

Dear Valued Customer,

**Notification of changing rebate method of '\$0 commission privilege for buying securities via "ICBC Smart Invest" APP'**

In order to enhance our customer experience,with effect from 1 July 2023,if you are eligible to enjoy \$0 commission privilege for buying securities via "ICBC Smart Invest" APP, the waived commission will be calculated in real time when the transaction is made instead of being charged first and refunded later.

Your waived commission entitled until 1 July 2023 will be credited to your securities settlement account on or before 31 August 2023. If you do not agree to above arrangements or have any question, please contact our securities inquiry hotline at 3471 8711 or visit any of our branches.

Industrial and Commercial Bank of China (Asia) Limited

31 May 2023