be investigated for criminal responsibility in accordance with the law.

B. Disassociate from illegal financial business

When making investment with an institution in the People's Republic of China, individuals shall carefully examine whether the institution has a permit for financial and futures business.

1. Unless approved by China Banking Regulatory Commission, no entity or individual may provide commercial banking personal wealth management services within the People's Republic of China, including financial analysis, financial planning, investment advisory service, asset management, etc.

2. Unless approved by relevant state authorities, no entity or individual may engage in the securities, futures or insurance business.

3. Domestic institutions and individuals engaging in direct foreign investment and/or the issuance or trading of overseas securities or derivatives shall complete the registration as required by the regulations of the State Administration of Foreign Exchange.

4. Domestic institutions and individuals shall not engage in illegal overseas futures trading or foreign exchange margin trading. The rights and interests of both parties involved in such trading shall not be protected by law.

Any domestic institution or individual organizing or participating in the above-mentioned illegal financial activities will be penalized under the laws and regulations of the People's Republic of China.

Shanghai Branch of the State Administration of Foreign Exchange
Economic Crime Investigation Department of Shanghai Public Security Bureau

1st Nov2010

I hereby acknowledge that I fully understand the above contents.

Signature:

Date: