

Investment Transaction Reward

Promotion Period: 1 April - 30 June 2023 (both dates inclusive)

New investment customers¹ who successfully complete below designated eligible transaction within the promotion period can enjoy below rewards.

● Investment Fund Offer

Offer 1: “Online Investment Fund Subscription Fee Rebate ”

Up to **HK\$20,000 cash rebate**

New Investment Customers¹ who complete fund subscription² via personal internet banking or mobile banking can enjoy HK\$500 **subscription fee rebate**³ for every accumulated subscription amount of HK\$100,000 (or its equivalent). The maximum amount of subscription fee rebate for each customer is **HK\$20,000**.

(Subscription fee offer will be provided in the form of cash rebate and debit before credit.)

Offer 2: “Investment Fund Transfer-in Reward”

Up to **HK\$16,000 cash reward**

All customers who have transferred-in the investment funds from other banks or financial institutions to the investment account of ICBC (Asia) can enjoy HK\$800 cash reward for every HK\$200,000 or its equivalent accumulated market value of fund. The maximum cash reward for each customer is **HK\$16,000**.

Offer 3: “0.5% Subscription Fee for ESG Funds”

All customers can enjoy 0.5% subscription fee offer on lump sum fund subscription of Eligible ESG Funds

● **Investment Products Offer**

Offer 4: “Currency Linked Contract and Equity Linked Investment Transaction Reward”

Up to **HK\$2,500 cash reward**

New Investment Customers¹ who complete the Eligible Transaction⁴ with Currency Linked Contract and/or Equity Linked Investment can enjoy HK\$500 cash reward for every accumulated transaction amount of HK\$500,000 (or its equivalent). The maximum cash reward for each customer is **HK\$2, 500**.

● **Foreign Exchange Offer**

Offer 5: “Online Foreign Exchange Transaction Reward”

Up to **HK\$500 cash reward**

New Foreign Exchange Customers⁵ who conduct Foreign Exchange transaction(s) via personal internet banking or mobile banking with designated accumulated amount can enjoy the designated cash reward. The maximum amount of cash reward is **HK\$500** for each customer

Reminders:

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't be tempted by quick money. Don't sell your account.

Investment involves risk. Promotion offers are subject to Terms and Conditions.

Remarks:

1. “New Investment Customers” are defined as the customers who did not conduct the (1) fund subscription (not include fund switching and subscription via Fund Monthly Saving Plan) and (2) Currency Linked Contract transaction and (3) Equity Linked Investment between 1 April 2022 and 31 March 2023 (both dates inclusive).
2. The offer is only applicable to lump sum fund subscription with subscription fee of 1% or above. Not applicable to money market fund transaction, fund switching and subscription via Fund Monthly Saving Plan.

3. Customers are required to fully pay the fund subscription fee when they subscribe the funds. Upon verifying the customer's eligibility for the promotion, the amount of subscription fee will be rebated to customers in form of cash.
4. Eligible Transaction includes: Subscription of Currency Linked Contract with investment tenor of 2 weeks or above and/or subscription of any Equity Linked Investment.
5. New Foreign Exchange Customers are defined as the customers who did not conduct any Foreign Exchange transaction(s) between 1 April 2022 and 31 March 2023 (both dates inclusive).

General Terms and Conditions

1. Industrial and Commercial Bank of China (Asia) Limited ("the Bank" or "ICBC (Asia)") reserves the right to vary and/or terminate the Promotion at any time and to amend these Terms and Conditions from time to time.
2. In case of dispute, the decision of the Bank shall be final and conclusive.
3. Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) to enforce any part of these Terms and Conditions.
4. In case of any discrepancy between the English and Chinese versions of the Terms and Conditions, the Chinese version shall apply and prevail.

"Offer 1: Online Investment Fund Subscription Fee Rebate" Terms and Conditions

1. The promotion period is valid from 1 April to 30 June 2023, both dates inclusive ("Promotion Period").
2. The offer is only applicable to lump sum fund subscription with subscription fee of 1 % or above.
3. The offer is not applicable to money market fund transaction, fund switching and subscription via Fund Monthly Saving Plan.
4. The offer is not applicable to the transaction conducted via Cross-boundary Wealth Management Connect Scheme.

5. The offer is not applicable to the transaction conducted via branches.
6. During the Promotion Period, “New Investment Customers” who complete lump sum fund subscription via personal internet banking or mobile banking can enjoy HK\$500 subscription fee rebate for every accumulated subscription amount of HK\$100,000 (or its equivalent). (The maximum amount of subscription fee rebate is HK\$20,000 for each customer)
7. “New Investment Customers” are defined as the customers who did not conduct the (1) fund subscription (not include fund switching and subscription via Fund Monthly Saving Plan) and (2) Currency Linked Contract transaction and (3) Equity Linked Investment between 1 April 2022 and 31 March 2023 (both dates inclusive).
8. Customers are required to fully pay the fund subscription fee when they subscribe the funds. Upon verifying the customer’s eligibility for the promotion, the amount of subscription fee will be rebated to customers in form of cash.
9. Each customer can only be entitled to the rebate once. Customer with Single-name and Joint-name accounts will be entitled to the cash rebate once.
10. For non-HK\$ denominated transactions, the transaction amount will be calculated based the relevant prevailing foreign exchange rate determined by the Bank as of the last day of the Promotion Period (i.e. 30 June 2023).
11. Cash rebate will be deposited into customers’ HK\$ saving account on or before 30 September 2023.
12. Customers are required to maintain a valid Investment Account, settlement account and HK\$ saving account at the same time when rebate is credited; otherwise, the offer will be forfeited.

“Offer 2: Investment Fund Transfer-in Reward” Terms and Conditions

1. The promotion period is valid from 1 April to 30 June 2023, both dates inclusive (“Promotion Period”).

2. Customers who have transferred-in the investment funds from other banks or financial institutions to the investment account of the Bank during the Promotion Period can enjoy HK\$800 cash reward for every HK\$200,000 accumulated market value of fund.
3. The maximum cash reward for each customer is HK\$16,000.
4. If the accumulated market value of transfer-in fund falls short of HK\$200,000, customers will not be eligible for this offer. Any part of the accumulated aggregate market value in excess of HK\$200,000 which falls short of its multiple will not be counted for the cash reward. The value of cash reward entitled is fixed at HK\$800 or its multiple, depending on the accumulated market value of the fund.
5. The offer is only applicable to the funds distributed by the Bank.
6. The market value of the fund is calculated on the basis of the fund price on the date of customer apply for transfer-in. If the fund price cannot be determined, the final fund price used for calculating the market value will be determined by the Bank as its sole discretion.
7. If the fund currency is not denominated in HK\$, the transfer-in amount will be calculated based on the relevant prevailing foreign exchange rate determined by the Bank as of the last day of the Promotion Period (i.e. 30 June 2023).
8. If customers partially/fully transfer out the transferred-in investment fund(s) on or before the date when the cash reward is credited, the Bank reserves the right to forfeit any or all of the cash reward of this offer
9. Each customer can only be entitled to the reward once. Customer with Single-name and Joint-name accounts will be entitled to the cash reward once.
10. The amount of cash reward will be credited to the customers' HK\$ saving account in the form of cash reward on or before 30 September 2023.
11. Customers are required to maintain the valid Investment Accounts, settlement account and saving account at the same time when the cash reward is credited; otherwise the offer will be forfeited.

“Offer 3: 0.5% Subscription Fee for ESG Fund” Terms and Conditions

1. The promotion period is valid from 1 April 2023 to 30 June 2023, both dates inclusive (“Promotion Period”).
2. During the Promotion Period, customer can enjoy 0.5% subscription fee offer on lump sum fund subscription of Eligible ESG Funds.
3. Please refer to the Bank website for the “Eligible ESG Funds list” (https://v.icbc.com.cn/userfiles/resources/icbc/haiwai/asia/download/en/2023/esg_fund_promotion_fund_list_2023_en.pdf). The “Eligible ESG Funds list” may be updated by the Bank from time to time.
4. Eligible ESG Funds refer to the Securities and Futures Commission (“SFC”) authorised funds which incorporate environmental, social and governance (“ESG”) factors as their key investment focus and reflect them in their investment objective or strategy pursuant to the SFC’s circular to management companies of SFC-authorised unit trusts and mutual funds – ESG funds dated 29 June 2021.
5. The offer is only applicable to lump sum fund subscription.
6. The offer is not applicable to fund switching and subscription via Fund Monthly Saving Plan.
7. The offer is applicable to the transaction conducted via branches, personal internet banking or personal mobile banking.

“Offer 4: Currency Linked Contract and Equity Linked Investment Transaction Reward” Terms and Conditions

1. The promotion period is valid from 1 April to 30 June 2023, both dates inclusive (“Promotion Period”).
2. During the Promotion Period, New Investment Customers who complete the Eligible Transaction with Currency Linked Contract and/or Equity Linked Investment (“Designated Investment Product Category”) can enjoy HK\$500 cash reward for every accumulated transaction amount of HK\$500,000 (or its equivalent). (The maximum amount of cash reward is HK\$2,500 for each customer)

3. “Eligible Transaction” defined as below.

Designated Investment Product Category	Eligible Transaction
Currency Linked Contract	Only applicable to the Currency Linked Contract with investment tenor of 2 weeks or above
Equity Linked Investment	Invest in any Equity Linked Investment product

4. “New Investment Customers” are defined as the customers who did not conduct the (1) fund subscription (not include fund switching and subscription via Fund Monthly Saving Plan) and (2) Currency Linked Contract transaction and (3) Equity Linked Investment between 1 April 2022 and 31 March 2023 (both dates inclusive).
5. Each customer can only be entitled to the cash reward once. Customer with Single-name and Joint-name accounts will be entitled to the cash reward once.
6. For non-HK\$ denominated transactions, the transaction amount will be calculated based the relevant prevailing foreign exchange rate determined by the Bank as of the last day of the Promotion Period (i.e. 30 June 2023).
7. Cash reward will be deposited into customers’ HK\$ saving account on or before 30 September 2023.
8. Customers are required to maintain a valid Investment Account, settlement account and HK\$ saving account when rebate is credited; otherwise, the offer will be forfeited.

“Offer 5: Online Foreign Exchange Transaction Reward” Terms and Conditions

1. The promotion period is valid from 1 April to 30 June 2023, both dates inclusive (“Promotion Period”).

2. New Foreign Exchange Customers who conduct Foreign Exchange transaction(s) via personal internet banking or mobile banking with designated accumulated amount can enjoy the designated cash reward (The maximum amount of cash reward is HK\$500 for each customer). This offer is applicable to all currencies available for foreign exchange via personal online banking or mobile banking.
3. The offer is not applicable to the Foreign Exchange transaction(s) conducted via branches.
4. “New Foreign Exchange Customers” are defined as the customers who did not conduct any Foreign Exchange transaction(s) between 1 April 2022 and 31 March 2023 (both dates inclusive).
5. The cash reward for Foreign Exchange transaction is stated below:

Foreign Exchange Accumulated Transaction (HKD equivalent)	Cash Reward
HK\$50,000 - HK\$300,000 below	HK\$100
HK\$300,000 - HK\$500,000 below	HK\$300
HK\$500,000 or above	HK\$500

6. For non-HK\$ denominated transactions, the transaction amount will be calculated based the relevant prevailing foreign exchange rate determined by the Bank as of the transaction date.
7. Each customer can only be entitled to the cash reward once. Customer with Single-name and Joint-name accounts will be entitled to the cash reward once.
8. Cash reward will be deposited into customers’ HK\$ saving account on or before 30 September 2023.
9. Customers are required to maintain a valid HK\$ saving account when rebate is credited; otherwise, the offer will be forfeited.

Risk Disclosures:

Investment involves risks. The prices of investment may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment. Past performance of any investment is no guide to its future performance.

Investment Funds: When investment denominated in non-local currencies, please be aware of the risk of exchange rate fluctuations that may cause a loss of principal.

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

Equity-Linked Investment: Equity-Linked Investment is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in equity-linked investment involves substantial risks including market risk, liquidity risk, and the risk that the issuer(s) who will be unable to satisfy its obligations under the equity-linked investment. Investors should read the relevant prospectus, information memorandum and/or offering documents to ensure that they understand the nature of all of these risks before making a decision to invest in equity-linked investment.

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

Risks relating to RMB: The Chinese Renminbi is currently a restricted currency. Due to the exchange controls and/or restrictions which may be imposed by the PRC government on the convertibility or utilization of RMB from time to time, there is no guarantee that disruption in the transferability, convertibility or liquidity of RMB will not occur. There is thus a likelihood that you may not be able to convert the Chinese Renminbi received into other freely convertible currencies.

Important Notice:

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

The Bank distributes the fund product for the fund houses and the fund product is a product of fund houses but not the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be resolved directly between the fund houses and the customer.

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