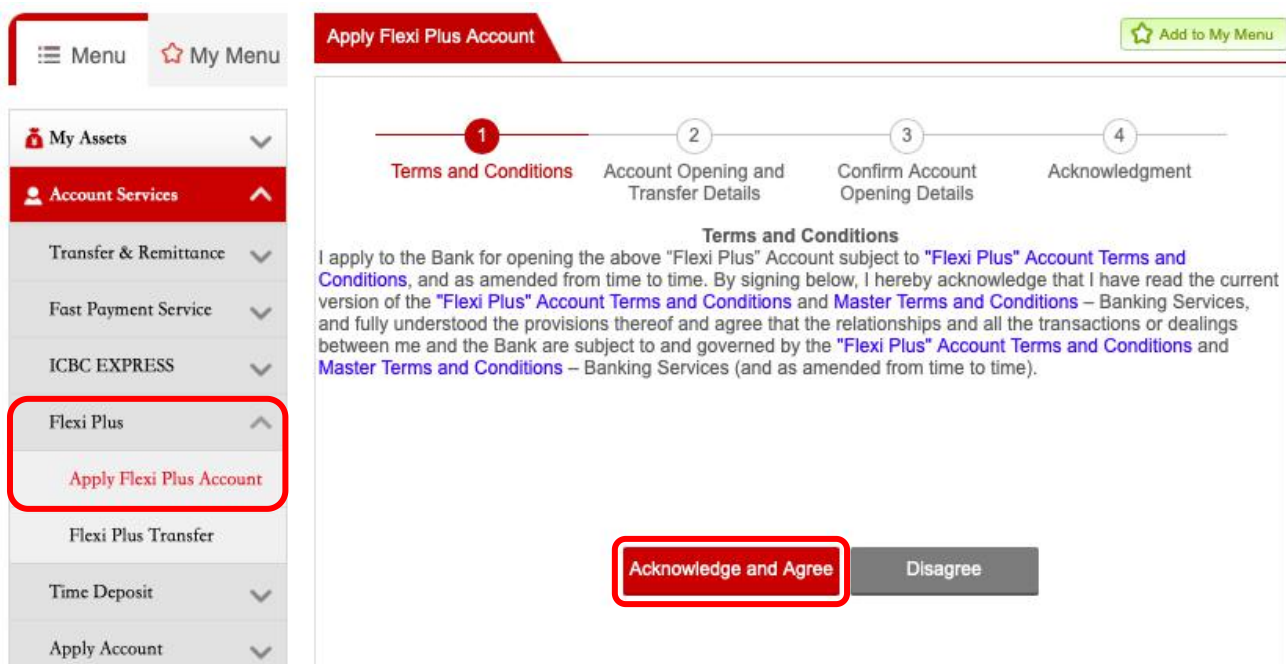


“Flexi Plus” Account Internet Banking Guideline

A. Application for “Flexi Plus” Account Opening

Step 1: Select “Account Services”, click “Apply Flexi Plus Account” under “Flexi Plus”; Read the “Flexi Plus” Account Terms and Conditions and Master Terms and Conditions, and then click “Acknowledge and Agree” after understanding the Terms and Conditions; Choose the decided currency and click “Proceed”

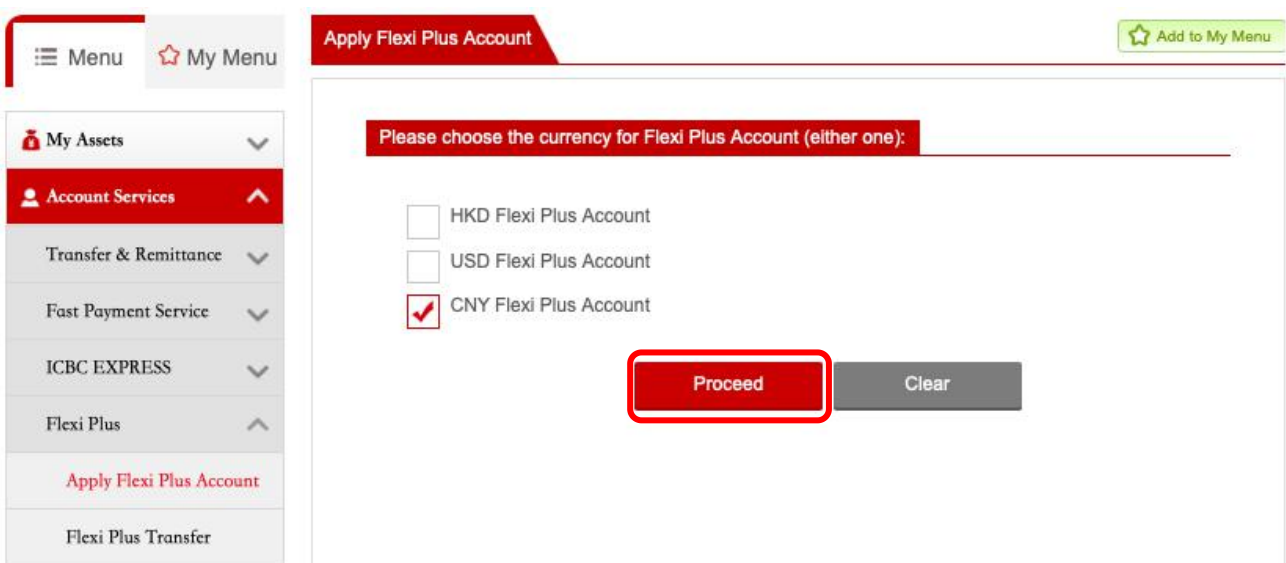


Apply Flexi Plus Account Add to My Menu

1 **Terms and Conditions** 2 Account Opening and Transfer Details 3 Confirm Account Opening Details 4 Acknowledgment

Terms and Conditions
 I apply to the Bank for opening the above “Flexi Plus” Account subject to **“Flexi Plus” Account Terms and Conditions**, and as amended from time to time. By signing below, I hereby acknowledge that I have read the current version of the **“Flexi Plus” Account Terms and Conditions** and **Master Terms and Conditions – Banking Services**, and fully understood the provisions thereof and agree that the relationships and all the transactions or dealings between me and the Bank are subject to and governed by the **“Flexi Plus” Account Terms and Conditions** and **Master Terms and Conditions – Banking Services** (and as amended from time to time).

Acknowledge and Agree Disagree



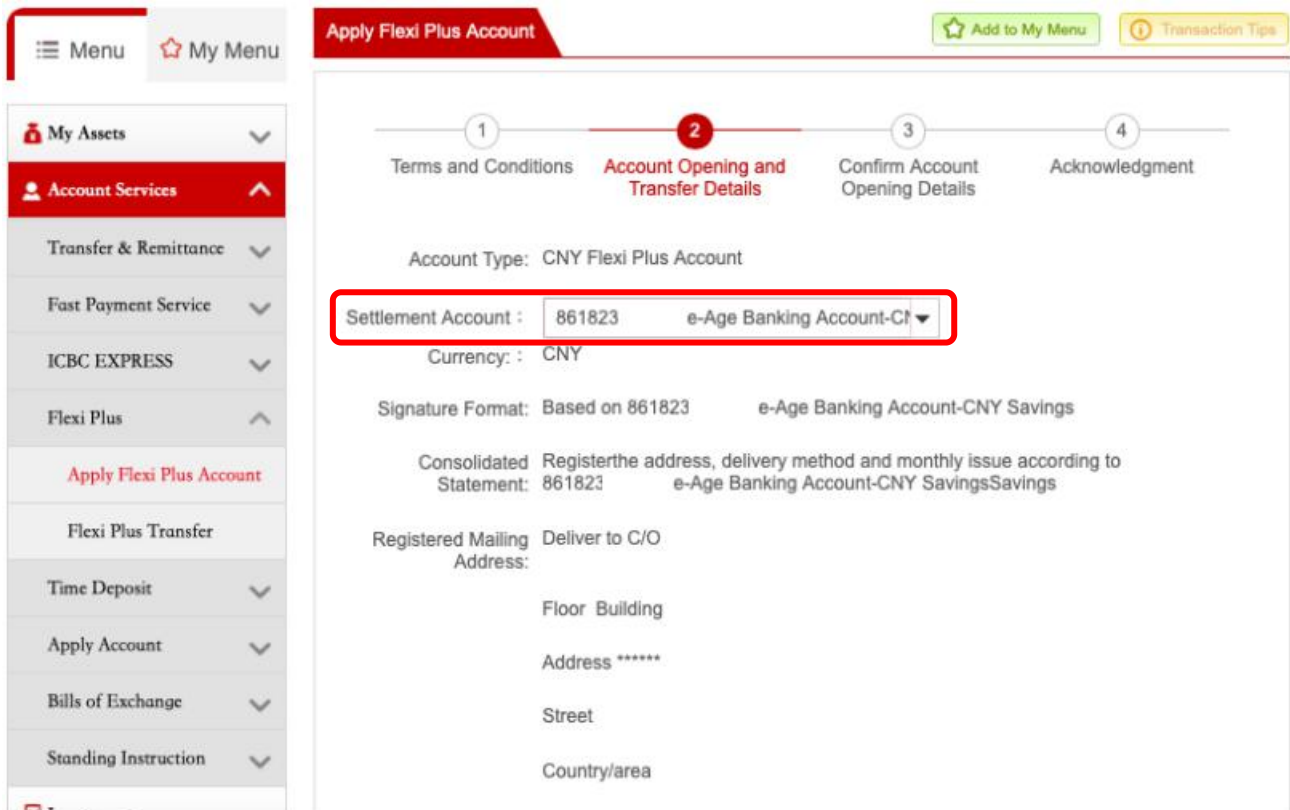
Apply Flexi Plus Account Add to My Menu

Please choose the currency for Flexi Plus Account (either one):

HKD Flexi Plus Account
 USD Flexi Plus Account
 CNY Flexi Plus Account

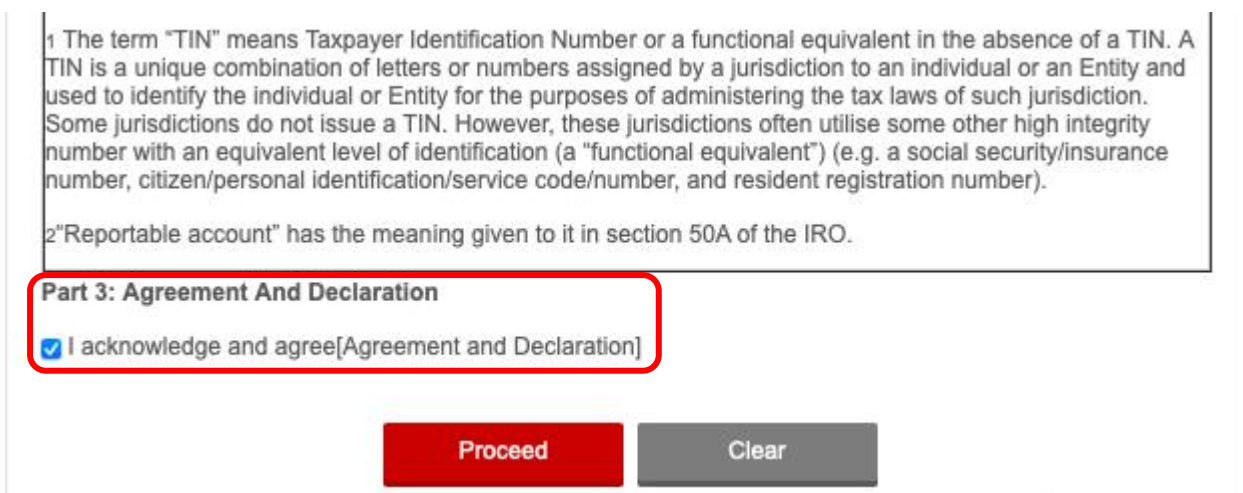
Proceed Clear

Step 2: Select settlement account (must be a same currency savings accounts)



The screenshot shows the 'Apply Flexi Plus Account' page. The navigation bar includes 'Menu', 'My Menu', 'Apply Flexi Plus Account', 'Add to My Menu', and 'Transaction Tips'. The main content area has a progress indicator with four steps: 1. Terms and Conditions, 2. Account Opening and Transfer Details (highlighted), 3. Confirm Account Opening Details, and 4. Acknowledgment. Below the progress indicator, the 'Account Type' is 'CNY Flexi Plus Account'. The 'Settlement Account' field is highlighted with a red box and contains '861823 e-Age Banking Account-CNY'. The 'Currency' is 'CNY'. The 'Signature Format' is 'Based on 861823 e-Age Banking Account-CNY Savings'. The 'Consolidated Statement' is 'Register the address, delivery method and monthly issue according to 861823 e-Age Banking Account-CNY SavingsSavings'. The 'Registered Mailing Address' is 'Deliver to C/O' with fields for 'Floor Building', 'Address *****', 'Street', and 'Country/area'.

Step 3: After confirming CRS requirement, select “I acknowledge and agree [Agreement and Declaration] ”



The screenshot shows the 'Part 3: Agreement And Declaration' section. It contains two paragraphs of text: '1 The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent") (e.g. a social security/insurance number, citizen/personal identification/service code/number, and resident registration number).' and '2"Reportable account" has the meaning given to it in section 50A of the IRO.' Below the text, the 'Part 3: Agreement And Declaration' section is highlighted with a red box, and the checkbox 'I acknowledge and agree[Agreement and Declaration]' is checked and highlighted with a red box. At the bottom, there are two buttons: 'Proceed' (red) and 'Clear' (grey).

Step 4: After “ Confirm Account Opening Details ”, account opening is completed when “Instruction Submitted Successfully” is shown.

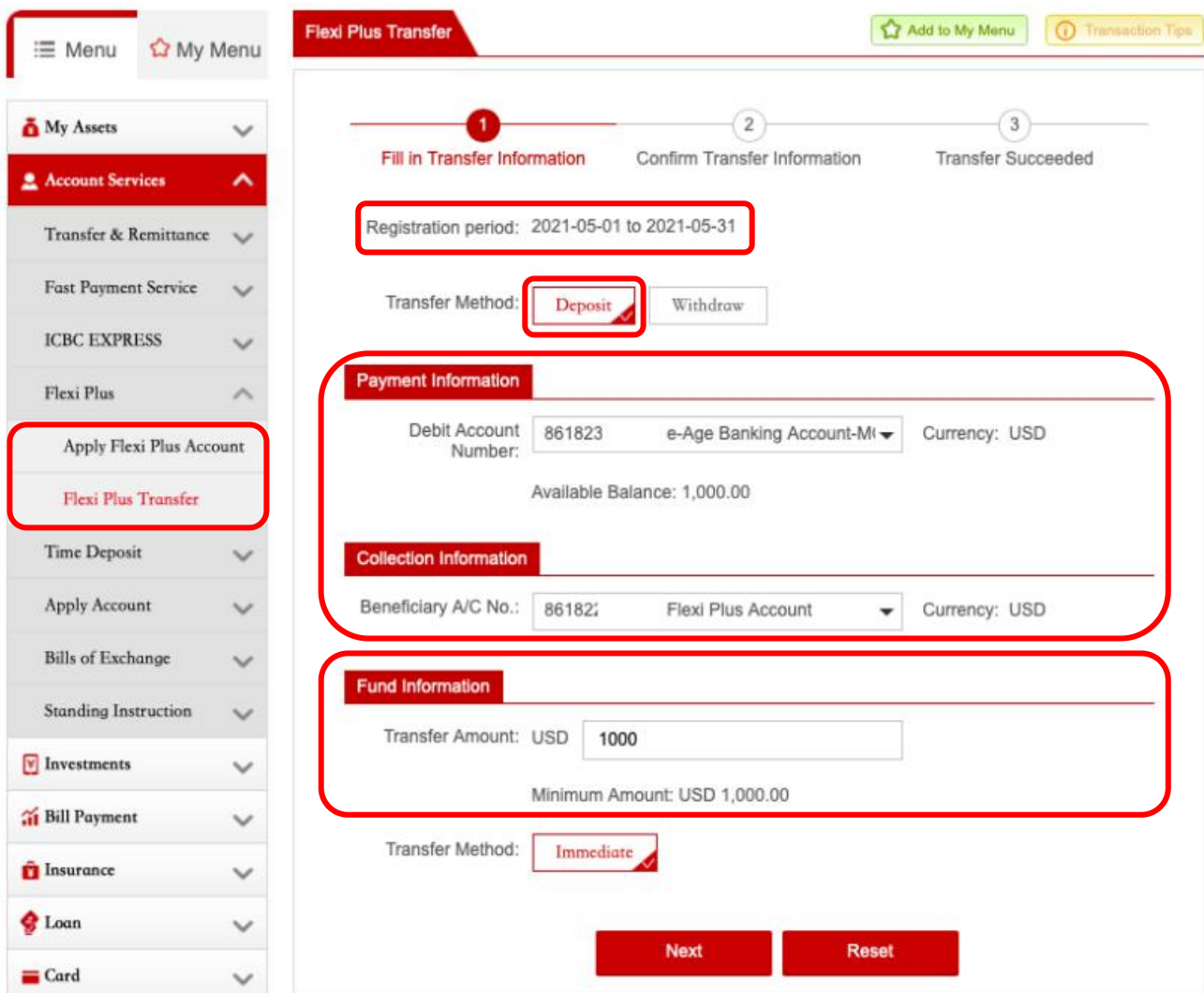
The screenshot displays the 'Apply Flexi Plus Account' page in the ICBC mobile app. On the left is a navigation menu with categories like 'My Assets', 'Account Services', and 'Investments'. The main content area shows a progress bar with four steps: 1. Terms and Conditions, 2. Account Opening and Transfer Details, 3. Confirm Account Opening Details, and 4. Acknowledgment (highlighted in red). A green checkmark icon and the text 'Instruction Submitted Successfully!' are enclosed in a red box. Below this, transaction details are listed: Account Type: Flexi Plus Account; Settlement Account: 861823 e-Age Banking Account-CNY Savings; Signature Format: Based on 861823 Savings e-Age Banking Account-CNY; Consolidated Statement: Register the address, delivery method and monthly issue according to 861823 Savings Savings e-Age Banking Account-CNY; Registered Mailing Address: Deliver to C/O, Floor Building, Address *****.

B. “Flexi Plus” Account Transfer – Deposit

Step 1: In “Account Services”, select “Flexi Plus”, and then click “Flexi Plus Transfer” (Deposit/Withdrawal is allowed during registration period; only withdrawal is allowed outside registration period)

Step 2: Debit account is preset as the settlement account of “Flexi Plus” account. Beneficiary account is set as “Flexi Plus” account. Account selection is not necessary.

Step 3: Enter transfer amount (the minimum transfer amount of the current Flexi Plus promotion is shown under transfer amount)



The screenshot displays the 'Flexi Plus Transfer' interface. On the left is a sidebar menu with 'Flexi Plus Transfer' highlighted. The main content area shows a three-step progress bar: 1. Fill in Transfer Information (active), 2. Confirm Transfer Information, and 3. Transfer Succeeded. Below the progress bar, the 'Registration period' is 2021-05-01 to 2021-05-31. The 'Transfer Method' is set to 'Deposit'. The 'Payment Information' section shows a Debit Account Number of 861823, e-Age Banking Account-M, and a Currency of USD, with an Available Balance of 1,000.00. The 'Collection Information' section shows a Beneficiary A/C No. of 861823, Flexi Plus Account, and a Currency of USD. The 'Fund Information' section shows a Transfer Amount of USD 1000 and a Minimum Amount of USD 1,000.00. The 'Transfer Method' is set to 'Immediate'. At the bottom are 'Next' and 'Reset' buttons.

Step 4: Verify the transfer information and then click "Submit"

Step 5: Transfer is completed when "Instruction Submitted Successfully" is shown

Flexi Plus Transfer Add to My Menu

1 Fill in Transfer Information 2 Confirm Transfer Information 3 **Transfer Succeeded**

Instruction Submitted Successfully!
You have completed the transaction. Please record the reference number.
Reference Number: 817
Transaction Time: 13-May-2021 09:48:00 PM

Payment Information

Debit Account Number: 861823 e-Age Banking Account-MCY Savings
Currency: USD

Collection Information

Beneficiary A/C No.: 861822 Flexi Plus Account
Currency: USD

Fund Information

Currency: USD
Transfer Amount: 1,000.00
Transfer Method: Immediate

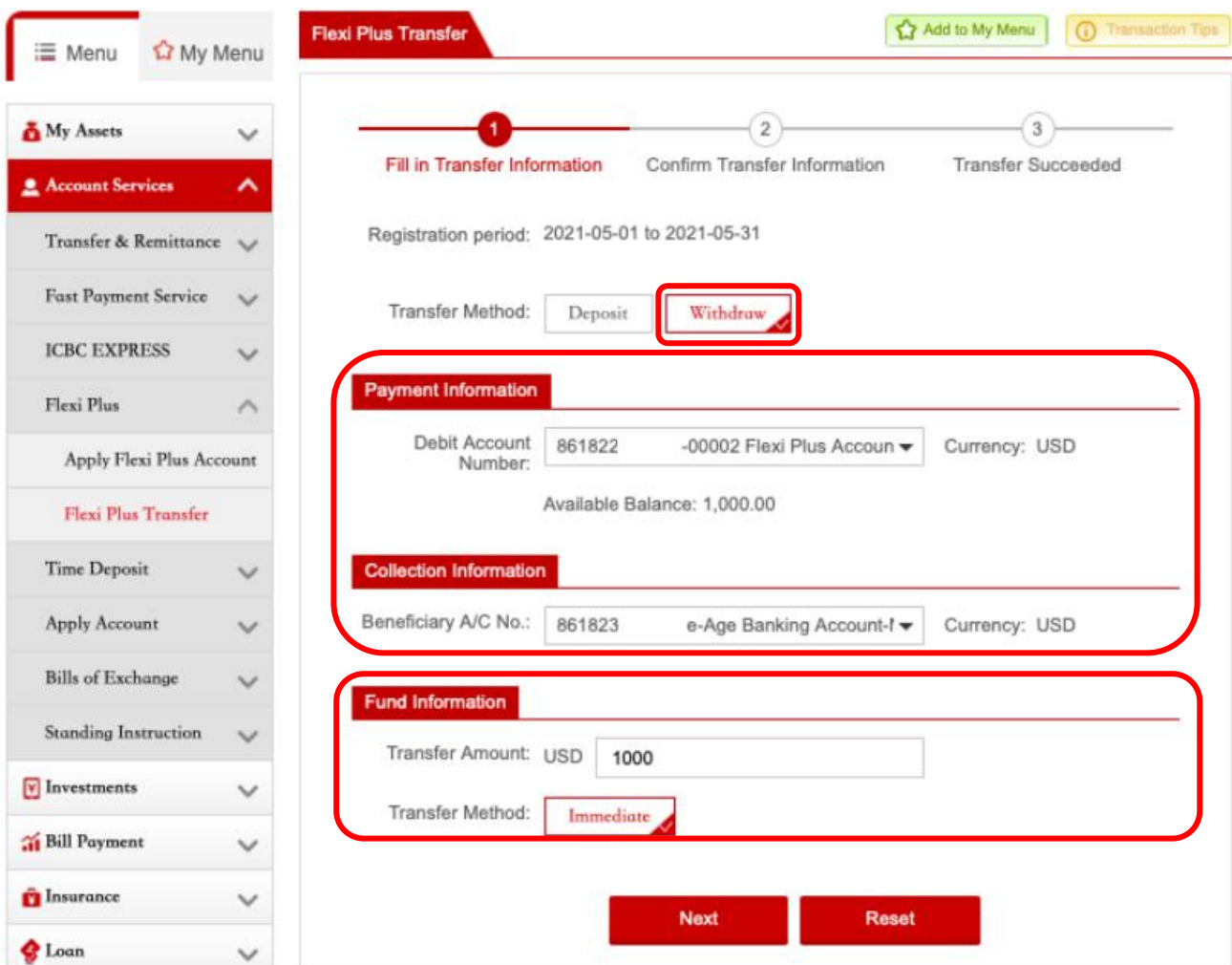
Save **Print** **Continue Transfer**

C. “Flexi Plus” Account Transfer - Withdraw

Step 1: In “Account Services”, select “Flexi Plus”, and then click “Flexi Plus Transfer” (Deposit/Withdrawal is allowed during registration period; only withdrawal is allowed outside registration period)

Step 2: Select Debit account (i.e. a Flexi Plus sub-account). Beneficiary account is preset as the settlement account of Flexi Plus account.

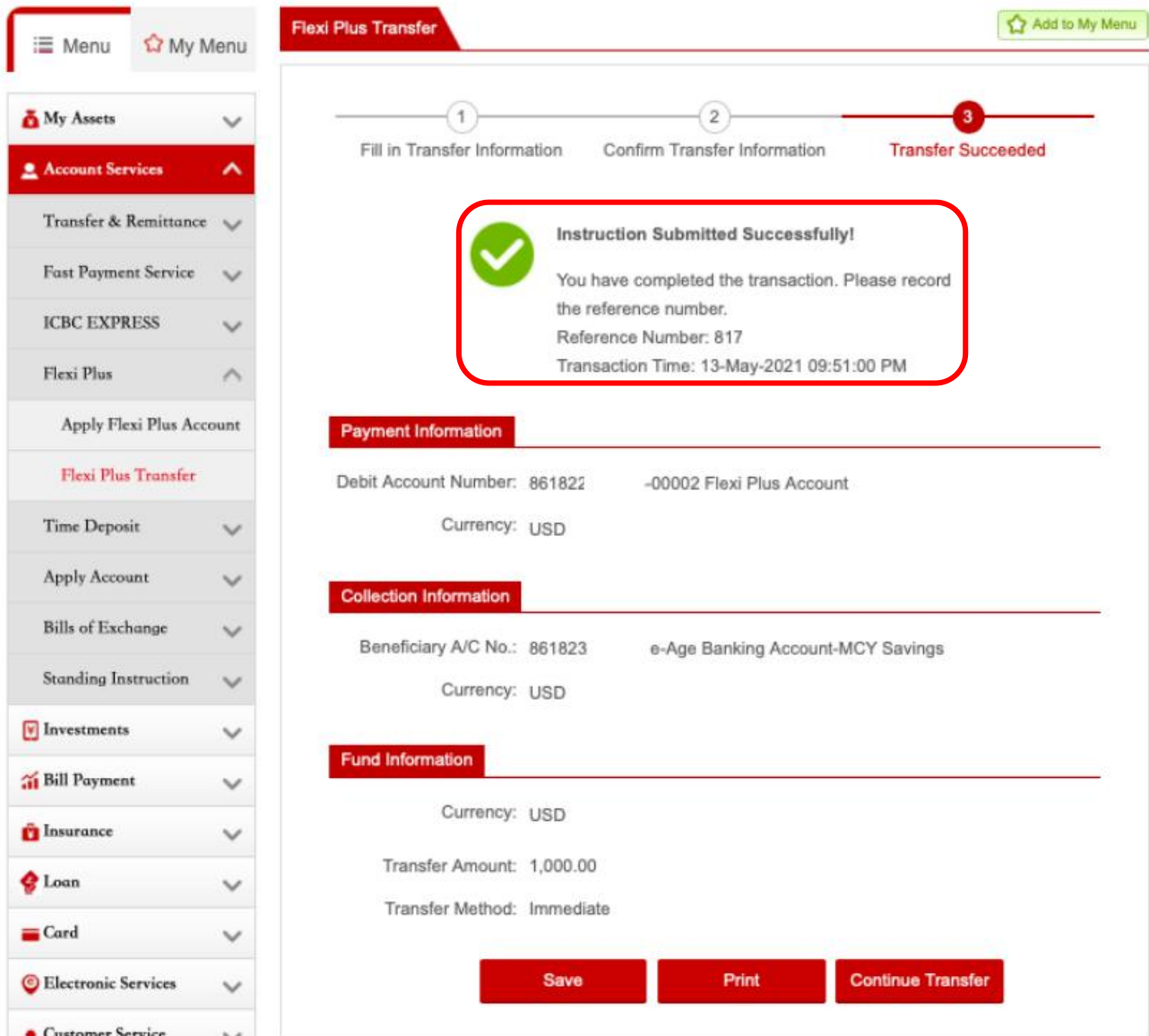
Step 3: Enter the transfer amount



The screenshot displays the 'Flexi Plus Transfer' interface. On the left is a navigation menu with categories like 'My Assets', 'Account Services', 'Transfer & Remittance', 'Fast Payment Service', 'ICBC EXPRESS', 'Flexi Plus', 'Time Deposit', 'Apply Account', 'Bills of Exchange', 'Standing Instruction', 'Investments', 'Bill Payment', 'Insurance', and 'Loan'. The 'Flexi Plus Transfer' option is highlighted in red. The main content area shows a progress bar with three steps: '1 Fill in Transfer Information', '2 Confirm Transfer Information', and '3 Transfer Succeeded'. Below the progress bar, the registration period is '2021-05-01 to 2021-05-31'. The 'Transfer Method' is set to 'Withdraw', which is highlighted with a red box. The 'Payment Information' section, also highlighted with a red box, shows 'Debit Account Number: 861822 -00002 Flexi Plus Account' and 'Currency: USD'. The 'Available Balance' is '1,000.00'. The 'Collection Information' section shows 'Beneficiary A/C No.: 861823 e-Age Banking Account-I' and 'Currency: USD'. The 'Fund Information' section, highlighted with a red box, shows 'Transfer Amount: USD 1000' and 'Transfer Method: Immediate'. At the bottom, there are 'Next' and 'Reset' buttons.

Step 4: Verify the transfer information and then click “Submit”

Step 5: Transfer is completed when “Instruction Submitted Successfully” is shown



Flexi Plus Transfer Add to My Menu

1 Fill in Transfer Information 2 Confirm Transfer Information 3 **Transfer Succeeded**

Instruction Submitted Successfully!
You have completed the transaction. Please record the reference number.
Reference Number: 817
Transaction Time: 13-May-2021 09:51:00 PM

Payment Information
Debit Account Number: 861822 -00002 Flexi Plus Account
Currency: USD

Collection Information
Beneficiary A/C No.: 861823 e-Age Banking Account-MCY Savings
Currency: USD

Fund Information
Currency: USD
Transfer Amount: 1,000.00
Transfer Method: Immediate

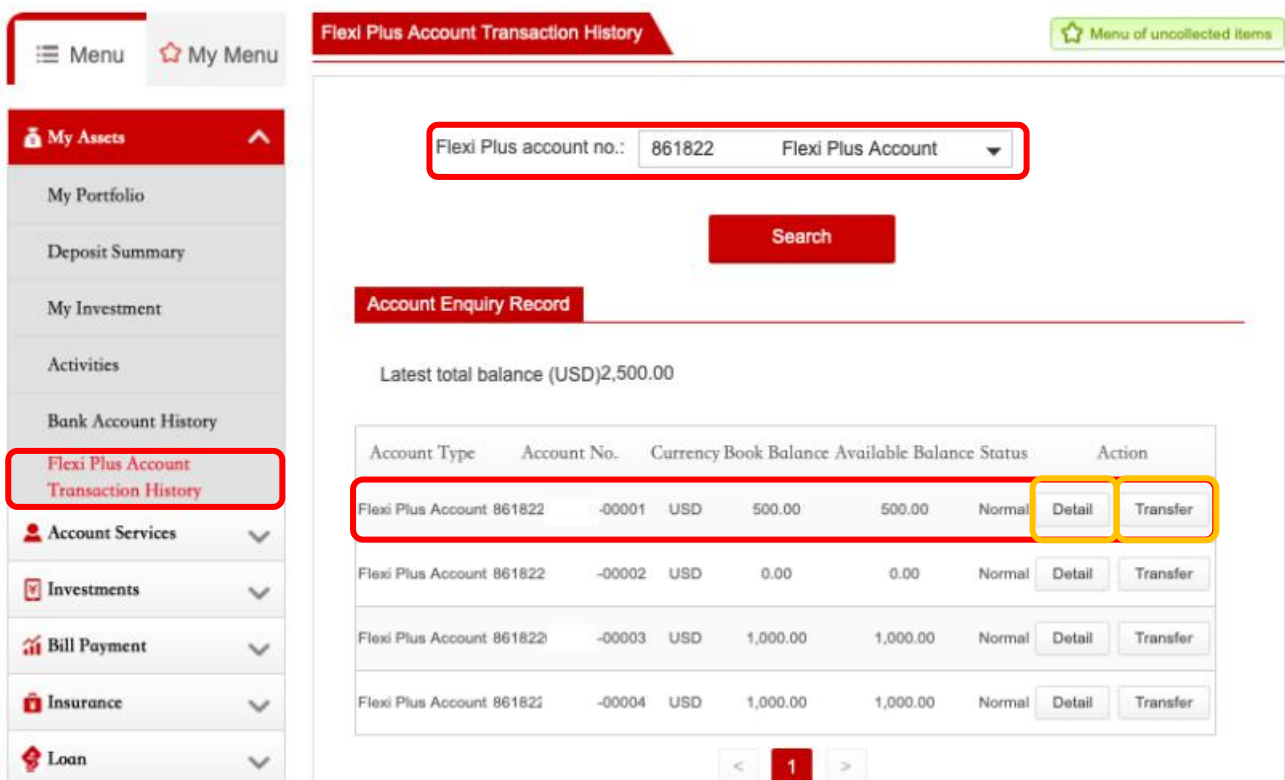
Save **Print** **Continue Transfer**

D. Inquire Flexi Plus Account Record

Step 1: In “My Portfolio”, click arrow icon for “Deposit”, then click “Enquire Details” to enter “Transaction History” page.



Step 2: In “Transaction History” page, you can inquire the Flexi Plus main account and its sub-accounts. There are “Detail” and “Transfer” buttons on the right side of each sub-account record. Click “Detail” to enter the “Flexi Plus Account Transaction Detail” page; click “Transfer” to enter “Flexi Plus Transfer” page.



Step 3: “Flexi Plus Account Transaction Detail” page shows the “Flexi Plus” sub-account transaction time, transaction type and transaction amount.

Menu My Menu

My Assets

- My Portfolio
- Deposit Summary
- My Investment
- Activities
- Bank Account History
- Flexi Plus Account Transaction History
- Account Services
- Investments
- Bill Payment
- Insurance
- Loan
- Card
- Electronic Services
- Customer Service
- e-Service Center
- Cash Payout Scheme
- Lucky Draw

Flexi Plus Account Transaction History
Menu of uncollected items

Flexi Plus sub-account no.: 861822 I-00001

Currency: USD

Inquiry date: Today Recent five days Recent thirty days

From to

Search
Back
Excel

Inquire demand deposit account record

Account No.: 861822 Flexi Plus Account Account Description:

Account Type: Flexi Plus Date: 2021-04-14 – 2021-05-13 Currency: USD

	Transaction Time	Transaction Type	Deposit	Withdraw	Book Balance
⌵	2021-05-13 01:05:34	Transfer Withdrawal	--	500.00	500.00
⌵	2021-05-13 01:01:53	Transfer Withdrawal	--	500.00	1,000.00
⌵	2021-05-01 00:06:57	Transfer Deposit	1,500.00	--	1,500.00
Total		--	1,500.00	1,000.00	--

< 1 >

Print