Securities Trading Promotion

Privileges for New Customers

Promotion Period: 1 July 2022 to 31 December 2022 (both dates inclusive)

Account Opening Cash Rewards

Eligible New Securities Customers who can successfully open New Securities Account/Consolidated Investment Account via Personal Internet Banking or Personal Mobile Banking and login "ICBC Smart Invest" APP successfully during the Promotion Period can enjoy HKD 100 cash reward. Eligible New Securities Customers can enjoy an extra HKD200 cash reward for a completed buy or sell transaction via "ICBC Smart Invest" APP in the first 3 months after Securities Accounts opening.

\$0 Commission Privilege

Eligible New Securities Customers can enjoy \$0 Commission privilege for buying securities via "ICBC Smart Invest" APP in the first 3 months after Securities Accounts opening during the Promotion Period. There is no limitation on transaction amount and number of trades. Commission will be charged first and then refunded later.

Continuous \$0 Commission Privilege

Eligible New Securities Customers are required to conduct at least one Eligible Transaction via "ICBC Smart Invest" APP starting from the third month after Securities Accounts opening during the Promotion Period in order to continue enjoying as low as \$0 Commission privilege for buying securities via "ICBC Smart Invest" APP in the following month and so on. Commission will be charged first and then refunded. If customers do not conduct any Eligible Transaction in any month starting from the third month, this privilege will be terminated starting from the following month and cannot be resumed.

New Securities Margin Account Welcome Offer

Eligible New Securities Margin Account Customers will enjoy the privileged interest rate of P-2.3% within the first 3 months after the securities account opening during the Promotion Period.

Privileges for Existing Eligible Securities Account Customers

Promotion Period: 1 July 2022 to 30 September 2022 (both dates inclusive)

Existing Eligible Securities Account Customers \$0 Commission Privilege

Existing Eligible Securities Account Customers can enjoy as low as \$0 commission privilege for buying securities via "ICBC Smart Invest" APP during the Promotion Period.

The maximum commission rebate for buying securities is HKD 5,000 or equivalent for each Existing Eligible Securities Account Customers. Commission will be charged first and then refunded later.

Privileges for All Customers

Promotion Period: 1 July 2022 to 31 December 2022 (both dates inclusive)

\$0 handling fee for IPO

All customers who subscribe for IPOs in cash via "ICBC Smart Invest" APP during the Promotion Period can enjoy the handling fee be waived.

For any query, please visit our branch of Industrial and Commercial Bank of China (Asia) Limited ("the Bank"). You may also contact our Customer Service Hotline at 218 95588 or visit our website www.icbcasia.com.

Reminders:

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

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't Lend/Sell Your Account

Investment involves risk. Terms and Conditions apply.

Terms and Conditions:

General Terms & Conditions:

- Securities transactions of the same stock conducted on the same trading day through the channel of internet banking, mobile banking or "ICBC Smart Invest" APP will be combined automatically as one buy or one sell transaction.
- 2. The Bank reserves the right to alter or terminate the above promotion offer and amend the relevant Terms and Conditions at anytime without prior notice.
- 3. In case of dispute, the decision of the Bank shall be final and conclusive.
- 4. In case of discrepancy between the English and Chinese version, the Chinese version shall apply and prevail.
- 5. The commission privilege below cannot be used in conjunction with any other promotional offers not being displayed in this promotional material. Financial institution customers are not entitled to all these offers.
- 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.
- 7. This Terms and Conditions are governed by and shall be construed in accordance with the laws of Hong Kong. The Hong Kong Courts shall have the non-exclusive jurisdiction to settle any disputes arising out of or in connection with this Terms and Conditions."

Terms and Conditions for "Account Opening Cash Reward":

- 1. The promotion period (the "Promotion Period") is valid from 1 July 2022 to 31 December 2022 (both dates inclusive).
- 2. This offer is only applicable to the customers who successfully opened new securities account during the Promotion Period and do not have any sole-name, joint-name or company securities account with the Bank in the 12 months prior to the account opening date (the "Eligible New Customers"). The privilege is inapplicable to those customers who change their existing securities cash accounts to securities margin accounts, and vice versa.
- 3. This offer is only applicable to the customers who successfully opened new securities /consolidated investment account via the channel of personal internet banking or personal mobile banking and login

- "ICBC Smart Invest" APP successfully during the Promotion Period. Each Eligible New Customer can enjoy the HKD100 cash reward once only. Account Opening Cash Reward will be credited to the Eligible New Customers' HKD account of the Bank on or before 31 January 2023.
- 4. The Eligible New Customers can enjoy the extra HKD200 cash reward once when completed a buy or sell transaction for HKD/CNY denominated securities already listed on HKEX (including local shares, warrants callable bull/bear contracts, Exchange Traded Fund and Leveraged and inverse products) and the eligible stocks under Shenzhen/Shanghai-Hong Hong Stock Connect Northbound Trading already listed on the Shenzhen/Shanghai Stock Exchange and US securities already listed on NASDAQ Exchange, New York Stock Exchange or American Stock Exchange via the channel "ICBC Smart Invest" APP within the first 3 months from the date of successfully opening the new securities account during the Promotion Period. Cash reward will be credited to the Eligible New Customers' HKD account according to the customer's account opening date and according to the specified month below.

Account Opening Date	Reward month
1 July to 31 July 2022	December 2022
1 August to 31 August 2022	January 2023
1 September to 30 September 2022	February 2023
1 October to 31 October 2022	March 2023
1 November to 30 November 2022	April 2023
1 December to 31 Decebmer 2022	May 2023

- 5. The Eligible New Customers are required to maintain the valid securities account/consolidated investment account and HKD account when cash reward is credited; otherwise the offer will be forfeited.
- Terms and Conditions for "\$0 Commission Privilege ":
- 1. The promotion period (the "Promotion Period") is valid from 1 July 2022 to 31 December 2022 (both dates inclusive).
- 2. This offer is only applicable to the customers who successfully opened new securities account during the Promotion Period and do not have any sole-name, joint-name or company securities account with the Bank in the 12 months prior to the account opening date (the "Eligible New Customers"). The privilege is inapplicable to those customers who change their existing securities cash accounts to securities margin accounts, and vice versa.
- 3. This offer is only applicable to the Eligible New Customers buying HKD /CNY denominated securities already listed on HKEX (including local shares, warrants callable bull/bear contracts, Exchange Traded Fund and Leveraged and inverse products) and the eligible stocks under Shenzhen/Shanghai-Hong Hong Stock Connect Northbound Trading already listed on the Shenzhen/Shanghai Stock Exchange and US securities already listed on NASDAQ Exchange, New York Stock Exchange or American Stock Exchange through the channel "ICBC Smart Invest" APP within the first 3 months from the date of successfully opening the new securities account during the Promotion Period. There is no limitation in transaction amount and number of trades.
- 4. Eligible New Customers are required to pay in advance the brokerage commission in full at the time of transaction. If the preferential commissions are combined with the channel of internet banking, mobile banking or "ICBC Securities" APP transactions, the commission rebate amount will be calculated based on the proportion of "ICBC Smart Invest" APP in its transaction volume.
- 5. Eligible New Customers still have to pay other transaction costs, including but not limited to Hong Kong Stock settlement fee, stamp duty, Hong Kong Securities and Futures Commission's transaction levy and Hong Kong Exchanges and Clearing Limited's (the "HKEX") trading fee or China A Shares stamp duty,

handling fee collected by Shanghai Stock Exchange/Shenzhen Stock Exchange, securities management fee collected by China Securities Regulatory Commission and transfer fee collected by China Securities Depository and Clearing Corporation Limited or SEC fee, Settlement Fee and Tax of US securities. For more details, please refer to the service fee table of Industrial and Commercial Bank of China (Asia) Limited (the "Bank"). For service fee table, please refer to the Bank website www.icbcasia.com or visit any of our branches.

- 6. This offer is not applicable to monthly stocks savings plan and IPO application.
- 7. Eligible New Customers are required to pay in advance the brokerage commission in full at the time of transaction. The rebate amount of commission will be credited to the Eligible New Customers' settlement account within 3 months after customers enjoyed the \$0 commission privilege for the first 3 months.

Account Opening Date	Time Table for the Three Months Commission Rebate
1 July to 31 July 2022	December 2022
1 August to 31 August 2022	January 2023
1 September to 30 September 2022	February 2023
1 October to 31 October 2022	March 2023
1 November to 30 November 2022	April 2023
1 December to 31 Decebmer 2022	May 2023

8. The Eligible New Customers are required to maintain the valid securities account and settlement account when commission rebate is credited; otherwise the offer will be forfeited.

• Terms and Conditions for "Continuous \$0 Commission Privilege":

- 1. The promotion period (the "Promotion Period") is valid from 1 July 2022 to 31 December 2022 (both dates inclusive).
- 2. This offer is only applicable to the customers who successfully opened new securities account during the Promotion Period and do not have any sole-name, joint-name or company securities account with the Bank in the 12 months prior to the account opening date (the "Eligible New Customers"). The privilege is inapplicable to those customers who change their existing securities cash accounts to securities margin accounts, and vice versa.
- 3. Eligible New Customers is required to complete at least one buy or sell trade in every month which is HKD /CNY denominated securities already listed on HKEX (including local shares, warrants callable bull/bear contracts, Exchange Traded Fund and Leveraged and inverse products) or the eligible stocks under Shenzhen/Shanghai-Hong Kong Stock Connect Northbound Trading already listed on the Shenzhen/Shanghai Stock Exchange or US securities already listed on NASDAQ Exchange, New York Stock Exchange or American Stock Exchange through the channel of "ICBC Smart Invest" APP successfully begin with the third months from the date of successfully opening the new securities account ("Eligible Transaction") to continue enjoying \$0 Commission privilege for buying securities in the following month. There is no limitation in transaction amount and number of trades.
- 4. If Eligible New Customers do not conduct any Eligible Transaction in any month starting from the third month from the date of successfully opening the new securities account, this privilege will be terminated starting from the following month and cannot be resumed.
- 5. Eligible New Customers are required to pay in advance the brokerage commission in full atthe time of transaction. If the preferential commissions are combined with the channel of internet banking or mobile banking transactions, the commission rebate amount will be calculated based on the proportion of "ICBC Smart Invest" APP in its transaction volume.
- 6. The rebate amount of commission starting from the fourth month will be credited to the Eligible New Customers' settlement account within 3 months after the completion of the securities transaction.

*Example: Eligible New Customers who opens a securities account on August 15 2022					
Months	Date	As low as \$0 Commission privilege for buying securities	Buy Transaction	Sell Transaction	Commission Rebate Date
First month	15/08/2022-14/09/2022	Yes	No	No	
Second month	15/09/2022-14/10/2022	(Entitled first three month	No	No	
Third month	15/10/2022-14/11/2022	\$0 Commission privilege for buying securities after securities account opening)	Yes	No	31/1/2023

Eligible New Customers must have at least one Eligible Transaction starting from the third month after securities account opening to continue enjoying the privilege in the following month. If Eligible New Customers do not conduct any Eligible Transaction in any month starting from the third month, the privilege will be terminated in the following month and cannot be resumed.

Fourth month	15/11/2022-14/12/2022	Yes (Conducted Eligible Transaction via " ICBC Smart Invest " APP in the third month after the account opening)	Yes	Yes	28/2/2023 (Commission rebate on buy Transaction)
Fifth month	15/12/2022-14/01/2023	Yes (Conducted Eligible Transaction via " ICBC Smart Invest " APP in the third and fourth month after the account opening)	No	Yes	31/3/2023 (Entitle \$0 Commission privilege for buying securities but no buying securities commission rebate due to customer had sell transaction only so no commission rebate.)
Sixth month	15/01/2023-14/02/2023	Yes (Conducted Eligible Transaction via " ICBC Smart Invest " APP in the third, fourth and fifth month after the account opening)	No	No	30/4/2023 (Entitle \$0 Commission privilege for buying securities but no buying securities commission rebate due to no buy ransaction)
Seventh month	15/02/2023-14/03/2023	No (Did not conduct Eligible Transaction via "ICBC Smart Invest" APP transaction in the sixth month after the account opening). Can have a chance to continuously enjoy \$0 commission privilege for buying securities thereafter via "ICBC Smart Invest" APP will be terminated and cannot be resumed.	No	No	The privilege will be terminated and cannot be resumed.

^{*}The above example is for reference only.

- 7. Eligible New Customers still have to pay other transaction costs, including but not limited to Hong Kong Stock settlement fee, stamp duty, Hong Kong Securities and Futures Commission's transaction levy and Hong Kong Exchanges and Clearing Limited's (the "HKEX") trading fee or China A Shares stamp duty, handling fee collected by Shanghai Stock Exchange/Shenzhen Stock Exchange, securities management fee collected by China Securities Regulatory Commission and transfer fee collected by China Securities Depository and Clearing Corporation Limited or SEC fee, Settlement Fee and Tax of US securities. For more details, please refer to the service fee table of Industrial and Commercial Bank of China (Asia) Limited (the "Bank"). For service fee table, please refer to the Bank website www.icbcasia.com or visit any of our branches.
- 8. This offer is not applicable to monthly stocks savings plan and IPO application.
- 9. The Eligible New Customers are required to maintain the valid securities account and settlement account when commission rebate is credited; otherwise the offer will be forfeited.

Terms and Conditions for "New Securities Margin Account Welcome Offer":

- 1. The promotion period (the "Promotion Period") is valid from 1 July 2022 to 31 December 2022 (both dates inclusive).
- This offer is only applicable to the customers who successfully opened new securities margin account during the Promotion Period and do not have any sole-name, joint-name or company securities margin account with the Bank within the 12 months prior to the account opening date (the "Eligible New Securities Margin Account Customers").
- The interest rate privilege is only applicable to the transactions conducted within the first 3 months after the
 date of successfully opening the new securities margin account during the Promotion Period ("Offer
 Period").
- 4. The interest rate of securities margin account is P-2.3% per annum within Offer Period. P refers to the Prime Rate as quoted and revised by the Bank from time to time. Normal securities margin interest rate will be applied after the Offer Period. For Normal securities margin interest rate, please refer to the Bank website www.icbcasia.com.

Terms & Conditions for "Existing Eligible Securities account Customers \$0 Commission Privilege":

- 1. The promotion period (the "Promotion Period") is valid from 1 July 2022 to 30 September 2022 (both dates inclusive).
- 2. Existing Eligible Securities account Customers refer to customers who have any sole-name, joint-name or company securities account with the Bank on or before 28 February 2022 and have not successfully completed any HKD /CNY denominated securities listed on HKEx (including local shares, warrants callable bull/bear contracts, Exchange Traded Fund and Leveraged and inverse products) and the eligible stocks under Shenzhen/Shanghai-Hong Hong Stock Connect Northbound Trading listed on the Shenzhen/Shanghai Stock Exchange through the channel of internet banking, mobile banking, or "ICBC Smart Invest" APP from the period of 1 July 2021 to 30 June 2022.
- 3. This offer is only applicable to the Existing Eligible Securities account Customers buying HKD /CNY denominated securities already listed on HKEX (including local shares, warrants callable bull/bear contracts, Exchange Traded Fund and Leveraged and inverse products) and the eligible stocks under Shenzhen/Shanghai-Hong Hong Stock Connect Northbound Trading already listed on the Shenzhen/Shanghai Stock Exchange through the channel of "ICBC Smart Invest" APP during the Promotion Period.
- 4. Existing Eligible Securities account Customers are required to pay in advance the brokerage commission in full at the time of transaction. If the preferential commissions are combined with the channel of internet banking, mobile banking or "ICBC Securities" APP transactions, the comission rebate amount will be

- calculated based on the proportion of "ICBC Smart Invest" APP in its transaction volume.
- 5. Commission will be counted at the time of transaction. The maximum commission rebate to each Existing Eligible Securities account Customers is HKD5,000. If the commission rebate includes RMB, the exchange rate will be determined by the Bank. The rebate amount of commission will be credited to the Existing Eligible Securities account Customers' settlement account on or before 30 November 2022.
- 6. Existing Eligible Securities account Customers still have to pay other transaction costs, including but not limited to Hong Kong Stock settlement fee, stamp duty, Hong Kong Securities and Futures Commission's transaction levy and Hong Kong Exchanges and Clearing Limited's (the "HKEX") trading fee or China A Shares stamp duty, handling fee collected by Shanghai Stock Exchange/Shenzhen Stock Exchange, securities management fee collected by China Securities Regulatory Commission and transfer fee collected by China Securities Depository and Clearing Corporation Limited or SEC fee. For more details, please refer to the service fee table of Industrial and Commercial Bank of China (Asia) Limited (the "Bank"). For service fee table, please refer to the Bank website www.icbcasia.com or visit any of our branches.
- 7. Existing Eligible Securities account Customers can enjoy the offer once only during the promotion period.

 Joint name account will be counted as one account which is eligible for the offer once only.
- 8. This offer is not applicable to monthly stocks savings plan and IPO application.
- 9. Existing Eligible Securities account Customers are required to maintain the valid securities account and settlement account when commission rebate is credited; otherwise the offer will be forfeited.

Terms & Conditions for "\$0 handling fee for IPO ":

- 1. The promotion period (the "Promotion Period") is valid from 01 July 2022 to 31 December 2022 (both dates inclusive).
- Customers still have to pay other transaction costs, including but not limited to the brokerage of 1.0%, SFC transaction levy of 0.0027% and the Stock Exchange trading fee of 0.005% (payable in full on application, subject to refund).
- This offer is only applicable to the securities customers who successfully for IPO Cash subscription via the channel "ICBC Smart Invest" APP during the Promotion Period. Handling fee will be waived when submitting IPO Cash subscription
- 4. Customer's instruction to apply for subscription for any Securities under the IPO Services is irrevocable and may not be withdrawn by customer without the Bank's prior consent.

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 contingent orders, such as "stop-loss" or "stop-limit" orders impossible to execute. 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.

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 transferability, 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.

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. 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.

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

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