

Wealth Management Products Promotion Terms and Conditions:

General Terms and Conditions:

1. The offers are only applicable to the transactions conducted via internet banking or mobile banking of Industrial and Commercial Bank of China Limited (the "Bank"/ "ICBC (Asia)"), and not applicable to the transaction conducted via branch.
2. The offers are not applicable to private banking customers.
3. Only Securities and Futures Commission authorized funds distributed by the Bank are eligible to the promotion. Not applicable to money market fund, fund switching, Fund Monthly Saving Plan subscriptions and transaction with subscription fee of less than 1%.
4. Only purchase transaction in HKD denominated securities listed on HKEX, including local shares, warrants, callable bull/ bear contracts, Exchange Traded Funds and Leveraged and inverse products are eligible to the promotion. Not applicable to monthly stock saving plan and initial public offering (IPO) application.
5. Each Eligible Customer can only be entitled to the Reward once. Joint-name account will be counted as one account for one reward only.
6. For non-HKD denominated transactions, the accumulated amount of the transactions will be calculated based on the Bank's predetermined exchange rate.
7. Customers are required to fully pay the subscription fee and brokerage commission in full at the time of transaction. The amount of subscription fee and brokerage commission will be rebated to customers in form of cash after the end of the Promotion Period.
8. The fund subscription fee/brokerage commission rebate will be deposited into customers' saving account on or before 30 September 2021.
9. Customers are required to maintain the valid Investment Accounts, settlement account and saving account when subscription fee rebate is credited; otherwise the offer will be forfeited.
10. 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.
11. In case of dispute, the decision of the Bank shall be final and conclusive.

12. 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.
13. In case of discrepancy between the English and Chinese version, the Chinese version shall apply and prevail.

Fund Subscription Fee Rebate up to HK\$9,000 Terms and Conditions:

1. The promotion period is valid from 1 April 2021 to 30 June 2021 (both dates inclusive)(the “Promotion Period”).
2. The offers are only applicable to the following customers (collectively called Eligible Customers)

(1) Customers who have successfully opened the “Investment Account**” with the Bank during the Promotion Period and do not have any sole-name, joint-name or company Investment Account with the Bank between 1 April 2020 and 31 Mar 2021.

(2) Customers who have “Investment Account**” with the Bank but did not conduct any fund subscription (not include fund switching and Fund Monthly Saving Plan subscriptions) and currency linked contract transaction and structured deposit transaction between 1 Apr 2020 and 31 Mar 2021.

* Investment Account includes “Other Investment Services” account (includes Fund, Bond, Certificate of Deposit and Structure Product) which is opened via branch or “Funds, Bonds & Structured Products” account which is opened via internet banking.

3. Eligible Customers who subscribe Investment Fund in lump sum via internet banking or mobile banking of Industrial and Commercial Bank of China Limited (the “Bank”) during the Promotion Period will be entitled to HK\$300 subscription fee rebate for every accumulated subscription amount of HK\$100,000 (or HKD equivalent).
4. Any part of the accumulated subscription amount in excess of HK\$100,000 which falls short of its multiple will not be counted for the rebate. The rebate amount is fixed at HK\$300 or its multiple, depending on the accumulated subscription amount.
5. The maximum fund subscription fee rebate amount for each Eligible Customer during the Promotion Period is HK\$9,000.

Extra HK\$888 transaction fee rebate for buying fund and securities Terms and Conditions:

1. The promotion period is valid from 1 April 2021 to 30 June 2021 (both dates inclusive)(the “Promotion Period”).
2. Eligible Customers who subscribe Investment Fund in lump sum via internet banking or mobile banking of the Bank with accumulated subscription amount of HK\$ 200,000 (or HKD equivalent) or above and purchase securities via “ICBC Smart Invest” APP with accumulated transaction amount of HK\$200,000 or above during the Promotion Period will be entitled to extra HK\$888 transaction fee rebate.

Securities Offers Terms and Conditions:

The Securities offers promotion period is valid from 1 January 2021 to 30 June 2021 (both dates inclusive). Offers are bound by the related terms and conditions. Please refer to the related applicable terms and conditions for details. Regarding the offer details, please visit the Bank’s website www.icbcasia.com, refer to the related promotional leaflets or contact our branch staff.

Risk Disclosures:

Investment involves risks. The prices of investment 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. Past performance of any investment is no guide to its future performance.

Investment Funds: When investment denominated in non-local currencies, please be aware of the risk of exchange rate fluctuations that may cause a loss of principal.

Securities: 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 wish to obtain the comprehensive risk disclosure, please approach our branch staff for enquiries. 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 any 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.

The Bank distributes the fund product for the fund houses and the fund product is a product of fund houses but not that of the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, 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 fund product should be resolved between directly the fund houses and the customer.

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

"ICBC (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.