

## **ICBC (Asia) Mobile Banking “New Customer Account Opening” Consolidated Investment Account Double Rewards Terms and Conditions**

1. ICBC (Asia) Mobile Banking “New Customer Account Opening” Consolidated Investment Account Double Rewards is organized by Industrial and Commercial Bank of China (Asia) Limited (the “Bank” or “ICBC (Asia)”).
2. ICBC (Asia) Mobile Banking “New Customer Account Opening” Consolidated Investment Account Double Rewards includes “Offer 1: Account Opening Reward” and “Offer 2: Wealth Management Reward”.
3. Customers can enjoy “Offer 1: Account Opening Reward” and “Offer 2: Wealth Management Reward” at the same time.

### **“Offer 1: Account Opening Reward” Terms and Conditions**

1. “Offer 1: Account Opening Reward” refers to the “open account via electronic channels and login “ICBC Smart Invest” APP successfully to enjoy HKD100 cash rebate” offer of “ICBC Smart Invest’ APP Promotion”. For the terms and conditions of this offer, please visit the Bank’s “ICBC Smart Invest’ APP Promotion” website.

### **“Offer 2: Wealth Management Reward” (“the Promotion”) Terms and Conditions**

1. The Promotion is valid from 14 February 2022 to 30 June 2022 (“Promotion Period”), both dates inclusive.
2. The Promotion is only applicable to customers who fulfill the following requirements (“Eligible Customers”):
  - a. Must be aged 18 or above; AND
  - b. Hong Kong Residents who have Hong Kong Permanent Identity Card (support the Smart Identity Card introduced in 2003 or 2018) or specified Hong Kong Non-permanent Residents who have Hong Kong Identity Card (the nationality (Country/Region) must be China (Hong Kong)/China (The Mainland)/China (Macau)/UK/Canada/Australia/New Zealand, must hold a valid Smart Hong Kong Non-permanent Identity Card introduced in 2003 or 2018 (Customers who have changed name before are not accepted at the moment), must provide Taxpayer Identification Number (TIN), must not be a tax resident of The United States of America). If the nationality of the Hong Kong Residents who have Hong Kong Non-permanent Identity Card does not belong to the above 7 countries or regions, he/she has to visit the branches to open the Integrated Account. He/she can enjoy the offer of the Promotion given that he/she has successfully opened the Integrated Account and fulfilled other requirements (except Clause 2c hereunder); AND
  - c. Submit the “New Customer Account Opening” application and successfully open the Integrated Account via the Mobile Banking during the Promotion Period; AND
  - d. Have never successfully opened the Integrated Account via the Mobile Banking “New Customer Account Opening” or have never been eligible for enjoying any offers of Mobile Banking “New Customer Account Opening” Promotion; AND
  - e. Activate the Mobile Banking service successfully within the Promotion Period; AND

- f. Open the new Consolidated Investment Account via the Bank’s Mobile Banking within the Promotion Period (customers must successfully open the Integrated Account via the “New Customer Account Opening” of the Bank’s Mobile Banking and activate the Mobile Banking service firstly, then customers can open the new Consolidated Investment Account via the Mobile Banking); AND
- g. The Promotion is not applicable to those customers who change their existing securities cash accounts to securities margin accounts, and vice versa.
3. Eligible Customers maintaining designated average daily Total Liquid Assets for the first 3 consecutive months immediately after opening the new Consolidated Investment Account (“Average Daily TLA”) via the Bank’s Mobile Banking can enjoy the corresponding cash rebate, please refer to the below table for details:

<b>Designated Average Daily TLA</b>	<b>Cash Rebate</b>
HK\$100,000 or above	HK\$500
HK\$90,000-below HK\$100,000	HK\$450
HK\$80,000-below HK\$90,000	HK\$400
HK\$70,000-below HK\$80,000	HK\$350
HK\$60,000-below HK\$70,000	HK\$300
HK\$50,000-below HK\$60,000	HK\$250
HK\$40,000-below HK\$50,000	HK\$200
HK\$30,000-below HK\$40,000	HK\$150
HK\$20,000-below HK\$30,000	HK\$100
HK\$10,000-below HK\$20,000	HK\$50

Average Daily Total Liquid Assets (TLA) includes all deposit balances and the market value of investments in the Bank. For sole-name account holders, the deposit balances and the market value of investments of their other joint-name account(s) will also be counted. TLA of joint-name account will be counted as the TLA of the primary account holder only.

4. Calculation period in relation to the first 3 consecutive months for the Average Daily TLA (as mentioned under Clause 3 above) (“Calculation Period”) and the relevant reward period are as follows :

<b>Period of Eligible Customers opening the new Consolidated</b>	<b>Calculation Period</b>	<b>Reward Period</b>

<b>Investment Account via the Bank's Mobile Banking successfully</b>		
14 – 28 February 2022	1 March – 31 May 2022	End of July 2022
1 – 31 March 2022	1 April – 30 June 2022	End of August 2022
1 – 30 April 2022	1 May – 31 July 2022	End of September 2022
1 – 31 May 2022	1 June – 31 August 2022	End of October 2022
1 – 30 June 2022	1 July – 30 September 2022	End of November 2022

5. The cash rebate of the Promotion is limited to 330 quotas. It is available on a first-come-first-served basis and while stocks last.
6. Each Eligible Customer can enjoy the cash rebate of the Promotion once only. Joint-name account will be counted as one account to enjoy the cash rebate once only.
7. Cash rebate will be credited to the HKD account of the customers being rewarded with the Bank according to the Reward Period as mentioned under Clause 4. For joint-name account, the cash rebate will be credited to the HKD account of the primary account holder of the joint-name account.
8. The system of Mobile Banking “New Customer Account Opening” supports Hong Kong’s Smart Identity Card introduced in 2003 or 2018.
9. Customers must complete the related transaction and application successfully via the Mobile Banking to be awarded cash rebate.
10. The customers’ account status must remain valid at the time when the cash rebate is credited to the account. Otherwise, the cash rebate will be forfeited absolutely.
11. All cash rebate and commission rebate cannot be exchanged for other gift and cannot be transferred.
12. The Promotion is not applicable to the staff of the Bank.
13. All results, dates and times related to the Promotion (Including but not limited to the date and time of participation in the Promotion etc.) will be determined by the records and information of the Bank’s computer systems. The Bank shall not be liable for any delay, loss, error or inability to identify of information caused by technical problems such as computers or networks and/or the information submitted by the customers.
14. If the customers do not comply with these Terms and Conditions during the Promotion Period, involve in any fraud, abuse and/or fraudulent act, false information or violation of applicable laws or regulations, the Bank reserves the right to disqualify his/her award entitlement immediately without any prior notice and to proceed legal action against any violation of law.
15. The Bank reserves the right to vary and/or terminate the Promotion at any time and to amend these Terms and Conditions from time to time. In case of any dispute of the Promotion, the decision of the Bank shall be final and conclusive.

16. Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) to enforce any part of these Terms and Conditions.
17. In case of any discrepancy between the Chinese and English versions of the Terms and Conditions, the Chinese version shall prevail.

#### Risk Disclosure:

Investment involves risk and the prices of investment products fluctuate. The prices of investment products 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.

#### 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 promotional material does not constitute an offer for the purchase or sales of any investment products. This promotional material is issued by Industrial and Commercial Bank of China (Asia) Limited and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.