

## ICBC Smart Invest App - FAQ

### 1. "ICBC Smart Invest" APP

#### 1.1 General Login

1. Q: How can I login "ICBC Smart Invest" APP to perform securities account enquiry and securities trading?

A: You can login by your existing username/ account number/ card number and password of ICBC (Asia) Mobile Banking or Personal Internet Banking on this application, then enter the SMS verification code according to the instruction. Afterwards, you will successfully login your ICBC (Asia) e-banking account and perform securities account enquiry and securities trading. If you are not an ICBC (Asia) customer, please refer to Chapter 2 "Account" Questions to learn how to open an ICBC (Asia) Integrated Account and Integrated Investment Account. If you are already a customer of ICBC, please refer to Chapter 2 "Account" Questions to learn how to open an ICBC (Asia) Integrated Investment Account.

2. Q: Why are mobile number and email address required to register in ICBC(Asia) to receive SMS verification code and email notification before logging on "ICBC Smart Invest" APP?

A: To comply with the latest requirements by the Hong Kong regulators and prevent unauthorized securities transactions, two-factor authentication and email notification are required for online securities account enquiry and transactions to ensure your account safety

3. Q: If I need to change the mobile number for receiving SMS verification code or the email address for notification, how can I arrange?

A: If you have a Password Token, please change via ICBC(Asia) Mobile Banking "Me>Service and Setting>Change Contact Information" or Personal Internet Banking "Electronic Services>Security Center>Personal Information Enquiry/Modification". If you do not have a Password Token, please arrange via any of our branches.

## 1.2 Face ID Login

1. Q: What is Face ID Login service?

A: The Face ID Login service is a function that uses Face ID on registered on your mobile device in lieu of your ICBC (Asia) Personal Internet Banking user ID and password to confirm your identity to access the "ICBC Smart Invest" APP. It will bring you an easy mobile securities trading experience. Please note that you still have to perform SMS OTP verification to complete the login process according to the guidelines of the Hong Kong regulator. ICBC (Asia) strongly recommends that you should read, understand and agree to the "Terms and Conditions for the use of the ICBC (Asia) biometric authentication service" before using the service. And, you should read the mobile banking security tips from time to time via our website ([www.icbcasia.com](http://www.icbcasia.com))

2. Q: Which device is Face ID Login service applicable?

A: The Face ID Login service is only available on Apple iPhone X or later iPhone models with iOS 11 or above or other electronic devices that the Bank may enable the use with the Face ID Login service. At present, Face ID Login service is not applicable to mobile device with Android operating system.

3. Q: How can I activate the Face ID Login service in "ICBC Smart Invest" APP?

A: You can activate the Face ID Login service following the steps below.

- (a) Log in the "ICBC Smart Invest" APP with your account number/ card number/ username and password;
- (b) Go to the "Settings" page under "Me" section and swipe the "Face ID" button to the right side to activate the "Face ID Login" service;
- (c) Read and agree "Terms and Conditions";
- (d) You will receive a six-digit SMS verification code via your registered mobile number in the Bank. Please enter the verification code within 100 seconds;
- (e) Verify your Face ID;
- (f) Face ID is activated, you can login "ICBC Smart Invest" APP

4. Q: If there is a Face ID of another person saved in my iPhone, can I still use the Face ID Login service?

A: It is strongly recommended that you should only save your own Face ID in your iPhone. You should remove other Face ID(s) from your iPhone before activating the Face ID Login service. Once the Face ID Login service is activated, any Face IDs stored in your iPhone can log in your Mobile Banking account on the "ICBC Smart Invest" APP.

5. Q: How can I deactivate the Face ID Login service in "ICBC Smart Invest" App?

A: After login the "ICBC Smart Invest" APP, go to the "Settings" page and deactivate the Face ID Login service by swiping "Face ID" button to the left side.

6. Q: If I have a twin or sibling(s) bearing high resemblance to my facial appearance, can he/she access my ICBC (Asia) Personal Internet Banking account using Face ID Login service?

A: The probability of a false match using Face ID varies. For safety concerns, if you have a twin or sibling(s) bearing high resemblance to your facial appearance or your facial appearance is undergoing a period of development, please do not use Face ID Login service?

7. Q: Can I activate the Face ID/Fingerprint Login service by using the same ICBC (Asia) Personal Internet Banking account on multiple phones?

A: No. Each ICBC (Asia) Personal Internet Banking account user ID and password can only activate the Face ID/Fingerprint Login service on ONE mobile device only.

8. Q: If my Face ID cannot be recognized, can I still use my Personal Internet Banking account user ID and password to login "ICBC Smart Invest" App?

A: Yes, you can log in "ICBC Smart Invest" App with your Personal Internet Banking account user ID and password at any time even you activated "Face ID Login" service.

9. Q: Will ICBC (Asia) store my Face ID?

A: Your Face ID will not be stored in the "ICBC Smart Invest" app or anywhere within ICBC (Asia). You can use the Face ID stored on your device to access the "ICBC Smart Invest" App.

10. Q: Under which circumstances will the Face ID Login service be mandatorily suspended?

A: Your Face ID Login service would be suspended under the following circumstances.

(a) Your ICBC (Asia) Personal Internet Banking account and/or your mobile banking services is/are being suspended;

(b) Terminate your ICBC (Asia) Personal Internet Banking account and/or your mobile banking services via any channels;

(c) If the Face ID/Fingerprint Login service is activated on multiple permitted mobile devices by using the same ICBC (Asia) Personal Internet Banking account, the Face ID/Fingerprint Login service would be deactivated on all permitted mobile device except the latest one;

(d) If you logged in "ICBC Smart Invest" APP using another ICBC (Asia) Personal Internet Banking account user ID and password on the same permitted mobile device and activated the Face ID Login service, the Face ID Login service activated previously in the original banking account will be suspended

(e) You reinstall "ICBC Smart Invest" App; or

(f) You transfer the "ICBC Smart Invest" App to another permitted mobile device after backup.

11. Q: What should I do if my mobile device using Face ID Login service was lost or stolen?

A: The Face ID Login service on your lost/stolen device can be deactivated by activating Face ID Login service of "ICBC Smart Invest" APP on another device.

12. Q: Can I use Face ID Login service on a device that has been jailbreak(root)?

A: For the safety of your account, please do not try to activate Face ID Login service on a jailbreak(root) device.

### 1.3 Fingerprint Login

1. Q: What is Fingerprint Login service?

A: The Fingerprint Login service is a function that uses fingerprint(s) on registered on your mobile device in lieu of your ICBC (Asia) Personal Internet Banking account number / card number/ user ID and password to confirm your identity to access the "ICBC Smart Invest" APP. It will bring you an easy mobile securities trading experience. Please note that you still have to perform SMS OTP verification to complete the login process according to the guidelines of the Hong Kong regulator. ICBC (Asia) strongly recommends that you should read, understand and agree to the "Terms and Conditions for the use of the ICBC (Asia) biometric authentication service" before using the service. And you should read the mobile banking security tips from time to time via our website ([www.icbcasia.com](http://www.icbcasia.com)).

2. Q: Which device is Fingerprint Login service applicable?

A: Fingerprint Login is available on the compatible devices, please refer to the supporting list as follows, and will continue to optimize and support more models. Please use the same registered fingerprint to login "ICBC Smart Invest" APP to enjoy the service.

3. Q: How can I activate the Fingerprint Login service in ICBC (Asia) Mobile Banking Application?

A: You can activate the Fingerprint Login service following the steps.

- (a).Log in the "ICBC Smart Invest" APP with your username/account number and password.
- (b).Go to the "Settings" page in the "Me" section and switch on "Fingerprint ID" button to the right side to activate "Fingerprint Login" service;
- (c).Read and agree "Terms and Conditions".
- (d) You will receive a six-digit SMS verification code via your registered mobile number in the Bank. Please enter the verification code within 100 seconds.
- (e) Verify your Fingerprint.
- (f) "Fingerprint Login Setting" is activated, you can login "ICBC Smart Invest" APP by fingerprint next time.

4. Q: If there is a fingerprint of another person stored in my phone, can I still use the Fingerprint Login service?

A: It is strongly recommended that you should only save your own fingerprint(s) in your phone. You should remove other fingerprint(s) from your phone before activating the Fingerprint Login service. Once the Fingerprint Login service is activated, any fingerprint(s) stored in your phone can log in your Mobile Banking account on the "ICBC Smart Invest" APP.

5. Q: How can I deactivate the Fingerprint Login service in "ICBC Smart Invest" App?

A: After login the "ICBC Smart Invest" APP, go to the "Settings" page and deactivate the Fingerprint Login service by swiping "Fingerprint ID" button to the left side.

6. Q: Can I activate the Face ID/ Fingerprint Login service by using the same ICBC (Asia) Personal Internet Banking account on multiple mobile devices?

A: No. Each ICBC (Asia) Personal Internet Banking account user ID and password can only activate the Face ID/Fingerprint Login service on ONE mobile device only

7. Q: If my fingerprint(s) cannot be recognized, can I still login "ICBC Smart Invest" APP with my Personal Internet Banking account user ID and password?

A: Yes, you can log in "ICBC Smart Invest" APP with your Personal Internet Banking account user ID and password at any time even you activated "Face ID Login" service.

8. Q: Will ICBC (Asia) store my fingerprint(s)?

A: Your fingerprint(s) will not be recorded in the "ICBC Smart Invest" APP or anywhere within ICBC (Asia). You can use the fingerprint(s) stored on your designated device to access the "ICBC Smart Invest" APP.

9. Q: Under which circumstances the Fingerprint Login service will be mandatorily suspended?

A: Your Fingerprint Login service would be suspended under the following circumstances.

(a) Your ICBC (Asia) Personal Internet Banking account and/or your mobile banking services is/are being suspended;

(b) Terminate your ICBC (Asia) Personal Internet Banking account and/or your mobile banking services via any channel;

(c) If the Face ID/Fingerprint Login service is activated on multiple permitted mobile devices by using the same ICBC (Asia) Personal Internet Banking account, the Face ID/Fingerprint Login service would be deactivated on all permitted mobile device except the latest one;

(d) If you logged in "ICBC Smart Invest" APP using another ICBC (Asia) Personal Internet Banking account user ID and password login "ICBC Smart Invest" APP on the same permitted mobile device and activated the Fingerprint Login service, the Fingerprint Login service activated previously in the original banking account will be suspended;

(e) You transfer the "ICBC Smart Invest" APP to another permitted mobile permitted mobile device after backup.

10. Q: What should I do if my mobile device using Fingerprint Login service was lost or stolen?

A: The Fingerprint Login service service on your lost/stolen device can be deactivated by activating Fingerprint Login service of ICBC Smart Invest on another device.

11. Q: Can I use Fingerprint ID Login service on a device that has been jailbreak(root)?

A: For the safety of your account, please do not try to activate Fingerprint Login service on a jailbreak(root) device.

## 2. Account

### 2.1 Account Opening

1. How can I apply the ICBC (Asia) Personal Internet Banking account?

A: If you have applied the ICBC (Asia) ATM card or Credit Card with the password, you can use the function "Register Now" via the Personal Internet Banking or Mobile Banking login page and follow the instruction to apply the Personal Internet Banking account. Or you can download ICBC (Asia) Mobile Banking APP and use the "New Customer Account Opening" function to open Integrated Account and Consolidated Investment Account (Get more details via "ICBC Smart Invest" APP : "Account / Trade > Guideline of A/C Opening") or visit any of our branch for Application.

2. How to apply an ICBC (Asia) Securities account?

A: If you activated the Personal Internet banking service, you can login and choose the function of "Investment > Apply Investment Account" or login to Mobile banking and apply via "Help & Support > Application Center", choose "Apply Investment Account", "Apply Securities Account (Cash)" or "Apply Securities Account (Margin)". Securities Account account or Investment account will be effective on next working day after the account is opened successfully. You can also visit any of our branches with identity proof and residential proof for Application.

3. Can I open an Investment Account via online channels if I am employed by SFC Licensed Corporations or registered institutions?

A: According to SFC regulations, you need to provide a consent letter from your employer when you open an investment account if you are employed by SFC licensed corporations or registered institutions. Since the Investment Account opening consent letter cannot be accepted by ICBC (Asia) Mobile banking APP and Personal Internet banking, you can visit any of our branches for Application.

4. How to apply for the Internet Securities Services?

A: You may apply via Personal Internet Banking/ Mobile Banking (for Personal Customers only) or visit any of our branches and complete the Internet Securities Services Application. Before you open a "Consolidated Investment Account - Securities (Cash)", it is a prerequisite for you to maintain a HKD current or statement account, which will be used for the trade settlements arising from securities trading.

5. If I have a ICBC (Asia) "Consolidated Investment Account - Securities (Cash)", can I use the Internet Securities Services immediately?

A: Personal Customers: Yes, you can use Internet Securities Services after a business day when account is successfully opened.

Corporate Customers: No, you need to complete and return the "Internet Securities Services Application Form" to the Bank before enjoying the services.

### 2.2 Terminate account or service

If customer would like to terminate the accounts or services, please visit any one of our branches.

### 3. Margin

#### 3.1 IPO Financing

1. What is IPO Financing?

A: The Bank offers IPO Financing services on Personal Internet Banking and "ICBC Smart Invest" APP to Personal Customers only. You can submit your IPO Application together with an Application for IPO loan, which can increase your investment capital. The Bank may consider offering loan up to 90% of the value of shares subscribed, which your deposit can be as low as 10% of the total application subscription amount.

2. Is this financing applicable to all the IPO?

A: No, IPO Financing will be subject to the Bank's absolute discretion on case by case scenario.

3. What account do I need to open for application of IPO financing?

A: Personal customers can apply IPO financing services via Internet Banking or "ICBC Smart Invest" APP with Securities Cash Account or Securities Margin Account. Allotted shares will be held in the name of ICBC (Asia)'s nominee company (ICBC (Asia) Nominee Limited and/or ICBC (Asia) Securities Limited) on your behalf

4. What are the service hours of eIPO Financing services?

A: The IPO Application services via Internet Banking or "ICBC Smart Invest" APP are available for 24 hours no matter you apply IPO with or without IPO financing services (System will not debit the investable amount immediately after Securities Trading session. Please ensure that sufficient balance is maintained at the Settlement Account to cover the subscription Application before 8:00 a.m. on next business day.). You can submit your IPO Application once the official lodging time commences. The Application deadline for IPO Application via Internet Banking or "ICBC Smart Invest" APP will be at 9:00 a.m. on the official IPO closing date. The Bank consider IPO financing Application on first-comefirst-served basis. Please refer to our website for additional charges. (Deadline for Application is subject to announcement of the Bank)

5. How can apply IPO financing via electronic channels?

#### **Application**

- (1) You can access the ① IPO page of the Internet Banking for the stocks that the Bank accepts to subscribe electronically. If you want to apply for IPO loan at the same time, please click "Subscribe and Apply for Loan" ; ② "Me > IPO Application" page in the "ICBC Smart Invest" APP to view IPOs which accept electronic Application. If you would like to apply IPO financing services, please click "IPO Financing Application".
- (2) Before application, please read the "Online Prospectus" , including the provisions, prospectus and declaration form of third party referral to ensure you are qualified for applying the IPO according to the requirements listed in the prospectus.
- (3) Input IPO Application and loan details
- (4) Please select One-stop price (if applicable) to apply IPO financing with fixed quantity and interest.

You can select to input application quantity and loan amount/ratio alternatively.

- (5) You can click "Calculate Charges" and system will display the interest amount, interest rate, debit amount (deposit) and loan amount according to the selected Application quantity and loan ratio.
- (6) Application cannot be cancelled nor modified after submission.
- (7) Please ensure that sufficient balance is maintained at the Settlement Account for the debit amount (deposit). Otherwise, the Bank have discretion to reject your Application.
- (8) Subject to the Bank's approval, the IPO financing is considered on a first come first served basis. Successful submission of your IPO loan Application should in no way be interpreted as a sign your Application has been approved by the Bank.

### **Shares Allotment and Repayment**

- (1) Share allotment and repayment will be paid to your account on Allotment Date. The Bank will notify you the allotment result via SMS/e-mail.
- (2) If the refund amount is not sufficient to settle the loan amount, the Bank will debit the outstanding amount from your Settlement Account.
- (3) The loan and interest will be repayable on demand and, in the absence of a demand, within 5 business days after we have notified you -of your subscription result.
- (4) If any part of the loan or interest thereon is not paid when due, we may without notice sell any or all of the securities allotted to you and use the sale proceeds after deducting all reasonable expenses to pay any amounts owing by you, in the order we reasonably select. You will charge to us all rights arising from your application and all securities allotted to you as continuing security for the payment of all amounts owing by you to us. You will within the time required by us do all things which we reasonably require to perfect our security interests.

### 6. What is One-Stop Price?

A: One-Stop Price is the loan interests for Application quantity as defined by the Bank. The default loan amount is 90% of the Application amount. You have to deposit 10% of the Application amount and the service charge of the Bank. It is subject to the Bank's decision for every IPO to provide the One-Stop Price.

### 7. How to calculate the interest payment for the loan?

A: Interest Payment = Application Amount x Loan Tenor/365 Days x Interest Rate. Loan Tenor is from date of advance up to full repayment. Interest rate on financing will be subject to current market environment and varies among securities

### 8. Is there any maximum financing limit applicable?

A: Yes. The Bank maintains a maximum financing limit for each IPO (if applicable) apply via online, while there is overall limit for applying several IPOs concurrently. The Bank considers IPO financing Application on first-come-first serve basis. On the other hand, you have to make sure the account has sufficient fund as security deposit, otherwise the Bank shall have sole discretion to reject your Application.

### 9. Is there any minimum requirement for the loan amount?

A: Yes. The Bank has minimum loan amount for each IPO (if applicable), please read the details in the Application page.



10. When I apply IPO financing via ICBC Smart Invest APP, system rejects and display "Sorry, the maximum financing limit is exceeded. This transaction has not been processed", can I still apply this IPO?

A: You can change the loan ratio or apply without financing services. Besides, you can apply the IPO financing services via the branch or trading hotline, but there is a maximum loan amount for the Application. Please be aware no matter which Application channels, you can apply the same IPO once only. Duplicated and suspected to be duplicated Applications will not be considered and may be rejected.

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

### 3.2 Margin account

1. How to apply Securities Margin Account online?

A: Personal customer can apply Securities Margin Account via two ways: (1) login your Personal Internet Banking, and select "Account Service > Application Center > Apply for Account opening > Securities Margin Account"; (2) login your Mobile Banking, and select "Help & Support > Application Center".

2. Who can use online channel to open Securities Margin Account?

A: Online opening channel is applicable to single personal account holders only. When client submit Application, you need to select your existing securities cash account and switch existing cash account to Securities Margin Account. If you do not have securities cash account, you can login Internet Banking and select "Account Service > Application Center > Apply for Account opening > Securities Account (Cash)" or login in Mobile Banking and select "Help & Support > Application Center" to open security cash account.

3. Who cannot use online channel to open Securities Margin Account?

A: Opening Securities Margin Account through online channels is not suitable for following customers: ICBC Asia employee, US citizens, joint account holders, company account holders, customers who are currently employed by a licensed corporation or registered institution regulated by the SFC, customers who hold special status, e.g. specified customers, customers who declared bankruptcy etc.

4. Are there any business hours for Application of Securities Margin Account via electronic channels? Can I open Securities Margin Account instantly?

A: Customers can submit Securities Margin Account Application via Personal Internet Banking or Mobile Banking at anytime. After the Application is successfully submitted, ICBC (Asia) will notify your Application result as soon as possible.

5. Can customer apply Securities Margin Account if he/she has "unsettled trade" in his/her securities cash account?

A: Customer can submit Application, however, ICBC (Asia) will be able to switch account to Securities Margin Account only if the trade has settled.

6. How can customers withdraw funds from their Securities Margin Account? Are there any business hours?

A: Customers can use the following ways to transfer funds from their Securities Margin Account to HKD Settlement Account:

- (1) Transfer via Personal Internet Banking or Mobile Banking from 8:00 a.m. to 4:10 p.m. on the trading day; or
- (2) Call our Securities Trading Hotline at (852) 3471 8711 from 9:00 a.m. to 5:00 p.m. on the trading day.

7. Under what circumstances do customers need to make repayment to the Securities Margin Account?

A: Customers may need to make repayment to the Securities Margin Account under the following circumstances:

- (1) If customers want to reduce the amount owing in the margin account
- (2) If customers want to reduce the margin ratio
- (3) If customers want to reduce their interest payment
- (4) Customers receive ICBC (Asia) margin call notification

The above circumstances are for reference only.

8. How to check the risk level of my margin account?

A: You can check the risk level of your margin account on "Me > MV Ratio" on "ICBC Smart Invest" APP.

Specific as follows:

Safe: MV Ratio < 100%

Caution: 100% ≤ MV Ratio < 115%

Warning: 115% ≤ MV Ratio < 130%

Force Sell: MV Ratio ≥ 130%

If you want to check the detail information of risk level, please click "MV Ratio".

9. How to check the detail information of my margin account?

A: You can check the fund and position situation of your margin account on Internet Banking or "ICBC Smart Invest" APP.

(1) Internet Banking

You can browse via "Investment > HK Stock > Buy/Sell Stock > Margin Account Enquiry".

(2) "ICBC Smart

① Fund

You can click "Investable Amount" under "Me" page or click "Position" under "Trade" page to check your fund situation.

Glossary:

- Withdrawal Cash: Cash customers can withdraw from registered HKD Settlement Account.
- Investable Amount: The amount that customers can use for Hong Kong stock trading (denominated in HKD).
- Total Margin Value: The total margin amount of the customer's position.
- Loan Limit: Maximum margin limit of customer's margin account.
- Account balance: Margin account balance (A positive number is the customer's fund, which means the customer has not used margin amount. A negative number is the margin amount has been used.)
- Interest payable: The interest that the customer should pay.

- Interest receivable: The interest that the customer should receive.
- Net account balance: Net margin account balance (the balance after interest payable and receivable).
- Available amount/Margin Call: A positive number indicates the margin balance that the client can use, and a negative number indicates that the client has exceeded the margin amount that can be used (which means the margin ratio exceeds 100%).

② Position

You can go to position page via click “Me > Portfolio value or Trade > Position”, and check the situation of position, including portfolio value, portfolio gain / loss etc.

10. How to view marginable stocks list?

A: You can go to ICBC (Asia) website and click "Investment > Securities Services > Securities Margin Account > stocks for margin credit" / "Markets > Marginable stock" in "ICBC Smart Invest" APP to view marginable stock list.

11. Under what circumstances will customers face concentration risk monitoring?

A: When the customer margin loan limit equals to or exceeds HK\$ 20 million, the Bank will monitor the concentration risk of the customer. The customer's maximum loan limit for a single stock will be deducted to a certain extent based on the stock's margin ratio in ICBC (Asia).

12. How is the concentration ratio calculated?

A: The calculation of the concentration ratio is based on the margin ratio of the stock. To check the stock margin ratio, please visit ICBC (Asia) website.

13. What is the impact of concentration risk monitoring on the customer's loan limit? Has the customer's loan limit on the entire investment portfolio changed?

A: Concentration risk monitoring imposes restrictions on the maximum loan limit that customers can purchase for each stock.

Example: Assume that the margin credit ratio of stock A is 60% and the concentration ratio of stock A is 70%.

If the securities margin loan limit of Mr. Chan's is HK\$ 20 million, the stock A currently has a margin value of HK\$ 30 million. Under the monitoring of concentration risk, the maximum loan limit of stock A will be HK\$ 14 million (margin loan limit HK\$ 20 million x concentration ratio 70%).

In this case, after comparing the margin value of stock A with the adjusted loan limit, maximum loan limit of Mr. Chan for stock A is limited to HK\$ 14 million.

After deducting the margin limit of HK\$ 14 million for stock A, Mr. Chan can still use the remaining amount of HK\$ 6 million to purchase other stocks. Therefore, in terms of the entire investment portfolio, Mr. Chan's margin limit has not been reduced due to the concentration risk monitoring, and he can still use the full amount of limit.

14. Does the concentration ratio change only based on the Margin Credit Ratio?

A: No, the type of customer account also affects the concentration ratio. The stock concentration ratios of

General Banking and Private Banking customers are different. Even for the same stock, the concentration ratio will vary according to the type of customer account. For details, please refer to following tables.

General Banking customer

Share Margin Credit Ratio	Concentration ratio
60%	70%
50%	65%
40%	60%
30%	55%
20%	50%

Private Banking customer

Share Margin Credit Ratio	Concentration ratio
70%	80%
60%	75%
50%	70%
40%	65%
30%	60%

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

## 4. Trade

### 4.1 General Information

1. Do I need to pay the service charges for securities transactions using the electronic channels?

A: Service charges are required for online securities trading services, including securities brokerage, transaction levy, AFRC transaction levy, trading fee, stamp duty and settlement fees. For more information on securities service fees, please refer to our website.

2. Does electronic channels provide real-time stock quote?

A: Yes, it does. For real-time stock quote, customer will get a fixed number (General customer: 300 units, e-Age Banking customers: 400 units, Elite Club/Private Banking customers: 500 units) of free real-time quotes in each month. For each successful buy / sell transaction, you will receive 100 additional free real-time quotes. Usage in excess of your free quote entitlement for the month will be charged at HK\$0.10 per quote for the relevant month and rounded up to the nearest dollar with a minimum charge of HK\$5. Any unused free real-time quote will be forfeited automatically upon expiry of the month.

3. What are the service hours of electronic channels?

A: Our online Securities Services offered via electronic channels are available during the following hours:

Service	Service time
Enquiry Service	24 hours per day
Buy/Sell Stock	24 hours per day
(HK stock) At-Auction Limit Order	Anytime (except after Order Matching (Pre-opening session) to 4:00 p.m. on trading dates); Input New Order during trading period will be effective on the same trading date, after trading session, you can input order for next trading day.
(HK stock) Enhanced Limit Order	Anytime (except Closing Auction Session) Input New Order during trading period will be effective on the same trading date; after trading session, you can input order for next trading day.
(HK stock) Odd-Lot sell	Input same day order from 8:00am - 4:00pm on trading dates.

Remark: Order instruction may not be accepted if the trading session has been suspended by HKEX due to typhoon signal, black rainstorm signal or other reasons.

4. What are the features of Internet Securities Services?

A: Internet Securities Services provide the following key functions:

- Offer HK, SZSE/SSE and US Securities trading services ·
- Provide cash and financing subscription (if applicable) for IPO subscription service ·
- Provide stock monthly contribution plan ·

- Comprehensive portfolio overview of both Settlement Account and securities account.
- Real-time/Delayed stock quote.
- Comprehensive market information including market news, stock chart and market rankings.
- Professional and intuitive stock data chart analysis.
- Stock watch to alert you when target price is reached.
- User friendly tools including trading transaction cost calculator.

5. What kind of securities can be traded via electronic channels?

A: At present, you can buy and sell all securities listed on the Stock Exchange of Hong Kong, eligible shares on the Shanghai Stock Connect / Shenzhen Stock Connect and US stocks which listed in NYSE, NASDAQ or AMEX via electronic channels.

6. How does the system process order for next trading day?

A: For order placed after trading session, please note:

(1) System will not debit the investable amount immediately. Please ensure that sufficient balance is maintained at the Securities/Settlement Account before 8:00a.m. on the trading date. Otherwise, the instruction cannot be handled.

(2) Please check your order status during trading hours to ensure whether your order placed has been successfully accepted. If the order has not been accepted, you can input the order again.

(3) Order can only be cancelled, but not modified, after placed.

(4) You can amend the order after 8:00 am on the trading day. Alternatively, you can cancel and then re-submit the order.

7. Do I have to input the order quantity in the board lot size?

A: Odd lot and board lot orders of Hong Kong Stocks will be accepted for buy and sell orders traded via electronic channels, odd lot orders will also be accepted for sell orders. For SSE/SZSE stocks, board lot will be accepted for buy orders and non-board lot orders will be accepted for sell orders.

8. How long does the order last?

A: Please note the expiry date when you input an order. In normal case, you can input new order for the day or good till date order.

9. How can I know my order has been received or executed by ICBC (Asia)?

A: After placing an order via electronic channels, an order acknowledgement will be promptly issued with a unique reference number, which ensures that the order has been received by the ICBC (Asia). After the order has been executed, subsequent e-mail or mobile short message will also be delivered to you indicating the current order status. You may also check the real-time status of specific orders on "Trade> Today's Order/Order History" on "ICBC Smart Invest" or order status function on Internet Securities system. Please note that duplicated orders will be executed separately.

10. How long will previous orders be kept on electronic channels?

A: "Order Status" on mobile banking will show orders placed in the past 10 days.

"Order status" on Internet Banking and "Today's Order/Order History" on "ICBC Smart Invest" APP will

show orders placed on Internet Banking/ Mobile channels in the past 60 days.

11. How can I amend or cancel my order?

A: You may amend or cancel any outstanding order by accessing "securities services > modify / cancel order" on Personal Internet Banking and Mobile Banking "Trading > Orders > Modify/Cancel" on "ICBC Smart Invest" APP. Our system will then pass your instruction to Stock Exchange of Hong Kong upon receiving your request. If you intend to amend the quantity, the new quantity must include the quantity which has been partially executed (if any). Please note: Once the order is placed for next trading day, it can only be cancelled but not modified. You may amend the order after 8:00 a.m. on the trading date by cancelling the order and then re-submit the order. For SSE/SZSE stocks, order can only be cancelled but not modified.

12. Will someone call and notify me for the order execution results?

A: No personal phone call will be given for orders placed via electronic channels, you can check the latest order status on "Order Status" on Internet Banking or Mobile banking and "Trading > Orders" on "ICBC Smart Invest" APP. If you have selected to receive notification by email and/or SMS, you will receive relevant notification when the order is "Fully Executed" or "Rejected". "Partially Executed" order status will also be issued after trading period.

13. If I have placed an order via electronic channels, can I amend or cancel that order via Manned Securities Trading Hotline or branches?

A: For security reasons, please amend or cancel your order by using the original order placing channel. In case of system failure, you can also amend or cancel that order via the Bank Securities Trading Hotline (852) 3471 8711.

14. Whether the execution of transaction will affect my account portfolio in the same day?

A: Yes, once an order is executed, your account position will be updated immediately

15. Can I use the pending stock or fund from recent buy/sell order before its settlement?

A: Yes.

16. How can I check my portfolio balance and securities on hand?

A: You may access to "Investments > Buy / Sell Stock" and click "Account Balance" on Internet Banking / "Securities Services > My Stock" on Mobile Banking / "Trading > Positions" on "ICBC Smart Invest" APP to check your account balance, settlement details and holding securities.

17. How can I review my recent transaction history?

A: You may access to "Investments > Transaction History" on Internet Banking / "Transactions > Enquiry > History Transaction Records" on Mobile Banking / "Trading > Orders > Order History" on "ICBC Smart Invest" APP to check the trade transactions performed within the last 60 trading days (excluding the current trading day).

18. How can I check stock prices or indices?

A: (1) Internet Banking: You can check the latest stock quotes, market news and indices via "Realtime

Quote", "Delayed stock quote" or "Market Information" on the "Buy / Sell Stock" trading page from the "Investments". The service is provided by AASTOCKS.

(2) Mobile Banking: You can check real-time or delayed quotes in the "Securities Service" and "HK Stocks". You can also check the real-time or delayed stock quotes in the "Market Information" and "Stock Quotes" of the "HK Stocks". The service is provided by AASTOCKS. (3) "ICBC Smart Invest" APP: You can check the stock quote on "Market" and "Watchlist". You may also enter stock symbol on "Trade" page for getting the real-time quote. The service is provided by Youyu Smart Technologies Limited.

19. What is Quote Meter?

A: The Quote Meter shows your monthly real-time quote entitlement and usage, which can be enquired on "Buy / Sell Stock" of "Investments" on Internet Banking / "Buy / Sell Stock" of "Securities Services" on Mobile Banking / "Buy" or "Sell" of "Trading" page on "ICBC Smart Invest" APP. You will get a fixed number of free real-time quote at the beginning of each month. For each successful buy / sell transaction, you will receive 100 additional free real-time quotes. Real-time quotes used in excess of your free entitlement for the month will be charged at HK\$ 0.10 per quote for that month and rounded up to the nearest dollar with a minimum charge of HK\$ 5. Any unused free real-time quote will be forfeited automatically at the end of the month.

20. Can ICBC (Asia) alert me when a specific stock reaches my target price?

A: Yes, Internet Banking offers a Stock Watch Alert function to remind customers when the interested stock reaches target price criteria, by sending an e-mail or SMS to customer (For details of charges, please refer to the information under Section "Investment > HK Stock > Market Information > Stock Watch Alert > Quote Meter" on Internet Banking). For the selection of e-mail and/or SMS as the channel of notification alert, please set up the instruction under section "Investment > HK Stock > e-Tools > Stock Watch Alert" on Internet

21. How to use Stock & Index Watch Alert?

A: (1) Internet Banking : Firstly, select the stock of your choice by entering the correct securities code into the Stock Code box; then, choose the alert criteria (such as target price are equal to or greater than \$100); after that specify the date when the above alert criteria remain valid. You may add any further alert criteria anytime (max. 5 alerts), or delete any alert item listed at the top which is still valid or already outdated.

(2) "ICBC Smart Invest" APP: Firstly, select the stock of your choice by entering the correct securities code into the Stock Code box; then click "Alert" at the bottom right of the quotation page, and set relevant stock price reminders and event reminders on the reminder setting page.

22. How to calculate transaction costs of various orders?

A: (1) Internet Banking: You may have a brief idea of the transaction cost by going to Cost Calculator page, then indicate Buy / Sell action, order price and quantity, the system will instantly provide you with the total cost in different cost components for your reference.

(2) Mobile Banking and "ICBC Smart Invest" APP: The system will instantly provide you with the total costs in different cost components for your reference on the confirmation page of each buy/sell order.

23. What is Market Ranking?

A: In addition to specific stock price enquiry, ICBC (Asia) offer the following Market Ranking function



for you to keep track of the market trend and fluctuation:

- Top 20 Market Gainers: The 20 securities with the largest percentage increase in price will be listed.
- Top 20 Market Losers: The 20 securities with the largest percentage decrease in price will be shown.
- Top 20 Turnover: The 20 securities with the greatest turnover in absolute terms will be ranked in list.
- Top 20 Volume: The 20 securities with the greatest volume in absolute terms will be ranked in list.

24. What is the L/P Simulator? (Internet Banking only)

A: To facilitate customers in evaluating their own investment portfolio, our Bank provides a portfolio simulator, which allows customers to simulate their investment outcomes. Moreover, ICBC (Asia) provide five simulation modules to suit customers' different needs and choices, customers can conveniently set up portfolio and view all the details afterwards.

25. What is the Securities Monthly Savings Plan? (Internet Banking and Branches only)

A: Securities Monthly Savings Plan targets at providing convenient and preferential investment choice to suit the needs of customers who would like to invest regularly and continuously. Every month customers invest for a pre-fixed amount on local stocks (the minimum investment amount is HK\$ 1,000 for every plan and must be a multiple of HK\$ 500), and every plan can include at most 3 stocks, which is suitable for long-term savings and investment. By applying Securities Monthly Savings Plan via Internet Banking, you can enjoy special offer on the handling fee. The handling fee for each plan setup will be 0.25% of the Transaction Amount (Min.HK\$ 50 inclusive of stamp duty, transaction levy and settlement fee). Please refer to our website for charges.

26. Under what situation should I pay for Italian Financial Transaction Tax (“FTT”) and how the tax amount determined?

A: Customers who trade shares issued by Italian resident companies (e.g. Stock Code 1913 Prada S.P.A.) which listed on The Stock Exchange of Hong Kong Limited via our Bank are required to pay for the Italian FTT. The tax rate is 0.1%. Calculation method: Italian FTT is calculated based on daily net increase of customer's beneficial holding of the same share at account level on each settlement day x weighted average purchase price x 0.1%. The Italian FTT also applies to the derivatives (including warrants/CBBCs) of the above-mentioned stocks. For more details, please visit HKEx Website or refer to our Bank for assistance. The above tax rate and calculation method etc. of Italian FTT may be subject to changes or further clarification on the Italian FTT law. Such third party costs, fees and charges are subject to change without prior notice and will be determined by ICBC (Asia). Customers should seek independent professional advice if they have any query or further enquiry regarding the Italian Financial Transaction Tax law.

27. Am I required to select trade status notification?

A: Yes, you must select to receive trade status notification(s) when you trade via electronic channels. Notifications will be sent to you by SMS and/or email. Email notifications must be received while SMS can be selected. Customers can choose whether to receive SMS notifications on the transaction page of Internet Banking or Mobile Banking.

28. If I did not register my mobile phone number and email address, can I still perform securities transactions via Personal Internet Banking?

A: You must first go to ICBC (Asia) to add your mobile phone number or email address record before you

can conduct securities trading transactions through Personal Internet banking. If you have a password token, you can register your mobile phone number or email address at "Settings > Personal Information Inquiry / Modification" on Personal Internet Banking. For other customers, please visit the branches to add your phone number or email address.

29. How to deposit / withdraw share certificate?

A: Customer can visit our Causeway Bay Branch, Central Branch and Tsim Sha Tsui East Branch for Share Certificate Deposit Service. For Share certificate withdraw services, customer can fill the share withdraw form in our branches. At the time of collecting share certificate, customers are required to go to our bank service counter at Level 36, Tower 1, Millennium City 1, 388 Kwun Tong Road, Kwun Tong, Kowloon for the service, the service hour is Monday to Friday from 9:30am to 5:00pm.

30. How can I contact ICBC (Asia) for assistance on electronic securities ?

A: Should you encounter any difficulty in placing orders via the internet channels, you may call our 24-hour Customer Service Hotline at (852) 2189 5588, our Customer Service Officers will assist you on issues regarding electronic securities services.

31. How to add stocks in watchlist ?

A: You can add stocks in watchlist on "ICBC Smart Invest" APP through three approaches:

- (1) Click the 「+」 sign at the bottom right corner on any stock details page;
- (2) Click the search symbol at the upper right corner or the 「+」 sign at middle on the "Watchlist" page, enter the stock code in the search box and click the 「+」 sign on the right;
- (3) Click the search symbol at the upper right corner or the 「+」 sign at middle on the "Watchlist" page, then click “Import” at the upper right corner on the search page and upload a picture of legible stock list to import multiple stocks through picture identification.

32. How to calculate cost of stocks in the position on "ICBC Smart Invest" APP?

A: Cost of stocks is calculated based on buying, deposit or corporate action of stocks on "ICBC Smart Invest" APP.

- (1) If the customer buys stocks, the cost will be calculated by mixing the purchase price(Commissions and handling charges are included) and the original cost price.
- (2) If the customer deposits stocks, the cost will be calculated by mixing the closing price of the day and the original cost price.
- (3) If the stocks are deposited by corporate action (scrip dividends, rights issue,etc.), the cost will be calculated by mixing the closing price of the day and the original cost.

Note: The above cost price calculation methods are limited to stocks bought/deposited after 6 December 2019. If your stocks are bought/deposited on or before 6 December 2019, the system will use the closing price on 6 December 2019 as the cost uniformly.

## 4.2 Transaction (HK Stock)

1. What are the trading sessions and the trading mechanism?

A: Pre-opening Session: From 9:00 a.m. to 9:30 a.m.

- Only POS securities will be processed. For details, please refer to HKEX web page.
- Only At-auction Limit Order will be placed to the market for matching.
- If you have placed your At-auction Limit Order, you are advised to check your order between 9:00 a.m. to Order Matching whether it has been successfully accepted and, if not, you may re-input your order before Order Matching. If your At-auction Limit Order price deviates 1.15 times or more from the market price, or is 0.85 times or less of that price, your order might be rejected by HKEX. Every order cannot involve more than 3,000 lots of shares.
- At-auction Limit Order(s) cannot be modified or cancelled after 9:15 a.m.
- After order matching in the Pre-opening Session, unfilled At-auction Limit Order will be converted to Limit Order and carried forward into the Continuous Trading Session after 9:30 a.m. on the same day.

Order Input Period: From 9:00 a.m. to 09:15 a.m.

- Input / Amend / Cancel Instructions are allowed.
- Input of new at-auction limit order with price inside the price limit (within  $\pm 15\%$  from previous closing price) will be submitted to the market. (NOT applicable to pre-defined scenarios: In the absence of the Previous Closing, IPO stocks and stock resuming, etc. For details, please refer to HKEX web page.)

No cancellation Period: From 9:15 a.m. to 9:20 a.m.

- Amend / Cancel instructions are not allowed.
- Buy / Sell orders with price aligned with HKEX's requirement are allowed to input.

Random Matching Period: From 9:20 a.m. to 9:22 a.m.

- Amend / Cancel instructions are not allowed.
- Buy / Sell orders with price aligned with HKEX's requirement are allowed to input.
- Order Matching will perform randomly within 2 minutes.

Continuous Trading Session: From 9:30a.m. to 4:00p.m.

- Enhanced Limit Order will be placed to market for execution.
- Enhanced Limit Order will allow matching of up to ten price queues at a time. Unfilled quantity after matching will be stored in the system as a normal limit order at the input order price.
- Enhanced Limit Order may not be successfully accepted by "HKEX" if the order price is better than the tenth price queue.

Closing Auction Session: From 4:00 p.m. to 4:10 p.m.

- At-auction Limit Order will be processed CAS Securities only.

Reference Price Fixing Period: From 4:00 p.m. to 4:01 p.m.

- You can input the order instructions during this period. Please check whether the order has been successfully accepted after 4:01 p.m.

Order Input Period: From 4:01 p.m. to 4:06 p.m.

- At-auction limit orders within the  $\pm 5\%$  price limit can be entered on CAS securities. Outstanding orders can also be amended or cancelled during this period.

No Cancellation Period: From 4:06 p.m. to 4:08 p.m.

- At-auction limit orders can be entered. The prices of new at-auction limit orders must be between the lowest ask & highest bid recorded at the end of Order Input Period (i.e. recorded at 16:06), and no orders can be amended or cancelled.

Random Closing Period: From 4:08 p.m. to 4:10 p.m.

- The order rules from the No Cancellation period apply and the market closes randomly within two minutes.

2. What is a "At-auction Limit Order" and "Enhanced Limit Order"?

A: "At-auction Limit Order" is a limit order with a specified price which should not deviate 1.15 times or more from the market price, or is 0.85 times or less of that price. After order matching in the pre-opening session, unfilled at-auction limit orders will be converted to limit orders at the input price and carried forward to the continuous trading session.

"Enhanced Limit Order" is similar to a limit order. An Investor should give clear instructions about the highest price or lowest price he is willing to pay or dispose. It will allow matching of up to ten price queues at the same time. The input order price of an Enhanced Limit Order can be matched up to nine spreads better than the best price on the other side of the market. Any unfilled quantity of an Enhanced Limit Order after matching will be converted into a Limit Order at the input order price. The Bank accepts order price within 200 spreads of the market price. The Enhanced Limit Order will be passed to the HKEX for processing once it falls within the 15 spread range of the market prices. Any subsequent amended order price that deviate more than 24 spreads of the market price might be rejected by HKEX.

3. What are the differences between placing order via Electronic Channels and Manned Phone Channel?

	Electronic Channel	Manned Phone Channel
Enhanced Limit Order	System accepts order price within 200 spreads of the market price. The Enhanced Limit Order will be passed to the HKEX for processing once it falls within the 15 spread range of the market prices	System will not monitor the order price. If the order price you place deviates more than 24 spreads of the market price, your order might be rejected
Order Input Period	Can input anytime (24 hours available) Input new order during trading period will be effective on the same trading day, after trading session, you can input order for next trading day	Can place order from 8:45 a.m. to 4:10 p.m. on trading day
Sell Odd-Lot	Yes	Yes

Note: At-auction Limit order has the same processing logics for all channels. If your At-auction Limit Order price deviates 1.15 times or more from the market price, or is 0.85 times or less of that price, your order might be rejected by HKEX (except Closing Auction Session).

4. What is HKEX's spread table?

A: Spread table of Securities

Prices of Securities (HKD)	Minimum Spread (HKD)
0.01 – 0.25	0.001
0.25 – 0.5	0.005
0.5 – 10	0.01
10 – 20	0.02
20 – 100	0.05
100 – 200	0.10
200 – 500	0.20
500 – 1,000	0.50
1,000 – 2,000	1.00
2,000 – 5,000	2.00
5,000 – 9,995	5.00

Spread table of Exchange Traded Funds and L&I Products

Prices of Securities (HKD)	Minimum Spread (HKD)
0.01 – 1	0.001
1 – 5	0.002
5 – 10	0.005
10 – 20	0.01
20 – 100	0.02
100 – 200	0.05
200 – 500	0.10
500 – 1,000	0.20
1,000 – 2,000	0.50

Prices of Securities (HKD)	Minimum Spread (HKD)
2,000 – 9,999	1.00

5. How do I know the status of my trade order?

A: Our services let customers enquire about or acknowledge real-time trade order status via Internet Banking / Mobile Banking / "ICBC Smart Invest" APP. Here are the details of various status messages:

Status Message	Description
Waiting Placed	The order has not been executed and is waiting for the response of the stock exchange.
Placed	The order has been placed at the market and is queued for execution.
Fully Executed	All quantities of the order have been successfully traded in the market.
Partially Executed	Only part of the order quantities have been successfully traded in the market.
Waiting Modified	The modification instruction has not been executed and is waiting for the response of the Stock Exchange.
Modified	The order has been successfully modified according to your specification.
Waiting Cancelled	The cancellation instruction has not been executed and is waiting for the response of the Stock Exchange, or waiting for release the hold fund.
Cancelled	The order has been successfully cancelled.
Partial Cancelled	Only part of the order quantities have been successfully cancelled.
Placement Rejected	Sorry, your Buy/Sell order is rejected with the following details:
Cancellation Rejected	Sorry, your cancellation instruction is rejected with the following details:
Modification Rejected	Sorry, your modification instruction is rejected with following details:
Waiting Process	Order is waiting for processing. Please make sure the Settlement Account has sufficient amount before 8:00a.m. on the trading date. Otherwise, the instruction cannot be handled.
Price Monitoring	Order is monitored by system. It will be passed to the HKEX for processing once it falls within the 15 spread range of the market price, in continuous trading session, or will be passed to the HKEX for processing once it falls within the scope of price limit in closing auction session.

6. How does ICBC (Asia) handle the orders when typhoon signal number 8 or above is lowered or when the black rainstorm warning is discontinued ?

A: If typhoon signal number 8 or above is lowered or when the black rainstorm warning is discontinued,

ICBC (Asia) will handle the orders as described below :

a. Before pre-opening session starts

When pre-opening session starts, the auction limit orders placed via ICBC (Asia) will be sent to HKEX as usual. Other orders will be handled in Continuous trading session and sent out to HKEX once they fall within the conditions as defined by ICBC (Asia) from time to time.

b. When trading in the pre-opening session is suspended but resumes either in the morning session or afternoon session

If the Pre-opening Session is cancelled due to typhoon, Black Rainstorm Warning or any other reasons by HKEx, At-Auction Limit orders you have placed may not be successfully accepted. When the trading operation is resumed in the morning / afternoon session, ICBC (Asia) will monitor the orders, orders will be transmitted to HKEx's AMS/3 once they fall within the conditions as defined by ICBC (Asia) from time to time. ICBC (Asia) reserves the right to amend the above operation from time to time.

7. How can I sell odd lots on electronic channels?

A: You can finish the sell order of odd lots by entering less than one lot of shares on the "Trade" page on "ICBC Smart Invest" APP and confirm the selling operation as prompted. You can also select "Sell (Only Odd Lots)" on the Securities Trading page of Internet Banking / Mobile Banking and enter the odd lot sell order.

8. How will the HK stock odd lots be sold?

A: The Hong Kong stock odd-lot order will be executed manually, which may take longer processing time. The odd lot orders will be traded at the prevailing odd lot market prices. The odd lot market price will usually be lower than the prevailing board lot market price and the transaction amount may not be able to cover the transaction fee. The Bank reserves the right to reject such order. If you sell a stock more than once a day, your transactions would be combined into one sell order (including odd lot shares).

9. Can I amend odd-lot order?

A: Odd-lot sell order can only be cancelled but cannot be modified, after placed.

10. What is the Streaming Quote?

A: Our bank offers stock quote service based on clicks. This means system will retrieve and display real-time stock price based on every click by customers. However, stock quote, profit/loss and buy/sell order will not be updated automatically. Besides, our Streaming Quote Service includes company profiles stock market information, Hang Seng Index, financial news and commentaries. ICBC (Asia) Internet Banking streaming quote service is provided by AASTOCKS. "ICBC Smart Invest" APP streaming quote service is provided by Youyu Smart Technologies Limited.

11. Does "ICBC Smart Invest" APP provide Hong Kong Stocks Streaming Quotation Service?

A: You can apply for Hong Kong Stocks Streaming Quotation Service on Internet Banking or "ICBC Smart Invest" APP. The charges are HK\$280 and HK\$200 per month respectively.

Note:

(1) Streaming quotation service fee of the current month will be waived automatically for customers with Hong Kong stock transaction amount of HKD 1 million or more in the previous calendar month when applying for the streaming quote service;

(2) The Hong Kong stock streaming quotation service of ICBC (Asia) Personal Internet Banking and "ICBC Smart Invest" APP are independent, which means customers need to apply separately.

12. How to apply Streaming Quotation Service for Hong Kong Stocks ?

A: You can go to Application page via "Investments > HK Stock > e-Tools > Streaming quote Service" on Internet Banking or "Me > HK Stock Streaming Quotation Service Application" on "ICBC Smart Invest" APP, accept relevant terms and conditions and follow the steps to apply for Hong Kong Stocks Streaming Quotation Service. The Application instruction will be effective immediately if the payment amount is debited successfully.

13. How to terminate Hong Kong Stocks Streaming Quotation Service?

A: You can check your record of Hong Kong Stocks Streaming Quotation Service on "Me > Application Record" on "ICBC Smart Invest" APP and click "Cancel" to apply for termination of service. You can also apply to cancel the Hong Kong stocks streaming quote service on the "HK Stocks > e-Tools > Streaming Stock Quote Service" page of Internet Banking, and the service will be provided to the next debit date. The cancellation instruction will be effective on the day after next debit date and the instruction should be made at least three calendar days prior to the next debit date.

Note: The debit date is the last day of streaming quote service period of this month. For example, if the effective date of Hong Kong Stocks streaming quotation service is on 16 October 2020, then the next debit date is on 15 November 2020. If you want to terminate the service, you need to make the instruction on or before 12 November 2020.

14. What channels can place Hong Kong Securities order?

A: Customers can place the Hong Kong Securities order via Securities Services on Internet Banking, "ICBC Smart Invest" APP, Mobile Banking (for Personal Customers only) or Manned Securities Trading Hotline.

### **4.3 Transaction (SSE/SZSE Stock)**

1. How can I apply for Shanghai-Hong Kong (SHHK) Stock Connect and Shenzhen-Hong Kong (SZHK) Stock Connect Trading Service?

A: After you have opened securities account with ICBC (Asia) and registered CNY Settlement Account, you may participate in Northbound Trading Service by accepting the "terms & conditions and customer declaration of SHHK and SZHK", "Risk Disclosure Statements" and the "Processing of Personal Data Statement concerning China Stock Connect Northbound Trading" via Internet Banking / Mobile Banking on the page of "Application for SHHK/SZHK Stock Connect Northbound Trading Services", or via "ICBC Smart Invest" APP on the page of "Me > Personal Information > Basic Information" or you may visit any of our branches to apply the trading service. It would normally take about 3-4 working days to become effective.

2. Why should the "Processing of Personal Data Statement concerning China Stock Connect Northbound Trading" be signed?

A: According to the HKEx announcement, Northbound Investor ID Model has to be implemented on 26 September 2018, you are required to provide your authorization and consent to the Bank to the collect,



store, use, disclose and transfer the personal data relating to you as required as part of our Stock Connect Northbound Trading Services. For more details, please refer to the HKEx website.

Note: With effect from 24 July 2023, the Chinese mainland Investors are restricted from proactively buying any China Connect Securities through Northbound Trading under Stock Connect as restricted by China Securities Regulatory Commission, Shanghai Stock Exchange and Shenzhen Stock Exchange.

3. What will be the impact if the customer does not agree the Processing of Personal Data Statement concerning China Stock Connect Northbound Trading?

A: If personal customer does not acknowledge and agree the "Processing of Personal Data Statement concerning China Stock Connect Northbound Trading", ICBC (Asia) could only handle their Northbound sell order (but not include any Northbound buy order) .

4. For SSE/SZSE securities, all securities transactions are settled in HKD?

A: No. The stock connect in Northbound transactions are settled in RMB. You must open CNY account under the securities account for all SSE/SZSE securities transactions.

5. What channels can be used to place SHHK / SZHK Securities order?

A: Customers can place the SHHK / SZHK order via Securities Services on Internet Banking, "ICBC Smart Invest" APP, Mobile Banking (for Personal Customers only) or Manned Securities Trading Hotline.

6. How to register CNY Settlement Account?

A: You can register CNY Settlement Account via "ICBC Smart Invest" APP > " Me > Investable Amount > Register CNY Settlement Account " or Internet Banking or Mobile Banking for the first time. If you need to modify, you can amend new CNY Settlement Account via "ICBC Smart Invest" APP > " Me > Investable Amount > Click the Settlement Account " or visit any of our branches.

7. Does any charge incur for the transactions of SSE/SZSE securities by electronic channels?

A: Charges incurred from the transaction are required to be paid for electronic channel securities trading services, including but not limited to securities brokerage, handling fee, securities management fee, transfer fee and stamp duty. For check the securities service charges for more details.

8. How long does the SSE/SZSE order last?

A: Please read the expiry date when you input a SSE/SZSE order. Input new order during trading period will be effective on trading date, after trading session, you can input order for next trading day

9. How does the system process the SSE/SZSE order for next trading day?

A: For order placed after trading session, please note:

(1) System will not debit the investable amount immediately. Please ensure that sufficient balance is maintained at the Securities/Settlement Account before 8:00a.m. on the trading date. Otherwise, the instruction cannot be handled.

(2) Please check your order status during trading hours to ensure whether your order placed has been successfully accepted. If the order has not been accepted, you can input the order again.

(3) Order can only be cancelled, but not modified, after placed.

(4) If you want to amend the order, you can cancel and then re-submit the order.

10. Can I use the funds from selling in Northbound securities to buy a new securities in Northbound, while the funds will be settled in the next trade day?

A: Yes.

11. How do I know the SSE/SZSE securities trading status of my trade order?

A: Our services let customers enquire about or acknowledge real-time trade order status via Internet Banking / Mobile Banking / "ICBC Smart Invest" APP. Here are the details of various status message:

Status Message	Description
Waiting Placed	The order has not been executed and is waiting for the response of the stock exchange.
Placed	The order is waiting for the response of the SSE/SZSE. Or the order has been placed at the market and is queued for execution.
Fully Executed	All quantities of the order have been successfully traded in the market.
Partially Executed	Only part of the order quantities have been successfully traded in the market.
Waiting Cancelled	The cancellation instruction has not been executed and is waiting for the response of the Stock Exchange.
Cancelled	The order has been successfully cancelled.
Partial Cancelled	Only part of the order quantities has been successfully cancelled.
Placement Rejected	Sorry, your Buy/Sell order is rejected.
Cancellation Rejected	Sorry, your cancellation instruction is rejected.
Waiting Process	Order is waiting for processing. Please make sure the Settlement Account has sufficient amount before 8:00a.m. on the trading date. Otherwise, the instruction cannot be handled.

12. What are the service hours for trading of Northbound Securities?

A:

Trading Sessions	SSE/SZSE	Input orders into China Stock Connect System (CSC)
Opening Call Auction	09:15 - 09:25	09:10-11:30
Continuous Auction (Morning)	09:30 - 11:30	
Continuous Auction (Afternoon)	13:00 - 14:57	12:55-15:00
Closing Call Auction	14:57 - 15:00	

13. What trading restrictions should be noted for the SSE/SZSE securities services

A:

	SSE	SZSE
Eligible Stocks	Constituent stocks of the SSE 180	Constituent stocks of the SZSE Component

	SSE	SZSE
(Please refer to the HKEX website for the list of eligible stocks in Northbound trading)	Index and SSE 380 Index, A shares of SSE-SEHK A+H (with market capitalisation at least RMB 6 Billion)	Index, SZSE Small/Mid Cap Innovation Index, A shares of SZSE-SEHK A+ (with market capitalisation at least RMB 6 Billion)
Currency	RMB	
Stock Code	Must be 6 digits	
Lot Size	100 shares (must be lot sizes by buy order)	
Price Spread	RMB 0.01	
Max Order Size	1 million shares	
Price Limit	There is a general price limit of $\pm 10\%$ .	
Trading Restrictions	Day trading is not allowed.	
Amend Order	Order amendment is not allowed.	
Order Types	Limit orders only (Limit orders can be matched at the specified or better price)	
Odd Lot Trading	Odd lot trading is allowed for sell order only (The matched quantity of a board lot buy/sell order can eventually include odd lot.)	
Settlement Cycle	Money settlement for Northbound trades: T+1 day	

14. Can I withdraw the physical scrip securities through Northbound Stock Connect?

A: No. Since SSE/SZSE Securities are issued in scripless form, physical deposits and withdrawals of SSE/SZSE Securities into/from the CCASS Depository are not available. Investors can only hold SSE/SZSE Securities through their brokers/custodians. Investors' ownership of such is reflected in their brokers/custodians' own records such as client statements.

15. What is the arrangement under Holiday conditions?

A: Northbound trading are only available for business day and providing settlement in both markets.

16. For SSE/SZSE securities, are the investors protected by Hong Kong investor compensation fund?

A: No. The current Investor Compensation Fund does not cover any Northbound activities

17. Can I subscribe for SSE/SZSE Securities IPO?

A: No. SSE/SZSE securities do not support initial public offering.

18. Do Securities Services via electronic channels provide SSE/SZSE real-time stock quote?

A: Yes, "ICBC Smart Invest" APP provides real-time stock quote services. You will get a fixed number of FREE real-time quotes at the beginning of each month. For each successful buy/sell transaction, you will receive 100 additional free real-time quotes. Usage in excess of your free quote entitlement for the month will be charged at HK\$ 0.10 per quote for the relevant month and rounded up to the nearest dollar with a minimum charge of HK\$ 5.00. Any unused FREE real-time quote will be forfeited automatically upon expiry of the month. For details of the existing typhoon signals and/or rainstorm arrangements in the Hong Kong market, please refer to the HKEX website.

19. What is the contingency arrangement under severe weather conditions?

A: a. If typhoon signal number 8 or above and/or black rainstorm warning is issued before the Hong Kong market opens, Northbound trading will not open. For details, please refer to the HKEX website.

b. If typhoon signal number 8 or above is issued after SSE's and SZSE's market have opened, trading will continue for 15 minutes during which order input and cancellation will be allowed. After 15 minutes, only order cancellation is allowed until the close of SSE's market or SZSE's market.

#### 4.4 Transaction (US Stock)

1. How can I apply for US Securities Trading Service?

A: After you have opened securities account and registered USD Settlement Account, you may participate in US Securities Trading Service by accepting and sign the 'W-8BEN' (for non-US persons only). You can accept and sign the 'W-8BEN' through ICBC Smart Invest, fax or visiting any of our branches to apply the trading service. 'W-8BEN' is valid for a period of three years provided that there is no change to your information or tax status.

2. How to sign W-8BEN form on "ICBC Smart Invest" APP?

A: You can go to form sign page via "Me > Click avatar" to enter "Personal Information > Basic Information > W-8BEN Form". Besides, you can conduct US stock transaction on "Trade" page and click "Sign" to go to form signed page.

3. What steps are required to sign the W-8BEN form on "ICBC Smart Invest" APP?

A: (1) You need to confirm your Nationality and Date of birth on the sign page, and click to confirm the addresses are not P.O.box or in-care-of address, and then click "Confirm and next";

(2) Sign on the form sign page and click "Finish";

(3) Confirm your information again on the Confirmation page. If there is no inaccuracy, click "Confirm and submit".

4. All US securities transactions are settled in USD?

A: Yes. The US Securities transactions are settled in USD. You must open a Foreign Currency / USD Account and bind with the Securities Account for all US Securities transactions. You can go to "Investments > US Stock > Register Foreign Currency Settlement A/C" on Internet Banking or "Me > fund > Register USD Settlement Account" to register the foreign currency a/c for securities settlement. If you need to open a Foreign Currency A/C, you can go to "Account Services > Application Centre > Apply for Account Opening > Integrated Account" on Internet Banking.

5. How to register USD Settlement Account?

A: You can register USD Settlement Account through "ICBC Smart Invest"> "Me"> "Investable amount"> "Register USD Settlement Account" or Internet Banking for the first time. If you need to modify, you can amend new CNY Settlement Account via "ICBC Smart Invest" APP > "Me > Investable Amount > Click the Settlement Account" or visit any of our branches.

6. What channels available to place US Securities order?

A: Customers can place the order via Internet Banking, "ICBC Smart Invest" APP (for Personal Customers only) or Manned Securities Trading Hotline.

7. How to place an US securities trading order via electronic channels?

A: You can simply go to the "Investments > US Stock > Buy / Sell Stock" on Internet banking/ "Trade > Order" on "ICBC Smart Invest" APP to place an order,.

8. Do I need to pay for the transactions of US securities by electronic channels?

A: Service charges is needed to be paid for electronic channels trading services, including but not limited to securities brokerage, settlement fee and SEC fee. For more information on securities service fees, please refer to our website or "My > Help & Customer Services > Charges" on "ICBC Smart Invest" APP.

9. How long does the US Securities order last?

A: The order is valid for up to 30 days, you can select the date of the order under the "Trade" page. Please read the expiry date when you input a US Securities order. Input new Order during trading period will be effective on trading date. You can input order for next trading day after trading session.

10. How does the system process the US Securities order for next trading day?

A: For order placed after trading session, please note:

(1) System will hold the investable amount immediately.

(2) Please check your order status during trading hours to ensure whether your order placed has been successfully accepted. If the order has been rejected, you can input the order again.

11. How can I check my portfolio balance and US securities on hand?

A: (1) You may go to "Account Balance" on "US Stock > Buy/Sell Stock" on Internet Banking to check your account balance and "Account Portfolio" to check securities held at a quick glance

(2) You may go to "Trade > Positions" on "ICBC Smart Invest" APP to check your account balance and securities held at a quick glance.

12. How can I review my recent US securities transaction history?

A: You may go to "Investments > US Stock > Transaction History" on Internet Banking / "Trade > Orders Record > Order History" on "ICBC trade Invest" to check the transactions performed within the year (excluding the current trading day). Or go to "Trade > Order Record" to check today's order.

13. Can I use the funds from selling in US securities to buy a new securities, while the funds will be settled in the next trade day?

A: Yes.

14. How do I know the US securities trading status of my trade order?

A: Customers can enquire about or acknowledge real-time trade order status via "ICBC Smart Invest" APP and Internet Banking. Here are the details of various status messages:

Status Message	Description
Waiting Placed	The order has not been executed and is waiting for the response of the Stock Exchange
Placed	The order is waiting for the response of the Stock Exchange. Or the order has been placed at the market and is queued for execution

Fully Executed	All quantities of the order have been successfully traded in the market.
Partially Executed	Only part of the order quantities have been successfully traded in the market.
Waiting Modified	The modification instruction has not been executed and is waiting for the response of the Stock Exchange.
Modified	The order has been successfully modified according to your specification.
Waiting Cancelled	The cancellation instruction has not been executed and is waiting for the response of the Stock Exchange.
Cancelled	The order has been successfully cancelled.
Placement Rejected	Sorry, your Buy/Sell order is rejected.
Cancellation Rejected	Sorry, your cancellation instruction is rejected
Modification Rejected	Sorry, your modification instruction is rejected.
Expired	Your order is expired.

15. What are the service hours for trading of US Securities?

A:

US Time (US Eastern Time):	Monday - Friday 9:30 a.m. to 4:00 p.m. (No lunch break)
US Summer Time (Mar - Nov):	Hong Kong Time 9:30 p.m. to 4:00 a.m.
US Winter Time (Nov - Mar):	Hong Kong Time 10:30 p.m. to 5:00 a.m.
Except US holiday	
US summer / winter time announcement, please refer to the latest announcement in the US market.	

16. What are the main features for US Trading Service?

A:

US Securities	
US securities available for trading	Common Stocks (excluding Warrants) traded on NYSE, NASDAQ, AMEX
Currency	USD
Lot Size	No board lot size
Amend Order	Order amendment is allowed
Order Types	Limit orders only (Limit orders can be matched at the specified or better price)
Pre-Open/Post-Close Market Trade	Do not accept
Settlement Cycle	T+2 (US securities available for trading are provided by the vendor)

17. What is US securities spread table?

Prices of Securities (USD)	Minimum Spread (USD)
Less than 1 USD	0.0001

Greater than or equal to 1 USD

0.01

18. Can I withdraw the physical scrip securities in US market through ICBC(Asia)?

A: No. ICBC (Asia) does not provide the physical stock deposits and withdrawals of US Securities service.

19. What is Securities Good Till Date order (US stock)?

A: Good Till Date order (US stock) allows the customers to specify the date till (more than one trading day) which the order should stay in the system if not executed, the order will be sent to securities exchange before the expiry date. Customer can select the expiry date up to the 30 days while customers can make enquiry on the order which is classified as "Good Till Date order" in the system.

20. What are the main features for the Securities Good Till Date order (US stock)?

A: Good Till Date orders may be rejected by securities exchange (e.g. due to trading suspend). System will not send out the instruction again for the above conditions. But Good Till Date orders will not be cancelled if the expiry date is across specified corporate action's ex-date of the stock.

21. Does "ICBC Smart Invest" provide US stock streaming quote service?

A: (1) Internet Banking: Customer can apply the US stock streaming quote service, it charges HK\$ 50 per calendar month. For more information on securities service fees, please refer to our website for details.

(2) "ICBC Smart Invest" APP: "ICBC Smart Invest" APP provides free US stock streaming quote service for non-professional subscribers, USD26 monthly fee will be charged for professional subscribers.

**Professional subscriber** : any nature person who fulfill the definition as below:

(a) Registered on or qualified from Securities and Exchange Commission, Commodity Futures Trading Commission, any Securities Institutions, any Securities Exchanges or Associations, any Commodity Futures Markets or Associations.

(b) Engage in work under the term "Investment Advisor" as defined in section 202(a) of the Investment Advisors Act 1940 (whether registered or qualified under the Act), or

(c) Employed by a bank or other organization that is exempted from registration under federal or state securities laws, but if it performs a function for an organization that cannot be exempted from registration, performing these functions requires registration or qualification.

**Non-professional subscriber**: all subscribers who not fulfill the definition of profession subscriber.

22. What should I do if I have enquiries of online US stock operations or encounter system failure on electronic channels?

A: For enquiries of US stock operations or encounter system failure on electronic channels, please call our Customer Services Hotline at (852) 218 95588 [Select Language > Press 4 > Press 1]. For the enquiries of US stock investment service, you can contact us within the office hours (09:00-18:00) by calling Customer Service Hotline at 218 95588 [Select Language > Press 5 > Press 3 > Press 1].

## 4.5 RMB Denominated Stock Services

1. What are the precautions for trading RMB denominated stocks via electronic channels?

A: Please be aware that you must fulfill the following criteria before trading RMB denominated stock.

- You have applied the Securities Account

- You have applied RMB account and registered it as the Securities Settlement Account (Only applicable to Hong Kong Identity Card holders).
- Personal Customer: You can register the RMB Account via "ICBC Smart Invest" APP or Personal Internet Banking.
- If you do not have any RMB account, please open it via Personal Internet Banking, Mobile Banking or visit any branch.
- Joint Name or Company Customers: Please visit any branch to apply RMB account and register the RMB Settlement Account.

2. Can I apply Consolidated Investment Account (securities) and / or RMB account via Internet Banking?

A: Yes, kindly note that Application for account opening via Internet Banking is only available to sole name personal account holder. For joint name and company customers, they have to visit any of our branches to make Application. Furthermore, please note that RMB savings and current accounts are only available to Hong Kong Identity Card holder.

3. Can I exchange RMB via electronic channels? Any limit for transaction amount and service hour?

You can go to "Deposit > Funds Transfer and Currency Trading" to exchange the currency or setup post-dated transaction. ICBC (Asia) accept instruction for currency trading for 24 hours. If you place the instruction within Monday 8:00 a.m. to Saturday 1:00 p.m. (except Dec 25 and Jan 1), ICBC (Asia) will process your instruction immediately. If you place the instruction beyond the above time period, the instruction could only be executed on next business day.

4. Can I select HKD account for trading RMB denominated stock? Or select RMB account for trading HKD denominated stock?

A: No. The securities and Settlement Account must have the same currency denomination, please ensure your relevant account has sufficient balance. Moreover, the account balance, pending settlement amount and investable amount for the HKD and RMB Settlement Accounts are calculated separately.

5. Is there any difference between trading securities in HKD and RMB via electronic channels?

A: The trading hours and service functionality are basically the same between securities in HKD and RMB. However, RMB denominated securities transaction will be settled in RMB (including but not limited to, subscription/share price, brokerage commission, stamp duty, Securities and Future Commission ("SFC") levy, SEHK trading fee, and other fees and charges). For any fees and charges that involve exchange of RMB against HKD, it will be calculated based on the exchange rate published by the Stock Exchange of Hong Kong Limited ("SEHK") on the same trading day.

6. How to calculate stamp duty for non-HKD listed products?

A: The stamp duty rate is 0.1% of the transaction amount for securities. For stamp duty purposes, if the transaction amount is in a currency other than HKD, it should be converted into HKD by using the exchange rate determined by the HKEx.

For example,

Purchase of 10,000 XYZ shares at RMB 12.52 on T day, exchange rate: 1.176 for T day

Step 1: Transaction Amount in HK\$ equivalent:  $10,000 \times \text{RMB}12.52 \times 1.176 = \text{HK}\$147,235.20$



Step 2: Stamp duty in HK\$:

HK\$147,235.20 x 0.1% = HK\$148 (round up to the nearest dollar)

The exchange rates for each trading day are available on the HKEx website by 11:00 am or earlier on that day. You can visit the HKEx website for details.

7. What are the risks for trading RMB denominated securities ?

A:

- Investment involves risk. The prices of the securities 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 securities.
- Investors should carefully consider all of the information in the offering documents including the risks and uncertainties prior to making an investment in the RMB denominated securities.
- RMB is not freely convertible. Conversion between RMB and foreign currencies (including Hong Kong dollar) is subject to PRC regulatory restrictions which may affect the liquidity of the RMB denominated securities.
- As RMB denominated securities are new types of product, there may not be regular trading or an active market. Therefore you may not be able to sell your investment on a timely basis, or you may have to sell the product at a deep discount to its value.
- Exchange rate risk - the Hong Kong dollar value of your investment will go down if the RMB depreciates against the Hong Kong dollar.

8. Does the bank provide margin service for trading RMB denominated securities?

A: No

## **4.6 IPO**

1. What is IPO?

A: IPO stands for Initial Public Offering. It is the first time a company issues securities to investors. The newly issued securities will be listed on a stock exchange.

2. What are the risks associated with IPOs?

A: Over-subscription of an IPO: In some cases, IPO may be oversubscribed. The company may go through an allocation process to determine whether an investor will receive any securities and, if so, in what quantity. In view of potential not receiving the full amount of securities in case of over-subscription, an investor may be tempted to subscribe for more quantity than he intends to. The investor will receive all the quantity applied for and incur the full cost, if the IPO is not oversubscribed.

- **Market risk:** There is a risk that the company's share price will drop below its initial IPO price, once the company's securities commence trading (on the stock market or otherwise). Securities prices will fluctuate over time.
- **Business risk:** Before your application for IPO shares, it is vital to understand the nature of business you are investing in. Thoroughly study the offering documents, prospectus, financial reports and even seek professional advice before making any decision to invest. Customers can apply for IPO shares and other securities online by accessing ICBC (Asia) website to read the offering documents then fill in the IPO application form and settle the payment online.

3. What is the IPO service via electronic channels?

A: IPO service via electronic channels is an Application for the subscription of new shares by using the Bank's Internet Banking / "ICBC Smart Invest" APP. The services include the details of new shares subscription; the Application submission and enquiry services

4. Can the IPO service via electronic channels subscribe all new shares?

A: No, IPO service via electronic channels can only select new shares for subscription. You can enquire the IPO subscription via "Investments > HK Stock > IPO" on Internet Banking / "ICBC Smart Invest" APP.

5. Do I need to register first if I would like to use the IPO service via electronic channels?

A: No. If you are using the Internet banking / "ICBC Smart Invest" APP for securities trading service, you can use the IPO subscription services in real-time.

6. What are the service hours of eIPO services via electronic channels?

A: IPO services via electronic channels are available for 24 hours (System will not debit the investable amount immediately after Securities Trading session, please ensure that sufficient balance is maintained at the Securities/Settlement Account to cover the subscription Application before 8:00 a.m. on next business day). You can submit your Application via Internet banking / "ICBC Smart Invest" APP for a specific IPO once the official lodging time starts. The Application deadline for Internet banking / "ICBC Smart Invest" APP will be 4:00 p.m. the day before the official closing date of that IPO. (Deadline for the services subject to the Bank announcement)

7. How to apply for IPO subscription via electronic channels?

A :

"ICBC Smart Invest" APP

- (1) You can view IPO subscription list on "Markets" > "IPO" or "Me" > "IPO Subscription";
- (2) Click on the IPO you want to subscribe, and select "Cash subscription" or "IPO Financing Application" (if any) on the IPO detail page;
- (3) Read and accept Non Third Party referral Declaration, Terms and Conditions, the document and select the approach of Trade Status Notification (mobile or email), then select Range of Shares, Apply Quantity and loan amount/ratio (Only applicable to financing subscription);
- (4) Confirm and then click "Subscribe" > "Confirm".
- (5) You can check the IPO subscription record at "Me"> "IPO Application Record" after successful application.

Internet Banking

- (1) You can view IPO subscription list on "Investments > HK Stocks > IPO";
- (2) Click on the IPO you want to subscribe, and select "Cash subscription" or "IPO Financing Application" (if any) on the IPO detail page;
- (3) Read and accept Non Third Party referral Declaration, Terms and Conditions, the document and select the approach of Trade Status Notification (mobile and email); then select Range of Shares, apply Quantity and loan amount/ratio (Only applicable to financing subscription);
- (4) Confirm and then click "Subscribe > Confirm".

8. How do I know whether my IPO application has been successfully submitted for allotment?

A: You can refer to the "HK Stock > IPO > IPO Application Record" on Internet Banking / "Me > Application" on "ICBC Smart Invest" APP for checking your IPO Application.

9. Can I amend or cancel my eIPO Application?

A: No, you cannot amend or cancel your Application once your eIPO Application is confirmed.

10. When will the Application amount be debited from my account?

A: The Application amount (including any charges, if applicable) will be held from your account upon your confirmation of your eIPO Application. Such amount will then be debited from the account on the official IPO closing date.

11. How do I know if any shares have been allotted or not?

A: If your Application is successful, ICBC (Asia) will notify by sending an advice. You can also check the allotment result from "HK Stock > IPO > IPO Application Record" on Internet Banking / "Me > IPO Application Record" on "ICBC Smart Invest" APP. Besides, ICBC (Asia) will also send the allotment result to the email address and/or mobile phone number provided by you in your Application.

12. If my eIPO Application is unsuccessful, when will I receive the refund?

A: Refund amount will be credited to your account after the Issuer refunds to ICBC (Asia).

13. How can I eligible to apply for eIPO?

A: You must be 18 years of age or older, qualify for the IPO Application and hold a securities account with ICBC (Asia).

14. Can I have duplicated Applications?

A: Duplicated and suspected duplicate Applications will not be accepted and the Bank is authorized but not obliged to act on the last instruction given or purported to be given by you where ICBC (Asia) receives more than one instruction whether via eIPO Services or otherwise from you

15. Can I apply for any number of shares?

A: Applications must be in one of the numbers set out in the offering documents and indicated in the IPO Application screen.

16. Any charges would be included in the Application amount?

A: Application amount would include 1% brokerage, 0.0027% SFC transaction levy, 0.00015%, 0.00565% Hong Kong Stock Exchange Trading Fee and AFRC transaction levy.

17. What are the charges involved if I apply the IPO through ICBC(Asia) Nominee (Yellow Form)?

A: Handling fee for application via electronic channel is HKD50.00.

18. Do I have to review the document every time if I have read the IPO details and related document before?

A: There are variations on offering details for individual IPOs; thus you need to read and understand the "IPO Details" page and corresponding offering documents and prospectus every time Application.

19. When is the most suitable time to submit IPO Application?

A: As the peak of IPO submissions is usually on the last few days of the offering period, it is suggested to submit your Application as soon as your investment decisions have made, in order to avoid any unnecessary delay.

20. Can I apply IPO via Joint Account?

A: Yes, but other account holders cannot apply the same IPO via own or other Joint Accounts.

#### 4.7 Good Till Date Order

1. What is Securities Good Till Date Order?

A: Good Till Date order allows the customers to specify the date till (more than one trading day) when they are placing the orders via Internet Banking and "ICBC Smart Invest" APP which the order should stay in the system if not executed, and the order will be sent to HKEX system before the expiry date. Customer can select the expiry date up to the fifth trading day while customers can make enquiry on the order which is classified as "Good Till Date order" in the system.

2. Can all customers place Securities Good Till Date order?

A: Customers with securities account can place Good Till Date order via Personal Internet Banking / Commercial Internet Banking or "ICBC Smart Invest" APP. Special Application is not required.

3. Which channel(s) can customers place a Good Till Date order?

A: Internet Banking and "ICBC Smart Invest" already provides the Good Till Date order services.

4. When will the Good Till Date order be automatically cancelled?

A: Good Till Date orders may be rejected by HKEX (e.g. due to order price). Also, Good Till Date orders will be cancelled if the expiry date is across specified corporate action's ex-date of the stock.

System will not send out the instruction again for the above conditions. Customers can check whether the order placed is successfully accepted during trading hours. Customer should maintain sufficient transaction amount in the account.

5. What are the differences between Good Till Date order and other instruction?

A: Good Till Date order has the following differences:

(1) Inapplicable to place Good Till Day order with derivatives product (e.g. Warrants, CBBC etc.).

(2) If cancel the Good Till Date order after market close, the investable amount will be released in the morning on next

## 5. Features

### 5.1 “New Customer Online Account Opening” service

1. How could new customers use ICBC Smart Invest APP to open the integrated account and investment account?

A: New customers could view the operation steps and FAQs of “ New Customer Online Account Opening ” service on the ICBC (Asia) portal website --> “eBanking > Mobile Banking (Personal Mobile Banking) > New Customer Online Account Opening”

### 5.2 Mobile Token

1. What function is supported by Mobile Token in ICBC Smart Invest App?

A: Mobile Token provide the logon service in the ICBC Smart Invest App. You can activate, associate or disable the Mobile Token in the ICBC Smart Invest App. You may input the 6 digits Mobile Token password or Mobile Token Biometric to logon the ICBC Smart Invest App immediately after effective.

2. How to associate the Mobile Token in Mobile Banking App to ICBC Smart Invest App?

A: After you activated the Mobile Token in the Mobile Banking App on the same device, you can logon the ICBC Smart Invest App by logon ID + password and follow the instruction by entering the Mobile Token password to linking the Mobile Token on Mobile Banking App.

3. If Mobile Token is not yet activate in the Mobile Banking App, can you activate in ICBC Smart Invest App independently?

A: Yes. When you first time logon the ICBC Smart Invest App, the system will pop up a reminder, you may follow the instruction by entering 3 HKID digits, SMS-OTP and setup the Mobile Token password to activate the Mobile Token services

4. How to binding the biometric services after activated or associated the Mobile Token?

A: After you activated or associated the Mobile Token services in ICBC Smart Invest App, the system will pop up a reminder in your next logon, you may follow the instruction to complete the biometric authentication to activate this service.

5. How to use biometric services to logon the ICBC Smart Invest App?

A: After you activated the biometric services, you may use it to logon the ICBC Smart Invest App by your next logon

6. How to disable the Mobile Token in the ICBC Smart Invest App?

A: After you logon the ICBC Smart Invest App , you can select “Me > Settings > Disable Mobile Security Code” to deactivate the Mobile Token services.