

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”

The screenshot shows the 'Buy/Sell Stock(HK Stock)' page. On the left is a navigation menu with options: My Assets, Account Services, Investments (highlighted), My Investment, HK Stock (highlighted), Buy/Sell Stock (highlighted), Amend / Cancel Order, Order Status, Securities Account Portfolio, Transaction History, Register CNY Settlement Account, Securities Margin A/C Service, and Apply Securities Margin Account. The main content area has a title bar with 'Buy/Sell Stock(HK Stock)', 'Add to My Menu', and 'Transaction Tips'. Below the title bar is a security notice about two-factor authentication. A progress bar shows three steps: 1. Buy/Sell Stock (active), 2. Details Confirmation, and 3. Acknowledgment. Below the progress bar is a list of important notices regarding securities trading rules and two-factor authentication. At the bottom is an input field for the order.

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

The screenshot shows the 'Buy/Sell Stock' page with the 'Related Services' section highlighted. The left navigation menu includes: SHHK/SZHK Stock Connect, US Stock, Funds, Currency-linked Products, Currency Trading, Precious Metal, Bonds, CD, FX Plus/Margin FX & Precious Metal Trading, Update Investment Customer Risk Profile, Apply Investment Account, Lucky Draw, Bill Payment, Insurance, Loan, Card, and Electronic Services. The main content area has a title bar with 'Buy/Sell Stock(HK Stock)', 'Add to My Menu', and 'Transaction Tips'. Below the title bar is a security notice about two-factor authentication. A progress bar shows three steps: 1. Buy/Sell Stock (active), 2. Details Confirmation, and 3. Acknowledgment. Below the progress bar is a list of important notices regarding securities trading rules and two-factor authentication. At the bottom is an input field for the order. The 'Related Services' section is highlighted, showing buttons for: Stock Code Enquiry, Market Information, Calculate Charges, Account Balance, Account Portfolio, and Margin Ac Enquiry (highlighted).

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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

The screenshot displays the Securities Margin Account interface. On the left is a navigation menu with options like 'Monthly Saving Plan Summary', 'Market Information', 'Streaming Quote (AASTOCKS)', 'Corporate Action', 'IPO', 'e-Tools', 'Securities Firms', 'SHHK/SZHK Stock Connect', 'US Stock', 'Funds', 'Currency-linked Product', 'Currency Trading', 'Precious Metal', 'Bonds', 'CD', 'FX Plus/Margin FX & Precious Metal Trading', 'Update Investment', 'Customer Risk Profile', 'Apply Investment Account', and 'Lucky Draw'. The main area contains a form for account management with fields for 'Account No.', 'Order Type' (set to 'At-auction Limit Order'), 'Buy/Sell' (Buy, Sell, Sell (Odd-Lot)), 'Stock Code', 'Order Qty', 'Order Price', 'Expiry Date', 'Trade Status Notification' (E-mail, SMS), 'E-mail Address', and 'Mobile Phone No.'. A 'Streaming Quote' button is also present. On the right, a 'Margin Detail' section is highlighted with a yellow box, showing the following information:

Margin Detail	
Settlement Account:	Savings -HKD Passbook
Total Margin Value:	0.000
Loan Limit:	500,000.000
Margin Loan Ratio:	0.000
Account Balance:	500.000
Interest Received:	0.000
Interest Payable:	0.000
Net Balance:	500.000
Available Amount:	500.000

Below the table, a note states: 'The margin loan ratio is for reference only, the margin loan ratio is included the hold fund of securities transactions. If you have any further queries, please call our securities trading hotline (852) 3471 8711 (Monday to Friday, 9:00am to 6:00pm, except public holiday).' At the bottom are 'Proceed' and 'Clear' buttons.

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.

The screenshot shows the 'Securities Margin A/C Service' interface. On the left is a navigation menu with options like 'Menu', 'My Menu', 'My Assets', 'Account Services', 'Investments', 'My Investment', 'HK Stock', 'Buy/Sell Stock', 'Amend / Cancel Order', 'Order Status', 'Securities Account Portfolio', 'Transaction History', 'Register CNY Settlement Account', 'Securities Margin A/C Service', 'Apply Securities Margin Account', 'Monthly Saving Plan Summary', 'Market Information', and 'Streaming Quote'. The main area displays the 'Margin Account Transfer' section, which is highlighted with a yellow box. The section includes a progress bar with three steps: 'Margin Account Transfer', 'Details Confirmation', and 'Acknowledgment'. Below the progress bar, there are fields for 'Securities Margin A/C' (please select), 'Available Balance (include Margin)', 'HKD Settlement A/C' (please select), and 'Available Balance'. There are also checkboxes for 'Transfer to:' (from Settlement A/C to Securities Margin A/C, from Securities Margin A/C to Settlement A/C) and a 'Transfer Amount' field (HKD). At the bottom are 'Proceed' and 'Clear' buttons.

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- 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”

The screenshot displays the 'Securities Margin A/C Service' interface. On the left is a navigation menu with options like 'My Assets', 'Account Services', and 'Investments'. The main content area shows a progress bar with three steps: 1. Margin Account Transfer (active), 2. Details Confirmation, and 3. Acknowledgment. Below the progress bar, there are two dropdown menus for 'Securities Margin A/C' and 'HKD Settlement A/C', both showing 'Available Balance (include Margin): HKD'. A 'Transfer to' section has two radio buttons: 'from Settlement A/C to Securities Margin A/C' (selected) and 'from Securities Margin A/C to Settlement A/C'. A 'Transfer Amount: HKD' field is set to '1,000.00'. At the bottom, there are 'Proceed' and 'Clear' buttons.

- Step 3: Check the details, click “confirm” if the information is correct.

The screenshot displays the 'Securities Margin A/C Service' interface at the 'Details Confirmation' step. The progress bar now highlights step 2. The 'Transfer to' section is set to 'from Settlement A/C to Securities Margin A/C'. The 'Transfer Amount: HKD' is '1,000.00'. At the bottom, there are 'confirm' and 'Cancel' buttons.

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

Risk Disclosure :

Risk of Securities Trading:

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.

Risk of Margin Trading:

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. market conditions may make it impossible to execute alternate trading orders, such as "stop-loss" or "stop-limit" orders. 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.

Growth Enterprise Market (GEM) stocks involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any obligation to forecast future profitability. GEM stocks may be very volatile and illiquid. You should make the decision to invest only after due and careful consideration. The greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors. Current information on GEM stocks may only be found on the internet website operated by The Hong Kong Exchanges and Clearing Limited. GEM Companies are usually not required to issue paid announcements in gazetted newspapers. You should seek independent professional advice if I am/we are uncertain of or have not understood any aspect of this risk disclosure statement or the nature and risks involved in trading of GEM stocks.

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.

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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.

RMB Risk Disclosure:

The Chinese Renminbi is currently a restricted currency. Due to the exchange controls and/or restrictions which may be imposed by the PRC government on the convertibility or utilization of RMB from time to time, there is no guarantee that disruption in the transfer ability, convertibility or liquidity of RMB will not occur. There is thus a likelihood that you may not be able to convert the Chinese Renminbi received into other freely convertible currencies.

Major risks of China Connect Securities (SZSE/SSE Securities)

Investor Compensation Fund- Trading in China Connect Securities (SZSE/SSE Securities) does not enjoy the protections afforded by the Investor Compensation Fund established under the SFO. Accordingly, unlike the trading of SEHK-listed securities, you will not be covered by the Investor Compensation Fund in respect of any loss you may sustain by reason of a default by any SFC licensed or registered person.

Quota on Northbound Trading – Relevant governmental or regulatory bodies may impose quotas on the trading of China Connect Securities (SZSE/SSE Securities) from time to time depending on market conditions and readiness, the level of cross-boundary fund flows, stability of the markets and other factors and considerations. You should read the relevant details on such quota restrictions, including the quota limit, level of quota utilisation, balance of available quota and the applicable restrictions and arrangements published on SEHK website from time to time to ensure you have the most updated information.

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Difference in Trading Day – Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) is open for trading only when (a) each of the HKEx and SZSE/SSE is open for trading; and (b) banking services are available in both Hong Kong and Shenzhen/Shanghai on the corresponding money settlement days. If any of the relevant exchange is not open or if the banks in either Hong Kong or Shenzhen/Shanghai are not open for money settlement business, you will not be able to conduct any Northbound Trading. You should take note of the days on which the Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) operates and decide according to your own risk tolerance capability whether or not to take on the risk of price fluctuations in China Connect Securities (SZSE/SSE Securities) during the time when the Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) is not available for Northbound Trading.

The recalling of eligible stocks – When a stock is recalled from the scope of eligible stocks for trading via the Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect), the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by SZSE/SSE and SEHK.

Major risks of Overseas Securities:

Investors should fully understand the details, risks, charges and important notice before invest in overseas securities, you should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. Overseas securities have other risks that are not generally related to securities in the local market. The value or return of overseas securities may be volatile and may be adversely affected by other factors.

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 document does not constitute an offer or solicitation for the purchase or sales of any investment products. This document 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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