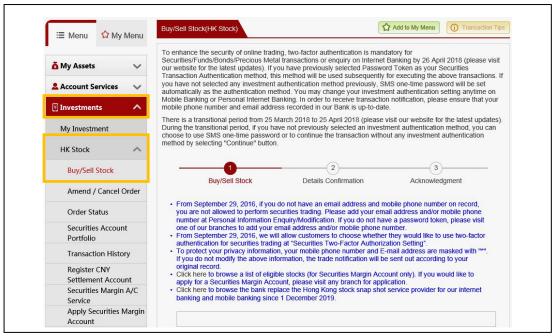
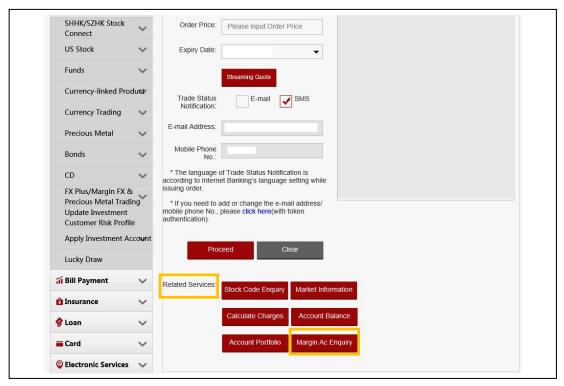
Balance Enquiry & Fund Transfer Demonstration for Securities Margin Account

BALANCE ENQUIRY

Step 1: Login to Personal Internet Banking, Click "Investment", choose "HK Stock", then click "Buy/Sell Stock"

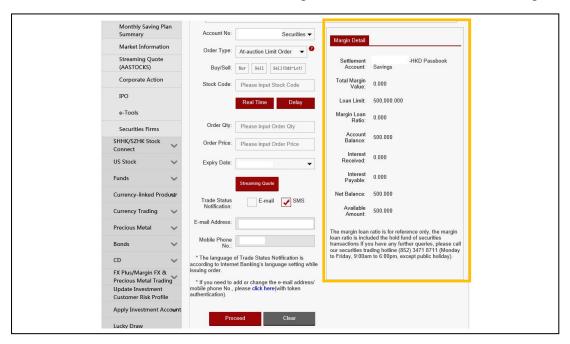


Step 2: Choose "Margin Ac Enquiry" in Related Services after going into the "Buy/Sell Stock" Page



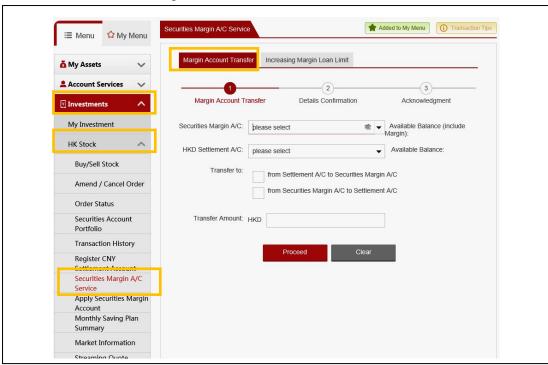
Balance Enquiry & Fund Transfer Demonstration for Securities Margin Account

- Step 3: Margin information will display on the screen.
 - Net Balance: (Positive balance) balance in the Margin Account; (Negative balance) amount used in the Margin Account
 - Available Amount: Available Margin value and balance in the Margin Account



FUND TRANSFER DEMONSTRATION

Step 1: Login to Personal Internet Banking, click "Investment", select "Securities Margin A/C Service" in the menu, the "Margin Account Transfer" shown on the screen.

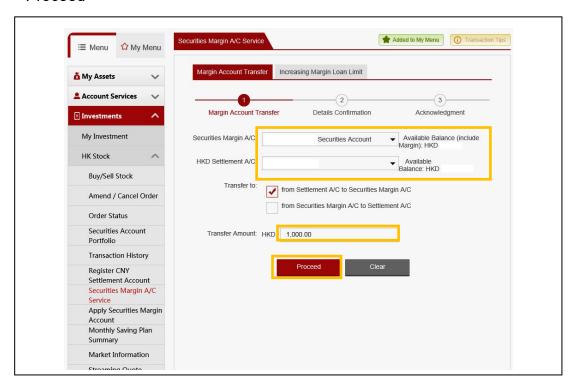


Balance Enquiry & Fund Transfer Demonstration for Securities Margin Account

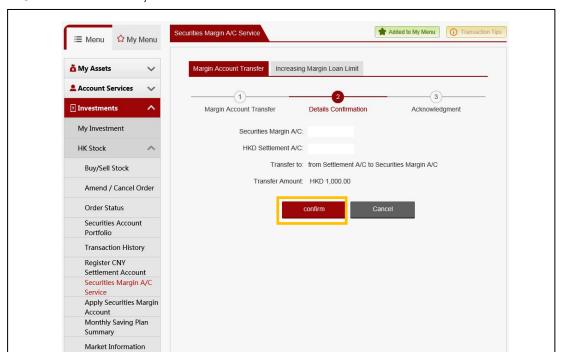
- Step 2: (1) Select Securities Margin A/C and the HKD Settlement Account
 - (2) Securities Margin A/C available balance (include Margin) and available balance of HKD

settlement Account will show on.

(3) Choose the "Transfer to" and input the amount you want to transfer, then click "Proceed"



Step 3: Check the details, click "confirm" if the information is correct.



Balance Enquiry & Fund Transfer Demonstration for Securities Margin Account

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.

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.

Investors 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, an 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. 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 document does not constitute and offer for the purchase or sales of any investment products.

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

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