

MING YUAN CLOUD GROUP HOLDINGS LIMITED
IPO Cash / Financing subscription service

“MING YUAN CLOUD GROUP HOLDINGS LIMITED” IPO Financing Subscription[#]

Stock Code	909
Price Range	HKD15.00 – 16.50
Board Lot	1,000
Subscription Period	From 15-Sept-2020 till 17-Sept-2020 16:00
Financing Period	From 18-Sept-2020 till 23-Sept-2020
Days of Financing	6 Days

#for application of personal customer accounts only

List of IPO Financing Subscription Plans

IPO Financing Subscription (Loan amount can be up to 90% with Yellow Form Subscription and Waiver Handling Fee)	Loan Amount (For Reference Only) Approx. HKD	Annual Percentage Rate
Loan Amount and Annual Percentage Rate	200K - < 5M 5M or above	2.28% 2.08%
Reference information		
Based on loan amount HKD10,000 calculation	Annual Percentage Rate below 5M (2.28%)	5M or above Annual Percentage Rate (2.08%)
Full financing period (6 Days) Interest expense	HKD3.748	HKD3.419
Interest expense per day	HKD0.625	HKD0.570

- 1. The maximum loan amount of the IPO financing subscription is HKD 30 million (Electronic channels) per application.**
- 2. Electronic channels include personal internet banking and ICBC Securities APP.**
- 3. If you need to subscribe for a large amount of IPO financing (loan amount above HKD30M), please call our customer service officers at 3471-8711 for inquiries.**

“MING YUAN CLOUD GROUP HOLDINGS LIMITED” Service fee for the IPO cash subscription[^]

By Non-electronic channels:	By Electronic channels:
HKD100	HKD50

^ Service fee waiver for the IPO cash subscription amount of HKD 1Million or above / Elite Club Banking/Private Banking Customers.

Electronic channels include personal internet banking and ICBC Securities APP.

For details, please visit any of our branches. We are delighted to provide you with further information. You may also call our customer service hotline at 218 95588 or browse our website www.icbcasia.com

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

These privileges are subject to the relevant Terms and Conditions.

Terms and Conditions:

General Terms & Conditions:

1. Customers still have to pay other transaction costs, including but not limited to settlement fee, stamp duty, Hong Kong Securities and Futures Commission's transaction levy and Hong Kong Exchanges and Clearing Limited (the "HKEX")'s trading fee. For more details, please refer to the service fee table of Industrial and Commercial Bank of China (Asia) Limited (the "Bank").
2. The Bank reserves the right to amend and/or terminate the offer or to amend the terms and conditions of the offer at its absolute discretion at any time without prior notice.
3. In case of dispute, the decision of the Bank shall be final and conclusive.
4. In case of discrepancy between the English and Chinese version, the English version shall apply and prevail.
5. Financial institutions are not entitled to all these offers.
6. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.

Terms and Conditions of “MING YUAN CLOUD GROUP HOLDINGS LIMITED” IPO Cash/Financing Subscription:

1. Customers still have to pay other transaction costs, including but not limited to the brokerage of 1.0%, SFC transaction levy of 0.0027% and the Stock Exchange trading fee of 0.005% (payable in full on application, subject to refund).
2. Handling fee will be waived when submitting IPO Financing subscription of the Bank

3. Interest is calculated on the basis of 365 days per year. The Annualized Percentage Rate (APR) is according to the guidelines laid down in The Hong Kong Association of the Banks. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.
4. The IPO Financing period for the privilege Loan Annual Interest rate will begin from the date of IPO application deadline to the refund date specified on the relevant prospectus (excluding the refund date). The actual IPO Financing period will be subject to change, according to the date of IPO application deadline and refund date announced by New Listed Company. If there is any change to the date of IPO application deadline or the refund date, the Bank reserves the right to adjust the charges on a pro rata basis according to the actual IPO Financing period without prior notice. Customers are required to pay the interest (P+5%) incurred separately starting from the refund date until full repayment of the loan amount (excluding the repayment date) if customers fail to repay the full loan amount on the refund date. Regardless of any allotment of IPO shares or whether IPO can be successfully listed or not, the relevant financing interest and handling fee will not be refunded
5. IPO Financing Subscription is offered on a first-come-first-serve basis with quota.
6. For details of the relevant IPO Financing Subscription Services including but not limited to the subscription period, loan interest rate, etc. The Bank reserves the right to make changes from time to time without notice.
7. Your instruction to apply for subscription for any Securities under the IPO Services is irrevocable and may not be withdrawn by you without our prior consent.

Risk Disclosure :

Investment involves risk and the prices of securities products fluctuate. The prices of securities may move up or down, sometimes dramatically, and may become valueless. It is as likely that loss will be incurred rather than profit made as result of buying and selling investment.

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

Important Notice:

The above risk disclosure statements cannot disclose all the risks involved. If you would like to get a full risk disclosure statements, please visit any branch of the Bank for enquiries.

Before making investment decision, you should thoroughly study the offering documents; the financial reports and relevant risk disclosure statements issued by the issuer of the investment product(s). Further you should consider your own circumstances and financial position to ensure the investment are suitable for your particular investment needs. You should seek independent financial and professional advice before trading or investment. This promotional material does not constitute an offer for the purchase or sales of any investment products. This promotional material is issued by Industrial and Commercial Bank of China (Asia) Limited and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.