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为加强对约定购回式证券交易（以下简称“约定购回式交易”）的管理，控制约定购回式交易风险，根据《约定购回式证券交易及登记结算业务实施细则》、《海通证券股份有限公司约定购回式证券交易试点管理办法》有关规定，特制定本办法。  **第二条** 合格投资者从事约定购回式交易，必须遵守法律法规、上交所有关交易规则及业务指引、公司有关规章制度和其他有关规定。  **第三条** 客户开展约定购回式交易之前需与公司签署协议、获得公司授予的交易额度。  **第二章     客户准入**  **第四条** 公司对参与约定购回式交易的客户制定准入条件，具体如下：  (一)开户资料齐全，账户规范且账户状态正常的机构客户； (二)客户资金账户内资产500万元以上（含500万元）； (三)在公司的开户时间不少于6个月（含6个月）； (四)客户信誉良好，无重大违约记录； (五)不存在其它严重影响客户偿债能力的情形。  **第五条** 公司约定购回式证券交易管理委员会可根据业务发展需要，对上述客户准入条件进行调整。    **第三章 客户推荐、资质调查及资质评级**  **第六条** 对于符合上述条件的意向客户，由机构业务部对客户资质进行前期调查并出具客户推荐意见书。  **第七条** 经机构业务部推荐的客户，由指定交易的营业部负责收集客户资质调查资料，开展客户资质调查工作。  **第八条** 营业部负责客户资质调查的初审，对客户提交的资质调查材料的真实性、准确性、完整性及有效性负责。  **第九条** 融资融券部对客户资质进行复审并资质评级。  **第十条** 公司资质调查时综合考虑客户的偿债能力、投资能力、风险承受能力、资金用途等因素，主要从客户基本情况、财务状况、交易经验和诚信记录等方面进行资质调查并评分。  （一）客户基本情况。包括但不限于以下内容：  自然人客户：姓名、性别、出生年月、居住地、文化程度、职业、职务等。  法人客户：名称、成立时间、所属行业、注册地、注册资本、实收资本、经营范围及期限、高管人员情况、控股股东情况及融资资金用途等；  （二）财务状况。包括但不限于以下内容：  自然人客户：收入、金融资产、非金融资产及对外担保等情况。  法人客户：偿债能力、现金流量、盈利能力、成长性及对外担保等情况。  （三）客户证券交易历史情况。包括但不限于以下内容：  客户的投资经验、风险偏好、账户收益状况及资产规模等。  （四）诚信记录。客户第三方信用记录、商业信息记录（含在各商业银行的贷款及偿还记录）等。  **第十一条** 资质调查途径及来源主要有客户自报、实地调查、公司数据中心、中国征信中心、社会征信机构等。  **第十二条** 资质评级的具体评分标准如下：   |  |  |  |  | | --- | --- | --- | --- | | 序号 | 项目 | 内容 | 分值 | | **一** | **基本情况** |  | **20** | | 1 | 年龄 | 30≤年龄＜55 | 8 | | 25≤年龄＜30或55≤年龄＜65 | 6 | | 18≤年龄＜25或65≤年龄＜70 | 4 | | 年龄＜18或年龄≥70 | 0 | | 2 | 职务 | 高级管理人员 | 7 | | 普通员工及其它 | 5 | | 3 | 学历情况 | 大本及以上 | 5 | | 大本以下 | 3 | | **二** | **财务状况** |  | **30** | | 1 | 收入情况 | 已提交能证明收入情况的资料，税后年收入在RMB500000以上 | 5 | | 已提交能证明收入情况的资料，税后年收入小于RMB500000，大于RMB100000， | 4 | | 已提交能证明收入情况的资料，税后年收入小于RMB100000，大于RMB30000 | 3 | | 已提交能证明收入情况的资料，税后年收入不足RMB30000，或不能提交收入证明的 | 2 | | 2 | 非金融资产 | 有三套及以上的房产或面积在300平方米及以上 | 20 | | 有两套房产或面积在200平方米及以上 | 18 | | 有一套房产 | 15 | | 未提供房产证 | 10 | | 3 | 金融资产（不含海通账户内资产） | 500万≤金融资产 | 5 | | 200万≤金融资产＜500万 | 4 | | 100万≤金融资产＜200万 | 3 | | 金融资产＜100万 | 2 | | **三** | **证券投资（普通账户）** |  | **20** | | 1 | 账户绝对收益水平 | 30%≤账户年化收益率 | 5 | | 20%≤账户年化收益率＜30% | 4 | | 10%≤账户年化收益率＜20% | 3 | | 购回价格≤账户年化收益率＜10% | 2 | | 0≤账户年化收益率＜购回价格 | 1 | | 账户年化收益率＜0 | 0 | | 2 | 账户相对收益水平 | 年化收益率≥同期沪深300指数涨幅 | 5 | | 年化收益率＜同期沪深300指数涨幅 | 2 | | 3 | 投资经验 | 5年≤入市时间 | 3 | | 3年≤入市时间＜5年 | 2 | | 3年以下 | 1 | | 4 | 日均资产规模 | 2000万≤账户资产 | 7 | | 1000万≤账户资产＜2000万 | 5 | | 500万≤账户资产＜1000万 | 4 | | 300万≤账户资产＜500万 | 3 | | 账户资产＜300万 | 2 | | **四** | **信用记录** |  | **30** | |  | 其他机构记录 | 无不良信用记录 | 30 | | 未提供信用证明材料 | 0 | | 有不良信用记录 | －10 根据具体情况：  1、无拖欠记录得30分。  2、有1-4次非恶意拖欠还款记录，得12分；  3、累计有5-10次非恶意拖欠还款记录，得6分；  4、累计有10－15次非恶意拖欠还款记录，得0分  5、有经常性拖欠还款习惯，累计有15次以上非恶意拖欠还款记录，每增加2次扣1分；  6、恶意拖欠（拖欠90天以上）1次的，得0分，恶意拖欠2次及以上，每增加一次，扣5分。  7、恶意拖欠（拖欠150天以上）1次的，扣5分，2次及以上的扣10分。  8、恶意拖欠（拖欠210天以上）1次的，扣10分。  客户同时有非恶意和恶意拖欠记录的，两者取其重。 |      |  |  |  |  |  | | --- | --- | --- | --- | --- | | **机构客户（首次评级）** | | | | | | **序号** | **项目** | **内容** | **分值** | **备注** | | **一** | **基本情况** |  | **25** |  | | 1 | 成立时间 | 5年以上（含） | 5 |  | | 5年以下3年以上（含） | 4 |  | | 3年以下1.5年以上（含） | 3 |  | | 2 | 规模 | 5000万元≤注册资本 | 5 |  | | 1000万元≤注册资本＜5000万元 | 3 |  | | 100万元≤注册资本＜1000万元 | 1 |  | | 注册资本＜100万元 | 0 |  | | 3 | 行业 | 垄断成熟行业 | 5 |  | | 高度成熟行业，竞争过分激烈，行业整体盈利能力低 | 4 |  | | 正在成长的行业，前景比较看好 | 3 |  | | 新兴行业，爆炸性比例增长，或市场尚未接受持观望态度 | 2 |  | | 高风险行业如小型餐饮业、小型服务业、娱乐休闲业等 | 0 |  | | 4 | 是否上市公司 | 是，经营情况良好 | 5 |  | | 否 | 3 |  | | 5 | 高管人员素质 | 道德品质好，行业经验足、管理能力强 | 5 |  | | 道德品质不好或行业经验不足或管理能力不强 | 3 |  | | **二** | **财务状况** |  | **55** |  | | **1** | 资产规模 |  | 10 |  | | （1） | 净资产 | 5000万元≤净资产 | 5 |  | | 1000万元≤净资产＜5000万元 | 3 |  | | 100万元≤净资产＜1000万元 | 2 |  | | 净资产＜100万元 | 0 |  | | （2） | 总资产 | 10000万元≤总资产 | 5 |  | | 5000万元≤总资产＜10000万元 | 4 |  | | 1000万元≤总资产＜5000万元 | 3 |  | | 总资产＜1000万元 | 1 |  | | 2 | 盈利能力 |  | 10 |  | | （1） | 最近一年平均净资产收益率 | 10%≤净资产收益率 | 5 |  | | 0%≤净资产收益率＜10% | 4 | | 净资产收益率＜0% | 1 | | （2） | 最近一年盈利情况 | 0≤税后利润 | 5 |  | | 税后利润＜0% | 1 |  | | 3 | 偿债能力 |  | 15 |  | | （1） | 资产负债率 | 资产负债率＜50% | 10 |  | | 50%≤资产负债率＜70% | 8 |  | | 70%≤资产负债率＜90% | 5 |  | | 90%≤资产负债率 | 0 |  | | （2） | 速动比例 | 1.0≤速动比例 | 5 |  | | 0.5≤速动比例＜1.0 | 4 |  | | 速动比例＜0.5 | 0 |  | | 其它 | 0 |  | | 4 | 经营活动现金净流量 | 最近一年为正数 | 10 |  | | 最近一年为负数或其它 | 5 |  | | 5 | 对外担保情况 | 无对外担保 | 10 |  | | 0≤对外担保额＜净资产/5 | 5 |  | | 净资产/5≤对外担保额＜净资产/3 | 0 |  | | 净资产/3≤对外担保额＜净资产/2 | -3 |  | | 净资产/2≤对外担保额 | -10 |  | | **三** | **证券投资（普通账户）** |  | 10 |  | | 1 | 交易经验 | 5年≤入市时间 | 4 |  | |  |  | 3年≤入市时间＜5年 | 3 |  | |  |  | 1.5年≤入市时间＜3年 | 2 |  | |  |  | 0.5年≤入市时间＜1.5年 | 1 |  | |  |  | 入市时间＜0.5年 | 0 |  | | 2 | 日均资产规模 | 1000万≤账户资产 | 6 |  | |  |  | 500万≤账户资产＜1000万 | 5 |  | |  |  | 账户资产＜500万 | 4 |  | | **四** | **信用记录** |  | **10** |  | |  | 其他机构信用记录 | 无不良信用记录 | 10 |  | | 未提供信用证明材料 | 0 |  | | 有不良诚信记录 | －10至9 | 根据实际情况得9分至倒扣10分 |   **第十三条** 公司根据不同的资质评分结果设定不同的资质等级，对不同资质等级的客户设定不同的最大交易额度系数，具体等级划分如下：   |  |  |  |  | | --- | --- | --- | --- | | **信用评分** | **信用等级** | **信用特征** | **最大交易额度系数** | | 95分－100分 | AAA | 非常优秀 | 0.7 | | 90分－94分 | AA | 优秀 | 0.7 | | 85分－89分 | A | 很好 | 0.7 | | 80分－84分 | BBB | 好 | 0.6 | | 75分－79分 | BB | 较好 | 0.6 | | 70分—74分 | B | 次好 | 0.6 | | 65分—69分 | CCC | 一般 | 0.5 | | 64分及以下 | CC | 接受 | 0.5 |   **第十四条** 约定购回式证券交易业务管理委员会可根据业务发展需要调整资质评级因子及评分标准、客户最大交易额度系数与资质等级对应关系等。  **第十五条** 公司对客户资质状况进行动态维护和管理。方式主要有定期评级及动态调整等。  (1)定期评级：个人客户可每两年重新进行资质调查及资质评级。机构客户可每年7月30日前按当年年检结果重新进行资质调查及资质评级，已按本年度年检结果资质评级的除外。  客户资质重新评级的具体评分标准如下：  **个人客户（重新评级）**   |  |  |  |  | | --- | --- | --- | --- | | 序号 | 项目 | 内容 | 分值 | | **一** | **基本情况** |  | **5** | | 1 | 年龄 | 30≤年龄＜55 | 5 | | 25≤年龄＜30或55≤年龄＜65 | 4 | | 18≤年龄＜25或65≤年龄＜70 | 2 | | 年龄＜18或年龄≥70 | 0 | | **二** | **证券投资（普通账户）** |  | **15** | | 1 | 账户绝对收益水平 | 10%≤账户年化收益率 | 3 | | 购回价格≤账户年化收益率＜10% | 2 | | 0≤账户年化收益率＜购回价格 | 1 | | 账户年化收益率＜0 | 0 | | 2 | 账户相对收益水平 | 年化收益率≥同期沪深300指数涨幅 | 4 | | 年化收益率＜同期沪深300指数涨幅 | 2 | | 3 | 投资经验 | 5年≤入市时间 | 3 | | 3年≤入市时间＜5年 | 2 | | 3年以下 | 1 | | 5 | 日均资产规模 | 3000万≤账户资产 | 5 | | 2000万≤账户资产＜3000万 | 4 | | 1000万≤账户资产＜2000万 | 3 | | 500万≤账户资产＜1000万 | 2 | | 账户资产＜500万 | 1 | | **三** | **约定购回式交易情况** |  | **50** | | 1 | 最大交易规模（万元） | 10000≤最大交易规模 | 10 | | 3000≤最大交易规模＜5000 | 8 | | 1000≤最大交易规模＜3000 | 6 | | 500≤最大交易规模＜1000 | 5 | | 最大交易规模＜500 | 4 | | 2 | 约定购回式交易收入贡献（万元） | 200≤收入贡献 | 20 | | 150≤收入贡献＜200 | 18 | | 100≤收入贡献＜150 | 15 | | 50≤收入贡献＜100 | 12 | | 0≤收入贡献＜50 | 8 | | 3 | 额度使用率 | 60%≤额度使用率 | 20 | | 40%≤额度使用率＜60% | 18 | | 20%≤额度使用率＜40% | 15 | | 10%≤额度使用率＜20% | 12 | | 额度使用率＜10% | 8 | | **四** | **履约情况** |  | **30** | |  |  | 履约 | 30 | | 客户出具的资质调查材料或业务过程中提供的信息虚假但情节轻微的 | 0 | | 客户违背资金使用承诺的 | 0 | | 客户违约造成有公司轻微损失的 | 0 | | 其它违约情况 | 视具体情形评分，可扣分 |   **机构客户（重新评级）**   |  |  |  |  | | --- | --- | --- | --- | | **序号** | **项目** | **内容** | **分值** | | **一** | **基本情况** |  | **10** | | 1 | 成立时间 | 5年以上（不含） | 4 | | 5年以下3年以上（含） | 3 | | 3年以下1.5年以上（含） | 1 | | 2 | 规模 | 5000万元≤注册资本 | 4 | | 1000万元≤注册资本＜5000万元 | 3 | | 100万元≤注册资本＜1000万元 | 1 | | 注册资本＜100万元 | 0 | | 3 | 是否上市公司 | 是，经营情况良好 | 2 | | 否 | 0 | | **二** | **财务状况** |  | **30** | | **1** | 资产规模 |  | 5 | |  | 净资产 | 5000万元≤净资产 | 5 | | 1000万元≤净资产＜5000万元 | 3 | | 100万元≤净资产＜1000万元 | 2 | | 净资产＜100万元 | 0 | | 2 | 盈利能力 |  | 5 | |  | 最近一年平均净资产收益率 | 10%≤净资产收益率 | 5 | | 0%≤净资产收益率＜10% | 4 | | 净资产收益率＜0% | 1 | | 3 | 偿债能力 |  | 10 | | （1） | 资产负债率 | 资产负债率＜50% | 5 | | 50%≤资产负债率＜70% | 4 | | 70%≤资产负债率＜90% | 3 | | 90%≤资产负债率 | 0 | | （2） | 速动比例 | 1.0≤速动比例 | 5 | | 0.5≤速动比例＜1.0 | 4 | | 速动比例＜0.5 | 2 | | 其它 | 0 | | 4 | 经营活动现金净流量 | 最近一年为正数 | 5 | | 最近一年为负数或其它 | 2 | | 5 | 对外担保情况 | 无对外担保 | 5 | | 0≤对外担保额＜净资产/5 | 3 | | 净资产/5≤对外担保额＜净资产/3 | 0 | | 净资产/3≤对外担保额＜净资产/2 | -3 | | 净资产/2≤对外担保额 | -5 | | **三** | **证券投资（普通账户）** |  | 10 | | 1 | 交易经验 | 5年≤入市时间 | 4 | |  |  | 3年≤入市时间＜5年 | 3 | |  |  | 1.5年≤入市时间＜3年 | 2 | |  |  | 0.5年≤入市时间＜1.5年 | 1 | |  |  | 入市时间＜0.5年 | 0 | | 2 | 资产规模 | 5000万≤账户资产 | 6 | |  |  | 3000万≤账户资产＜5000万 | 5 | |  |  | 1000万≤账户资产＜3000万 | 4 | | **四** | **约定购回交易情况** |  | **30** | | 1 | 最大交易规模（万元） | 10000≤最大交易规模 | 10 | | 5000≤最大交易规模＜10000 | 8 | | 1000≤最大交易规模＜3000 | 6 | | 500≤最大交易规模＜1000 | 5 | | 最大交易规模＜500 | 4 | | 2 | 约定购回交易收入贡献（万元） | 200≤收入贡献 | **10** | | 150≤收入贡献＜200 | 8 | | 100≤收入贡献＜150 | 5 | | 50≤收入贡献＜100 | 3 | | 0≤收入贡献＜50 | 2 | | 3 | 额度使用率 | 60%≤额度使用率 | 10 | |  |  | 40%≤额度使用率＜60% | 8 | | 20%≤额度使用率＜40% | 5 | | 10%≤额度使用率＜20% | 2 | | 额度使用率＜10% | 0 | | **五** | **履约情况** |  | 20 | |  |  | 履约 | 20 | | 客户出具的资质调查材料或业务过程中提供的信息虚假但情节轻微的 | 0 | | 客户违背资金使用承诺的 | 0 | | 客户违约造成公司有轻微损失的 | 0 | | 其它违约情形 | 视具体情形评分，可扣分 |   (2)动态调整：根据客户基本情况、财务状况等变化及交易履约情况等因素，对客户资质等级进行动态调整。  出现下列情形的，下调客户资质等级：  ①客户因违约造成公司轻微损失的；  ②客户出具的资质调查材料或业务过程中提供的信息虚假但情节轻微的；  ③客户财务状况等因素发生重大变化有可能影响其偿债能力情形的。  ④客户违背资金使用承诺。  对资质等级调整的客户，公司按调整后的资质等级重新授予最大交易额度并自下笔交易开始生效。对于情形严重的，公司有权要求客户提前履约并终止合同。    **第四章     黑名单管理**    **第十六条** 公司对资信不良、有严重违约记录的客户实行黑名单制度，并按规定向上交所及中国结算上海分公司（以下简称中登）等部门报告。对列入黑名单的客户，公司有权取消其约定购回式交易资格。  **第十七条** 有下列情形之一的，公司将该类客户列入黑名单：   1. 客户标的证券或资金来源不合法； 2. 客户违约且造成公司重大损失的； 3. 客户所出具的资质调查材料虚假且情节严重的； 4. 客户发生申请停业整顿、解散、破产、停业、歇业，被注销登记、被吊销营业执照，法定代表人或主要负责人从事违法活动、涉及重大诉讼活动，经营出现严重困难、财务状况恶化等严重影响客户履约能力事件的； 5. 其它。     **第五章     授予最大交易额度**  **第十八条** 融资融券部综合考虑客户资质等级、市场情况、公司财务情况、约定购回式交易现有规模等内容后初步确定客户最大交易额度，上报约定购回式交易管理委员会，约定购回式交易管理委员会召开专门会议审议决定客户最大交易规模。 约定购回式交易管理委员会可授权相关业务部门在一定额度范围内确定客户最大交易额度。  **第十九条** 客户最大交易额度=授信日客户所有标的证券的市值\*最大交易额度系数=∑（授信日客户标的证券市值（以前一交易日收盘价计算））×最大交易额度系数。客户最大交易额度不超过净资本的2%。 约定购回式交易管理委员会可根据业务发展需要调整客户最大交易额度的算法。  **第二十条** 个人客户每两年重新资质评级并可根据评级结果重新授予最大交易额度。机构客户每年7月30日前按当年年检结果重新资质评级并可重新授予客户最大交易额度。  **第二十一条** 在公司授予的最大交易额度范围内和有效期内，客户可进行多笔约定购回交易。    **第六章     客户信息管理**  **第二十二条** 客户重要信息包括客户姓名（名称）、身份证号、注册号、组织机构代码、注册资本、实收资本、经营范围及期限、法定代表人、约定购回式交易代理人、联系信息及控股股东等。客户重要信息发生变更时，应及时到指定营业部临柜办理变更手续。  **第二十三条** 公司在约定购回式交易管理系统对客户资质调查、资质评级、授予最大交易额度等业务以电子数据方式予以记载并留痕。  **第二十四条** 公司在约定购回式交易管理系统记录客户黑名单及其列入黑名单的时间、原因、经办人及向上交所、中登的报备情况。  **第二十五条** 客户协议及风险揭示书、交易协议书、全套资质调查材料及相关业务表单等资料均需在公司新意影像管理平台扫描归档管理。  **第二十六条** 公司总部按档案管理办法对客户协议及风险揭示书、交易协议书进行归档管理，营业部对客户协议及风险揭示书、交易协议书、全套资质调查材料及相关业务表单等书面资料进行归档管理。    **第七章     通知与提示服务**  **第二十七条** 公司加强对客户的通知与提示服务管理，及时向客户发送各类通知与提示。  **第二十八条** 初始交易和购回交易成交后，公司及时以短信、邮件方式提示客户。  **第二十九条** 当标的证券所属上市公司出现配股、增发、发行可转债、发行权证、投票表决、被要约收购、被吸收合并、吸收合并等对客户股东权益产生影响的情形时，公司及时以短信、邮件或录音电话方式提示客户。  **第三十条** 当履约保障比例低于 “预警履约保障比例”但高于 “最低履约保障比例”时，公司向客户发送“预警提示”，要求客户关注市场风险，做好提前购回或采取其它履约风险管理措施的准备工作。  **第三十一条** 当履约保障比例低于“最低履约保障比例”时，公司在触线当日清算后向客户发送“违约预警通知”，提示客户提前购回或采取履约风险管理措施，否则视为客户违约。  **第三十二条** 公司在交易期限届满前五个交易日连续向客户发送“交易拟到期提示”，提示客户提前做好资金调度工作，确保在到期日14：30前资金账户内资金可足额支付购回交易金额。  **第三十三条** 当客户提前或延期购回申请获公司确认后，公司在核准当日及时以短信、邮件、录音电话方式通知客户。  **第三十四条** 当因标的证券被ST、\*ST、涉及吸收合并、要约收购事件、权证发行、公司缩股或公司分立、发生严重影响客户履约能力事件等情形时，公司要求客户提前购回的，公司及时以短信、邮件、录音电话方式通知客户。  **第三十五条** 当客户进入违约处理流程的，公司及时以短信、邮件、录音电话方式通知客户。    **第八章     客户服务及投诉纠纷处理**  **第三十六条** 公司通过营业部柜台或客户服务中心为客户提供人工查询及对账服务。  **第三十七条** 公司根据协议约定的方式定期为客户寄送对账单。  **第三十八条** 公司制定投诉及纠纷处理制度，建立投诉受理、处理及处理情况回访的机制。在营业部经营场所公布营业部投诉电话、公司客服电话、公司总部业务投诉邮件地址、总部通讯地址等投诉渠道信息。  **第三十九条** 营业部须指定专人在交易日工作时间内接听投诉电话；对客户投诉事项进行登记、处理；不能处理的，应及时上报公司。  **第四十条** 客户服务中心接到客户投诉电话后，应对投诉事项进行详细登记，并转交融资融券部或营业部处理。  **第四十一条** 公司总部职能部门收到客户投诉的电子邮件或书面信函后，应将投诉信息转至融资融券部，由融资融券部或营业部处理。  **第四十二条** 公司建立投诉处理应急机制。  （一）对有可能或已经导致客户到监管部门、政府上访、闹访及到公司本部或营业部发生客户投诉群体性事件等严重影响公司正常经营活动的，公司应启动应急投诉处理机制。对已经到相关部门投诉、上访的客户，公司融资融券部负责人、相关营业部总经理应亲临事发现场，做好客户劝导和安抚工作，带回客户，同时应会同相关业务人员，积极商量对策，拟定解决方案，上报上级领导。必要时，公司分管领导应亲临现场，组织指导、协调解决有关问题，同时应向当地监管部门、公安部门报告。  （二）对属于客户误解的，相关负责人应耐心解释，认真疏导，取得客户理解，让客户满意，争取当场解决问题。  （三）对确属公司差错且造成客户损失的，相关负责人应首先做好客户的安抚工作，约定三日内给客户回复处理意见。  （四）融资融券部应及时跟踪上述重大投诉事项的处理情况，同时向分管领导、合规与风险管理总部等相关部门报告。  （五）营业部总经理为负责本部客户投诉应急处理的第一责任人，要认真做好客户投诉处理、来访接待和劝导工作，尽量化解矛盾，防范客户上访事件的发生，务必将投诉、信访问题解决在基层，防止事态扩大。  **第四十三条** 公司建立投诉处理情况的回访机制，对投诉事项中负有责任的人员进行问责。  **第四十四条** 融资融券部对营业部的客户投诉处理情况进行定期或不定期检查，合规与风险管理总部及稽核部对营业部及公司的客户投诉处理情况进行定期或不定期检查、稽核。    **第九章     投资者教育**  **第四十五条** 公司将投资者教育工作有机融入约定购回式交易营销、客户资质评级、授予最大交易额度、签约、履约管理与违约处理等各项业务环节中。引导客户理性、规范地参与约定购回式交易。  **第四十六条** 业务营销环节：  （一）公司定期组织内部营销人员以及与公司正式签订委托合同的证券经纪人进行约定购回式交易培训；  （二）公司统一制作约定购回式交易投资者教育培训教材、各类知识手册、宣传资料及多媒体光盘，发放给客户，进行投资者教育。  （三）营业部应指定专人对客户进行业务知识培训，对培训记录应留痕。  **第四十七条** 客户资质调查与授予最大交易额度环节：  （一）受理客户开展约定购回式交易申请时，机构业务部向其讲解业务规则及对其进行风险揭示，使其充分了解约定购回式交易业务规则及风险。  （二）营业部对客户展开尽职调查，充分了解客户的基本情况、财务状况、证券投资能力、信用状况及对业务规则、风险的认识程度。严格审察客户资质调查材料，保证其真实性、完整性、有效性及一致性。  （三）融资融券部通过客户资质评级系统客观对其进行资质评级，并根据客户资质等级及账户内资产市值授予客户最大交易额度。  **第四十八条** 客户签约环节：  （一）客户签约前，营业部指定专人向客户详细讲解业务规则、客户协议条款及风险揭示并留痕，要求客户仔细阅读《风险揭示书》内容并签字。 （二）客户现场签定《客户协议》时，要求其预留正确的联系电话、电子邮箱、应急联系人及应急电话。  **第四十九条** 逐日盯市、履约管理及违约处置环节：  （一）及时向客户发送预警通知或违约预警通知。对于履约保障比例触及预警水平和最低水平的客户，融资融券部及时通过手机短信及电子邮箱发送相关通知。同时，营业部以录音电话通知客户并留痕。 （二）及时向客户发送风险提示。日终清算后，融资融券部对逐日盯市中的重点监控客户发送风险提示。同时将相应的客户清单发送营业部。对于其中风险较大的客户，营业部及时以录音电话方式与客户沟通。重点客户主要包括：交易规模比较大、资质等级降低、标的证券集中度较高、亏损幅度较大、压力测试后履约保障比例将触及预警水平或最低水平的客户等。    **第十章     附 则**  **第五十条** 本办法未尽事宜遵照法律、法规、规章及公司其他相关业务规章制度执行，本办法与证券监督管理部门发布的约定购回式交易规定有冲突的，以证券监督管理部门的最新规定为准。   本办法由融资融券部负责解释及修订，自印发之日起实施。 | |  |  | | --- | |  | | http://www.htsec.com/static/htsec/f/hgyx/tzgwyw/images/pic60.gif | |  |  |  | | --- | |  | | | |