

## Wealth Management Promotion Terms and Conditions:

### General Terms and Conditions:

1. The promotion period is valid from 1 July 2017 to 30 September 2017 (both dates inclusive) (the “Promotion Period”).
2. During the promotion period 10 winners will be drawn randomly by computer among the Eligible Customers per month, each respective winner will receive free credit card spending limit reward worth HK\$10,000.
3. The wealth management products eligible under this promotion are referring to investment fund, bond, structured deposit, currency linked contract and equity linked contract.
4. The eligible transactions of wealth management products are listed below:

Investment Fund	<ul style="list-style-type: none"><li>• Lump sum subscription of Investment Fund initial charge levied to the customers should not be less than 1.5%</li><li>• Exclude fund switching and Investment Funds Savings Plan transaction.</li><li>• Only Securities and Futures Commission authorized funds distributed by the Bank are eligible to the promotion.</li></ul>
Bond	<ul style="list-style-type: none"><li>• Eligible transaction includes secondary bond subscription, but excludes bond subscribed through Initial Public Offering</li></ul>
Structured Deposit	<ul style="list-style-type: none"><li>• The minimum deposit tenor is 9 months.</li></ul>
Currency Linked Contract	<ul style="list-style-type: none"><li>• The minimum deposit tenor is 1 month.</li></ul>
Equity Linked Contract	<ul style="list-style-type: none"><li>• The minimum deposit tenor is 1 month.</li></ul>

5. The lucky draw list is based on the total transaction amount of each customer each month. The total transaction amount will be recalculated on the first day of each month. Each customer can only win the lucky draw once within the Promotion Period. Joint-name account will be counted as one account for one reward only.
6. If the transaction amount of the wealth management products is in a currency other than Hong Kong Dollar, the accumulated amount of the transactions will be calculated based on the Bank’s predetermined exchange rate.

7. Free credit card spending limit (the “Reward”) will be credited to customer’s ICBC Credit Card account. For joint-name account, the Reward will be credited to the Credit Card account of the primary account holder of the joint-name account. If the primary account holder does not have a valid ICBC Credit Card, the Reward will be credited to the ICBC Credit Card account of other account holders of the joint-name account subject to the Bank’s sole and absolute discretion. For customers who do not have an ICBC Credit Card, they have to apply for one in order to enjoy the Reward. If the customer’s credit card application is rejected by the Bank, the Reward will be credited to customer’s debit card account.
8. The free credit card spending limit reward is for credit card spending only and cannot be used for cash advance or settlement of credit card overdue payment.
9. Customers must hold a valid ICBC Credit Card or debit card at the time of crediting free credit card spending limit or otherwise the Reward will be forfeited.
10. Rewards cannot be exchanged for cash.
11. The lucky draw will be held within 10 working days after the end of each month. The result of lucky draw will be announced within 10 working days after each lucky draw date at [www.icbcasia.com](http://www.icbcasia.com). Rewards will be credited to the ICBC Credit Card account of each winner within 20 working days after the result announcement.
12. Industrial and Commercial Bank of China (Asia) Limited (“ICBC (Asia)”/ the “Bank” /“ICBC”) reserves the right to amend and/or terminate the relevant offer or terms and conditions at its absolute discretion at any time without prior notice.
13. Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
14. In case of any dispute, the decision of ICBC (Asia) shall be final and conclusive.
15. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall apply and prevail.

## Risk Disclosure Statement

**Investment Funds:** Investment in investment funds involves risks. The prices of an investment fund may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment funds. When investing in investment funds denominated in non-local currencies, please be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Past performance of any investment fund is no guide to its future performance.

**Bonds:** Bonds are mainly for medium to long term investment, you should be prepared to invest your funds in bonds for the full investment tenor; you could lose part or all of your investment if you choose to sell bonds prior to maturity. You should bear the credit risk of the issuer. The price of bonds may fluctuate and the factors affecting market price of bonds include, but not limited to, fluctuations in Interest Rates, Credit Spreads, and Liquidity Premiums. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds. ICBC (Asia) does not guarantee the existence of secondary market.

**Currency-Linked Contract:** Currency-Linked Contract is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. The returns on currency-linked contract are limited to the predetermined interest amount and will depend on the market conditions prevailing on the determination date. Investment in the currency-linked contract involves the risk of exchange rate fluctuation of the linked currency, leading to the possible loss of some or all of the principal and interest amount.

**Equity Linked Contract:** Equity Linked Contract is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in equity linked contract involves substantial risks including market risk, liquidity risk, and the risk that the issuer(s) who will be unable to satisfy its obligations under the equity linked contract. Investors should read the relevant prospectus, information memorandum and/or offering documents to ensure that they understand the nature of all of these risks before making a decision to invest in equity linked contract.

**Structured Deposit:** Structured Deposit is different from traditional time deposits and should not be treated as their substitutes. Structured Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. The returns on Structured Deposit are limited to the predetermined interest amount and will depend on the market conditions prevailing on the determination date. Your investment in Structured Deposit denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal.

## Important Notice

The above risk disclosure statements cannot disclose all the risks involved. Before making investment decision, you should thoroughly study the offering documents, financial reports and relevant risk disclosure statements issued by the issuer of the investment product(s). Further you should consider your own circumstances including financial position, investment experience and objective to ensure the investment is suitable for your particular investment needs and risk tolerance capacity. You should seek independent financial and professional advice before trading or investment. This promotional material does not constitute an offer or solicitation for the purchase or sales of any investment products. This promotional material is issued by Industrial and Commercial Bank of China (Asia) Limited (the “Bank”) and the contents have not been reviewed by Securities and Futures Commission. If there is any dispute arising out of the selling process or processing of the related transaction in the future and the dispute is eligible as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the product should be resolved between directly the product service provider and the customer.

**To borrow or not to borrow? Borrow only if you can repay!**