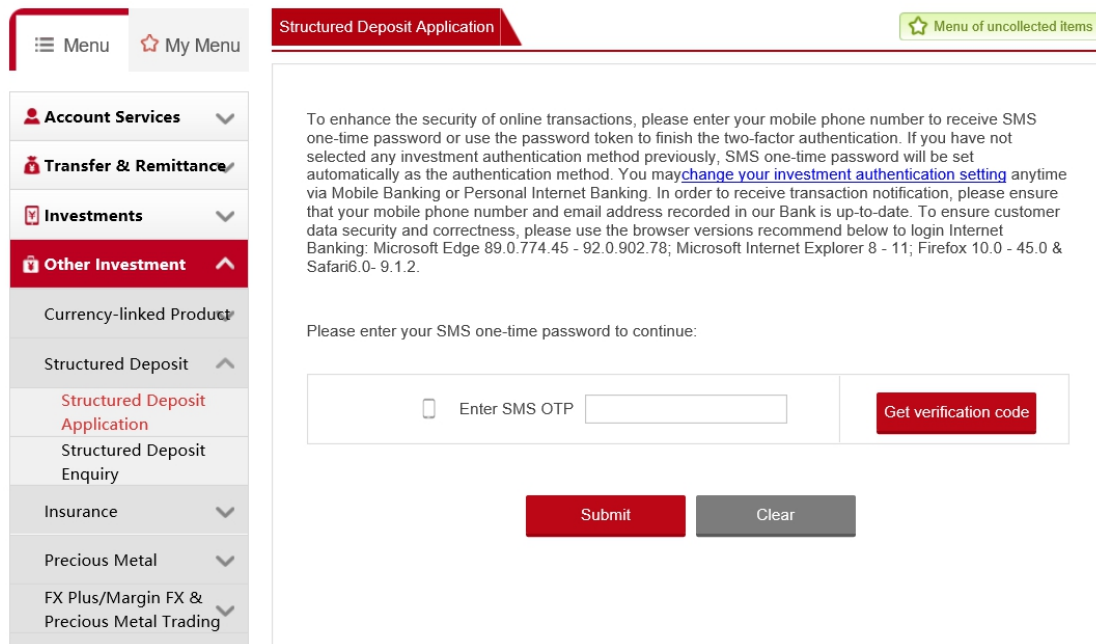


Application Demonstration of Structured Deposit on Personal Internet Banking

Application demonstration for customer who have “Instrument-Linked and Structured Deposit Account”

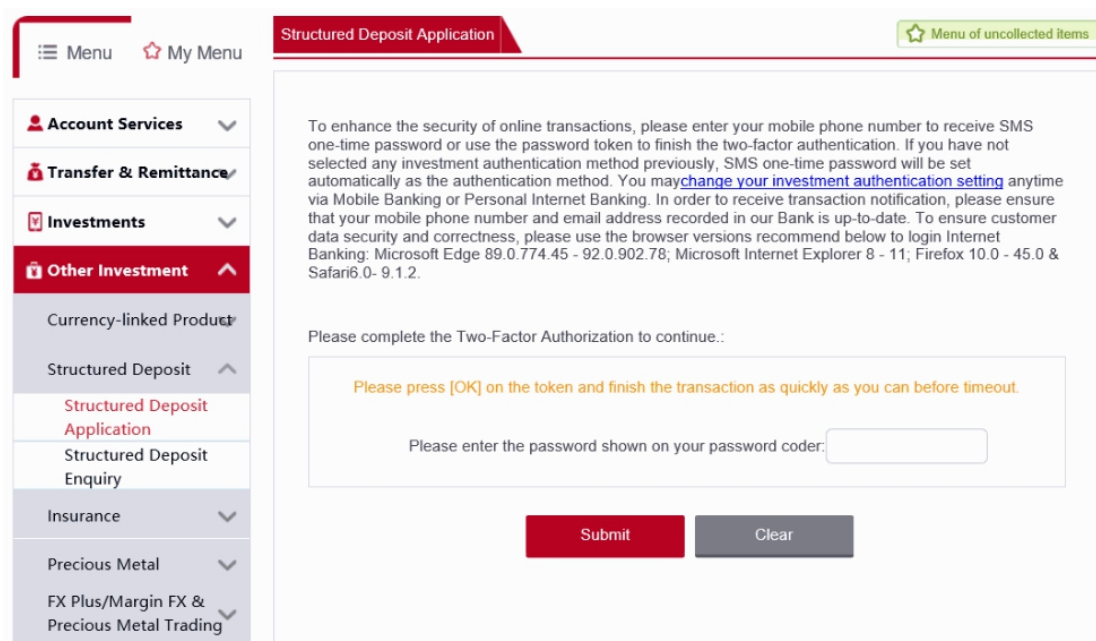
Step 1: Logon to Personal Internet Banking, select “Structured Deposit Application” and complete the Two-Factor Authentication (2FA).

(a) Customer can enter mobile phone number to receive SMS one-time password for completing the 2FA; Or



The screenshot shows the 'Structured Deposit Application' page. On the left is a navigation menu with categories: Account Services, Transfer & Remittance, Investments, Other Investment (selected), Currency-linked Products, Structured Deposit, Insurance, Precious Metal, and FX Plus/Margin FX & Precious Metal Trading. The 'Structured Deposit Application' link is highlighted in red. The main content area contains a security notice about SMS one-time passwords, followed by the instruction 'Please enter your SMS one-time password to continue:'. Below this is a form with a label 'Enter SMS OTP' and a text input field. To the right of the input field is a red button labeled 'Get verification code'. At the bottom of the form are two buttons: 'Submit' (red) and 'Clear' (grey).

(b) Customer can complete the 2FA by Password Token.



The screenshot shows the 'Structured Deposit Application' page, similar to the previous one. The navigation menu is on the left. The main content area contains the same security notice. Below the notice, the instruction reads 'Please complete the Two-Factor Authorization to continue:'. This is followed by a yellow box with the text 'Please press [OK] on the token and finish the transaction as quickly as you can before timeout.' Below this box is a form with the label 'Please enter the password shown on your password coder:' and a text input field. At the bottom of the form are two buttons: 'Submit' (red) and 'Clear' (grey).

Step 2: After completing the 2FA, customer can view the available Structured Deposit products for application. Click on the arrow under “Apply” for more product information.

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Select Product
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Acknowledgment

HKD 100% of Principal Protected Deposit USD/HKD (USDHKD) European Bearish

Product Risk Level :
1-Very Conservative

Tenor :
1 month

Interest Rate % p.a. :
0.0001%/0.0002%

Issue Reference No. :

Deposit Currency :
HKD

Principal Protected % :
100%of Notional Amount

Apply

HKD 100% of Principal Protected Deposit USD/HKD (USDHKD) European Bearish

Product Risk Level :
1-Very Conservative

Tenor :
1 month

Interest Rate % p.a. :
0.0001%/0.0002%

Issue Reference No. :

Deposit Currency :
HKD

Principal Protected % :
100%of Notional Amount

Apply

Product Risk Level :
1-Very Conservative

Tenor :
1 month

Interest Rate % p.a. :
0.0001%/0.0002%

Issue Reference No. :

Deposit Currency :
HKD

Principal Protected % :
100%of Notional Amount

Apply

Reference Spot Rate:
Strike :
Interest Rate % p.a.:
Application Cut-Off Date and Time:
Minimum Investment Amount:

HKD per 1 USD spot currency exchange rate (USDHKD) in the global foreign exchange market, as determined by the Calculation Agent in good faith and in a commercially reasonable manner.
98% of Reference Spot Rate as at execution on Trade Date
0.0002% p.a. if USDHKD Reference Spot Rate is trading at or below the Strike at Expiry Time on Expiry Date as determined by Calculation Agent.
Or
0.0001% p.a. if USDHKD Reference Spot Rate above the Strike at Expiry Time on Expiry Date as determined by Calculation Agent.
02 September 2022 4:00 pm Hong Kong Time
2,000.00HKD

Step 3: Customer is required to watch the video of training on derivatives knowledge and confirm the relevant declaration after clicking “Apply” .

Structured Deposit Application☆ Menu of collected items ⓘ Transaction Tips

1234

Select ProductApplication DetailsDetails ConfirmationAcknowledgment

Derivatives Knowledge ⓘ Not completed

According to our Bank record, you do not have any experience of this type of investment product, you must complete Training on Derivatives Knowledge provided by our Bank, please [click here](#) to watch the relevant training video.

☐ confirm that I have completed training on derivatives knowledge provided by ICBC (Asia), so as to comply with the criteria for client' s knowledge of derivatives as set out in the requirements in relation to investor characterization, and fully understand the risks, features and nature of derivatives.

Training video will pop out after clicking “click here”

Training on Derivatives Knowledge - Google Chrome

https://www.icbcasia.com/ICBC/海外分行/工銀亞洲/TC/手機銀行廣告宣傳員/衍生工具培訓課程/show_video_EN_US.htm

Training on Derivatives Knowledge

Part 1Part 2Part 3Part 4

EnglishChineseCantonese

What are Derivatives?

0:00 / 3:30

Disclaimer

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- * the provision to, or use by, any person of the video or any part of it;
- * the preparation of the information contained in the video; and
- * any person relying on, disclosing or using any information or statement contained in or connected with the video.

Confirm

No training video will be displayed if customers have relevant experience of this type of investment product.

Step 4: Read the relevant product details.



Your risk tolerance level is **i** Aggressive

Your Vulnerable customer type is **i**
Vulnerable customer for all investment product

- Attitude towards investment risk may change over time, **if you would like to re-assess the Customer Risk Profile, please [click here](#).**
- Warning for investing in structured products with embedded derivatives: This is structured product involving derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. Do not invest in it unless you fully understand the nature and risks of the product and are willing to assume the risks associated with it.
- Structured Deposit is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- Structured Deposit is NOT equivalent to, nor should it be treated as a substitute for, time deposit.
- Industrial and Commercial Bank of China (Asia) Limited (the "Bank") is the issuer of product and is acting as principal in this transaction.
- The Bank's profit for the Structured Deposit will be reflected in the pricing of the Structured Deposit. The Bank will benefit from the issuance and distribution of this Structured Deposit but no other monetary benefit is received by the Bank.
- The Bank is NOT an independent intermediary because 1. the Bank receives fees, commissions, or other monetary benefits from other parties (which may include product issuers) in relation to our distribution of investment products to you. For details, you should refer to the Bank's disclosure on monetary benefits which the Bank is required to deliver to you prior to or at the point of entering into any transaction in investment products; and 2. the Bank receives non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of products that the Bank may distribute to you.

Product Detail

Issue Reference No.	
Product Name	
Product Risk Level	1-Very Conservative
Deposit Currency	HKD
Tenor	1 month
Principal Protected %	100% of Notional Amount
Trade Date	05 August 2022
Deposit Start Date	02 September 2022
Maturity Date	16 February 2023
Expiry Date	16 February 2023
Expiry Time	2:00 pm Hong Kong Time
Reference Spot Rate	HKD per 1 USD spot currency exchange rate (USDHKD) in the global foreign exchange market, as determined by the Calculation Agent in good faith and in a commercially reasonable manner.
Strike	98% of Reference Spot Rate as at execution on Trade Date
Interest Rate % p.a.	0.0002% p.a. if USDHKD Reference Spot Rate is trading at or below the Strike at Expiry Time on Expiry Date as determined by Calculation Agent. Or 0.0001% p.a. if USDHKD Reference Spot Rate above the Strike at Expiry Time on Expiry Date as determined by Calculation Agent.
Day Count Basis	Act/365 days
Minimum Investment Amount	2,000.00HKD

Step 5: Read the relevant Term Sheet and Important Facts. Next, input the subscription details.

Structured Deposit Information

The following Offering Documents for this product contain detailed information and the terms. You should press the button of the following Offering Documents, read and understand all of the Offering Documents before deciding whether to invest in this product.

☒ I have read, understood and agreed to the [Term Sheet](#) and [Important Facts](#).

Apply Detail

Instrument
Linked and
Structured
Deposit
Account:

Time Deposit

Settlement
Account:

HKD Savings

Currency:

HKD

Investment
Amount:

10000

Check Balances

Actual available balance: HKD

Book balance: HKD

Transaction
Status Notice:

☐ E-mail ☒ SMS

E-mail Address:

BIAN****@BIAN.XING

Mobile Phone No.:

Step 6: Conduct the suitability assessment.

Investment Options

According to the bank record, do you have experience in investing in the same investment type of this investment product within past 3 years?

Yes

What is/are your investment objective(s) for this transaction?

- ☐ Capital Preservation - I aim to preserve capital with marginal investment returns and keep investment loss at a minimum.
- ☐ Income Generation - I aim to achieve investment return generated from income (e.g. dividend, coupon, interest).
- ☒ Growth Orientation - I aim to achieve high investment return and accept higher risk.
- ☐ Speculation - I aim to achieve profit maximization through investment (which may include leveraged/ exotic product).

According to the bank record, the maximum length of your expected investment horizon is:

- ☐ Less than 1 year
- ☐ Less than 3 years
- ☐ Less than 5 years
- ☐ Less than 10 years
- ☒ 10 years or above

The tenor of investment assessment result of the maximum length of your expected investment horizon and product tenor of this transaction is

☒ Match ☐ Mismatch

Asset concentration assessment

Total investment amount of your/ your company' s current holding of same type of investment products in other financial institutions and same type of investment product invested in this bank on same day (if any):

HKD

According to the bank record and information you/ your company provided, your/ your company' s percentage of the investment amount of this product together with the total investment amount of your/ your company' s current holding of same type of investment products in this Bank and other financial institutions out of your individual/company total net worth in this Bank is:

[60]%Or below

According to the bank record, your/ your company' s percentage of the investment amount of this product together with the total investment amount of your/ your company' s current holding of the product(s) with[low] risk in this Bank out of your individual/company total net worth in this Bank is :

[100]%Or below

According to the bank record, your/ your company' s percentage of the investment amount of this product together with the total investment amount of your/ your company' s current holding of the product(s) issued by the same issuer of this product in this Bank out of your individual/company total net worth in this Bank is:

[50]%Or below

Do you have experience in investing in the same investment product type of this product?

☒ Yes ☐ No

Step 7: Read the Customer Acknowledgement and tick the check box if you agree.
Press "Process" to continue.

Customer Acknowledgement

Bank. I/We will in no way hold the Bank and its staff responsible for any loss or other liability which may arise.

5.I/We have read and drawn attention to the above "Warning for investing in Structured Product" and was/were alerted of the inherent risk of the Structured Deposit.

6.I/We hereby apply for the amount of Structured Deposit on this Structured Deposit Application Form shown in respect of the application in accordance with the Terms and Conditions set out in this Application Form, the relevant term sheet of the Structured Deposit, Important Facts of Structured Deposit , the current Master Terms and Conditions Investment Products and Master Terms and Conditions - Derivatives Products, any other applicable terms and conditions issued by the Bank.

7.Currency of the settlement account must be the same as investment currency, and settlement account must have sufficient fund.

8.The settlement amount will be held immediately after application submitted, you irrevocably authorize the Bank to debit the settlement amount from settlement account .

Customer Acknowledgement

☐ I have read, understood and agreed to the [Customer Acknowledgement](#).

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Process

Clear

Step 8: Review the subscription details. Read the declarations at the bottom and tick the check boxes if you agree. Click on “Confirm” to complete the application.

Structured Deposit Application

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Select Product

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Application Details

Please check the following information.

Instrument Linked and Structured Deposit Account	Time Deposit
Settlement Account	HKD Savings
Investment Amount	10,000.00HKD

Issue Reference No.	
Product Name	1-Very Conservative
Product Risk Level	HKD
Deposit Currency	1 month
Tenor	100% of Notional Amount
Principal Protected %	05 August 2022
Trade Date	02 September 2022
Deposit Start Date	16 February 2023
Maturity Date	16 February 2023
Expiry Date	2:00 pm Hong Kong Time
Expiry Time	HKD per 1 USD spot currency exchange rate (USDHKD) in the global foreign exchange market, as determined by the Calculation Agent in good faith and in a commercially reasonable manner.
Reference Spot Rate	
Strike	98% of Reference Spot Rate as at execution on Trade Date
Interest Rate % p.a.	0.0002% p.a. if USDHKD Reference Spot Rate is trading at or below the Strike at Expiry Time on Expiry Date as determined by Calculation Agent. Or 0.0001% p.a. if USDHKD Reference Spot Rate above the Strike at Expiry Time on Expiry Date as determined by Calculation Agent.
Day Count Basis	Act/365 days

☒

I/We acknowledge that I/We have received and understand that Structured Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

☒

I/We confirm that I/We have read and fully understand the Relevant Documents and details of the above Structured Deposit including product nature and product risk.

☒

I/We confirm that I/We have read and fully understand the Customer Acknowledgement.

Confirm

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Application demonstration for customer who does not have “Instrument-Linked and Structured Deposit Account”

Step 1: Logon to Internet Banking, select “Structured Deposit Application” and complete the Two-Factor Authentication (2FA).

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Structured Deposit Application

Structured Deposit Enquiry

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FX Plus/Margin FX & Precious Metal Trading

Structured Deposit Application

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To enhance the security of online transactions, please enter your mobile phone number to receive SMS one-time password or use the password token to finish the two-factor authentication. If you have not selected any investment authentication method previously, SMS one-time password will be set automatically as the authentication method. You may [change your investment authentication setting](#) anytime via Mobile Banking or Personal Internet Banking. In order to receive transaction notification, please ensure that your mobile phone number and email address recorded in our Bank is up-to-date. To ensure customer data security and correctness, please use the browser versions recommend below to login Internet Banking: Microsoft Edge 89.0.774.45 - 92.0.902.78; Microsoft Internet Explorer 8 - 11; Firefox 10.0 - 45.0 & Safari 6.0 - 9.1.2.

Please enter your SMS one-time password to continue:

Enter SMS OTP

Get verification code

Submit

Clear

Step 2: After completing the 2FA, customer can view the available Structured Deposit products’ details.

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HKD 100% of Principal Protected Deposit USD/HKD (USDHKD) European Bearish

Product Risk Level : 1-Very Conservative

Tenor : 1 month

Interest Rate % p.a. : 0.0001%/0.0002%

Issue Reference No. :

Deposit Currency : HKD

Principal Protected % : 100%of Notional Amount

Apply

HKD 100% of Principal Protected Deposit USD/HKD (USDHKD) European Bearish

Product Risk Level : 1-Very Conservative

Tenor : 1 month

Interest Rate % p.a. : 0.0001%/0.0002%

Issue Reference No. :

Deposit Currency : HKD

Principal Protected % : 100%of Notional Amount

Apply

Step 3: After completing the 2FA, click on “Apply” to subscribe the relevant product.

Product Risk Level : 1-Very Conservative	Issue Reference No. : <input type="text"/>	Apply ↑
Tenor : 1 month	Deposit Currency : HKD	
Interest Rate % p.a. : 0.0001%/0.0002%	Principal Protected % : 100%of Notional Amount	

Reference Spot Rate:	HKD per 1 USD spot currency exchange rate (USDHKD) in the global foreign exchange market, as determined by the Calculation Agent in good faith and in a commercially reasonable manner.
Strike :	98% of Reference Spot Rate as at execution on Trade Date
Interest Rate % p.a.:	0.0002% p.a. if USDHKD Reference Spot Rate is trading at or below the Strike at Expiry Time on Expiry Date as determined by Calculation Agent. Or 0.0001% p.a. if USDHKD Reference Spot Rate above the Strike at Expiry Time on Expiry Date as determined by Calculation Agent.
Application Cut-Off Date and Time:	02 September 2022 4:00 pm Hong Kong Time
Minimum Investment Amount:	2,000.00HKD

Step 4: Click on “Open Instrument Linked and Structured Deposit Account” to start account opening.

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Update Investment Customer Risk Profile

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Reference Number:9999

You do not have a valid instrument Linked and Structured Deposit Account,please open account first.

Open Instrument Linked and Structured Deposit Account

Step 5: Fill in the details for account opening.

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Apply for Instrument-Linked and Structured Deposit Account

Add to My Menu

Transaction Tips

Account Basic Information

Account Type: Instrument-Linked and Structured Deposit Account

Based on:

Please apply for an account if you do not have a HKD or other currencies account.

Apply for an Account

Account Signature and Transaction Setting: Based on

Consolidated Statement: Based on

Registered Mailing Address: FLXT 3X X1XF
BLXCX B

SHXUXG SXUX XT
Hong Kong, China

Mobile Phone Number: 9243****

Email Address: BIAN****@BIAN.XING

How to Check for Structured Deposit Application Record?

Step 1: If you have completed 2FA, select “Structured Deposit Enquiry” to enter the application record page. If not, please follow the website instruction to complete 2FA.

The screenshot shows the 'Structured Deposit Enquiry' page. On the left is a sidebar menu with categories: Account Services, Transfer & Remittance, Investments, and Other Investment (expanded). Under 'Other Investment', 'Structured Deposit Enquiry' is highlighted. The main content area has a header 'Structured Deposit Enquiry' and two utility buttons: 'Menu of collected items' and 'Transaction Tips'. Below the header, there's a form with the following fields:

- Instrument Linked and Structured Deposit Account:** A dropdown menu currently showing 'Time Deposit'.
- Period:** Three buttons: 'Today', 'Last 5 Days', and 'Last 30 Days' (which is selected and has a red checkmark).
- From:** A date picker showing '2022-07-31'.
- To:** A date picker showing '2022-08-31'.

Below the form are two buttons: 'Process' (in red) and 'Reset' (in grey). Underneath is a section titled 'Transaction Record' containing a table with the following data:

Reference Number	Product Name	Underlying Asset	Product Fee
		USD/HKD	European B
		USD/HKD	European B
		USD/HKD	European B
		USD/HKD	European B

Step 2: Select relevant account and search criteria, then click on “Process”

This screenshot is identical to the one above, showing the 'Structured Deposit Enquiry' page. The only difference is that the 'Process' button, located below the date pickers, is now highlighted with a red rectangular border to indicate it should be clicked.

Step 3: Click on the record for more transaction details.

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Card

Structured Deposit Enquiry

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Reference Number	
Instrument Linked and Structured Deposit Account	
Settlement Account	
Investment Amount	
Issue Reference No.	
Product Name	HKD 100% of Principal Protected Deposit
Product Risk Level	1-Very Conservative
Deposit Currency	HKD
Tenor	1 month
Principal Protected %	100% of Notional Amount
Deposit Start Date	02 January 2023
Maturity Date	16 February 2023
Expiry Date	16 February 2023
Expiry Time	2:00 pm Hong Kong Time
Reference Spot Rate	HKD per 1 USD spot currency exchange rate: (USDHKD) in the global foreign exchange market, as determined by the Calculation Agent in good faith and in a commercially reasonable manner.
Strike	98% of Reference Spot Rate as at execution on Trade Date