



“ICBC Smart Invest” APP

User guide

Functionality and Operation demonstration

Contents

- 01** Black & White Skin Changing Function
- 02** Common Functions Setting
- 03** Login Method
- 04** Trading Process
- 05** IPO Subscription
- 06** Signing of HKIDR Consent Form
- 07** Apply for US Stock / SH/SZ Connect Securities Services
- 08** Modify Settlement Account
- 09** Switch Investment Account
- 10** Apply for Hong Kong Stock Streaming Quote Service
- 11** Introduction of Trading Page
- 12** Margin Account Details
- 13** Stock Watchlist Page
- 14** Margin Annual Review Application
- 15** Financial Services Page

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

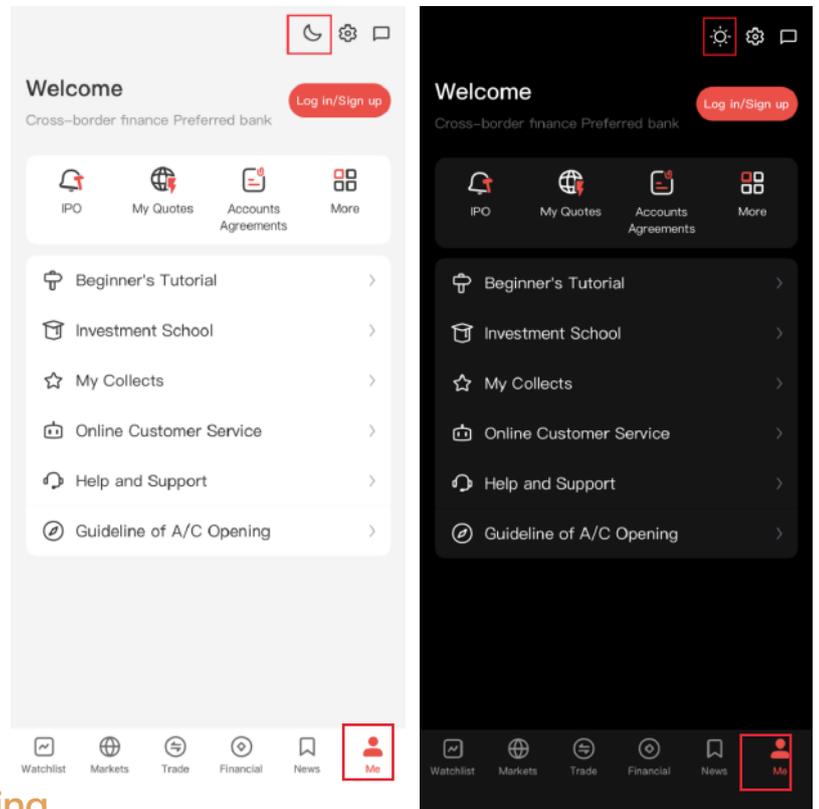
You can trade US stock instantly after successful registration of US settlement account and signing the W-8BEN Form in the APP which is simple and convenient.

Download ICBC (Asia) "ICBC Smart Invest" APP



01 Black & White Skin Changing Function

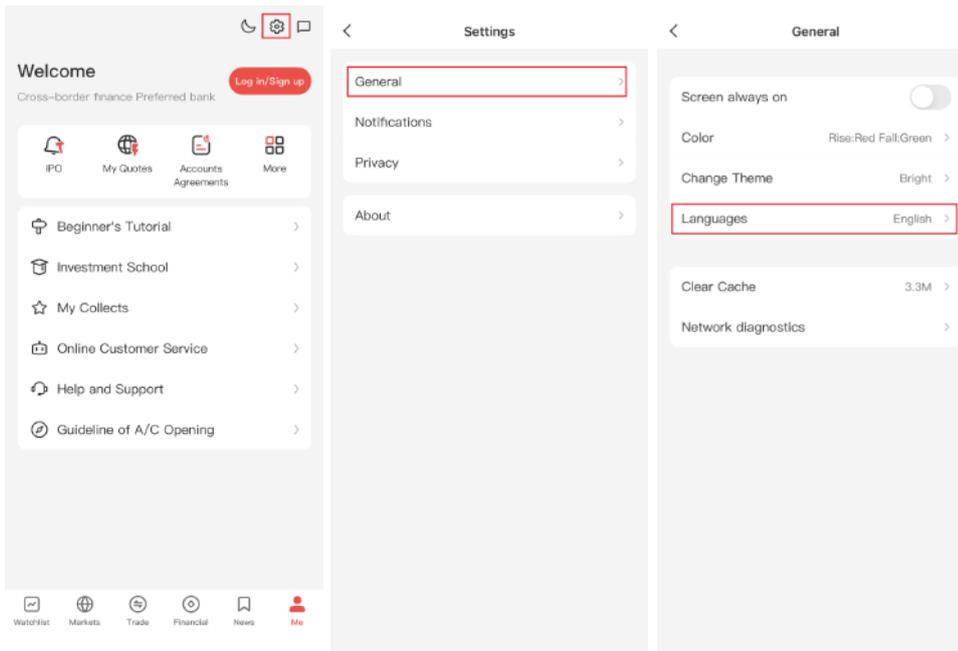
Under [Me] page, you can switch between black and white theme color by the icon on the top right.



02 Common Functions Setting

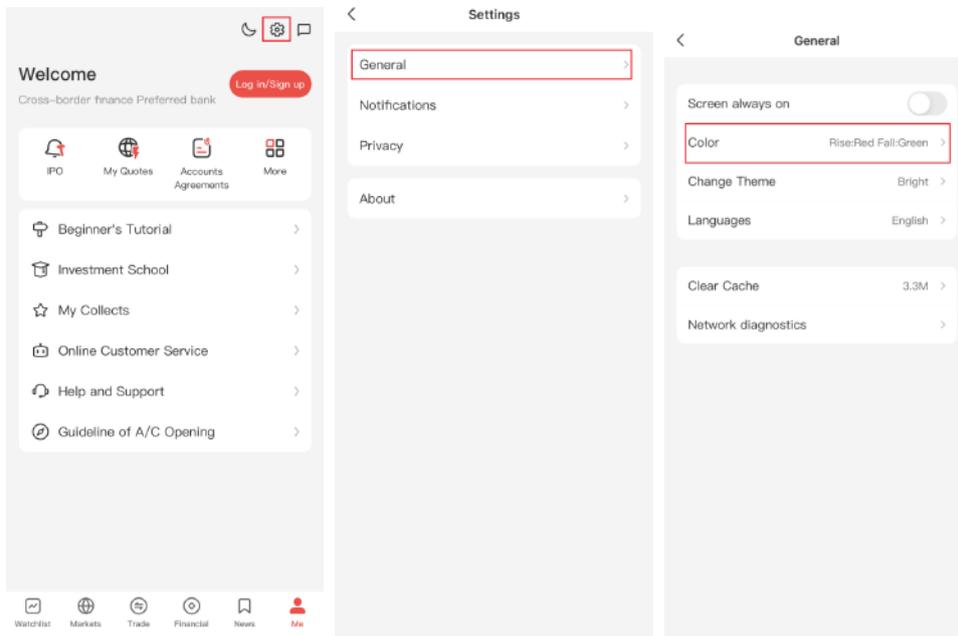
Language setting:

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.



Rise and fall color setting:

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



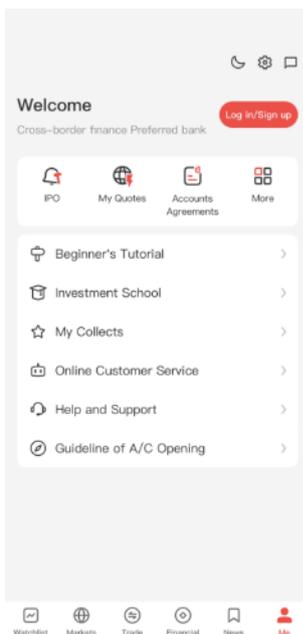
03 Login Method

Non-Bank Clients:

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.



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 Bank Account? [Register now](#)

Hello,

Welcome to ICBC Smart Invest

+852 Enter the 8 mobile phone...

I have read and agree with [Privacy Statement and Disclaimer](#) / [Terms and Conditions](#) & [Market Data Vendor Disclaimer, T&C](#)

[Log in/Sign up](#)

[Login with Bank Account](#)

SMS Verification

SMS Code is 2627, the verification code has been sent to

Please enter verification code

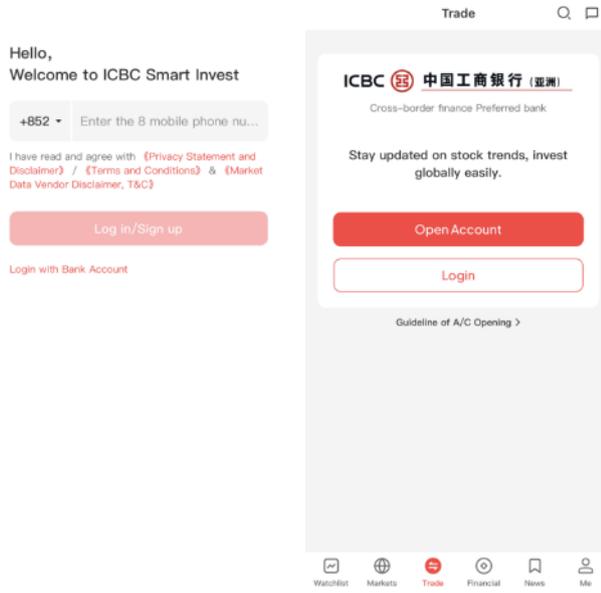
59 seconds to resend

[Next](#)



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 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](#)

Login

No Bank Account? [Register now](#)

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

SMS Verification

SMS Code is 2627, the verification code has been sent to

Please enter verification code

59 seconds to resend

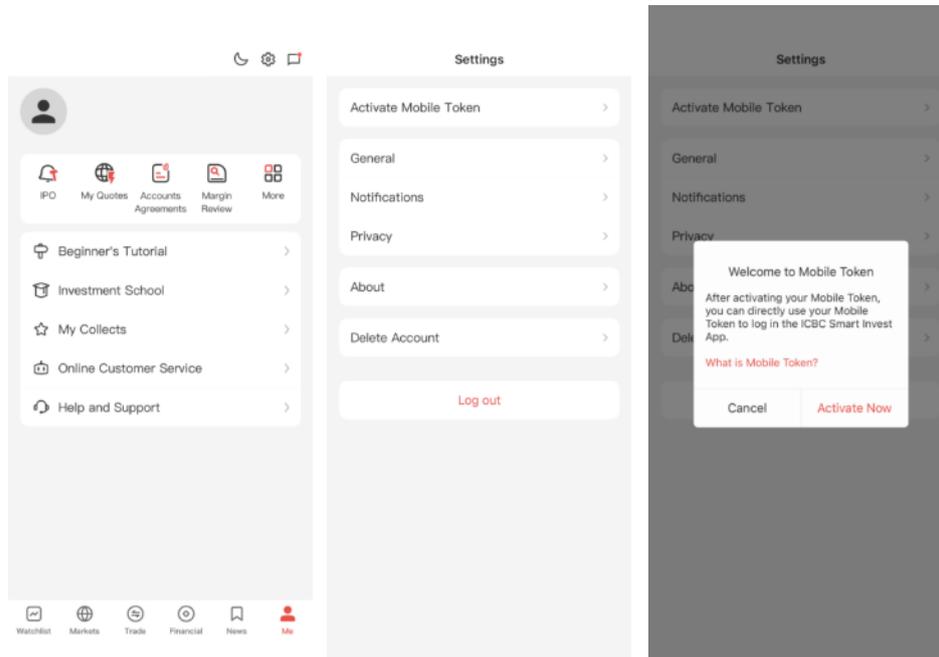
Next



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

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]



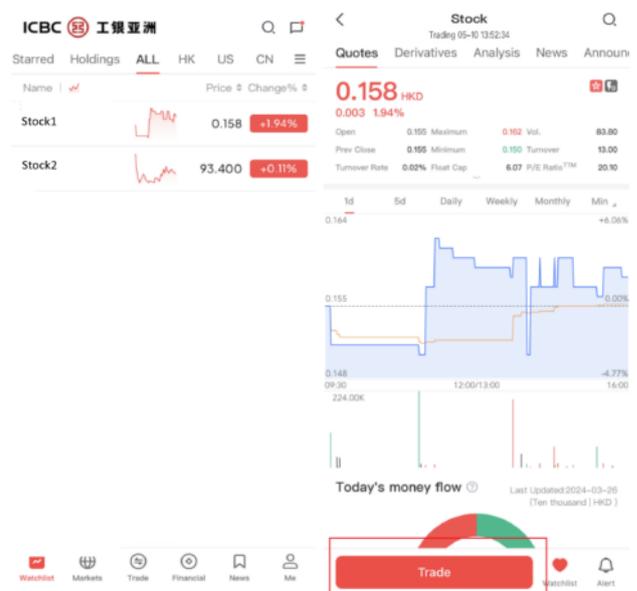
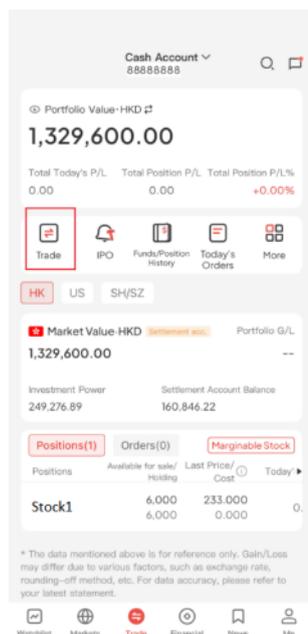
04 Trading Process

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.

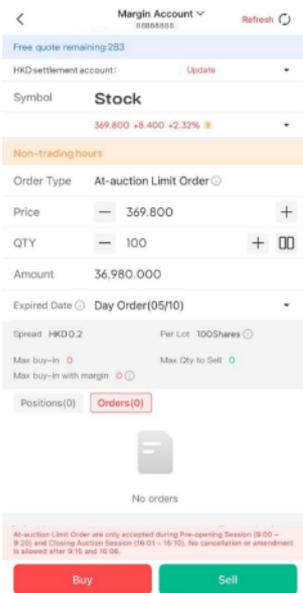
Method 1: You can click [Trade] on the [Trade] page.

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].



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:

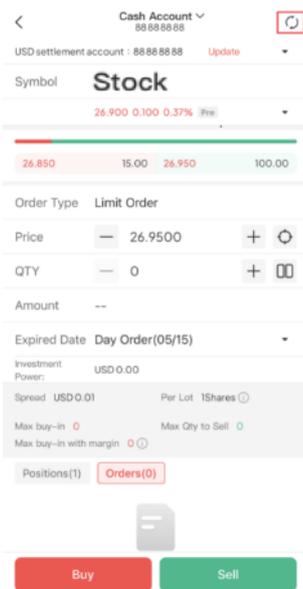
Hong Kong Stocks and SH/SZ Stocks:

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.

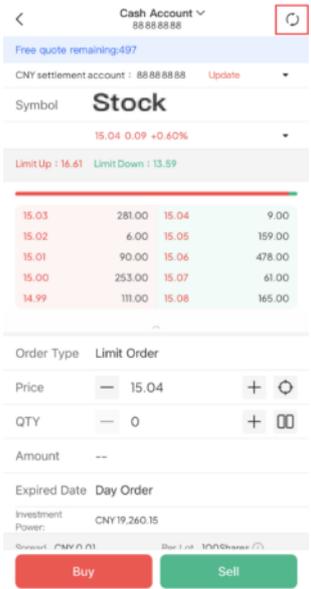
US Stocks: Real-time one ticker depth will be provided after entering the stock code on the order page.



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.

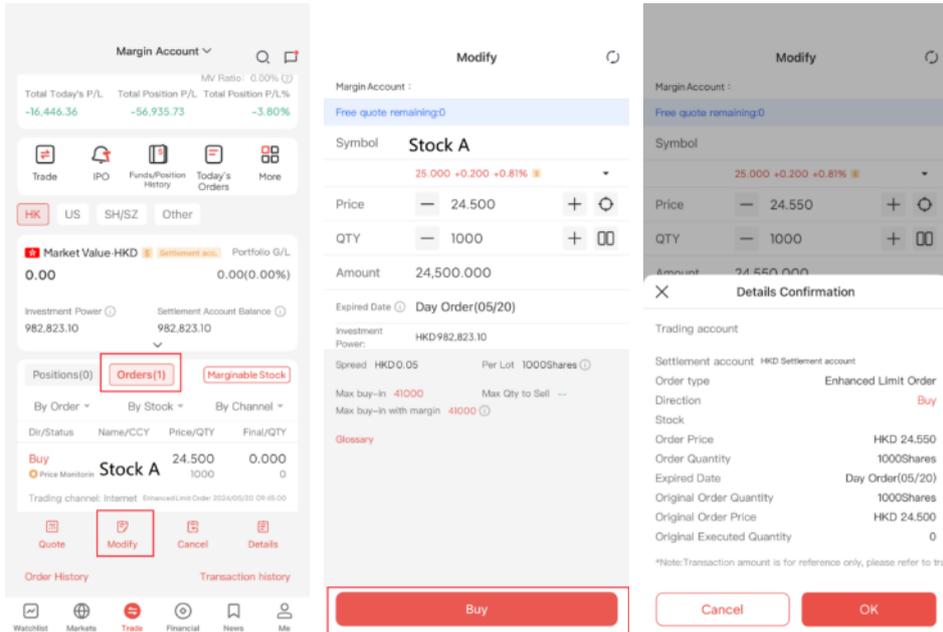
Change Order:

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].

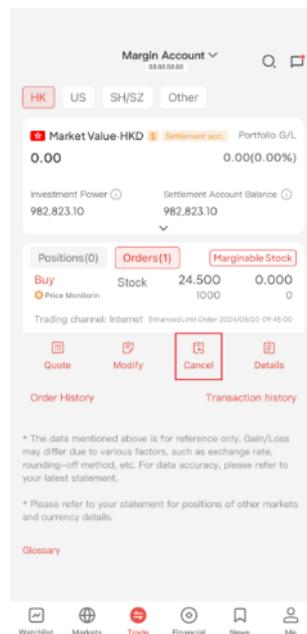
Step 2: Make changes to the order information, then click [Buy/Sell] to display the confirmation page, if it is correct, click [OK].



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

Withdraw order:

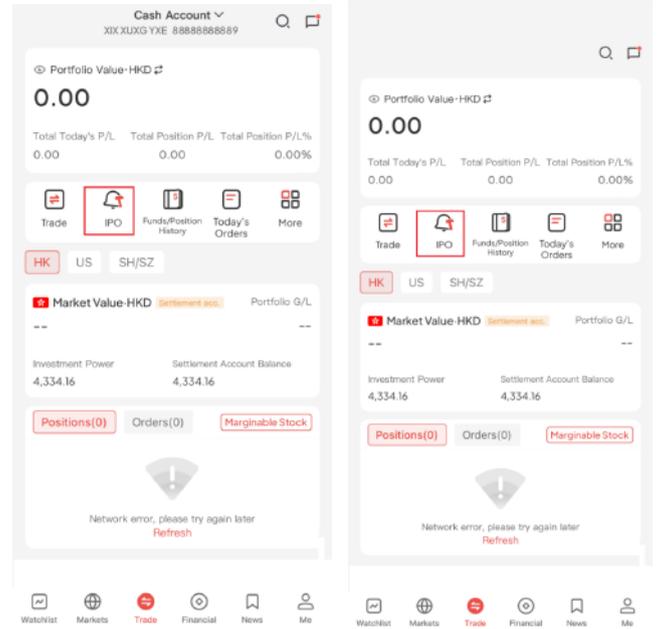
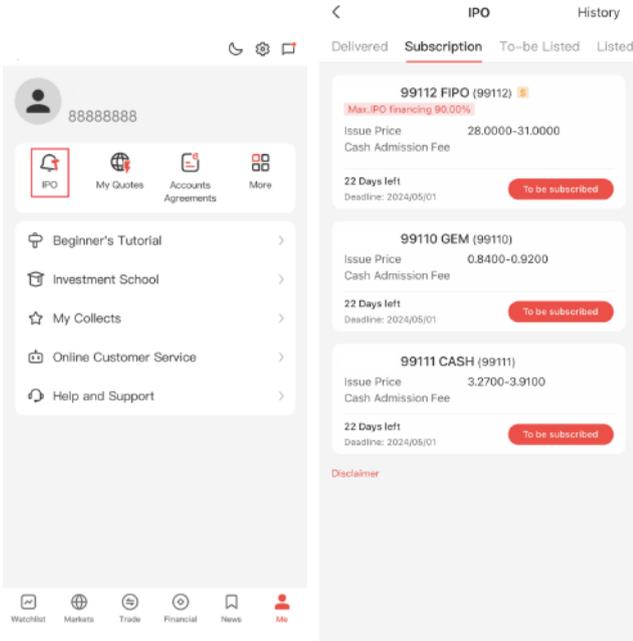
Click [Trade], select [Orders] to enter the order page, click [Cancel], and then click [OK] after confirming that the action is right.



05 IPO Subscription

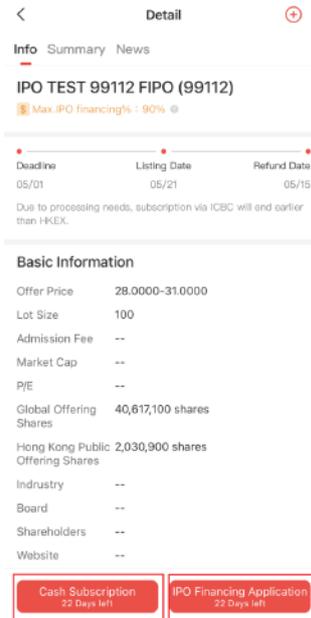
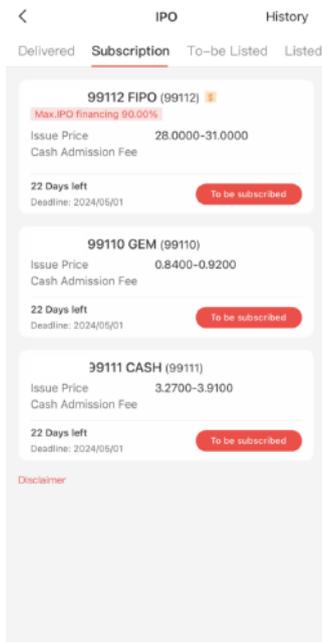
Step 1: Enter the IPO subscription page. Users can click [IPO] in [Me] page to enter the IPO subscription page.

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].



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.

The image shows two screenshots from a mobile application. The left screenshot is the 'Detail' page for 'IPO TEST 99112 FIPO (99112)'. It displays key information such as 'Max.IPO financing% : 90%', 'Deadline: 05/01', 'Listing Date: 05/21', and 'Refund Date: 05/15'. Under 'Basic Information', it lists 'Offer Price: 28,0000-31,0000', 'Lot Size: 100', and 'Global Offering: 40,617,100 shares'. At the bottom, there are two buttons: 'Cash Subscription 22 Days left' and 'IPO Financing Application 22 Days left'. The right screenshot is the 'Prospectus' page, titled 'IPO TEST 99112 FIPO (99112) Cash Subscription'. It prompts the user to read the 'EIPO Terms and Conditions' and includes a disclaimer. Below this, there is an 'Online Prospectus' link and two radio button options for confirmation: 'I confirm that I understand and accept the Terms and Conditions' and 'I confirm that I have read the Document'. A 'Next' button is visible at the bottom.

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].

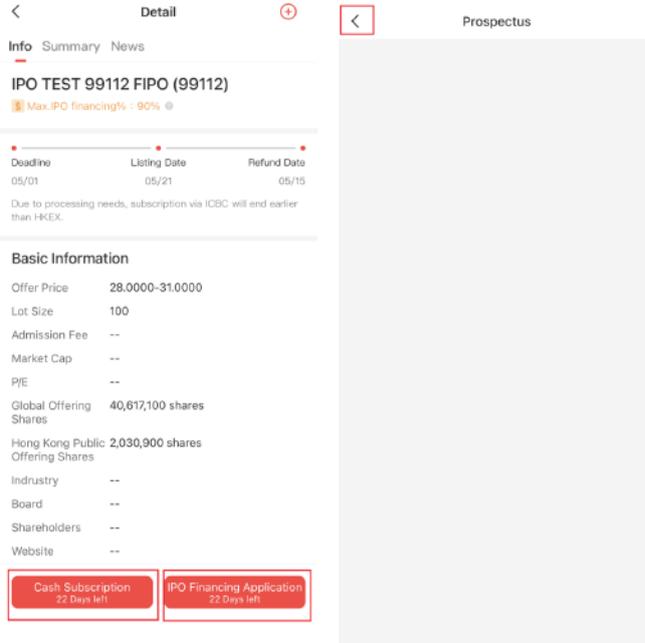
The screenshot shows the 'IPO 99112 FIPO(99112) Cash Subscription' page. The 'No. of Share Subscribed' section has three buttons: '100' (selected, HKD 3,131.26), '200' (HKD 6,262.53), and '300' (HKD 9,393.79). Below this, it shows 'Offer Price: HKD 28.00-31.00' and 'Available Balance for Subscription: HKD 4,334.16'. The 'Trade Status Notification' section has checkboxes for 'Mobile' and 'Email', both of which are checked. At the bottom, there is a 'Total amount: HKD --' and an 'Apply' button.

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

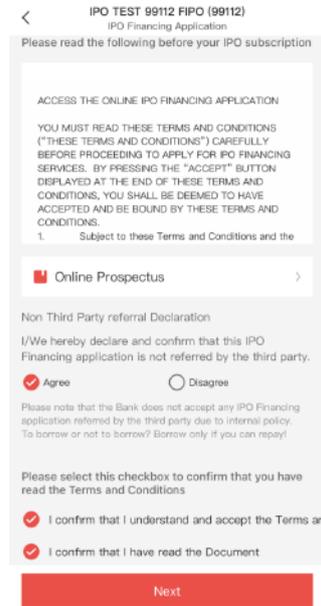
The screenshot shows the 'Details Confirmation' page for the IPO subscription. It displays the 'No. of Share Subscribed' as 100 (HKD 3,131.26) and the 'Subscription Amount' as HKD 3,131.26. The 'Transaction Detail(HKD)' section shows a total fee of HKD 3,131.26. The 'Details Confirmation' section lists the following information: 'IPO Subscription - Total Fee: HKD 3,131.26', 'Account No.: 887912917339', 'Stock: IPO 99112 FIPO(99112)', 'No. of Share Subscribed: 100', 'Subscription Amount: 3,131.26', 'Admin Charge: 0.00', and 'Debit Amount: 3,131.26'. An 'OK' button is visible at the bottom.

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.

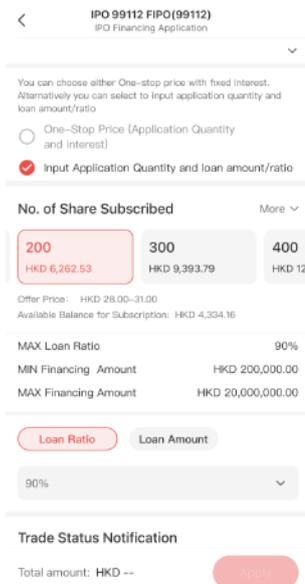


Step 5: Click [Next] after agreeing to the Non-Referral Third Party Statement and checking the box to confirm that you have read and accepted the terms and conditions.



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



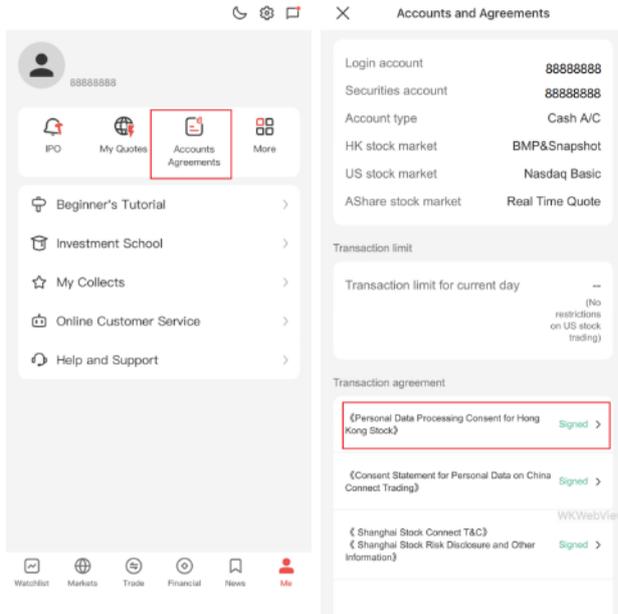
Note: The application page also shows the available funds for subscription.

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.

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



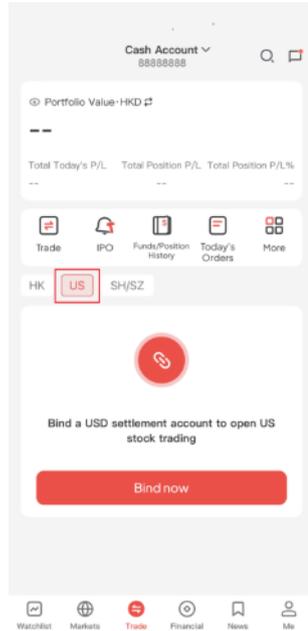
Step 3: Read the [Personal Data Processing Consent for Hong Kong Stocks] at the bottom and click [I have read and confirm to sign] to complete the signature.



07 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.



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.

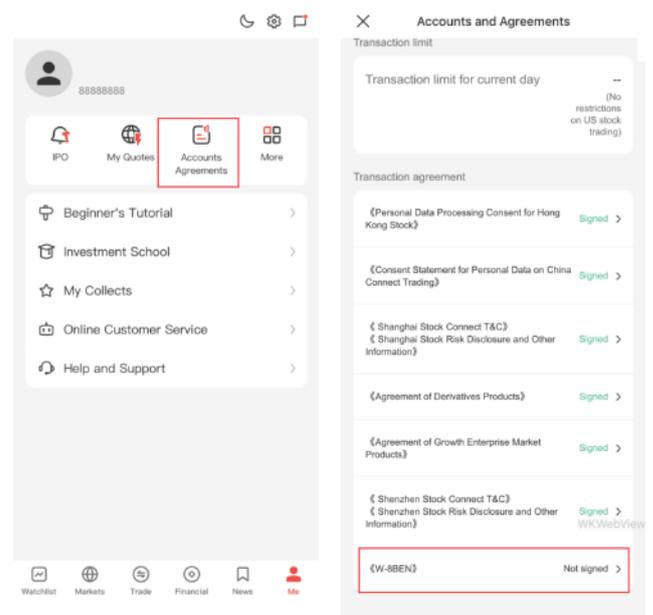
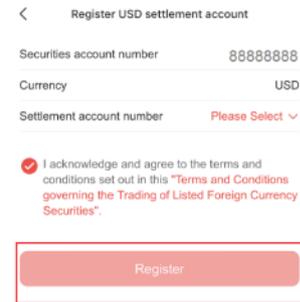
Sign Form W-8BEN

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.



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.

Step 3: Fill in the U.S. taxpayer information, securities account number and country of residence. Check if the information entered is correct, click [Next] to enter the signature page.

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

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

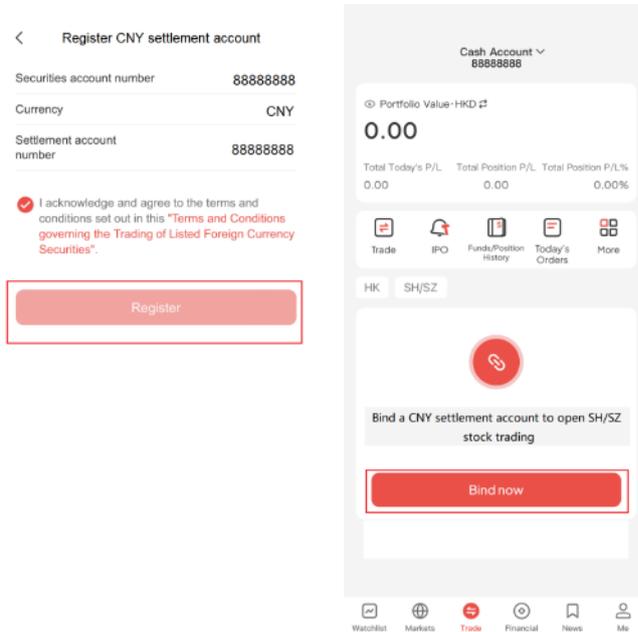
Step 6: After confirming the W-8BEN form information, click [Confirmation, Next] to submit the information. Complete the W-8BEN form.

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

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.



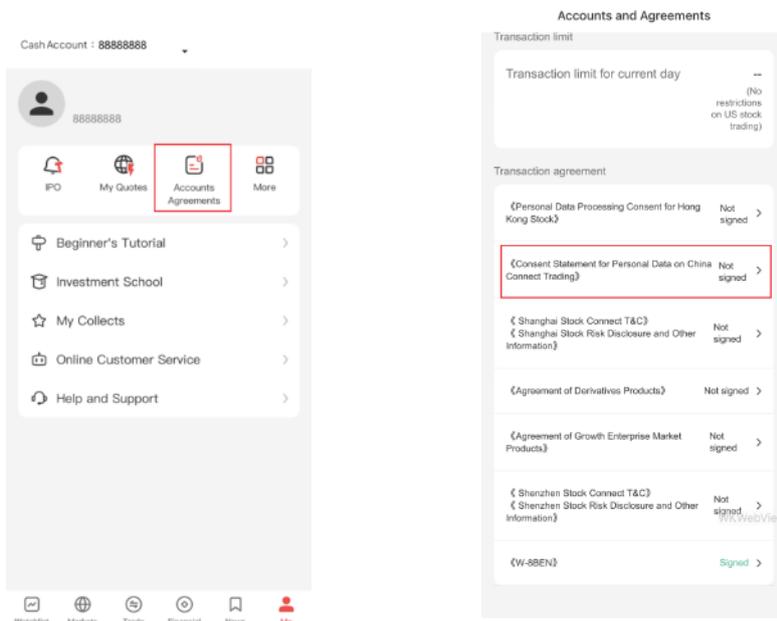
Note: Please refer to the process of bundling USD clearing account .

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].

Step 3: Click [sign].



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

Step 5: Sign up Successfully.

Agreement Signing
Consent Statement for Personal Data
on China Connect Trading

Consent Statement for Personal Data on China Connect Trading

You acknowledge and agree that in providing our China Stock Connect Northbound Trading Service you will be required to:

(i) log each of your orders submitted to the China Stock Connect ("CSC") with a Broker-in-Charge designee ("BIC") and a unique ID to you or the BIC who is assigned to your joint account; and

(ii) provide to the BIC ("Exchange") your assigned BIC and such identification information ("Clear Identification Data" or "CID") relating to you on the Exchange and report from time to time under the Rules of the Exchange.

Without limitation, our identification log will give you an account and funds obtained from you in respect of the processing of your personal data in connection with your account and our services to you. You acknowledge and agree that our only other use, use, disclosure and transfer of your data relating to you is required in part of our Stock Connect Northbound Trading Service, including in relation:

(a) to disclose and transfer your BIC and CID to the Exchange and the relevant Stock Exchange of Hong Kong ("SEHK") Substitutes from time to time, including by including your BIC and CID when requesting a China Connect Order via the CSC, which will be further used in the relevant China Connect Market Operator's local market;

(b) to allow each of the Exchange and the relevant SEHK Substitutes to (i) collect, use and store your BIC and CID and your identification, validated and signed BIC and CID information provided to the relevant China Connect Market Operator for the purpose of any of them or the SEHK to verify, authenticate and monitor orders and transactions; (ii) share the BIC and CID with the relevant China Connect Market Operator or through the relevant China Connect Trading Service from time to time for the purpose of our BIC and CID history; and (iii) disclose such information to the relevant regulator and law enforcement agencies in Hong Kong or in a jurisdiction the performance of their statutory functions with respect to the Hong Kong financial markets;

(c) to allow the relevant China Connect Trading House to (i) collect, use and store your BIC and CID to facilitate the compilation and collation of BIC and CID and the logging of BIC and CID to facilitate the compilation and collation of BIC and CID, validated and signed BIC and CID information in the relevant China Connect Market Operator, the Exchange and the relevant SEHK Substitutes; (ii) use your BIC and CID for the performance of its regulatory functions of monitoring, supervising and facilitating such information to the relevant regulatory authorities and law enforcement agencies having jurisdiction over it so as to facilitate the performance of their regulatory, supervisory and enforcement functions with respect to the Mainland financial markets; and

(d) to allow the relevant China Connect Market Operator to (i) collect, use and store your BIC and CID to facilitate the compilation and collation of market trading on the relevant China Connect Market Operator; (ii) use your BIC and CID for the performance of its regulatory functions of monitoring, supervising and facilitating such information to the relevant regulatory authorities and law enforcement agencies so as to facilitate the performance of their regulatory, supervisory and enforcement functions with respect to the Mainland financial markets.

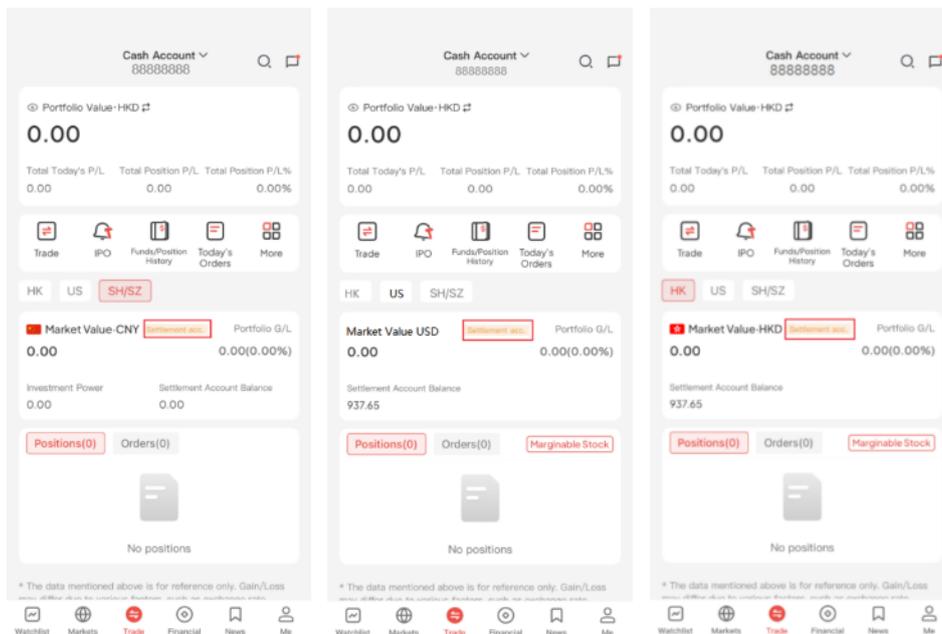
By clicking on or in respect of any transaction relating to China Connect Securities, you acknowledge and agree that we may use your personal data for the purpose of compliance with the requirements of the Exchange and its rules as to force them to file in connection with the Stock Connect Northbound Trading. You also acknowledge that we may use, disclose, transfer and collect as mentioned in this consent statement to or from such third party transferee and collector as mentioned for the above purposes, whether before or after such proposed withdrawal of consent.

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.

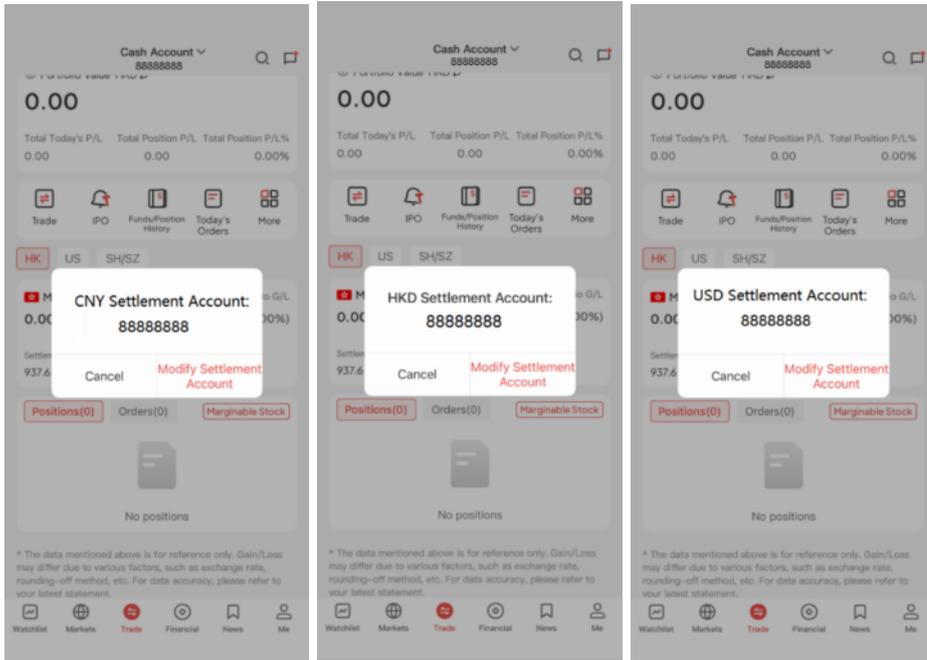
Note: Upon successful submission, the status of the SH/SZ Stock Connect Consent Form in the client's basic information will be updated to "Signed". However, as the SH/SZ Stock Connect Consent Form needs to be validated by the local stock exchanges and the mainland stock exchanges, the validation process 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.

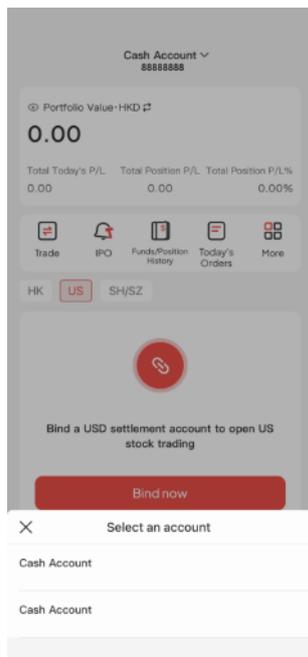


Click [Modify Settlement Account] to change your settlement account.



09 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

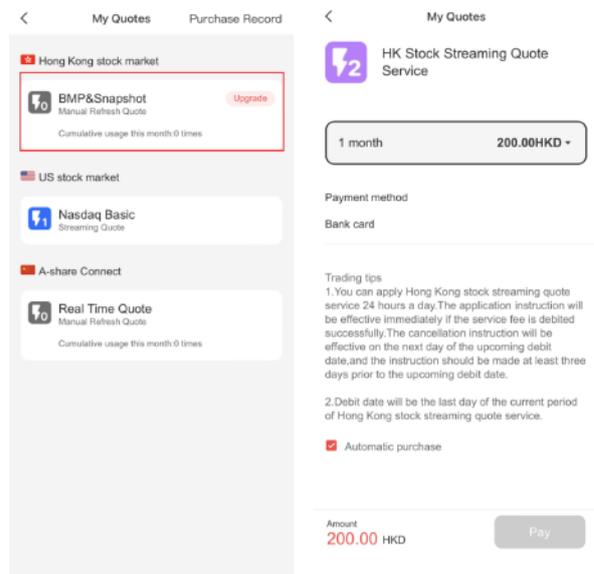


10 Apply for Hong Kong Stock Streaming Quote Service

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



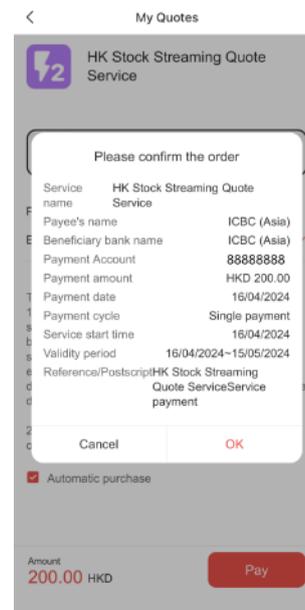
Step 2: Click on [BMP & Snapshot] under Hong Kong Stock Market to go to the next application page.



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].

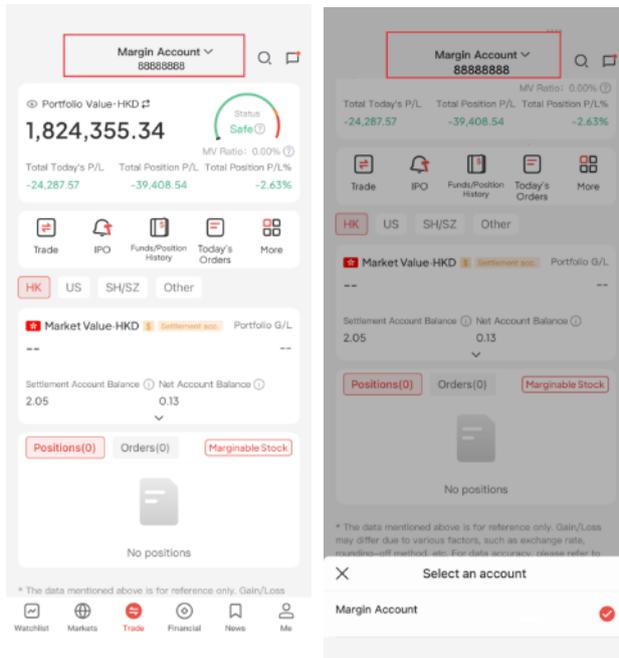


Note: Client can check the status of HK Stock Streaming Service in [Application History].

11 Introduction to the Trading page

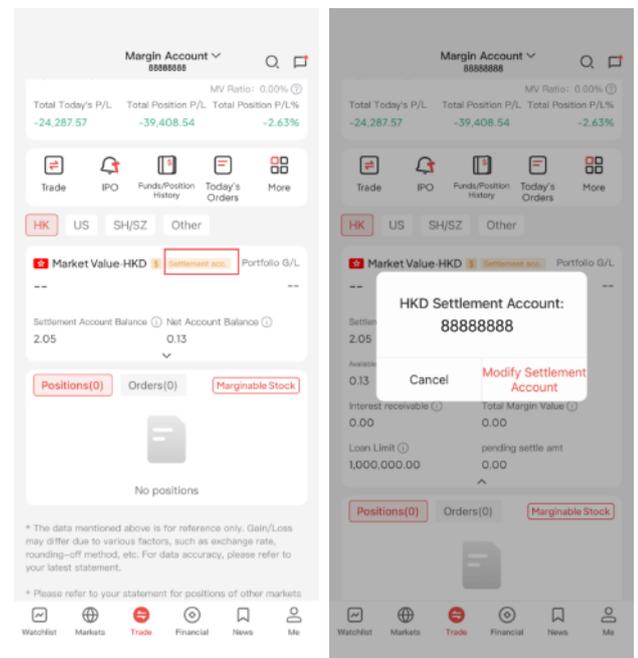
Select Investment Account

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



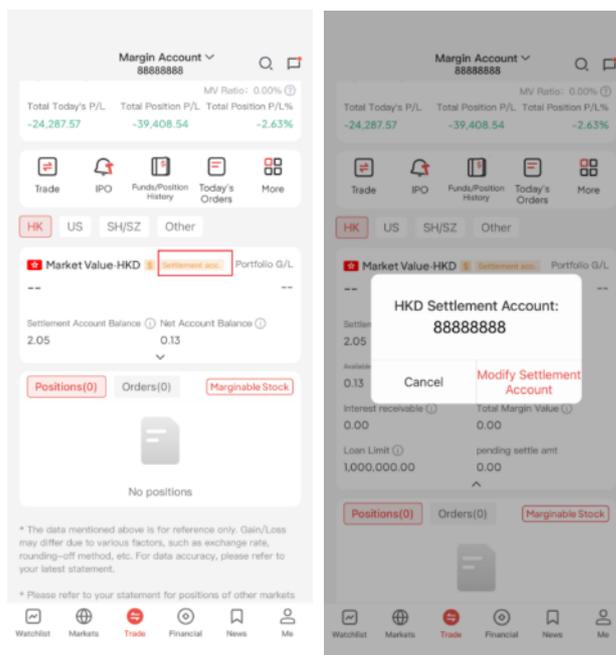
Check Settlement Account

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.



Update HKD settlement account

Securities account number 88888888

Currency HKD

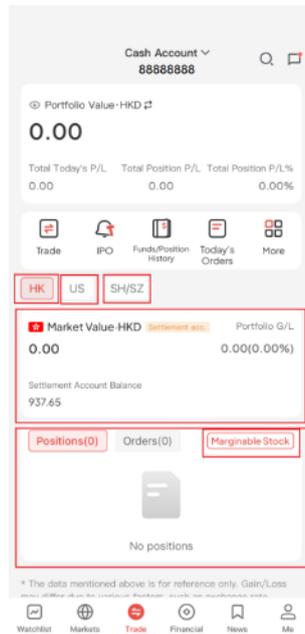
Settlement account number 88888888

I acknowledge and agree to the terms and conditions set out in this "Terms and Conditions governing the Trading of Listed Foreign Currency Securities".

Update

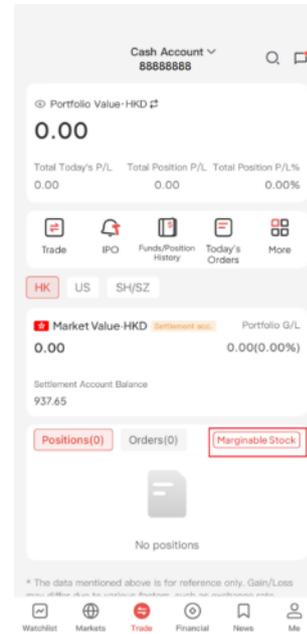
Money Position Details View HK / US / SH/SZ Stocks (Positions, Orders, Fields)

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).



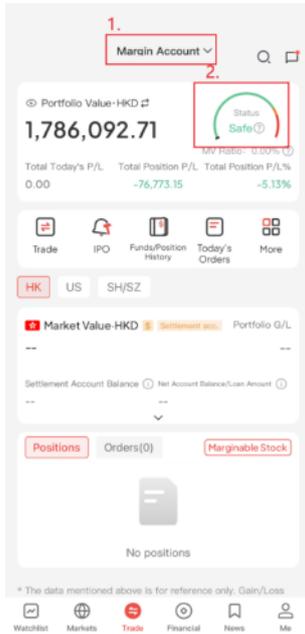
View the list of Eligible Stocks (also known as Marginable Stocks)

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			
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%

12 Margin Account Details

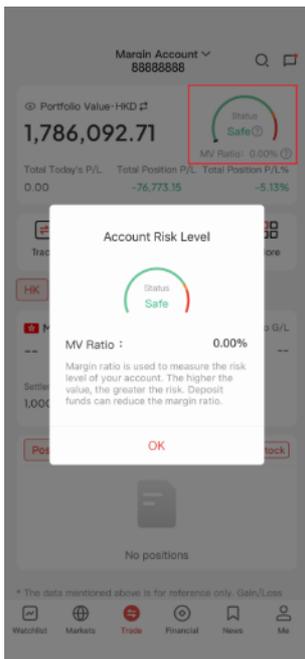


Margin account clients can see the unique margin logo for margin clients on the [Trade] page.

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.

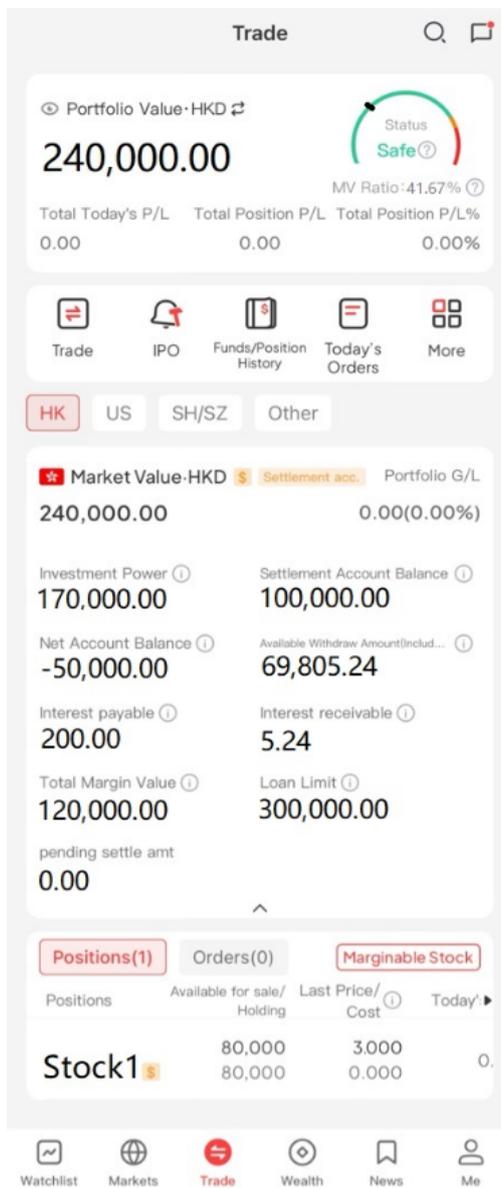
Click on the red box below to display the Securities Margin Account Risk Level.

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



Margin Ratio

- Safe: Margin Ratio $\leq 100\%$
- Warning: $100\% < \text{Margin Ratio} \leq 115\%$
- Dangerous: $115\% < \text{Margin Ratio} \leq 130\%$
- 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

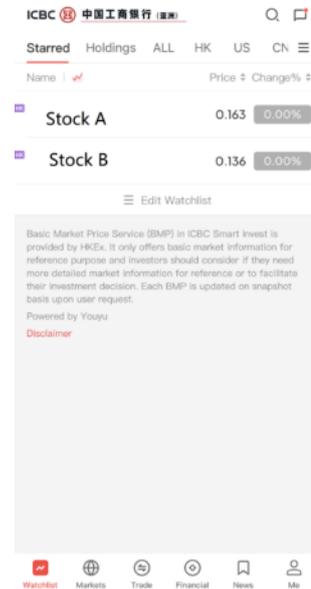
Loan Limit:

Maximum margin amount of customer's margin account

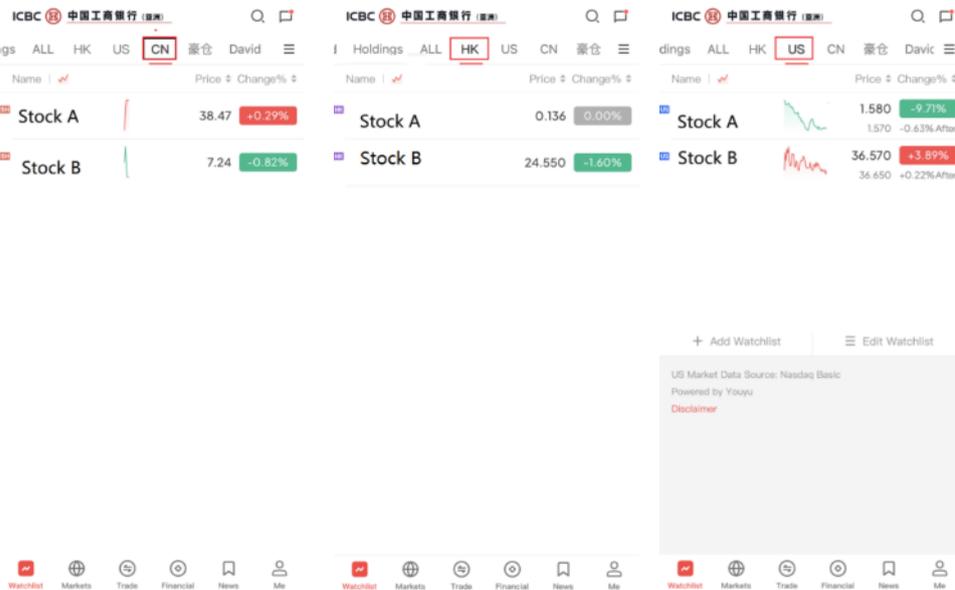
13 Stock Watchlist Page

View all selected stocks:

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

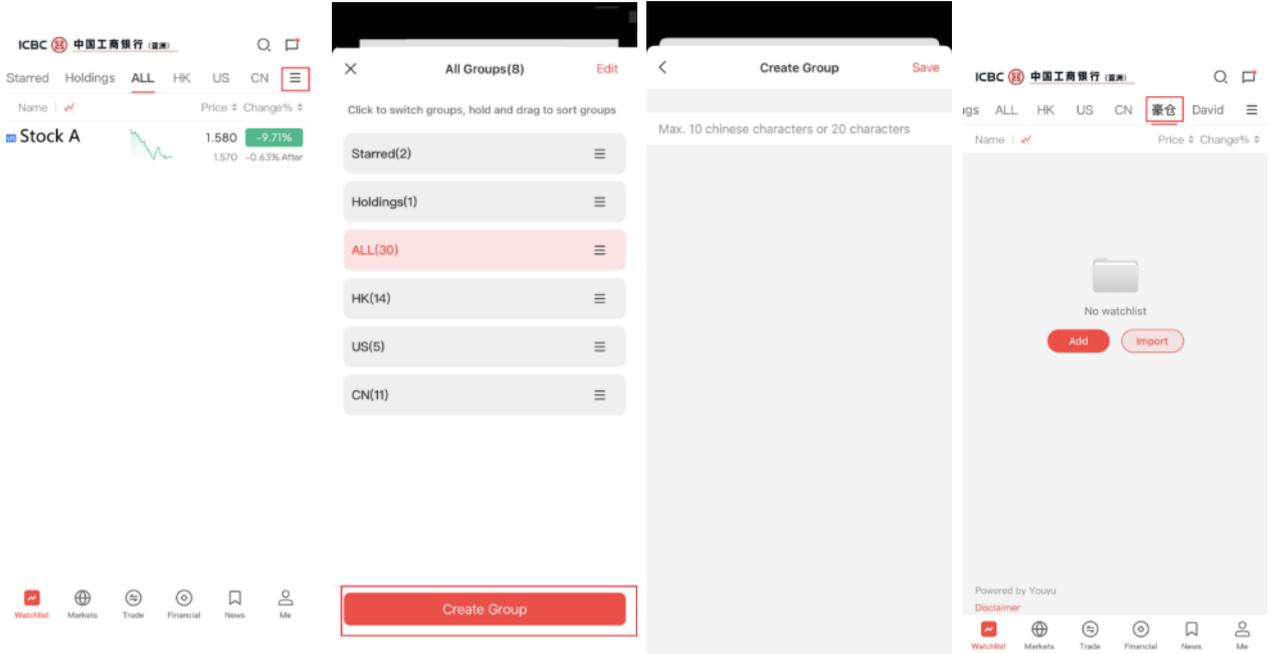


Stocks can be viewed by market: click [HK] to view the selected stocks in Hong Kong market, click [US] to view the selected stocks in US market, and click [CN] to view the selected stocks in SH/SZ market.



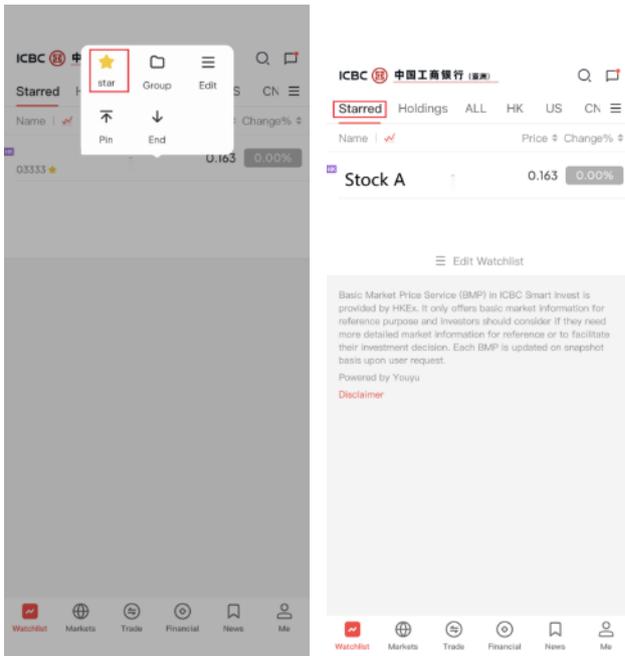
Create a new group:

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.



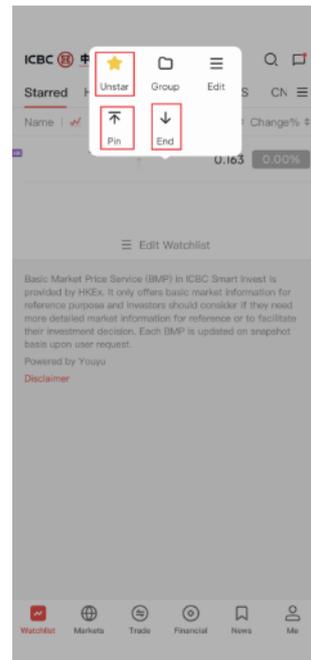
star a stock:

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].



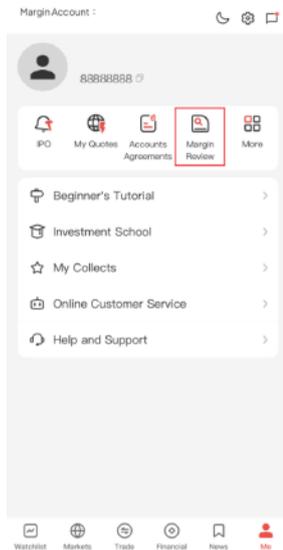
Unstar,Pin, End:

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	88888888
HKD settlement account	88888888
Current Margin loan limit	HKD 1,000,000.00
Expiry date	2024-06-30

If you have already submitted your annual margin review application at ICBC(Asia) branch, there is no need to submit the application through the app.

Back

Apply

Should you have any query, please contact our hotline at (852) 3471 8711

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

< Annual review(For personal account only)

SUITABILITY STATEMENT(1/4)

Securities Margin Product is a high risk product, the customer who open this account is advised to have Customer Risk Level of "5-Aggressive" and an Investment Objective of "Speculation". After considering my investment risk appetite, investment objectives, capabilities, investment experience, understanding of securities margin products and the relevant risks involved, I have decided to continue to maintain this account.

Remarks: If you would like to know the Customer Risk Level and Investment Objectives recorded by the Bank, and/or the "Risk Disclosure Statement" of our investment products, please check with our staff.

Do not agree

Agree and continue

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

< Annual review(For personal account only)

DECLARATION OF CREDIT FACILITIES(3/4)

This loan application :
i.Loan Outstanding (For annual review) : As of 2024-04-16 09:59:47 , 0

Declaration of my current financial information(HKD) :
i.Liquid Asset (e.g. cash/ deposit/ securities etc.)

(Unpledged)
Please fill in the amount

(Pledged)
Please fill in the amount

ii.Non Liquid Asset (e.g. Property)
Please fill in the amount

My outstanding loans(including ICBC (Asia), other Banks or Financial Institutions) and this loan application(HKD)

Back

Next

Step 5: Make a credit declaration.

Annual review(For personal account only)

DECLARATION OF CREDIT FACILITIES(3/4)

This loan application :
i.Loan Outstanding (For annual review) : As of 2024-04-16 09:59:47 , 0

Declaration of my current financial information(HKD) :
i.Liquid Asset (e.g. cash/ deposit/ securities etc.)

(Unpledged)
Please fill in the amount

(Pledged)
Please fill in the amount

ii.Non Liquid Asset (e.g. Property)
Please fill in the amount

My outstanding loans(including ICBC (Asia), other Banks or Financial Institutions) and this loan application(HKD)

Back Next

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)

DECLARATION(4/4)

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

Industrial and Commercial Bank of China (Asia) Limited("ICBC(Asia)")to make any enquires which it considers necessary or to verify the information from whatever sources it may choose for confirmation and credit assessment. I understand that if I knowingly make any false statement in this application with an intention to deceit, I may be liable for criminal prosecution. I acknowledge and agree that ICBC(Asia) will rely on the information contained herein and the relevant application form to approve this application. I undertake at all times to notify ICBC(Asia) in writing as soon as reasonably practicable of any change of the statements and /or information provided 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!

Back Confirm

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 :

OK

Should you have any query, please contact our hotline at (852) 3471 8711

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.

