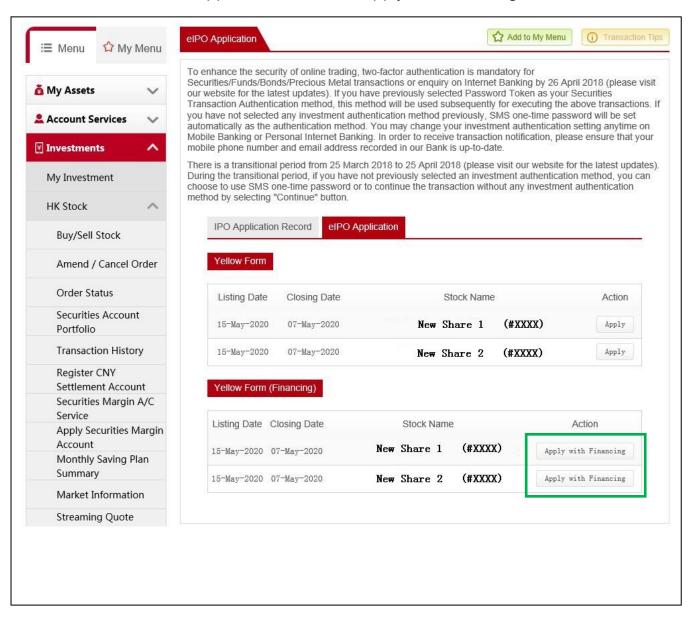
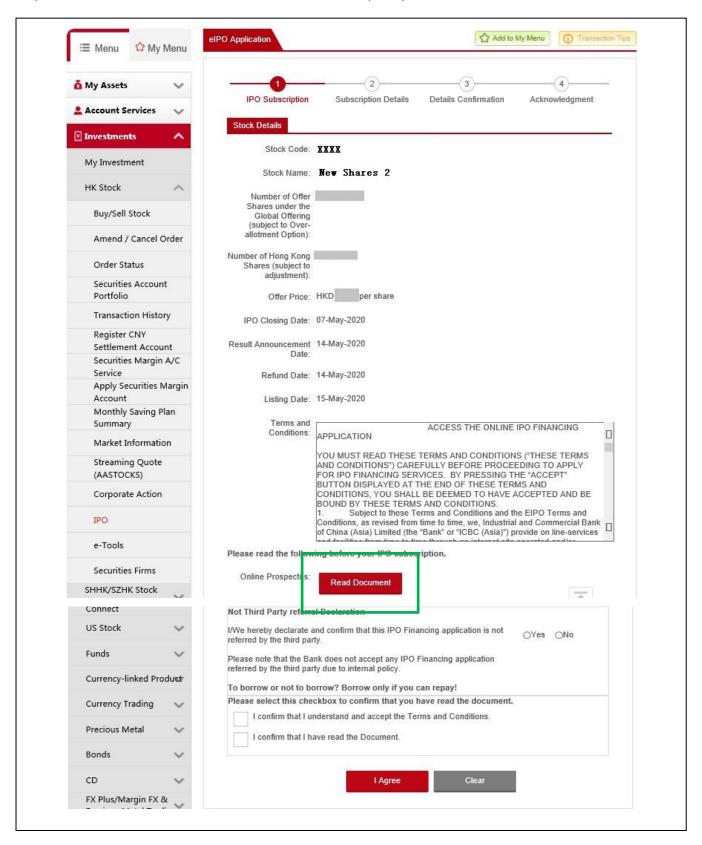
Step 1: Login the internet banking, click "Investments" and choose "IPO", you can continue to operate after the two-factor authentication.

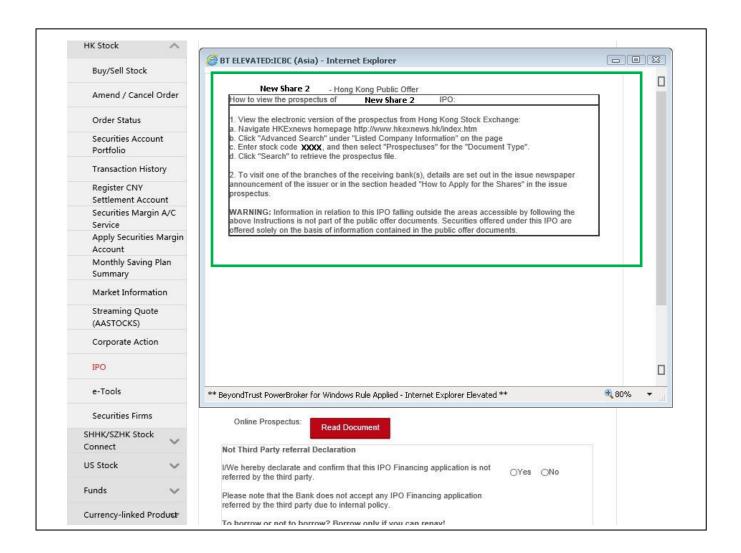
Step 2: Choose the new share you would like to subscribe in the "Yellow Form (Financing)" which under the "eIPO Application", click "Apply with Financing"



Step 3: Click "Read Document" to read the prospectus of the new shares.

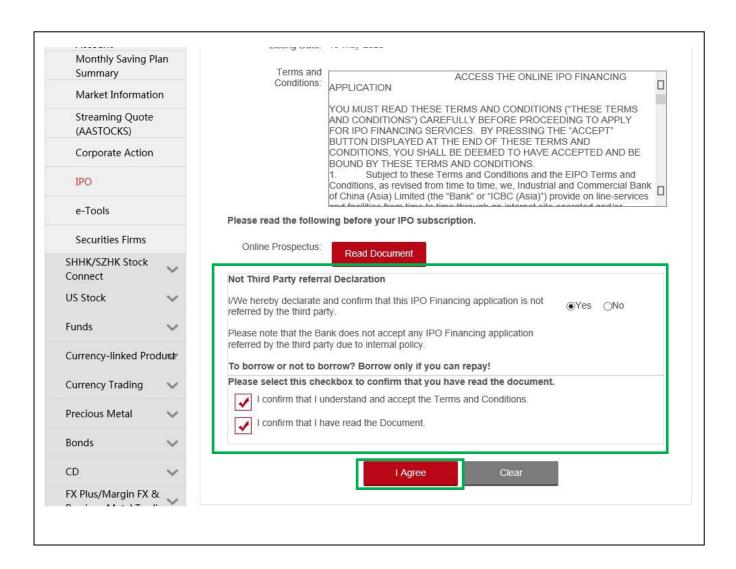


Step 4: The screen will show the details of how to read the online prospectus of the new shares, you can continue the application after the reading.

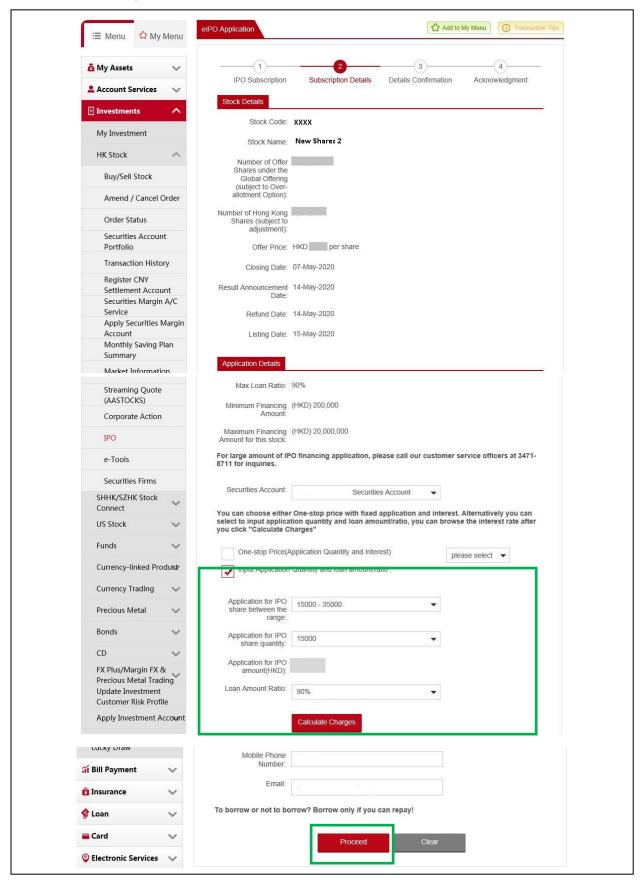


Step 5:

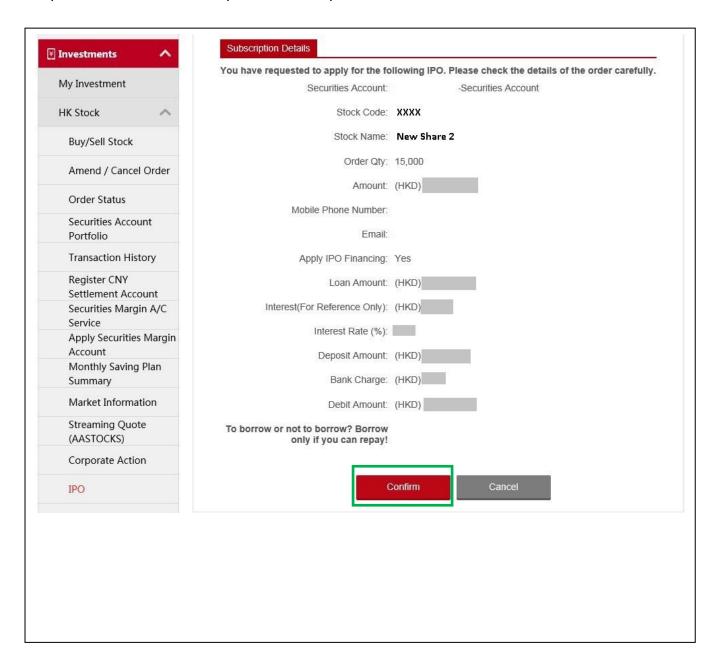
- i) If you agree with Not Third Party referral Declaration, please click "Yes"
- ii) If you confirm that you understand and accept the Terms and Conditions and read the Document, please tick the boxes, then press "I Agree"



Step 6: Please select the information in the Application, such as 'One-stop price' or 'Input Application Quantity and Ioan amount ratio'. After choosing the 'Input Application Quantity and Ioan amount ratio', please select IPO share between the range, IPO share quantity and Ioan amount ratio, then click "Proceed".



Step 7: Check the Subscription Details, please click "Confirm"



Step 8: Transaction Successful. The page will show the subscription details, such as stock code, stock name, applied quantity and amount, loan amount, interest rate and its amount, deposit amount, bank charges and debit amount.

Remarks: The Service time of online IPO Application is 24 hours (The system will not deduct the investable amount immediately if the applications submitted after the trading hours. Please ensure the account has sufficient funds to pay the subscription application before 8am on next working day. If the funds are insufficient, your application may be rejected.)

Click here for FAQ

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

Risk Disclosure:

Securities: 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 undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest.

The price of the warrants and Callable Bull/Bear Contracts ("CBBC") may move up or down rapidly and investors may sustain a total loss of their investment. Past performance of the underlying asset is not an indicator of future performance. You should ensure that you understand the nature of the warrants and CBBC and carefully study the risk factors set out in the relevant listing documents of the warrants and CBBC and where necessary, seek independent professional advice. Warrants that are not exercised will have no value upon expiry. CBBC has a mandatory call feature and may be terminated early, in such case, (i) in the case of Category N CBBCs, an investor will not receive any residual value and (ii) in the case of Category R CBBCs, the residual value may be zero.

Investor should bear in mind the key risks of ETFs which include but not limited to political, economic, currency, and other risks of a specific sector or market related to the underlying index; liquid secondary market may not exist for ETFs; changes in the net asset value of the ETFs may deviate from the performance of the tracking index, ETFs may invest in single country and sector; ETFs with tracking index relating to emerging markets may be subject to a greater risk of loss than investments in developed markets; and like all investments, and ETF is subject to the risk of change in policy of the reference market.

Leveraged and inverse products (L&I Products) are derivative products structured as funds. L&I Products are different from conventional ETFs. They do not share the same characteristics and risks. L&I Products are not designed for holding longer than one day; it is for short-term trading or hedging purposes. When L&I Products are held after a period of time, their return may deviate from and may be uncorrelated to the multiple (in the case of leveraged products) or the opposite (in the case of inverse products) of the return of the underlying index. Investors may suffer significant or even total losses. Trading L&I Products involves investment risk and are not intended for all investors. There is no guarantee of repaying the principal amount. Investors should read the relevant offering documents of leveraged and inverse products and ensure they understand the key product features and related risks before making an investment.

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.

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