

General Terms and Conditions:

1. 除另有註明，本推廣不得與中國工商銀行（亞洲）有限公司（「本行」或「中國工商銀行（亞洲）」）其他推廣一併使用。

Unless otherwise mentioned, the Promotion cannot be used in conjunction with other promotional offers organized by Industrial and Commercial Bank of China (Asia) Limited (the "Bank" or "Industrial and Commercial Bank of China (Asia) ").

2. 「私人銀行賬戶」開戶賞不適用於本行員工。

"Private Bank" Account Opening Reward (the "Promotion") is not applicable to the staff of the Bank.

3. 所有推廣回贈不能兌換為現金或其他等值禮物、禮券等。

All rewards cannot be exchanged for cash or other gift or voucher.

4. 中國工商銀行（亞洲）有限公司（「中國工商銀行（亞洲）」或「本行」）保留隨時修訂及/或取消本推廣優惠及條款及細則的絕對酌情權。

Industrial and Commercial Bank of China (Asia) Limited ("Industrial and Commercial Bank of China (Asia)" or "the Bank") reserves the right to vary and/or terminate the Promotion at any time and to amend these Terms and Conditions from time to time.

5. 如有任何關於推廣或本條款及細則的爭議，本行保留最終和不可推翻決定權。

In case of any dispute of the Promotion or the Terms and Conditions, the decision of the Bank shall be final and conclusive.

6. 本條款及細則之中英文版本如有任何歧異，概以中文版本為準。

In case of any discrepancy between the Chinese and English versions of the Terms and Conditions, the Chinese version shall apply and prevail.

7. 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。

Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) to enforce any part of these Terms and Conditions.

「私人銀行賬戶」開戶賞條款及細則

"Private Bank" Account Opening Reward Terms and Conditions

1. 中國工商銀行（亞洲）有限公司私人銀行部（「私人銀行」）「私人銀行賬戶」開戶賞之推廣期由 2023 年 9 月 1 日至 2024 年 1 月 31 日，包括首尾兩天（「私人銀行推廣期」）。

Industrial and Commercial Bank of China (Asia) Limited Private Banking Department (the "Private Bank") "Private Bank" Account Opening Reward Promotion Period is from 1 September 2023 to 31 January 2024, both dates inclusive (the "Private Bank Promotion Period").

2. 合資格私人銀行新客戶（「私人銀行新客戶」）須符合以下所有指定要求：

Eligible Private Bank New Customers (the "Private Bank New Customer") shall fulfill the following both requirements:

- a. 於私人銀行推廣期內成功開立中國工商銀行（亞洲）有限公司私人銀行賬戶（「私人銀行賬戶」）；
- b. 開戶前 12 個月內不曾持有以個人或聯名名義在中國工商銀行（亞洲）開立任何賬戶（不包括只有信用卡賬戶）的客戶。本行保留對私人銀行新客戶定義的最終詮釋權。
- a. Successfully open Industrial and Commercial Bank of China (Asia) Limited Private Banking account (the "Private Bank Account") within the Private Bank Promotion Period;
- b. Do not hold any sole-named or joint-named account of the Bank (except credit card account) within 12 months preceding the date of the Private Bank Account opening. The Bank reserves the final right to interpret the definition of Private Bank New Customer.

3. 私人銀行新客戶須於其相關回贈期（見第 6 項條款定義）前，符合以下所有指定要求（「合資格私人銀行客戶」）方可享「私人銀行賬戶」開戶賞：

- a. 開立本行綜合投資賬戶;
- b. 成功申請「ICBC ESSENCE Card」信用卡;
- c. 維持指定每日平均理財總值及/或完成合資格交易額:
 1. 於開立私人銀行賬戶後指定資產計算期(「指定資產計算期」)(見第 6 項條款定義)內維持其每日平均理財總值(「每日平均理財總值」)HK\$8,000,000 或以上, 方可於 2024 年 7 月(「回贈期」)(見第 6 項條款定義)獲得基礎獎賞, HK\$22,000 ICBC ESSENCE CARD 信用卡免找數簽賬額;
 2. 於開立私人銀行賬戶後指定資產計算期(「指定資產計算期」)(見第 6 項條款定義)內維持其每日平均理財總值(「每日平均理財總值」)HK\$10,000,000 或以上, 並完成以下任何一項或多項合資格交易, 累計交易額 HK\$5,000,000 或以上(「合資格交易」):
 - (1)基金認購 (不適用於貨幣市場基金、基金轉換、基金贖回、基金轉倉、基金月供計劃交易), (2)貨幣掛鈎合約認購, (3)股票買賣, (4)外幣兌換, (5)債券買賣。

方可於 2024 年 7 月(「回贈期」)(見第 6 項條款定義), 獲得加碼獎賞, HK\$11,000 ICBC ESSENCE CARD 信用卡免找數簽賬額, 共計獲得 HK\$33,000 ICBC ESSENCE CARD 信用卡免找數簽賬額。

The Private Bank New Customer must fulfill all the following requirements ("Eligible Private Bank Customer") before his/her corresponding Redemption Period (as defined in clause 6) to enjoy "Private Bank" Account Opening Reward:

- a. Opens Consolidated Investment Account of the Bank;
- b. Successfully applies for ICBC ESSENCE Card Credit Card;
- c. Maintains designated average daily total liquid assets and /or completes the eligible transaction amount:
 1. Maintains an average daily total liquid asset of the Private Bank Account ("Average TLA") of HK\$8,000,000 or above at the designated calculation period ("Designated Calculation Period") (as defined in clause 6) after the account opening—to receive an award of HK\$22,000 ICBC ESSENCE Card credit card free spending credit in July 2024 ("Redemption Period") (as defined in clause 6).
 2. Maintains an average daily total liquid asset of the Private Bank Account ("Average TLA") of HK\$10,000,000 or above at the designated calculation period ("Designated Calculation Period") (as defined in clause 6) after the account opening, and completes any of the following eligible transactions with accumulated amount of HK\$5,000,000 or above ("Eligible Transaction"):
 - (1)investment fund subscription (not applicable to money market fund transaction, fund switching, fund redemption, investment fund transfer in, or fund monthly saving plan subscription), (2) currency linked contract subscription, (3) buy/sell stock, (4) FX trading, (5) buy/sell bonds.

to receive an EXTRA award of HK\$11,000 ICBC ESSENCE Card credit card free spending credit in July 2024 ("Redemption Period") (as defined in clause 6, with a TOTAL award value of HK\$33,000 ICBC ESSENCE Card credit card free spending credit.
4. 每日平均理財總值包括客戶在本行私人銀行賬戶名下所有存款結餘及投資的市值。聯名賬戶的流動資產總值只用作計算主賬戶持有人之每日平均理財總值。若有關每日平均理財總值以外幣進行, 本行將以本行指定匯率計算合資格每日平均理財總值。

Average TLA include all deposit balances and the market value of investments in the Private Banking Account with the Bank. TLA of the joint-name account will be counted as the Average TLA of the primary account holder only. If the relevant Average TLA amount is in a currency other than Hong Kong Dollar, the TLA amount will be calculated based on the Bank predetermined exchange rate.

5. 合資格交易定義如下:

基金認購	只適用於整額基金交易, 不適用於貨幣市場基金、基金轉換、基金贖回、基金轉倉及基金月供計劃交易。
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貨幣掛鈎合約	適用於所有貨幣掛鈎合約。
股票買賣	只適用於香港交易所上市以港幣或人民幣計算的證券買賣交易(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。
外幣兌換	完成外幣兌換交易。
債券買賣	適用於所有債券。客戶如認購首次發售之債券，只有獲分配的債券才可計算在獎賞所需的合資格交易累計交易額中。

Eligible Transactions:

Fund Subscription	Only applicable to lump sum fund subscription. Not applicable to money market fund transaction, fund switching, fund redemption, fund transfer in and fund monthly saving plan subscription.
Currency Linked Contract	Applicable to all currency linked contracts.
Buy/ sell Stocks	Only applicable to the securities listed on the HKEX (including local shares, warrants, callable bull/ bear contracts, exchange traded funds 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.
FX Trading	Completing FX trading.
Buy/ sell bonds	Applicable to all bonds. For IPO subscription of bonds , only the successful allotted transaction amount of bonds will be counted as accumulated amount of eligible transaction for the reward.

6. 私人銀行新客戶開戶期、指定資產計算期及回贈期細節詳列如下：

於私人銀行推廣期內成功開立私人銀行賬戶	指定資產計算期	回贈期
2023年9月1日至30日	2024年4月1日至 2024年6月30日	2024年7月
2023年10月1日至31日		
2023年11月1日至30日		
2023年12月1日至31日		
2024年1月1日至31日 2024年2月1日至29日 (見第7項條款定義) 2024年3月1日至31日 (見第7項條款定義)		

Private Bank New Customer account opening period, Designated Calculation Period, and Redemption Period are set out as follows:

Successfully opens Private Bank Account during the Private Bank Promotion Period	Designated Calculation Period	Redemption Period
1-30 September 2023	1 April 2024- 30 June 2024	July 2024
1-31 October 2023		
1-30 November 2023		
1-31 December 2023		
1-31 January 2024		
1-29 February 2024 (as defined in clause 7)		
1-31 March 2024 (as defined in clause 7)		

7. 如私人銀行新客戶在私人銀行推廣期內填寫及遞交其開立私人銀行賬戶的申請表，惟未能在私人銀行推廣期內完成開戶，而開戶日期是於 2024 年 3 月 31 日或之前，本行仍將於指定資產計算期審核其資格（見第 3 項條款定義），並回贈私人銀行獎賞予合資格私人銀行客戶。

In the event that the Private Bank New Customer fills in and submits the accounts application form for his/her Private Bank Account within the Private Bank Promotion Period, yet the account is only opened after the Private Bank Promotion Period and on or before 31 March 2024, the Bank will still check for his/her eligibility (as defined in clause 3) during the Designated Calculation Period for the Private Bank Reward awarded to the Private Bank Eligible Customer.

8. 私人銀行獎賞以 ICBC Essence Card 信用卡免找數簽賬額形式回贈予合資格私人銀行客戶本人的 ICBC ESSENCE Card 信用卡賬戶內。合資格聯名賬戶的私人銀行獎賞回贈予主賬戶持有人本人的 ICBC ESSENCE Card 信用卡賬戶內。

Private Bank Reward will be awarded in form credit card free spending credit under the ICBC ESSENCE Card credit card account of the Eligible Private Bank Customer during Redemption Period, for the eligible joint-name account, the Private Bank Reward will be awarded to the primary account holder's ICBC ESSENCE Card credit card account.

9. 合資格私人銀行客戶於本行發放其私人銀行獎賞時，必須仍然持有仍然有效及資產達標的私人銀行賬戶，方能獲得私人銀行獎賞。

The Eligible Private Bank Customer must still hold a valid Private Bank Account with eligible asset amount when the Bank issues the Private Bank Reward .

10. 每名合資格私人銀行客戶只可參加「私人銀行賬戶」開戶賞一次。聯名私人銀行賬戶以一戶私人銀行賬戶計算。

Each Eligible Private Bank Customer is only eligible to participate in the "Private Bank" Account Opening Reward once only. Joint-named Private Bank Account will be counted as one Private Bank Account only.

11. 若合資格私人銀行客戶於開戶後 12 個月內取消其私人銀行賬戶(於第 2 項條款提及)，本行保留於該客戶在本行任何一個個人賬戶中扣除有關已送贈私人銀行獎賞相同價值的權利，於扣除後將會通知客戶。

The Bank will hold the right to deduct the equivalent amount of the Private Bank Rewards from any of the primary account holder's accounts with the Bank with prior notice, if the Private Bank New Customer terminates his/her Private Banking Account within 12 months subsequent to the account opening (as defined in clause 2). The Bank will inform the primary account holder for joint account.

12. 以上「私人銀行賬戶」開戶賞及私人銀行獎賞均受「中國工商銀行（亞洲）有限公司綜合條款及條件—銀行服務」約束。

The "Private Bank" Account Opening Reward and Private Bank Reward are bound by the "Master Terms and Conditions - Banking Services" issued by Industrial and Commercial Bank of China (Asia) Limited.

13. 私人銀行獎賞之計算方法，由本行全權決定，並以本行最近紀錄為準。如有任何爭議，本行保留最終決定權。

The calculation methods of the Private Bank Rewards are to be determined by the Bank based on the Bank's latest record. In case of any disputes, the Bank's decision and record shall be final and binding.

個人資料聲明:

Personal Information Collection Statement:

就閣下提供的個人資料，本行只會用於「私人銀行賬戶」開戶賞內，並會對所收集的資料保密，亦不會將該等資料提供予第三方，有關資料將於獎賞期後 24 個月被銷毀。有關本行的個人資料收集及私隱政策聲明，請瀏覽本行網站或向分行職員查詢。

For the personal data you provided, the Bank will use for the "Private Bank" Account Opening Reward only. Data collected will be kept in confidential and will not provide to any third party. Data will be destroyed 24 months after the Reward Period completed. For more details about our Personal Information Collection and Privacy Policy Statements, please browse our website or contact branch staff.

風險披露:

基金:

投資涉及風險，基金價格可升亦可跌，甚至可能變成毫無價值。買賣基金未必一定能夠賺取利潤，反而可能會招致虧損。投資於非本土貨幣結算的基金或會受到匯率波動的影響，可能會導致本金出現虧損。任何投資產品的過去表現並不一定可作為將來表現的指引。

證券:

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。

貨幣掛鈎合約:

「貨幣掛鈎合約」並非受保障存款，不受香港的存款保障計劃保障。投資於「貨幣掛鈎合約」的回報限於既定的利息總額，並視乎結算日的市場走勢而定，及須承擔因掛鈎貨幣兌換價格波動的風險，可能導致投資全部或部份本金的虧蝕。

外匯:

外幣的價值須承受因匯率波動而產生的風險。倘若您選擇將外幣兌換為其他貨幣時的匯率較當初兌換外幣時的匯率為差，則可能會因而蒙受本金損失。

債券:

債券主要提供中長期的投資，閣下應準備於整段投資期內將資金投資於債券上；若閣下選擇在到期日之前提早出售債券，可能會損失部份或全部的投資本金額。您亦須承擔發行人的信貸風險。債券的價格可能會非常波動，其影響因素包括但不限於利率、債券息差及流通性溢價的波動。故此買賣債券帶有風險，投資者未必能夠賺取利潤，可能會招致損失。中國工商銀行（亞洲）有限公司並不保證二手市場之存在。

Risk Disclosures:

Investment Funds:

Investment involves risks. the price of an investment fund may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment funds. When invest in investment funds denominated in non-local currencies, please be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Past performance of any investment fund is no guide to its future performance.

Securities:

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.

Currency-Linked Contract:

Currency-Linked Contract is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. The returns on currency-linked contract are limited to the predetermined interest amount and will depend on the market condition prevailing on the determination date. Investment in the currency-linked contract involves the risk of exchange rate fluctuation of the linked currency, leading to the possible loss of some or all of the principal and interest amount.

Currency conversion:

The value of your foreign currency will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to foreign currency, you may suffer loss in principal.

Bonds:

Bonds are mainly for medium to long term investment, you should be prepared to invest your funds in bonds for the full investment tenor; you could lose part or all of your investment if you choose to sell bonds prior to maturity. You should bear the credit risk of the issuer. The price of bonds may fluctuate and the factors affecting market price of bonds include, but not limited to, fluctuations in interest rates, credit spreads, and liquidity premiums. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds. Industrial and Commercial Bank of China (Asia) Limited does not guarantee the existence of secondary market.

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。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。此宣傳文件所載資料並非亦不應被視為投資建議，亦不構成招攬任何人投資於本文所述之任何產品。此宣傳文件由中國工商銀行（亞洲）有限公司（「本行」）刊發，內容未經證券及期貨事務監察委員會審閱。

本行是為基金公司分銷基金產品，而有關基金產品是基金公司而非本行的產品；對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），本行須與客戶進行金融糾紛調解計劃程序；然而，對於有關基金產品的合約條款的任何爭議應由基金公司與客戶直接解決。

「中國工商銀行（亞洲）」或「本行」乃中國工商銀行（亞洲）有限公司之簡稱。

Important Notice

The above risk disclosure statements cannot disclose all the risks involved. If you wish to obtain the comprehensive risk disclosure, please approach our branch staff for enquiries. Before making investment decision, you should thoroughly study the offering documents, financial reports and relevant risk disclosure statements issued by the issuer of the investment product(s). Further you should consider your own circumstances including financial position, investment experience and objective to ensure the investment is suitable for your particular investment needs and risk tolerance capacity. You should seek independent financial and professional advice before any trading or investment. This promotional material does not constitute an offer or solicitation for the purchase or sales of any investment products.

This promotional material is issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") and the contents have not been reviewed by Securities and Futures Commission. The Bank distributes the fund product for the fund houses and the fund product is a product of fund houses but not that of the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be

resolved directly between the fund houses and the customer.

"Industrial and Commercial Bank of China (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.