

General Terms and Conditions:

1. Industrial and Commercial Bank of China (Asia) Limited ("ICBC (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.
2. The Bank's staffs are not entitled to the promotion.
3. The Bank reserves the right to vary the Offer and/or these Terms and Conditions, or to terminate the Offer at its absolute discretion at any time.
4. In case of dispute, the decision of the Bank shall be final and conclusive.
5. 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.
6. In case of any discrepancy between the English and Chinese versions of the Terms and Conditions, the Chinese version shall apply and prevail.

Account Opening Welcome Reward Terms and Conditions:

1. Account Opening Welcome Reward (the "Account Opening Reward") is valid from 1 September to 31 December 2023 with both dates inclusive (the "Promotion Period").
2. Only New Customer ("New Customer") is eligible for the Account Opening Reward. "New Customer" refers to customer who has not held any account in sole name or joint name (except those who has only credit card account) with the Bank in the 12 months prior to the account opening date. The Bank reserves the final right to interpret the definition of New Customer.
3. Each New Customer can only enjoy the Account Opening Reward once. Joint-name account will be counted as one account for one Account Opening Reward only. Reward will be received by primary account holder.
4. Account Opening Reward cannot be enjoyed in conjunction with other new account opening rewards, unless otherwise specified.
5. New Customer must fulfill the following requirements ("Eligible Customer") at the same time to enjoy Account Opening Reward up to HK\$500 free credit card spending limit:
"Basic reward" requirements:
 - i) Successfully open "e-Age Banking" Account or "Integrated Account" via designated channels during the Promotion Period; and
 - ii) Maintain below designated average daily Total Liquid Assets for the first 3 months after account opened; and
 - iii) Successfully apply ICBC SUP Credit Card"Bonus reward" requirements:
 - i) Fulfill "Basic reward" requirements
 - ii) Maintain designated average daily Total Liquid Assets for the 4th - 6th months after account opened

Designated channels	Designated average daily total liquid assets	Basic Reward		Bonus Reward		Free credit card spending limit
Mobile Banking/ Branch	HK\$100,000 or above	HK\$300	+	HK\$200	=	HK\$500
Mobile Banking	HK\$50,000 - below HK\$100,000			/		HK\$300

Average Daily Total Liquid Assets (TLA) includes all deposit balances and the market value of investments in the Bank. For sole-name account holders, the deposit balances and the market value of investments of their other joint-name account(s) will also be counted. TLA of joint-name account will be counted as the TLA of the primary account holder only.

6. The first 3 months' calculation period for the average daily TLA (as mentioned under clause 5 above) of the "Basic Reward" and the reward period are as follows:

Period of New Customer Account Opening successfully	First 3 Months' Calculation Period for Average Daily TLA	Reward Period
1 - 30 September 2023	1 October 2023 - 31 December 2023	End of February 2024
1 -31 October 2023	1 November 2023 - 31 January 2024	End of March 2024
1 -30 November 2023	1 December 2023 - 29 February 2024	End of April 2024
1 -31 December 2023	1 January 2024 - 31 March 2024	End of May 2024

7. The 4th-6th months' calculation period for the average daily TLA (as mentioned under clause 5 above) of the "Bonus Reward" and the reward period are as follows:

Period of New Customer Account Opening successfully	4 th -6 th Months' Calculation Period for Average Daily TLA	Reward Period
1 - 30 September 2023	1 January 2024 - 31 March 2024	End of May 2024
1 -31 October 2023	1 February 2024 - 30 April 2024	End of June 2024
1 -30 November 2023	1 March 2024 - 31 May 2024	End of July 2024
1 -31 December 2023	1 April 2024 - 30 June 2024	End of August 2024

8. Eligible Customer must hold a valid “e-Age Banking” Account or “Integrated Account” when the Bank credits the reward to Eligible Customer.
9. The Account Opening Reward will be in a form of free credit card spending limit which to be credited to customer’s ICBC credit card during the designated Reward Period. For joint-name account, the reward will be credited to the ICBC credit card of the primary account holder of the joint-name account. For customers who do not have an ICBC credit card, they have to apply for one in order to enjoy the reward. If the customer’s ICBC credit card application is rejected by the Bank, the reward will be credited to customer’s “e-Age Banking” Account or “Integrated Account” HKD savings account. Free credit card spending can only be used for credit card spending, not for cash advances or credit card balances.
10. The Account Opening Reward is bound by the terms and conditions of relevant “e-Age Banking” Account or “Integrated Account”.

Mobile Banking “New Customer Account Opening” Preferential Interest Rate Terms and Conditions:

1. Mobile Banking “New Customer Account Opening” Preferential Interest Rate is valid from 1 August 2023 to 31 December 2023 with both dates inclusive. The offer is subject to the relevant terms and conditions. For details, please visit the Bank’s website (<https://www.icbcasia.com/s/zqmM3q>) or enquire the Bank’s staffs.

Mobile Banking “New Customer Account Opening” Terms and Conditions:

1. “Account Opening Welcome Reward” and “Mobile Banking ‘New Customer Account Opening’ preferential interest rate” via Mobile Banking “New Customer Account Opening” is only applicable to customers who fulfill the following requirements (“Eligible Customers”),
 - i) Must be aged 18 or above; AND
 - ii) Hong Kong Residents who have Hong Kong Permanent Identity Card (support the Smart Identity Card introduced in 2003 or 2018) or specified Hong Kong Non-permanent Residents who have Hong Kong Identity Card (the nationality (Country/Region) must be China (Hong Kong)/China (The Mainland)/ China (Macau)/ UK/ Canada/ Australia/ New Zealand, must hold a valid Smart Hong Kong Non-permanent Identity Card introduced in 2003 or 2018 (Customers who have changed name before are not accepted at the moment), must provide Taxpayer Identification Number (TIN), must not be a tax resident of The United States of America). If the nationality of the Hong Kong Residents who have Hong Kong Non-permanent Identity Card does not belong to the above 7 countries or regions, he/she has to visit the branches to open the Integrated Account; AND
 - iii) Submit the “New Customer Account Opening” application and successfully open the “Integrated Account” via the Mobile Banking during the Promotion Period; AND
 - iv) Have never successfully opened the Integrated Account via the Mobile Banking “New Customer Account Opening” before the Promotion Period.
2. All results, dates and times related to the Promotion (Including but not limited to the date and time of participation in the Promotion etc.) will be determined by the records and

information of the Bank's computer systems. The Bank shall not be liable for any delay, loss, error or inability to identify of information caused by technical problems such as computers or networks and/or the information submitted by the customers.

3. If the customers do not comply with these Terms and Conditions during the Promotion Period, involve in any fraud, abuse and/or fraudulent act, false information or violation of applicable laws or regulations, the Bank reserves the right to disqualify his/her award entitlement immediately without any prior notice and to proceed legal action against any violation of law.

Credit Card Welcome Reward Terms and Conditions:

1. Credit Card Welcome Reward is valid from 10 Jul 2023 to 31 December 2023 with both dates inclusive (the "Promotion Period"). Reward is subject to ICBC SUP Credit Card terms and conditions. For details, please visit the Bank's website (<https://www.icbcasia.com/en/page/827485588340101120.html>) or enquire the Bank's staffs.

Securities Welcome Offers Terms and Conditions:

1. Securities Welcome Offers are valid from 1 July 2023 to 31 December 2023 with both dates inclusive. Securities Offers are subject to relevant terms and conditions. For details, please visit the Bank's "ICBC Smart Invest' APP Promotion" website or enquire the Bank's staffs.

Risk Disclosure:

Investment involves risks. The prices of investment 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. Past performance of any investment is no guide to its future performance.

Securities: 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.

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.