

證券服務推廣

新客戶尊享：

推廣期：2021 年 7 月 1 日至 2021 年 12 月 31 日 (包括首尾兩天)

- **全新證券客戶透過「工銀智投資」APP - 可享首三個月買入證券\$0 佣金優惠**

推廣期內，合資格新開證券客戶於開戶後首三個月透過「工銀智投資」APP 買入證券可享\$ 0 佣金優惠。交易金額及交易次數均不設限制，佣金豁免方式為先收後退。

- **全新證券客戶透過「工銀智投資」APP - 及後有機會繼續可享買入證券\$0 佣金優惠**

推廣期內成功開立全新證券賬戶客戶須於開戶日起計第三個月起，每月需透過「工銀智投資」APP 成功完成一筆合資格交易，翌月便可繼續透過「工銀智投資」APP 享有買入證券\$0 佣金優惠，其後每月如此類推。佣金豁免方式為先收後退。如合資格新客戶於開戶後第三個月起任何一個月未完成最少一筆合資格交易，此優惠將於翌月起終止及失效。

- **新證券保證金賬戶迎新優惠尊享特惠年利率 P-2.3%**

新證券保證金賬戶客戶於推廣期內開戶後首三個月，尊享特惠年利率 P-2.3%優惠。

推廣期：2021 年 10 月 1 日至 2021 年 12 月 31 日 (包括首尾兩天)

- **客戶於推廣期內透過個人網上銀行或個人手機銀行成功開立全新證券賬戶/基金投資、債券及結構性產品投資賬戶/綜合投資賬戶，可享港幣 100 元現金回贈。**

- **全新證券客戶於推廣期內透過「工銀智投資」APP 買入證券金額累計達港幣 20,000 元或以上可免費享用首月「工銀智投資」APP 港股串流報價服務。服務費用先收後退。**

現有合資格證券客戶尊享：

推廣期：2021 年 10 月 1 日至 2021 年 12 月 31 日 (包括首尾兩天)

- **現有合資格證券客戶透過「工銀智投資」APP 可享買入證券低至\$0 佣金優惠**

現有合資格證券客戶於推廣期內透過「工銀智投資」APP 買入證券可享低至\$0 佣金優惠。每位現有合資格客戶可獲豁免之買入證券佣金上限為港幣或等值港幣 5,000 元。佣金豁免方式為先收後退。

查詢詳情，歡迎親臨中國工商銀行（亞洲）有限公司（「本行」）各分行，我們隨時樂意為您提供更多資料。您亦可致電客戶服務熱線 218 95588 或瀏覽我們的網站 www.icbcasia.com。

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投資涉及風險。優惠須受條款及細則約束

條款及細則：

一般條款及細則：

1. 同一交易日內，經網上銀行、手機銀行或「工銀智投資」APP 多次買入多次沽出同一隻股票，該等交易均自動合併為一筆買入或一筆沽出交易。
2. 本行保留可隨時更改或終止優惠及不時無須事先通知修定本條款及細則的權利。
3. 如有任何爭議，本行保留最終決定權。
4. 如本條款及細則之中、英版本有任何歧義，一概以中文版本為準。
5. 以下佣金優惠不得與其他非列於本宣傳品的推廣優惠一併使用；所有金融機構客戶均不獲享此等優惠。
6. 並非本條款及細則任何一方的任何人士或實體，將不會擁有於合約（第三者權利）條例（第 623 章）下強制執行本條款及細則任何部分的權利。
7. 本條款和條件受香港法律管轄並應根據其解釋。香港法院應具有非專屬管轄權，以解決因本條款和條件引起的或與之相關的任何爭議。

「全新證券賬戶 - 透過「工銀智投資」APP - 首三個月可享買入證券\$0 佣金優惠」條款及細則：

1. 此優惠推廣期由 2021 年 7 月 1 日至 2021 年 12 月 31 日[包括首尾兩天]（「推廣期」）。
2. 此優惠只適用於在推廣期內成功開立的全新證券賬戶。全新證券賬戶定義為客戶於開戶前十二個月內不曾以個人、聯名或公司名義在本行持有證券賬戶的客戶（「合資格新客戶」）。優惠不適用於客戶從現有證券現金賬戶轉為證券保證金賬戶，或從現有證券保證金賬戶轉為證券現金賬戶。
3. 此優惠只適用於合資格新客戶成功開戶日起計首三個月透過本行「工銀智投資」APP 買入已於香港交易所上市以港幣或人民幣計算的證券交易(包括港股、認股證、牛熊證、交易所買賣基金及槓桿及反向產品)、已於深圳或上海證券交易所上市之合資格深股通或滬股通股票及已於納斯達克證券交易所、紐約證券交易所或美國證券交易所上市的美國證券。此優惠均不設交易金額及交易次數限制。
4. 合資格新客戶須於交易時先繳付全數經紀佣金。如此優惠之佣金與網上銀行或手機銀行之交易合併計算，其佣金回贈將按「工銀智投資」APP 佔其交易額比例計算作出回贈。
5. 合資格新客戶仍須繳付其他交易費用，包括但不限於港股結算費、印花稅、香港證監會交易徵費及香港交易所收取的交易費或中國 A 股交易的印花稅、上海交易所/ 深圳交易所收取的

經手費、中國證監會收取的證管費及中國結算收取的過戶費或美股監管費用、結算費及稅項。收費詳情可參考中國工商銀行（亞洲）有限公司（「本行」）的服務收費表。服務收費表可於本行網頁 www.icbcasia.com 瀏覽或親臨本行各分行索取。

6. 此優惠不適用於證券儲蓄計劃及新股認購服務。
7. 合資格新客戶須於交易時先繳付全數經紀佣金。如合資格新客戶的證券賬戶於 2021 年 7 月 1 日至 2021 年 9 月 30 日期間成功開立，獲豁免之經紀佣金將於 2022 年 2 月 28 日或之前以現金回贈方式存入合資格新客戶的結算賬戶內。如合資格新客戶的證券賬戶於 2021 年 10 月 1 日至 2021 年 12 月 31 日期間成功開立，獲豁免之經紀佣金將於 2022 年 5 月 31 日或之前以現金回贈方式存入合資格新客戶的結算賬戶內。
8. 佣金回贈存入時，合資格新客戶須仍持有有效的證券賬戶及結算賬戶，否則有關優惠將被取消。

「全新證券賬戶 - 透過「工銀智投資」APP - 及後有機會繼續可享買入證券\$0 佣金優惠」條款及細則：

1. 此優惠推廣期由 2021 年 7 月 1 日至 2021 年 12 月 31 日[包括首尾兩天]（「推廣期」）。
2. 此優惠只適用於在推廣期內成功開立的全新證券賬戶，並於開戶前十二個月內不曾以個人、聯名或公司名義在本行持有證券賬戶的客戶（「合資格新客戶」）。優惠不適用於客戶從現有證券現金賬戶轉為證券保證金賬戶，或從現有證券保證金賬戶轉為證券現金賬戶。
3. 此優惠只適用於合資格新客戶成功開戶日起計第四個月透過「工銀智投資」APP 買入已於香港交易所上市以港幣或人民幣計算的證券交易(包括港股、認股證、牛熊證、交易所買賣基金及槓桿及反向產品)及已於深圳或上海證券交易所上市之合資格深股通或滬股通股票及已於納斯達克證券交易所、紐約證券交易所或美國證券交易所上市的美國證券。此優惠不設交易金額及交易次數限制。
4. 合資格新客戶須於成功開戶日起計第三個月起，每月需透過「工銀智投資」APP 成功買賣最少一筆已於香港交易所上市以港幣或人民幣計算的證券交易(包括港股、認股證、牛熊證、交易所買賣基金及槓桿及反向產品)或已於深圳或上海證券交易所上市之合資格深股通或滬股通股票或已於納斯達克證券交易所、紐約證券交易所或美國證券交易所上市的美國證券。（「合資格交易」），翌月方可繼續享有買入證券\$0 佣金優惠。
5. 如合資格新客戶於開戶後第三個月起任何一個月未完成最少一筆合資格交易，此優惠將於翌月起終止及失效。
6. 合資格新客戶須於交易時先繳付全數經紀佣金。如此優惠之佣金與網上銀行或手機銀行之交易合併計算，其佣金回贈將按「工銀智投資」APP 佔其交易額比例計算作出回贈。
7. 合資格新客戶由第四個月起獲豁免之經紀佣金將於完成證券交易月份後起計 5 個月內以現金回贈方式存入合資格新客戶的結算賬戶內。

*例子：新客戶於 2021 年 9 月 15 日開立證券戶口					
月份	日期	買入證券低至\$0 佣金優惠	進行買入交易	進行沽出交易	獲豁免之經紀佣金 回贈日期
第一個月	15/09/2021-14/10/2021	有(開戶後首 3 個月買入證券 \$0 佣金優惠	沒有	沒有	28/2/2022
第二個月	15/10/2021-14/11/2021		沒有	沒有	
第三個月	15/11/2021-14/12/2021		有	沒有	

合資格新客戶須於成功開戶後第三個月起，每月需完成合資格交易。翌月方可繼續享有此優惠。如合資格新客戶於開戶後第 3 個月起任何一個月未完成合資格交易，此優惠將於翌月起終止及失效。					
第四個月	15/12/2021-14/1/2022	有(開戶後第三個月有透過「工銀智投資」APP 進行合資格交易)	有	有	31/5/2022(買入之交易可享佣金回贈)
第五個月	15/1/2022-14/2/2022	有(開戶後第三和第四個月有透過「工銀智投資」APP 進行合資格交易)	沒有	有	30/6/2022(可享有買入證券\$0 佣金優惠但客戶只進行沽出交易並沒有進行買入交易, 因此沒有佣金回贈)
第六個月	15/2/2022-14/3/2022	有(開戶後第三,第四和第五個月有透過「工銀智投資」APP 進行合資格交易)	沒有	沒有	31/7/2022(可享有買入證券\$0 佣金優惠, 但客戶沒有進行買入交易, 因此沒有佣金回贈)
第七個月	15/3/2022-14/4/2022	沒有(開戶後第六個月沒有透過「工銀智投資」APP 進行合資格交易)及透過「工銀智投資」APP 及後有機會繼續可享買入證券\$0 佣金優惠」終止及失效。	沒有	沒有	優惠終止及失效。

*以上例子謹供參考

- 合資格新客戶仍須繳付其他交易費用，包括但不限於港股結算費、印花稅、香港證監會交易徵費及香港交易所收取的交易費或中國 A 股交易的印花稅、上海交易所/ 深圳交易所收取的經手費、中國證監會收取的證管費及中國結算收取的過戶費或美股監管費用、結算費及稅項。收費詳情可參考中國工商銀行（亞洲）有限公司（「本行」）的服務收費表。服務收費表可於本行網頁 www.icbcasia.com 瀏覽或親臨本行各分行索取。
- 此優惠不適用於證券儲蓄計劃及新股認購服務。
- 佣金回贈存入時，合資格新客戶須仍持有有效的證券賬戶及結算賬戶，否則有關優惠將被取消。

「新證券保證金賬戶迎新優惠 - 尊享特惠年利率 P-2.3%」條款及細則：

- 以上優惠推廣期由 2021 年 7 月 1 日至 2021 年 12 月 31 日[包括首尾兩天]（「推廣期」）。
- 此優惠只適用於在推廣期內成功開立的全新證券保證金賬戶，並於開戶前十二個月內不曾以個人、聯名或公司名義在本行持有證券保證金賬戶的客戶（「合資格新證券保證金客戶」）。
- 此優惠只適用於推廣期內成功開立全新證券保證金賬戶當日起計首三個月內(包括首尾兩天)(「優惠期」)進行的交易。
- 優惠期內證券保證金賬戶年利率一律以最優惠利率減 2.3%計算，而最優惠利率將按照本行最新之公佈為準，優惠期完結後，本行將按照已定利率向客戶收取。已定利率可參考本行網頁 www.icbcasia.com。

「透過個人網上銀行或個人手機銀行成功開立全新證券賬戶/基金投資、債券及結構性產品投資賬戶/綜合投資賬戶可享港幣 100 元現金回贈」條款及細則：

1. 推廣期由 2021 年 10 月 1 日至 2021 年 12 月 31 日[包括首尾兩天] (「推廣期」)。
2. 此優惠只適用於合資格新客戶於推廣期內透過個人網上銀行或個人手機銀行成功開立全新證券賬戶/基金投資、債券及結構性產品投資賬戶/綜合投資賬戶。全新證券賬戶/基金投資、債券及結構性產品投資賬戶/綜合投資賬戶定義為客戶於開戶前十二個月內不曾以個人、聯名或公司名義在本行持有證券賬戶/基金投資、債券及結構性產品投資賬戶/綜合投資賬戶的客戶(「合資格新客戶」)。優惠不適用於客戶從現有證券現金賬戶轉為證券保證金賬戶，或從現有證券保證金賬戶轉為證券現金賬戶。
3. 每名合資格新客戶只可獲贈港幣 100 元 現金回贈一次，現金回贈將於 2022 年 3 月 31 日或之前存入合資格新客戶之港幣賬戶內。
4. 現金回贈存入時，合資格新客戶須仍持有有效的證券賬戶/基金投資、債券及結構性產品投資賬戶/綜合投資賬戶及港幣賬戶，否則有關優惠將被取消。

「全新證券賬戶買入證券累計金額達港幣 20,000 元或以上可免費享用首月「工銀智投資」APP 港股串流報價服務」條款及細則：

1. 推廣期由 2021 年 10 月 1 日至 2021 年 12 月 31 日[包括首尾兩天] (「推廣期」)。
2. 此優惠只適用於在推廣期內成功開立的全新證券賬戶。全新證券賬戶定義為客戶於開戶前十二個月內不曾以個人、聯名或公司名義在本行持有證券賬戶的客戶(「合資格新客戶」)。優惠不適用於客戶從現有證券現金賬戶轉為證券保證金賬戶，或從現有證券保證金賬戶轉為證券現金賬戶。
3. 合資格新客戶須於推廣期內透過本行「工銀智投資」APP 完成香港交易所上市以港元計價的證券買入交易(包括港股、認股證、牛熊證、交易所買賣基金及槓桿及反向產品)，累計交易金額達港幣 20,000 元或以上可免費享用首月「工銀智投資」APP 港股串流報價服務。
4. 合資格新客戶須於推廣期內透過「工銀智投資」APP 申請港股串流報價服務，需先繳付首月月費港幣 200 元。獲豁免之首月月費將於 2022 年 2 月 28 日以現金回贈方式存入客戶結算賬戶內。
5. 此優惠只適用於首月月費豁免，其後本行會收取月費港幣 200 元，直至合資格新客戶於「工銀智投資」APP 內申請取消港股串流報價服務。取消服務指示需於下一個扣賬日前最少兩個工作天發出。
6. 月費回贈存入時，合資格新客戶須仍持有有效的證券賬戶及結算賬戶，否則有關優惠將被取消。

「現有合資格證券客戶 - 透過「工銀智投資」APP 可享買入證券低至\$0 佣金優惠」條款及細則：

1. 以上優惠推廣期由 2021 年 10 月 1 日至 2021 年 12 月 31 日[包括首尾兩天] (「推廣期」)。
2. 現有合資格客戶定義為於 2021 年 3 月 31 日或之前以個人、聯名或公司名義在本行持有證券賬戶的客戶及客戶於 2020 年 6 月 1 日至 2021 年 9 月 30 日期間未有透過本行網上銀行、手機銀行、「工銀證券」APP 或「工銀智投資」APP 成功買賣已於香港交易所上市以港幣或人民幣計算的證券交易(包括港股、認股證、牛熊證、交易所買賣基金及槓桿及反向產品)或已於深圳或上海證券交易所上市之合資格深股通或滬股通股票或已於納斯達克證券交易所、紐

約證券交易所或美國證券交易所上市的美國證券。

3. 此優惠只適用現有合資格客戶於推廣期內透過「工銀智投資」APP 買入已於香港交易所上市以港幣或人民幣計算的證券交易(包括港股、認股證、牛熊證、交易所買賣基金及槓桿及反向產品)及已於深圳或上海證券交易所上市之合資格深股通或滬股通股票及已於納斯達克證券交易所、紐約證券交易所或美國證券交易所上市的美國證券。
4. 現有合資格客戶須於交易時先繳付全數經紀佣金。如此優惠之佣金與網上銀行、手機銀行之交易合併計算，其佣金回贈將按「工銀智投資」APP 佔其交易額比例計算作出回贈。
5. 交易時先繳付全數經紀佣金。可獲豁免之經紀佣金上限為港幣或等值港幣 5,000 元。如佣金回贈中包括人民幣或美元，將會按本行所釐定的匯率計算。獲豁免之經紀佣金將於 2022 年 03 月 15 日或之前以現金回贈方式存入現有合資格客戶的結算賬戶內。
6. 合資格客戶仍須繳付其他交易費用，包括但不限於港股結算費、印花稅、香港證監會交易徵費及香港交易所收取的交易費或中國 A 股交易的印花稅、上海交易所/ 深圳交易所收取的經手費、中國證監會收取的證管費及中國結算收取的過戶費或美股監管費用、結算費及稅項。收費詳情可參考中國工商銀行(亞洲)有限公司(「本行」)的服務收費表。服務收費表可於本行網頁 www.icbcasia.com 瀏覽或親臨本行各分行索取。
7. 合資格客戶只可享此優惠一次，聯名賬戶客戶以單一賬戶計算，並只可享此優惠一次。
8. 優惠不適用於證券儲蓄計劃及新股認購服務。
9. 獲豁免之經紀佣金回贈存入時，合資格客戶須仍持有有效的證券賬戶及結算賬戶，否則有關優惠將被取消。

風險披露：

證券交易的風險：

投資涉及風險，證券價格有時可能會非常波動，證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

保證金買賣的風險：

藉存放抵押品而為交易取得融資虧損風險可能極大，您所蒙受的虧蝕可能會超過您存放於有關持牌人或註冊人作為抵押品的現金及任何其他資產。市場情況可能使備用交易指示，例如「止蝕」或「限價」指示無法執行。您可能會在短時間內被要求存入額外的保證金款項或繳付利息。假如您未能在指定的時間內支付所需的保證金款項或利息，您的抵押品可能會在未經您的同意下被出售。此外，您將要為您的賬戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，你應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合您。

創業板股份涉及很高的投資風險。尤其是該等公司可在無需具備盈利往績及無需預測未來盈利的情況下在創業板上市。創業板股份可能非常波動及流通性很低。閣下只應在審慎及仔細考慮後，才作出有關的投資決定。創業板市場的較高風險性質及其他特點，意味著這個市場較適合專業及其他熟悉投資技巧的投資者。現時有關創業板股份的資料只可以在香港聯合交易所有限公司所操作的互聯網網站上找到。創業板上市公司一般毋須在憲報指定的報章刊登付費公告。假如閣下對本風險披露聲明的內容或創業板市場的性質及在創業板買賣的股份所涉風險有不明之處，應尋求獨立的專業意見。

認股證及牛熊證之價格可急升或急跌，投資者或會損失全部投資。掛鈎資產的過往表現並非日後表現的指標。閣下應確保理解認股證及牛熊證的性質，並仔細研究認股證及牛熊證的有關上市文件中所載的風險因素，如有需要，應尋求獨立專業意見。沒有行使的認股證於屆滿時將沒有任何價值。牛熊證設有強制收回機制而可能被提早終止，屆時(i) N 類牛熊證投資者將不獲發任何金額；而(ii) R 類牛熊證之剩餘價值可能為零。

投資者應該注意投資於交易所買賣基金的主要風險，包括但不限於與交易所買賣基金相關指數所牽涉的行業或市場有關的政治、經濟、貨幣及其他風險；交易所買賣基金未必有流動的二手市場；交易所買賣基金資產淨值的變動或會與追蹤指數的表現不一致；交易所買賣基金或會投資於單一國家及行業；追蹤與新興市場相關指數的交易所買賣基金，或會較投資於已發展市場承受較大的損失風險；以及與所有投資一樣，須承擔相關市場政策變動的風險。

槓桿及反向產品是在交易所買賣的衍生產品，雖然採用基金的結構，但有別於傳統的交易所買賣基金，具有不同的特性及風險。槓桿及反向產品並非為持有超過一天的投資而設，而是為短線買賣或對沖用途而設。因為經過一段時間後，期內有關產品的回報，與相關指數的特定倍數回報(如屬槓桿產品)或相反回報(如屬反向產品)，可能會出現偏離或變得不相關，投資者可能蒙受重大甚至全盤損失。買賣槓桿及反向產品涉及投資風險及並非為所有投資者而設，不保證投資者可取回投資本金。閣下應仔細閱讀槓桿及反向產品相關的上市文件，確保理解槓桿及反向產品的特點和相關風險。

人民幣貨幣風險：人民幣是目前受限制的貨幣。由於受中華人民共和國政府的管制，兌換或使用人民幣必須受到外匯管制和/或限制的影響，所以無法保證人民幣不會發生干擾轉讓、兌換或流動性的情況。因此，閣下可能無法將人民幣轉換成其他可自由兌換的貨幣。

中華通(深/滬股通) 證券的主要風險聲明：

投資者賠償基金：買賣中華通(深/滬股通)證券並不享有根據證券及期貨條例設立的投資者賠償基金所提供的保障。因此，與聯交所上市證券交易不同，投資者賠償基金不會就任何證監會持牌人或註冊人因違約而導致你蒙受的任何損失提供任何保障。

北向交易的額度：相關政府或監管機構可能會視乎市況及準備程度、跨境資金流水平、市場穩定性及其他因素和考慮因素而不時對中華通(深/滬股通)證券的交易施加額度。您應閱讀有關該等額度限制的相關詳情，包括額度限額、動用額度的水平、可用額度餘額及於香港聯交所網站不時公佈的相關限制及安排，以確保您取得最新的資訊。

交易日的差別：中華通(深/滬港通)僅在(a)香港交易所及深圳/上海交易所各自開門供進行交易；及(b)香港及深圳/上海的銀行於進行相關款項交收日子有提供銀行服務時，中華通(深/滬港通)方可作交易。倘任何相關交易所並無開門或若香港或深圳/上海的銀行並無開門作款項交收業務，則您將無法進行任何北向交易買賣。您應留意中華通(深/滬港通)運作的日子，並因應您本身的風險承受程度決定能否承擔中華通(深/滬股通)證券於中華通(深/滬港通)無法提供北向交易期間的價格波動風險。

合資格股票調出：當一些股票，被調出中華通(深/滬港通) 的合資格股票範圍時，該股票只能被賣出而不能被買入。這可能對投資者的投資組合有影響。投資者須留意兩地交易所不時提供的合資格股票名單。

海外證券的主要風險聲明:

投資者於投資海外證券前應充分瞭解有關詳情、風險、收費及注意事項，並應自行尋求有關稅務之專業意見，包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。海外證券具有與本地市場證券一般沒有關連的其他風險，海外證券之價值或收益可能較為波動及可能因其他因素而遭受負面影響。

重要聲明

以上風險披露聲明不能披露所有涉及的風險，如欲索取完整之風險披露聲明，可向本行各分行查詢。投資前應先閱讀有關產品發售文件、財務報表及相關的風險聲明，並應就本身的財務狀況及需要、投資目標及經驗，詳細考慮並決定該投資是否切合本身特定的投資需要及承受風險的能力。本行建議您應於進行任何交易或投資前尋求獨立的財務及專業意見，方可作出有關投資決定。本宣傳品所載資料並不構成招攬任何人投資於本文所述之任何產品。本宣傳品由中國工商銀行(亞洲)有限公司刊發，內容未經證券及期貨事務監察委員會審閱。

借定唔借?還得到先好借!

如您不想收取本行的宣傳資料，請填妥以下表格並交回本行，地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓資料保護主任收」。此服務並不收費。

本人不想收取貴行日後發出的宣傳資料。(請於方格內加上「✓」號)

姓名: _____ 日期: _____

賬戶號碼: _____ 或香港身份證/護照號碼: _____

如欲索取此證券服務推廣宣傳單張之英文版本,請致電 218 95588 或瀏覽網頁 www.icbcasia.com。

Securities Trading Promotion

Privileges for New Customers

Promotion Period: 1 July 2021 to 31 December 2021 (both dates inclusive)

- **New Securities Account can enjoy \$0 commission privilege for buying securities via “ICBC Smart Invest” APP in the first 3 months after securities accounts opening.**

Eligible New 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 is charged first and then refunded.

- **New Securities Account has a chance to continuously enjoy \$0 commission privilege for buying securities thereafter via “ICBC Smart Invest” APP**

Eligible New Customers is 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 is 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 - Privileged Interest Rate at P-2.3%**

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

Promotion Period: 1 October 2021 to 31 December 2021 (both dates inclusive)

- **Customers who successfully opened New Securities Account / funds, bonds & Structured Products Account / Consolidated Investment Account through Personal Internet Banking or Personal Mobile Banking during the Promotion Period can enjoy HKD100 cash rebate.**

- **New Securities Account Customers who completed securities purchase transaction(s) with an accumulated amount of HKD20,000 or above through “ICBC Smart Invest” APP during the Promotion Period can enjoy the privilege of waiving the first-month fee of “ICBC Smart Invest” APP HK Stock Market Streaming Quotes. The service fee is charged first and then refunded.**

Privileges for Existing Eligible Customers

Promotion Period: 1 October 2021 to 31 December 2021(both dates inclusive)

- **Existing Eligible Securities Account Customers can enjoy as low as \$0 Commission Privilege for buying securities via “ICBC Smart Invest” APP**

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 is charged first and then refunded.

For details, please visit any branch of Industrial and Commercial Bank of China (Asia) Limited (“the Bank”). We are delighted to provide you with further information. You may also call our Customer Service Hotline at 218 95588 or browse our website www.icbcasia.com.

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

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money!

Investment involves risk .These privileges are subject to Terms and Conditions.

Terms and Conditions:

General Terms & Conditions:

1. 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.
6. 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 New Securities Account – can enjoy \$0 Commission privilege for buying securities via “ICBC Smart Invest” APP in the first 3 months after securities accounts opening.**

1. The promotion period (the “Promotion Period”) is valid from 1 Jul 2021 to 31 Dec 2021 (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 in the form of cash rebate on or before 28 Feb 2022 if the new securities account being opened successfully between 1 Jul 2021 and 30 Sept 2021. If the new securities account being opened successfully between 1 Oct 2021 and 31 Dec 2021, the rebate amount of commission will be credited to the Eligible New Customers’ settlement account in the form of cash rebate on or before 31 May 2022.

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 & Conditions for New Securities Account – can have a chance to continuously enjoy \$0 Commission privilege for buying securities thereafter via “ICBC Smart Invest” APP**

1. The promotion period (the “Promotion Period”) is valid from 1Jul 2021 to 31 Dec 2021 (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 of “ICBC Smart Invest”APP starting from the fourth month from the date of successfully opening the new securities account .There is no limitation in transaction amount and number of trades.
4. 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.
5. 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.
6. 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 or mobile banking transactions, the commission rebate amount will be calculated based on the proportion of “ICBC Smart Invest”APP in its transaction volume.
7. The rebate amount of commission starting from the fourth month will be credited to the Internal Eligible New Customers’ settlement account in the form of cash rebate within 5

months after the completion of the securities transaction.

*Example: Eligible New Customers who opens a securities account on September 15 2021					
Months	Date	As low as \$0 Commission privilege for buying securities	Buy Transaction	Sell Transaction	Commission Rebate Date
First month	15/09/2021-14/10/2021	Yes(Entitled first three month \$0 Commission privilege for buying securities after securities account opening)	No	No	28/2/2022
Second month	15/10/2021-14/11/2021		No	No	
Third month	15/11/2021-14/12/2021		Yes	No	
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	15/12/2021-14/1/2022	Yes(Conducted Eligible Transaction via "ICBC Smart Invest"APP in the third month after the account opening)	Yes	Yes	31/5/2022(Commission rebate on buy Transaction)
Fifth month	15/1/2022-14/2/2022	Yes(Conducted Eligible Transaction via "ICBC Smart Invest"APP in the third and fourth month after the account opening)	No	Yes	30/6/2022(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	15/2/2022-14/3/2022	Yes (Conducted Eligible Transaction via "ICBC Smart Invest"APP in the third, fourth and fifth month after the account opening)	No	No	31/7/2022(Entitle \$0 Commission privilege for buying securities but no buying securities commission rebate due to no buy transaction)
Seventh month	15/3/2022-14/4/2022	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	No	No	The privilege will be terminated and cannot be resumed.

		"ICBC Smart Invest" APP will be terminated and cannot be resumed.			
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*The above example is for reference only.

8. 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.
9. This offer is not applicable to monthly stocks savings plan and IPO application.
10. 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 & Conditions for New Securities Margin Account Welcome Offer - Privileged Interest Rate at P-2.3%**

1. The promotion period (the "Promotion Period") is valid from 1 Jul 2021 to 31 Dec 2021 (both dates inclusive).
2. 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").
3. 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 and Conditions for new customers opened new securities account/funds,bonds & structured products account /consolidated investment account through the channel of personal internet banking or personal mobile banking during the Promotion Period can enjoy HKD100 cash rebate.**

1. The promotion period (the "Promotion Period") is valid from 1 Oct 2021 to 31 Dec 2021 (both dates inclusive).
2. This offer is only applicable to the customers who successfully opened new securities account/funds,bonds & structured products account /consolidated investment account

through the channel of personal internet banking or personal mobile banking during the Promotion Period and do not have any sole-name, joint-name or company securities account/funds, bonds & structured products account /consolidated investment 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. Each Eligible New Customer can enjoy the HKD100 cash rebate once only. Cash rebate will be credited to the Eligible New Customers’ HKD account of the Bank on or before 31 March 2022.
4. The Eligible New Customers are required to maintain the valid securities account/funds, bonds & structured products account /consolidated investment account and HKD account of the Bank when cash rebate is credited; otherwise the offer will be forfeited.

- **Terms and Conditions for new securities account customers who complete purchase securities transaction(s) with an accumulated amount of HKD20,000 or above can enjoy the privilege of waiving the first month “ICBC Smart Invest” APP HK Stock Market Streaming Quotes Fee.**

1. The promotion period (the “Promotion Period”) is valid from 1 Oct 2021 to 31 Dec 2021 (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 are required to complete purchase transaction(s) of the HKD denominated securities (including local shares, warrants, callable bull/ bear contracts, Exchange Traded Funds and Leveraged and inverse products) listed on the HKEX with an accumulated amount of HKD20,000 or above through the channel of “ICBC Smart Invest” App during the Promotion Period can enjoy the privilege of waiving the first month “ICBC Smart Invest” APP HK Stock Market Streaming Quotes Fee
4. Eligible New Customers are required to apply the HK stock market streaming quotes service through the channel of “ICBC Smart Invest” APP during the Promotion Period and pay the monthly fee for HKD200 first. The waived first monthly fee will be credited to the Customers’ settlement account on or before 28 Feb 2022 in form of cash.
5. This offer is only applicable to waive the first monthly fee, the Bank will charge the monthly fee HKD200 thereafter until the customers cancel the service via “ICBC Smart Invest” APP. The service terminate instruction should be submitted 2 days before the debit date.
6. Eligible New Customers are required to maintain the valid securities account and settlement account when monthly fee is credited, otherwise the offer will be forfeited.

● **Terms & Conditions for Existing Eligible Securities account Customers can enjoy as low as \$0 Commission Privilege for buying securities via “ICBC Smart Invest”APP**

1. The promotion period (the “Promotion Period”) is valid from 1 Oct 2021 to 31 Dec 2021 (both dates inclusive).
2. Eligible Customers refer to customers who have any sole-name, joint-name or company securities account with the Bank on or before 31 Mar 2021 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 or US securities already listed on NASDAQ Exchange, New York Stock Exchange or American Stock Exchange through the channel of internet banking, mobile banking, “ICBC Securities” APP or “ICBC Smart Invest”APP from the period of 1 Jun 2020 to 30 Sept 2021.
3. This offer is only applicable to the Eligible 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 of “ICBC Smart Invest”APP during the Promotion Period.
4. Eligible 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. Commission will be counted at the time of transaction. The maximum commission rebate to each Existing Eligible Customers is HKD5,000.If the commission rebate includes RMB or USD, the exchange rate will be determined by the Bank. The rebate amount of commission will be credited to the Existing Eligible Customers’ settlement account in the form of cash rebate on or before 15 March 2022.
6. Eligible 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.
7. Eligible 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. The Eligible Customers are required to maintain the valid securities account and

settlement account when commission rebate is credited; otherwise the offer will be forfeited.

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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