

"ICBC Smart Invest" APP

User guide

Functionality and Operation demonstration

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The "ICBC Smart Invest" APP is designed for securities trading customers of ICBC (Asia). Download "ICBC Smart Invest" APP to enjoy all-in-one, simple, convenient and trustworthy securities trading services which include trading of Hong Kong stocks, Shanghai or Shenzhen Stock Connect Northbound stocks, US stocks, IPO shares cash or financing subscription, etc. "ICBC Smart Invest" APP helps you to seize the investment opportunities.



key functions

News

News will be pushed according to your preference self-selected stock watch list and relevant news can be saved at the same time to help you easily grasp stock market information.

One Stop Trading Platform

You can trade Hong Kong stocks, Shanghai or Shenzhen Stock Connect Northbound stocks or US stocks to let you easily invest in global market.

Fast Trading

"ICBC Smart Invest" APP lets you calculate your maximum buy or sell quantity or calculate by using your half or quarter capital immediately to let you complete trade quickly.

IPO Subscription

Providing cash and financing IPO subscription (if applicable) services to help you invest easily.

Free Stock Quote

Providing real time quotes of Hong Kong stocks and US stocks (without log–in) and Shanghai or Shenzhen Stock Connect Northbound stock.

Dynamic Chart

Providing diversified and detailed technical analysis charts to help you grasp the market conditions and invest easily.

US Stock Transaction

You can trade US stock instantly after successful registration of US settlement account and signing the W–8BEN Form in the APP which is simple and convenient.

Download ICBC (Asia) "ICBC Smart Invest" APP







01 Black & White Skin Changing Function

Under [Me] page, you can switch between black and white theme color by the icon on the top right.



01

02 Common Functions Setting

Language setting:

Go to [Me] page, click the gear on the top right. After clicking [General], you can click [Languages] to select your preferred language as Traditional Chinese, Simplified Chinese or English.

	6 🕸 🗆	< Settings	~	(G	eneral	
Welcome Cross-border finance Preferred bank	Log in/Sign up	General	>	Screen always on	0	
IPO My Guotes Accounts	More	Privacy	>	Color	Rise:Red Fall:Green	>
Agreements	· · · · · · · · · · · · · · · · · · ·	About	>	Languages	English	>
1 Investment School	>			Clear Cache	3.3M	>
 ☆ My Collects i Online Customer Service 	>			Network diagnostics	5	>
Help and Support	>					
Ø Guideline of A/C Opening	>					
Wutchlist Markets Trade Financial	Newra Mo					

Rise and fall color setting:

Go to [Me] page, click the gear on the top right. After clicking [General], you can click "Color".

	600	< Settings			
Welcome	Log in/Sign up	General	>	< Gen	eral
Cross-border finance Preferred bank		Notifications	>	Screen always on	
L: C:	88	Privacy	>	Color	Rise:Red Fall:Green >
IPO My Quotes Accounts Agreements	More	About	<u>,</u>	Change Theme	Bright >
🕆 Beginner's Tutorial	>			Languages	English >
1 Investment School	>			Clear Cache	3.3M >
☆ My Collects	>			Network diagnostics	>
i Online Customer Service	>				
Help and Support	>				
Ø Guideline of A/C Opening	>				
Watchliat Markets Trade Financial	Nevers: Me				



Method 1: You can use ICBC Smart Invest APP without login, but some functions are restricted. Method 2: Click [Login/Sign up] on [Me] page to enter the login page, or click [Login] on [Trade] page to enter the login page, and then select [No Bank Account? Register Now]. Receive SMS with your cell phone number

Use your mobile phone number to receive the SMS verification code to register and become a user of ICBC SmartInvest APP. Most of the functions are unrestricted except for the trading function.

c	5 ® 🗆							
Welcome Cross-border finance Preferred bank	g in/Sign up	Bank Account Login Please use your ICBC Asla personal online banking/ mobile banking username (or card number/account number) and pessword to login	Hello, Welcome 1	to ICBC Smart	Invest	SMS Ver SMS Code is 260 to	ification 27, the verification of	ode has been sent
IPO My Quotes Accounts Agreements	More	Username, Card number/Account number	I have read and Disclaimer) /	agree with (Privacy) (Terms and Condition	Statement and (Market	Please enter v	verification code	ands to second
🕀 Beginner's Tutorial	>	Login Password w	Data Vendor Dis	iclaimer, T&C)			59 sec	conds to resend
T Investment School	>	Disclaimer》 / 《Terms and Conditions》 & 《Market Data Vendor Disclaimer, T&C》		Log in/Sign up			Next	
☆ My Collects	>	Log in	Login with Bank	Account				
Doline Customer Service	>	No Bank Account? Register now						
Help and Support	>							
 Guideline of A/C Opening 	>		1	2 ^**	3	1	2 ^***	3
			4 9H1	5 JKL	6 MNO	4 8HI	5 JKL	6 MN0
			7 PORS	8 TUV	9 ****z	7 PORS	8 TUV	9 wxyz
			+ * #	0	\otimes		0	\otimes
Watchlist Markets Trade Financial Nev) 💄							

Clients of the Bank:

Step 1: Click [Login/Register] on [Me] page to enter the login page, or click [Login] on [Trade] page to enter the login page.



Step 3: After login, enter the SMS verification code to complete the double authentication.

Step 2: Clients can login via the following combination: 1. ICBC Asia Personal Internet Banking or Mobile Banking User ID + Password.

2. Card (Account) Number + Password (applicable to bank card number and credit card).

Bank Account Login Please use your ICBC Asia personal online banking/ mobile banking username (or card number/account number) and password to login
Username, Card number/Account number
Login Password 😽
I have read and agree with (Privacy Statement and Disclaimer) / (Terms and Conditions) & (Market Data Vendor Disclaimer, T&C)
Log In
No Benk Account? Register now

Step 4: Successful Login. Login with your ICBC(Asia) account and all functions will be available.

SMS Verification SMS Code is 2627, the verification code has been sent to
Please enter verification code
59 seconds to resend
Next



Activate Biometric Login Function (Face Recognition)

Step 1: After login, clients can click [Settings] (i.e. gear icon) at the top right corner of [Me] page, then [Activate Mobile Token] and then [Activate Now]

C	, 🕸 🗖	Settings		Settings	
±		Activate Mobile Token	>	Activate Mobile Token	
4 4 🗳 🖄	88	General	>	General	
IPO My Quotes Accounts Margin Agreements Review	More	Notifications	>	Notifications	
Beginner's Tutorial	→	Privacy	>	Privacv	
1 Investment School	>	About	>	Abc After activating your Mobile Token, you can directly use your Mobile	
☆ My Collects	>	Delete Account	>	Token to log in the ICBC Smart Invest Dele App.	
Online Customer Service	>			What is Mobile Token?	
Help and Support	>	Log out		Cancel Activate Now	
Waschlast Marketa Trade Paaroid Neen	. <u>P</u>				



Trading Process

You can place an order, click a quote, change an order, and cancel an order on the trade page.

Step 1 : Enter the trade page. Method 1: You can click [Trade] on the [Trade] page. Method 2: Click [Stock Name] from the watchlist page, enter the stock page and click [Trade].



Step 2: Enter the placing process If clients place an order through the trade page, they need to enter the stock code, price and quantity and click [Buy/Sell].

<	Margin Account V	Refresh ()
Free quote rema	ining:283	
HKD settlement a	ccount: Update	-
Symbol	Stock	
	369.800 +8.400 +2.32%	-
Non-trading ho	purs	
Order Type	At-auction Limit Order ③	
Price	- 369.800	+
QTY	- 100	+ 00
Amount	36,980.000	
Expired Date ()	Day Order(05/10)	
Spread HKD 0.2	Per Lot 100Sha	res 🕕
Max buy-in 0 Max buy-in with n	Max City to Sell	0
Positions(0)	Orders(0)	
	No orders	
At-auction Limit Orde 9:20) and Closing Au is allowed after 9:15	ir are only accepted during Pre-opening 5 ction Sassion (16-01 – 16-10). No cancella and 16:06.	Session (9:00 - ition or amendment
Bu	iy Si	ell

If the client enters the order page through the watchlist page, the system will automatically match the stock code, and the client only needs to enter the price and quantity and click [Buy/Sell].

Notes:

a. After entering the stock code, the page will automatically calculate and display the number of shares that can be traded in cash, maximum tradable shares and position tradable shares.

b. Client can also click on different number of shares (including maximum tradable shares, 1/2 tradable shares, 1/4 tradable shares) next to the quantity.

Click Quote:

Hong Kong Stocks and SH/SZ Stocks:

After entering the stock code on the next page, click [Refresh] at the top right or scroll down to update the real-time stock price and display the remaining number of free quotes to be refreshed in real-time. For Hong Kong stocks, click quote service provides 10 quotes depth in real time, and for SH/SZ stocks, it provides 5 quotes depth in real time.

US Stocks: Real-time one ticker depth will be provided after entering the stock code on the order page.

<	Cash A 8888	ccount ∨ 8888		0	<		Cash Account ~ 88888888		Q	<	Cash A 88.88	ccount ~ 8888	C
Free quote re	maining:498				USD settlement	accoun	t:88888888 Upda	ite	•	Free quote rem	aining:497		
HKD settlemen	nt account : 8888	8888	Update	•	Symbol	St	ock			CNY settlement	account : 888	8888	Update -
Symbol	Stock	<				26.90	0 0.100 0.37% Pre		•	Symbol	Stoc	<	
	0.158 0.003	+1.94%			_				_		15.04 0.09 +	0.60%	-
		_		_	26.850		15.00 26.950	10	0.00	Limit Up : 16.61	Limit Down : 1	3.59	
0.154	116.00K(2)	0.158	52.0	OK(2)	Order Tupe	Limit	Order						
0.153	20.00K(1)	0.159	24.0	OK(1)	Order Type	Limit	Order			15.03	281.00	15.04	9.00
0.152	10.00K(1)	0.160	148.0	OK(2)	Price	_	26.9500	+	¢	15.02	6.00	15.05	159.00
0.151	0.00(0)	0.161	40.0	OK(1)						15.01	90.00	15.06	478.00
0.150	40.00K(3)	0.162	24.0	OK(1)	QTY	-	0	+	00	15.00	253.00	15.07	61.00
0.149	2.00K(1)	0.163	16.0	OK(2)	Amount					14.99	111.00	15.08	165.00
0.148	68.00K(1)	0.164	14.0	OK(1)	Piriount								
0.147	2.00K(1)	0.165	182.0	OK(3)	Expired Date	Day	Order(05/15)						
0.146	128.00K(4)	0.166	16.0	00K(1)	Investment	UPD	00			Order Type	Limit Orde		
0.145	0.00(0)	0.167	0.0	00(0)	Power: Spread USD 0.0	11	Per Lot 1Share	кŪ		Price	- 15.0	4	+ 0
Order Ture	Enhanced	limit Orde			Max buy-in 0		Max Qty to Sell	0		QTY	— O		+ 00
Jrder Type	Ennanced	Limit Orde	ſ		Max buy-in with	margin	0 ()						
Price	- 0.15	8	+	\diamond	Positions(1)	On	ders(0)			Amount			
YTC	— O		+	00						Expired Date	Day Order		
										Investment Power:	CNY 19,260.15		
Amount										Sweed CNVA	01	Pari of 1	CO sered 200
в	luy		Sell		Bu	y	Se	ell		Bu	ıy		

HK stock

SH/SZ stock

U.S stock

Note: You can press the Refresh button on the top right or scroll down to update the real-time clickable quote.

Change Order:

You can change the order for Hong Kong/US stock orders that have not yet been completed.

Method 1

Step 1: Click [Orders] in [Trade], then select [Modify]. Step 2: Make changes to the order information, then click [Buy/Sell] to display the confirmation page, if it is correct, click [OK].

Margin Account ∨ Q □ Mr Ratio: 0.00% (5) Total Today's P/L Total Position P/L, Tot	Modify O Margin Account : Free quote remaining:0	Modify 🗘 Margin Account : Free quote remaining:0
8 = 1 5	Symbol Stock A	Symbol
Trade IPO Funds/Position Today's More History Orders	25.000 +0.200 +0.81% 🔳 💌	25.000 +0.200 +0.81%
HK US SH/SZ Other	Price - 24.500 + O	Price - 24.550 + O
Market Value HKD C Partment and Partfolio G/L	QTY - 1000 + OO	0TY - 1000 + DD
0.00 0.00(0.00%)	Amount 24,500.000	Amount 24,550,000
Investment Power () Bettiement Account Balance () 982,823.10 982,823.10	Expired Date O Day Order(05/20) Investment HKD 982,823.10 Power:	X Details Confirmation
Positions(0) Orders(1) Harginable Stock By Order * By Stock * By Channel * Dir/Status Name/CCV Price/CVV Elas/CDV	Spread HKD0.05 Per Lot 1000Shares () Max buy-in: 41000 Max City to Sell Max buy-in: with margin: 41000 () ()	Settlement account HKD Settlement account Order type Enhanced Limit Order Direction Buy Stock
Buy Orice Maritoria Stock A 24,500 0,000 1000 0 Trading channel: Internet Entervention Crete 2024/05/30 09.6500	Glossary	Order Price HKD 24.550 Order Quantity 1000Shares Expired Date Dev Order(05/20) Original Order Quantity 1000Shares
Quote Modify Cancel Details Order History Transaction history		Original Order Price HKD 24.500 Original Executed Quantity 0 *Note:Transaction amount is for reference only, please refer to tra
Watchlist Markets Trade Financial News Me	Buy	Cancel OK

Note: SH/SZ stock trading can only be done through order cancellation and re-ordering.

Withdraw order:

Click [Trade], select [Orders] to enter the order page, click [Cancel], and then click [OK] after confirming that the action is right.

Margin Account ~ Q
HK US SH/SZ Other
Market Value-HKD () Settlement acc. Portfolio G/L 0.00 0.00(0.00%)
Investment Power () Settlement Account Balance () 982,823.10 982,823.10
Positions(0) Orders(1) Marginable Stock
Buy Stock 24.500 0.000 O Price Maniform 1000 0
Trading channel: Internet Einhanded Limit Order 2004/05/20 09:45:00
Cancel Details
Order History Transaction history
* The data mentioned above is for reference only. Gain/Loss may differ due to various factors, such as exchange rate, rounding-off method, etc. For data accuracy, please refer to your latest statement.
* Please refer to your statement for positions of other markets and currency details.
Glossary
Watchlist Markets Trade Financial News Me

05 IPO Subscription

Step 1: Enter the IPO subscription page. Users can click [IPO] in [Me] page to enter the IPO subscription page.

Users can also access to [IPO] on the [Trade] page.



Step 2:Users can access to the IPO page, the IPO will show the stocks that are being subscribed. If the IPO has financing service, there will be a [Max.IPO financing XX %] sign after the stock code. If user wants to subscribe the IPO stock, please click [Stock Name] to enter the IPO detail page.

Step 3: IPO details page will show the detailed IPO subscription, users can choose to click [Cash Subscription] or [IPO Financing Application].

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Listed
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bed
bed

News 112 FIPO (99112)
112 FIPO (99112)
na% : 90% 💿	,
1g.n - 90.n e	
Listing Date	Pefund Date
05/21	05/15
eds, subscription via ICB	C will end earlier
ion	
28.0000-31.0000	
100	
40,617,100 shares	
2,030,900 shares	
	Listing Date 05/21 eds, subscription via ICB ion 28.0000-31.0000 100 40,617,100 shares 2,030,900 shares

Procedure of Cash Subscription

Step 4: After clicking [Cash Subscription], the prospectus will be displayed, read it and click back to continue with the IPO cash subscription. After clicking [Next], you can proceed to Step 5.

<	Detail	(\bullet)	<	Prospectus	<	IPO TEST 99112 FIPO (99112)	
Info Summary	News					Cash subscription	
IPO TEST 99	9112 FIPO (99112) ing% : 90% ©				Please rea	d the following before your IPO subscript	ion
Deadline 05/01 Due to processing r than HKEX.	Listing Date 05/21 reeds, subscription via ICBC wi	Rafund Date 05/15			EIPO Ten YOU MU: ("THESE BEFORE BELOW).	ms and Conditions ST READ THESE TERMS AND CONDITIONS TERMS AND CONDITIONS? CAREFULLY USING THE E-IPO SERVICES (AS DEFINED	
Basic Informa	ition				DISCLAIN	AER .	
Offer Price	28.0000-31.0000						
Lot Size	100				Unli Onli	ne Prospectus	>
Admission Fee Market Cap					Please sele read the Te	ect this checkbox to confirm that you hav erms and Conditions	e
Global Offering Shares	40,617,100 shares					irm that I understand and accept the Terr	ms an
Hong Kong Public Offering Shares	c 2,030,900 shares				Transaction	Tips 🗸	
Indrustry							
Board							
Shareholders							
Website							
Cash Subscr 22 Days le	IPO Financing /t 22 Days	Application a left				Next	

Step 5: Select the number of shares to be subscribed and check the notification of transaction progress, check the information is correct and click [Apply].

Step 6: Check that the order page is correct and click [OK]. The system will display the submitted page.

Cash	12 FIPO (99112) Subscription	
		~
No. of Share Subs	cribed	More \sim
100 HKD 3,131.26	200 HKD 6,262.53	300 HKD 9,3
Offer Price: HKD 28.00- Wailable Balance for Subs	31.00 cription: HKD 4,334.16	
Trade Status Notif	ication	
Mobile		
🗸 Email		
Transaction Tips \vee		

			~
No. of Shar	e Subscribed		More \sim
100 нкр 3,131.26	200 нкр е	,262.53	300 HKD
Offer Price: HH Available Balance	(D 28.00–31.00 e for Subscription: 1	HKD 4,334.16	
Transaction	Detail(HKD)		
Subscription Am	ount	н	KD 3,131.26
×	Details Confir	mation	
IPO Subscripti	on – Total Fee		
HKD 3,131	.26		
Account No.		887	912917339
Stock		IPO 99112 F	IPO(99112)
	ubscribed		100
No. of Share S	mount		3,131.26
No. of Share S Subscription A			0.00
No. of Share S Subscription A Admin Charge			

FIPO Process

Step 4: After clicking [IPO Financing Application], the prospectus will be displayed, read it and click back to continue the IPO financing process.

<	Detail	(e)	<	Prospectus
Info Summary	News			
IPO TEST 99)112 FIPO (99112	2)		
Max.IPO financ	ing% : 90% 💿	,		
Deadline 05/01	Listing Date 05/21	Refund Date 05/15		
Due to processing r than HKEX.	eeds, subscription via ICE	BC will end earlier		
Basic Informa	ition			
Offer Price	28.0000-31.0000			
Lot Size	100			
Admission Fee				
Market Cap				
P/E				
Global Offering Shares	40,617,100 shares			
Hong Kong Publi Offering Shares	c 2,030,900 shares			
Indrustry				
Board				
Shareholders				

Step 6: After selecting the range of shares to be subscribed, select the number of shares to be subscribed, the percentage of the subscription amount, and check the notification of the transaction progress, and then click [Apply] after checking that the information is correct. Step 5: Click [Next] after agreeing to the Non–Referral Third Party Statement and checking the box to confirm that you have read and accepted the terms and conditions.

<	IPO TEST 99112 FIPO (99112) IPO Financing Application	
Please	read the following before your IPO subs	cription
ACCE	ESS THE ONLINE IPO FINANCING APPLICATIO	N .
YOU ("THE BEFC SERV DISPL CONE ACCE CONE	MUST READ THESE TERMS AND CONDITIONS SEE TERMS AND CONTITIONS ¹ DARFULLY DRE PROCEEDING TO APPLY FOR PER AND CASES. BY PRESENT HE "ACCEPT" SUITO LAYED AT THE END OF THESE TERMS AND DITIONS, YOU SHALL SE DEEMED TO HAVE EPTED AND BE BOUND BY THESE TERMS AND DITIONS. Subject to these Terms and Conditions and	S CING N ID ID
U C	Inline Prospectus	>
Non Thi	ird Party referral Declaration	
I/We he Financir	ereby declare and confirm that this IPO ng application is not referred by the thir	d party.
🕗 Agri	ee O Disagree	
Please n application To borro	ote that the Bank does not accept any IPO Fin on referred by the third party due to internal p w or not to borrow? Berrow only if you can re	ancing olicy. say!
Please : read the	select this checkbox to confirm that yo e Terms and Conditions	u have
🕗 l c	onfirm that I understand and accept the	Terms a
🕑 l c	onfirm that I have read the Document	
	Next	

Step 7: Check that the order page is correct and click [OK]. The system will display the submitted page.

< IPO 99112 IPO Finan	2 FIPO (99112) cing Application	
		~
You can choose either One- Alternatively you can select loan amount/ratio	-stop price with fixed to input application or	interest. uantity and
O One-Stop Price (A and interest)	pplication Quantity	
Input Application C	Quantity and loan a	mount/ratio
No. of Share Subsc	ribed	More \sim
200	300	400
HKD 6,262.53	HKD 9,393.79	HKD 12
Offer Price: HKD 28.00-3 Available Balance for Subsc	81.00 ription: HKD 4,334.16	5
MAX Loan Ratio		90%
MIN Financing Amount	HKE	200,000.00
MAX Financing Amount	HKD 20	0,000,000.00
Loan Ratio	Loan Amount	
90%		~
Trade Status Notifi	cation	
Total amount: HKD		Apply

Note: The application page also shows the available funds for subscription.

06 Signing of HKIDR Consent Form

Sign the [Personal Data Processing Consent for Hong Kong Stocks] Form

Step 1: Click [Me] page, select [Accounts Agreements], slide to the bottom and select [Personal Data Processing Consent for Hong Kong Stocks] to sign the agreement.

	6 🕸 🗖	X Accounts and Agreements
88888888		Login account 888888888 Securities account 88888888
IPO My Quotes Accounts Agreements	More	Account type Cash A/C HK stock market BMP&Snapshot US stock market Nasdaq Basic
🕆 Beginner's Tutorial		AShare stock market Real Time Quote
1 Investment School	>	Transaction limit
☆ My Collects	>	Transaction limit for current day
Dnline Customer Service	>	(No restrictions on US stock trading)
Help and Support	>	
		Transaction agreement (Personal Data Processing Consent for Hong Signed > (Consent Statement for Personal Data on China Signed > Connect Trading) WWWWWWWW
		《 Shanghai Stock Connect T&C》 《 Shanghai Stock Risk Disclosure and Other Signed >
Watchlist Markets Trade Financial	News Me	Information)

Step 3: Read the [Personal Data Processing Consent for Hong Kong Stocks] at the bottom and click [I have read and confirm to sign] to complete the signature.

<section-header><section-header><section-header><section-header><section-header><section-header><section-header><text><text><text><text><text><text><text><text><text><text><text><text><text>

Step 2: Click [Personal Data Processing Consent for Hong Kong Stocks].

O Apply for US Stock / SH/SZ Connect Securities Services

Binding US Dollar Clearing Account

Step 1: In [Trade] page, click [U.S] to enter the U.S. stock clearing account binding page, and then click [Bind now] to register.

Cash Account ∽ Q □
O Portfolio Value · HKD
Total Today's P/L Total Position P/L Total Position P/L%
= 1 = 8
Trade IPO Funds/Position Today's More History Orders
HK US SH/SZ
Bind a USD settlement account to open US
stock trading
Bind now

Note: If clients do not have a USD or foreign currency account, they need to open an account through branches, online banking or mobile banking and then bind a USD clearing account.

Sign Form W-8BEN

Step 1: Click on the [Me] page, select [Accounts Agreements], slide to the bottom and select [W–8BEN] to sign the agreement.

Note: a. The W-8BEN form is used to prove that the client is not a U.S. individual.

b. If the client has not signed the W-8BEN form but placed an order for U.S. stock trading, the system will prompt the client to sign the W-8BEN form when confirming the order. Clients are required to bind a USD or foreign currency account as a clearing account and sign Form W–8BEN in order to trade U.S. stocks.

Step 2: Clients can click to select [Settlement account number] and read and agree to the relevant terms and conditions and then click [Register], the system will display the binding success page.

C Register USD settleme	nt account
Securities account number	88888888
Currency	USD
Settlement account number	Please Select ~
I acknowledge and agree to a conditions set out in this "Ter governing the Trading of List	the terms and ms and Conditions
Securities".	ed Foreign Currency
Securities". Register	ed Foreign Currency

	6 🕸 🗖	X Accounts and Agreements
8888888		Transaction limit Transaction limit for current day
IPO My Quotes Accounts Agreements	More	on US stock trading) Transaction agreement
🗘 Beginner's Tutorial	>	{Personal Data Processing Consent for Hong Kong Stock} Signed >
답 Investment School	>	{Consent Statement for Personal Data on China Signed > Connect Trading}
Online Customer Service	>	{ Shanghai Stock Connect T&C } { Shanghai Stock Risk Disclosure and Other Signed > Information }
• p Help and Support	,	(Agreement of Derivatives Products) Signed >
		(Agreement of Growth Enterprise Market Signed > Products)
		(Shenzhen Stock Connect T&C) (Shenzhen Stock Risk Disclosure and Other Signed > Information)
atchlist Marketa Trade Financial	News Me	(W-88EN) Not signed >

Step 2: Enter the W–8BEN Information Confirmation page, the client can change the nationality and date of birth information, and need to confirm and check the address is not a P O B O X and in–care–of address.

 K
 VI-BBEN

 The following information is for VI-80EN form uses, please verify.

 Name

 Nationality

 Hong Kong

 Birthday

 1979-05-26

 Premanent residence address

 Please input malling address

 Or further the two addresses mentioned above are not PL0.box

 Dirthday

 U.S. taxpayer identification code(optional)

 Non-U.S. Taxpayer identification code(optional)

 Related number (securities account number)(optional)

Step 3: I	-ill in	the	U.S.	tax	oayer	informati	on,
securities	acco	ount	num	nber	and	country	of
residence.	Chec	ck if	the	infor	matio	n entered	is
correct, cl	ick [Ne	ext] t	o en	ter th	ie sign	ature pag	e.

Nationality		
Hong Kon)	
Birthday		
1979-05-2	3	
Permanent res	dence address	
Please input m	alling address	
Confirm t	ne two addresses mentioned above are not P of address	.O.b
U.S. taxpayer i	fentification code(optional)	
Non-U.S. Taxp	yer identification code(optional)	
Related numbe	r (securities account number)(optional)	
Country of Res	idence(optional)	
	Navt	

Step 4: Client signs on the phone screen and clicks [Finished].

<	Please use block letters to write this signature	
	Plana in ultip the black and	
	Please sign within the blank area This signature applies to W-88EN form	
		_
Resign		Finished

Step 6: After confirming the W–8BEN form information, click [Confirmation, Next] to submit the information.Complete the W–8BEN form.

Note: After successful submission, the status of Form W-8BEN in the customer's basic information will be updated to signed.

Step 5: Clients need to confirm the signature is correct and click [Confirm], it will go to the next page.

Your W-8BEN form information submission is completed
Before trading US stocks, you must register USD settlement account.
Remind Next Time Register

W-8BEN Confirm

Clients are required to bind their RMB account as a settlement account and sign the "SH/SZ Stock Connect Consent Form for Handling of Personal Data", "SH/SZ Stock Connect Composite Terms and Conditions" and "SH/SZ Stock Connect Risk Disclosure and Other Information" in order to conduct SH/SZ Stock Connect transactions.

Binding RMB Settlement Account

Clients can click [Bind now] on the [Trade] page to enter the funding page and then click [Bind RMB Settlement Account] to register.

Register CNY settleme	nt account	Cash Account ~
Securities account number	8888888	000000
Currency	CNY	③ Portfolio Value · HKD ₽
Settlement account number	8888888	0.00
		Total Today's P/L Total Position P/L Total Position P/L 0.00 0.00 0.00%
 I acknowledge and agree to the conditions set out in this "Term governing the Trading of Lister Securities". 	e terms and is and Conditions d Foreign Currency	Image: Second
Register		HK SH/SZ
		6
		Bind a CNY settlement account to open SH/SZ stock trading
		Bind now
		e () () () () () () () () () () () () ()

Note: Please refer to the process of bundling USD clearing account .

Sign the Consent Form for Handling of Personal Data for SH/SZ Stock Connections

Step 1: On [Me] page, click on [Accounts Agreements].

Step 2: On the [Accounts and Agreements] page, click [Consent Statement for Personal Data on China Connect Trading].

Accounts and Agreements

ata on China

Step 3: Click [sign].

Cash Ar	ccount : 88888888	•		
•	88888888			
L.	C My Quotes	Accounts Agreements	More	
¢	Beginner's Tutoria	al .		>
Û	Investment Schoo	I		>
습	My Collects			>
ά	Online Customer	Service		>
0	Help and Support			>
~		\odot		•
Watchlist	Markets Trade	Financial	P90W5	1.10

Step 4: View the [Consent Statement for Personal Data on China Connect Trading] and scroll down to the bottom.

Agreement Signing
Consent Statement for Personal Data
on China Connect Trading
Precessing of Personal Data Statement conversing China Study Convert Northboard Touline
You acknewledge and agree that in providing our China Studi Cannext Northboard Trading Service to you, we will be sequired to:
(i) tag each of your orders submitted to the China Muck Channel ("CSC") with a Broken to Client Avoigned Number ("DONN") that is unique to you or the BONS that is assigned us your plots account with us, a appropriate, and
(D) provide to the HREX ("Exchange") year moigned BCAN and such identification information ("Chert Martification Data" or "CDP) relating to you as the Exchange may request from time to time under the Keins of the Exchange.
Without limitstion to any notification we have given you are consent we have obtained then you in respect of the precessing of your prevant data is connection with your account and our services to you, you advantage and agree that means (of their stars), not, doubte and meaning present data rating to you are required as part of our Smok Connect Northbound Tanding Sovice, technicing an failure.
(a) in-duclose and transfer your BCAN and CED to the Exchange and the selevant Stock Exchange of Hong Kong Linuted CEMER's Attributions from time to time, including by indicating your DCAN when specifies a Chine Convert Under task the CES, which will be further seeind to the relevant China Connect Harder Operator on a read-time basis;
(b) is office used of the Dachage and the solvent BERK detailation to (i) officials can used stars prove that the Dachage and the solvent and a strapping Dachage and Dacha
(1) in full the full theorem (Data Canano Charting Hanse or (2) of childs, use and a one goal the Child and Child in full theorem (Data) and a strategy of a set (Child in full theorem (Data) and a strategy of a set (Child in full theorem (Data) and the strategy of a set (Child in full theorem (Data) and the strategy of the strate
(d) to three the reference Chain. Contrast Markin Operator to 10 collects to end earny your IECAM and CDB to include these investments and contraining of environity Chaine Ch
30-120/180-8
By individing to in suspect of any transaction stating to China Connact Societies, you advanced up and apprevent we may use your personal data for the purposes of complying with the requirements of the Dorthuge and to ratio to in 6 sections from ratio to the the connection with the South Connect Northburgh Tandary. You also advanced up that despite any advanced paperture withhere of connect the your per revenuel data was required to the town, and, databand, which advand, and withhere of connect the your per revenuel data was required to the town, and databand, which advand, and the section of the period.

Step 5: Sign up Successfully.

Note: If client has not signed the SH/SZ Stock Connect Consent Form but placed an order for SH/SZ stock trading, the system will prompt client to sign the SH/SZ Stock Connect Consent Form when confirming the order. Note: Upon successful submission, the status of the SH/SZ Stock Connect Consent Form in the client's basic information will be updated to "Signed". However, as the SH/SZ Stock Connect Consent Form needs to be validated by the local stock exchanges and the mainland stock exchanges, the validation process will normally take about 3-4 business days, and the SH/SZ Stock Connect transaction will not be executed until the validation process has been completed.

08 Modify Settlement Account

Clients can enter the corresponding market by clicking [HK], [US] or [SH/SZ] on the [Trade] page and then click [Settlement Acc] on the respective page.

Cash Account ∽ Q □	Cash Account ∽ Q □	Cash Account ∽ Q □
© Portfolio Value-HKD #	© Portfolio Value-HKD # 0.00	 Portfolio Value-HKD # 0.00
Total Today's P/L Total Position P/L Total Position P/L% 0.00 0.00 0.00%	Total Today's P/L Total Position P/L Total Position P/L% 0.00 0.00 0.00%	Total Today's P/L Total Position P/L Total Position P/L% 0.00 0.00 0.00%
Trade IPO FundreProtition Today's More	Trade IPO Funds Posting Today's More	Trade IPO Funds/Position Today's More
HK US SH/SZ	HK US SH/SZ	HK US SH/SZ
Market Value-CNY Description Portfolio G/L 0.00 0.00(0.00%) 0.00(0.00%)	Market Value USD Earthement acc.: Portfolio G/L 0.00 0.00(0.00%)	Market Value-HKD Dettomant acc. Portfolio G/L 0.00 0.00(0.00%)
Investment Power Settlement Account Balance 0.00 0.00	Settlement Account Balance 937.65	Settlement Account Balance 937.65
Positions(0) Orders(0)	Positions(0) Orders(0) Marginable Stock	Positions(0) Orders(0) Marginable Stock
No positions	No positions	No positions
* The data mentioned above is for reference only. Gain/Loss	* The data mentioned above is for reference only. Gain/Loss	* The data mentioned above is for reference only. Gain/Loss
Watchlist Markets Trade Financial News Me	Watchlist Markets Trade Financial News Me	Watchlist Markets Trade Financial News Me

Click [Modify Settlement Account] to change your settlement account.



O9 Switch Investment Accounts

If you have more than one investment account, you can select different investment accounts by clicking the V symbol near the margin account at the top of the [Trade] page. If the clients have ongoing settlement, they could not change the settlement account

	Cash Accour 8888888	nt V	
Portfolio Value O.00	e∙HKD ₽		
Total Today's P/L 0.00	Total Position P 0.00	VL Total Pos	ition P/L% 0.00%
Trade IPC	Funds/Position History	Today's Orders	More
HK US	SH/SZ		
	6		
Bind a USD	settlement acc stock tradin	ount to ope g	an US
	Bind now		
×	Select an acco	ount	
Cash Account			
Cash Account			

10 Apply for Hong Kong Stock Streaming Quote Service

Step 1: In [Me] page, click [My Quotes].



Step 2: Click on [BMP & Snapshot] under Hong Kong Stock Market to go to the next application page.

<	My Quotes	Purchase Record	<	My Quotes
😫 Ho	ng Kong stock market		7 2	HK Stock Streaming Quote Service
Fo	BMP&Snapshot Manual Refresh Quote	Upgrade		
	Cumulative usage this month:0	times	1 mor	nth 200.00HKD -
= US	stock market			
5	Nasdaq Basic Streaming Quote		Payment Bank car	method d
🛄 A-s	hare Connect		Trading t 1.You ca	ips n apply Hong Kong stock streaming quote
Fo	Real Time Quote Manual Refresh Quote Cumulative usage this month:0	imes	service 2 be effect successf effective date,and	4 hours a day. The application instruction will we immediately if the service fee is debited ully. The cancellation instruction will be on the next day of the upcoming debit the instruction should be made at least three
			days pric 2.Debit d of Hong I	r to the upcoming debit date. ate will be the last day of the current period Kong stock streaming quote service.
			🗹 Auto	matic purchase
			Amount	Pau
			200.0	Онко

Step 3: Clients can click [Apply] after confirming that the information provided in the application for Hong Kong Stock Streaming Quotes Service is correct.

Note: The system will display the payment date, fee and effective date information.

Step 4: Client needs to confirm the order information before clicking [OK].



Note: Client can check the status of HK Stock Streaming Service in [Application History].

Introduction to the Trading page

Select Investment Account

Click the Margin Account column at the top of the [Trade] page to select an account.

Check Settlement Account

On [Trade] page, select [Settlement Acc] under Hong Kong/US/ SH/SZ Stocks page to view your Margin account number.



Settlement Account Change

If you want to change the corresponding clearing account for Hong Kong/US/ SH/SZ stocks, click [Settlement Acc] in the [Trade] page of the corresponding market, then click [Modify Settlement Account], you can select the clearing account number in the red box, and then click update to confirm the bonding and it will be effective.



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Money Position Details View HK / US / SH/SZ Stocks (Positions, Orders, Fields)

On the [Trade] page, click on the corresponding HK/US/ SH/SZ stock to see the position/order status by market.

Position icon

Click on the icon "\$" near the stock to view the margin ratio of the stock (for the same stock, the margin ratio may be different for different levels of clients).



View the list of Eligible Stocks (also known as Marginable Stocks)

You can jump to the list of Eligible Stocks from the Hong Kong Stocks page of [Trade]. You can also click to [Marginable Stocks] from [Market].

Stocks can be searched by stock name/code/full spelling/initial letter, and can also be sorted by stock code/present price/financing ratio/up/down percentage.

Marginable Stock									
Q. Stock Nam	O, Stock Name/Code								
Stock \$	Price \$	Margin ‡ Ratio	%Chg‡						
Stock 1	1.360	30%	+12.40%						
Stock 2	98.200	40%	+8.69%						
Stock 3	52.950	20%	+7.84%						
Stock 4	19.880	40%	+7.46%						
Stock 5	8.110	40%	+7.42%						
Stock 6	14.480	50%	+7.42%						
Stock 7	10.380	50%	+7.01%						
Stock 8	102.300	40%	+6.95%						
Stock 9	27.700	40%	+6.74%						
Stock 10	4.770	40%	+6.71%						
Stock 11	5.540	30%	+6.54%						

Margin Account Details

1. Margin Account ∽ Q ⊑* 2.
© Portfolio Value · HKD # 1,786,092.71
0.00 -76,773.15 -5.13%
Trade IPO Fundar/Position Today's More
HK US SH/SZ
Market Value-HKD Stattement acc. Portfolio G/L
Settlement Account Balance () Her Account Balance/Coan Amount ()
Positions Orders(0) Marginable Stock
No positions
* The data mentioned above is for reference only. Gain/Loss

Margin account clients can see the unique margin logo for margin clients on the [Trade] page.

1. "Margin Account" logo at the top of the [Trade] page.

2. There is a Margin ratio dashboard which indicates the margin ratio (risk level).

3. Hong Kong stock market "Financing" logo.

Click on the red box below to display the Securities Margin Account Resk Level.



Click on the red box in the chart below to display an explanation of the Resk Level of the Margin Account .



Margin Ratio Safe: Margin Ratio <= 100% Warning: 100%<Margin Ratio<=115% Dangerous: 115% < Margin Ratio <= 130% Closed: Margin Ratio > 130%



*The margin ratio of the Stock1 is 50%.

Explanation of Margin Fields:

Purchasing power:

Investment amount that client can use to trade Hong Kong stocks (HKD denominated)

Settlement Account Balance:

The amount of cash that can be withdrawn from a client's registered Hong Kong Dollar clearing account.

Net Account Balance:

When positive, it is shown as Net Account Balance, which indicates the balance (not loaned) in the client's Margin Account. Negative balance is shown as Loan Amount, which indicates the amount of facility utilized by the client (loaned).

Available Withdraw Amount :

A positive number, shown as Transferable Amount, indicates the amount that the client can transfer from the Margin Account (including the Facility Amount) A negative number, shown as Recovery Amount, indicates that the client has exceeded the available Facility Amount (i.e., the Margin Ratio exceeds 100%)

Interest Payable:

Customer pays interest

Interest Receivable:

Customer receives interest

Total Margin Value:

Total margin amount of the customer's position

Loan Limit:

Maximum margin amount of customer's margin account



View all selected stocks:

Click [Watchlist] to enter the selected stocks page. Click [ALL] to view all selected stocks.

	<u>4818</u>	第17(重測)	-		Ωр
Starred	Holding	js ALL	HK	US	CN E
Name	w.		Pric	е \$ C	hange%
Sto	ck A		0.	163	0.00%
Sto	ock B		0.	136	0.00%
	-	Edit Wa	itchlist		
basis upon Powered b Disclaimer	n user requet iy Youyu ,	it.			

Stocks can be viewed by market: click [HK] to view the selected stocks in Hong Kong market, click [US] to view the selected stocks in US market, and click [CN] to view the selected stocks in SH/SZ market.



Create a new group:

Click the "three lines" logo at the top right, then click [Create Group], input the name and click [Save], you can create a new group. After that, you can view your own customized groups in the customized page.

Starred Holdings	ALL	HK	US CI		×	All Groups(8)	Edit	<	Create Group	Save	ICBC (題) 中国工商银行 (至考)	Q 🗖
Name 🖌	_	Pr	ice ‡ Cha	ange% ¢	Click to switch	groups, hold and drag to se	ort groups				igs ALL HK US CN 豪仓	David 📃
Stock A	V.	1.	.580 -	9.71% 63% After	Starred(2)		≡	Max. 10 chines	e characters or 20 charac	ters	Name M Price	¢ Change% ¢
					Holdings(1)		≡					
					ALL(30)		≡					
					HK(14)		≡				No watchlist	
					US(5)		=				Add	
					CN(11)		≡					
Watchist Markets	(ap) Trade	(O) Financial	News			Create Group					Powered by Youyu Disclaimer	
-/	Container		1.000								Watchist Markets Trade Financial	News Me

star a stock:

On the [Watchlist] page, select a stock and long click to bring up the option box. After clicking [Star], the stock will be added to [Starred].

Unstar, Pin, End:

On the [Watchlist] page, select a stock and long press to bring up the option box. Click [Unstar], [Pin], [End]to realize the corresponding operation.





14 Margin Annual Review Application

Step 1: Find the [Margin Review] application button on the [Me] page, click and enter. Note that the Margin Annual Inspection application in ICBC SmartInvest APP is only applicable to personal customers. This function is not available for Cash Account.

Step 2: After confirming that the information is correct, click the [Margin Review] button.

Annual review(For personal account only)

<

Margin Account :	¢ ت
83883858 0	
IPO My Quotes Accounts Agroements Review	More
Beginner's Tutorial	>
1 Investment School	>
☆ My Collects	>
Dnline Customer Service	>
Help and Support	>
Watchilist Markets Trade Financial News	 Mo

Margin account	88888888	
HKD settlement account	88888888	
Current Margin Ioan limit	HKD 1,000,000.00	
Expiry date	2024-06-30	
If you have already submitted your annual margin seview application at ICBC(Asia) branch; there is no need to submit the application through the app.		
Lan		
Apply		
Should you have any query, please (852) 3471 871	contact our hotline at	

Step 3: After reading the applicability statement, if you agree, click [Agree and Continue] to proceed to the next step.



Step 4: Fill in the related party declaration and click [Next].



Step 5: Make a credit declaration.

< Annual rev acc	iew(For personal ount only)
DECLARATION OF	CREDIT FACILITIES(3/4)
This loan application I.Loan Outstanding (F 2024-04-16 09:59:47	: ⁵ or annual review) :As , 0
Declaration of my cur information(HKD) : i.Liquid Asset (e.g. ca etc.)	rent financial ish/ deposit/ securities
(Unpledged) Please fill in the amo	unt
(Pledged) Please fill in the amo	unt
ii.Non Liquid Asset (e.g. Prope Please fill in the amou	irty) unt
My outstanding loa other Banks or Fin Ioan application(Hi	ins(including ICBC (Asia), ancial Institutions) and thi KD)

Step 6: Confirm the information in the declaration. If it is correct, click [I confirm that I have read, understood and agreed with the declaration set out in this Declaration Form and agreed to be bound by the same.

Annual review(For personal account only)	Annual review(For personal account only) Industrial and Commercial Bank of China (Acia)
DECLARATION(4/4)	Limited (ICBC(Asia)")to make any enquires which it considers necessary or to verify the
Please check and confirm the following documents 1.Consolidated Investment Account: 2.Settlement Account: I confirm the [Declaration of Relationship]. Your current financial situation: The amount of loan limit of margin account you choose is 1,000,000.00 HKD Liquid Asset(Pledged) 1,000,000.00 HKD Liquid Asset(Unpledged) 100,000.00 HKD Non liquid asset 100,000,000.00 HKD I have outstanding loans (including ICBC(Asia),other Banks or Financial Institutions) i .Loan Outstanding(including pledged and unpledged loan): 10,000.00 HKD Ii.Monthly Repayment Amount: 10,000.00 HKD I confirm the above personal financial situation and loan limit information	choose for confirmation and credit assessment. I understand that if I knowingly make any false statement in this application with an instruction to deceit, I may be liable for criminal prosecution. I acknowledge and agree that ICBC(Asia) will reply on the information contained herein and the relevant application with a to notify ICBC(Asia) in writing as soon as reasonably practicable of any change of the statements and <i>for information provided</i> by me. I undertake to inform, amend and supplement the information/documents provided in the Self- Certification if any of the material facts which I have disclosed in the Self-Certification should change prior to the drawdown of the loan applied for. I confirm that I have read, understood and agreed with the declaration set out in this Declaration Form and agreed to be bound by the same. To borrow or not to borrow? Borrow only if you can repay!

Step 7: After the application is submitted, the system will show the status of "Submitted".

×	Annual review(For personal account only)
	Submitted
	Reference number :
	Application date :
	Margin account :
_	
	ок
	Should you have any query, please contact our hotline at (862) 3471 8711

nd nd by



15 Financial Services Page

Client can access to the financial services tab to view relevant information on funds, structured deposits, currency trading and so on.

	Financial	0, 🗆)	
Structured Deposits	Funds Cur Tra	Rency Update ding Investment Ri		
Top Performing Funds More >				
Stock funds	Bond funds	Balanced funds		
+48.00% YTD Return				
+46.60% YTD Return				
+38.40% YTD Return				
+36.50% YTD Return				
The above funds are the best selling funds of ICBC Asia last month for reference. Investment involves risks and mutual funds or MOT evident for the describe charge for the funds.				
Watchlist Markets	Trade Finan	In Antonio International Antonio Internation		