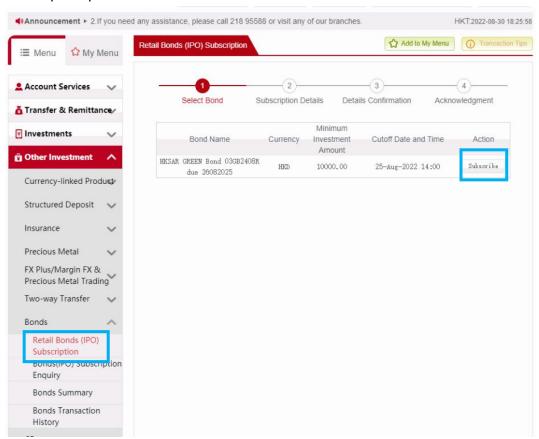


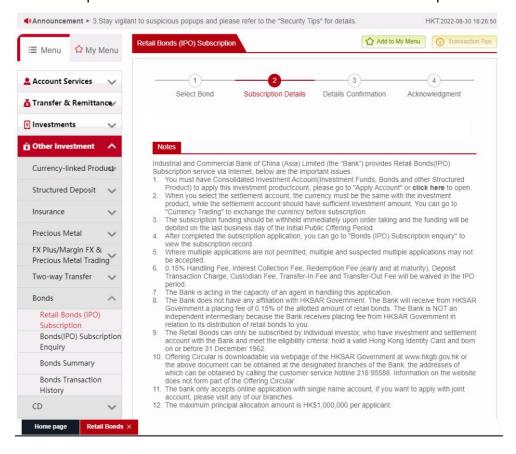
跨境金融 首選銀行

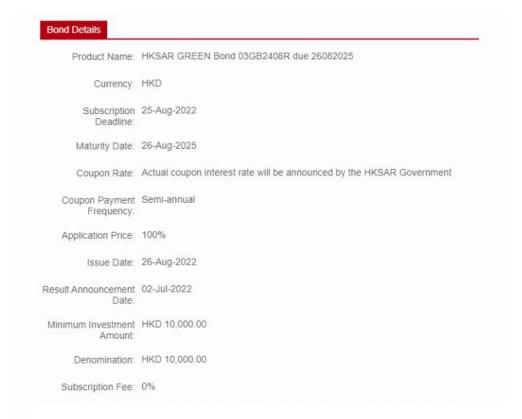
## Application Demonstration of "Retail Bonds (IPO)" in Personal Internet Banking

First Step: Logon to Internet Banking and select "Retail Bonds (IPO) Subscription" to view the available IPO retail bond for subscription. Click on "Subscribe" to start the subscription process.

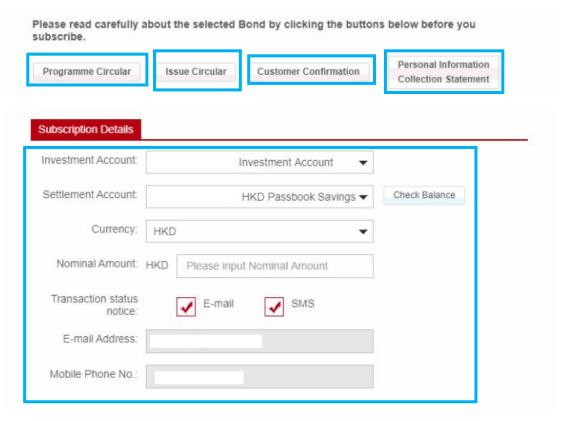


## Second Step: Read the "Notes" and "Bond Details" about the product.

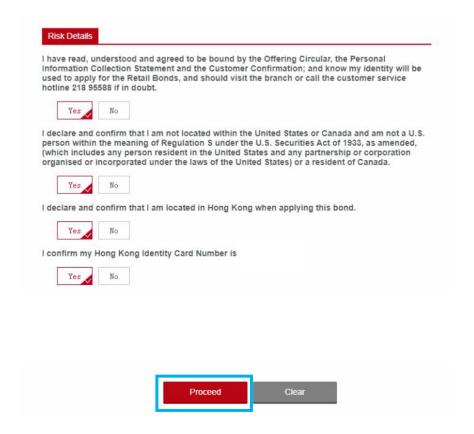




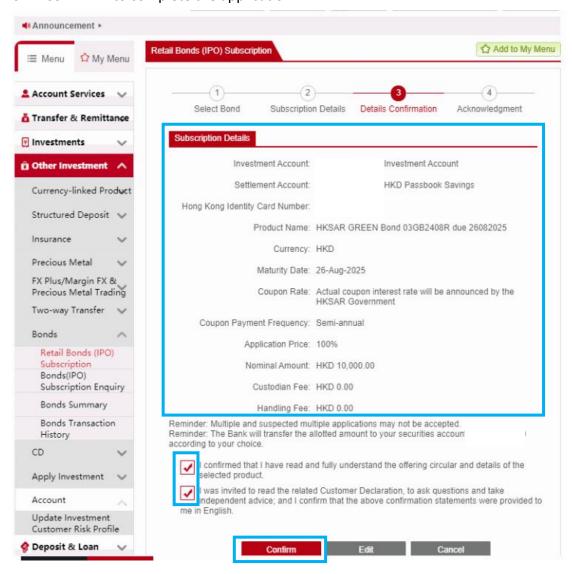
Third Step: Click on "Programme Circular", "Issue Circular", "Customer Confirmation" and "Personal Information Collection Statement" to read the relevant offering documents and important notes before the subscription. Next, input the subscription details including Investment Account, Settlement Account and Nominal Amount, etc.



Forth Step: Answer the questions under Risk Details section for confirming the declarations. Click on "Proceed" afterwards.



Fifth Step: Review the subscription details before submitting the application. Please read the declarations at the bottom and tick the check boxes if you agree. Then click on "Confirm" to complete the application.



Sixth Step: Application succeeded. Click on "Print" to save the acknowledgement for record.

