

**ICBC (Asia) "Mobile Banking e- Account Express Service
Promotion"
(the "Promotion") Terms and Conditions**

1. The Promotion is organized by Industrial and Commercial Bank of China (Asia) Limited ("the Bank" or "ICBC(Asia)").
2. The Promotion is valid from 11 January 2024 to 31 December 2024, both dates inclusive (the "Promotion Period").
3. The Promotion is only applicable to the Bank's Personal Mobile Banking customers of Industrial and Commercial Bank of China (Asia) Limited who hold Industrial and Commercial Bank of China ("mainland ICBC" or "ICBC") Debit Card, Credit Card or Current Account (the "Eligible Customer"). The Bank reserves the final right to interpret the definition of eligible customer.
4. During the Promotion Period, "Eligible Customer" who successfully complete the two missions listed below of each month can enjoy HK\$100 cash reward:
 - (a) Add Same-name mainland ICBC debit card(s), credit card(s) or current account(s) via ICBC (Asia) Personal Mobile Banking Application ; and
 - (b) Complete an inward remittance from ICBC to the same-name personal account of ICBC(Asia) (Any transaction amount) or complete an outward remittance from ICBC (Asia) mobile banking to the same-name personal account of ICBC (Any transaction amount).
5. The first 400 eligible customers who successfully complete both mission(a) and mission(b) of each month can enjoy HK\$100 cash reward. Cash rebate are limited and are given on a first-come-first-served basis while stocks last. Each month means each period from 11 January to 31 January 2024, from 1 February to 29 February 2024, from 1 March to 31 March 2024, from 1 April to 30 April 2024, from 1 May to 31 May 2024, from 1 June to 30 June 2024, from 1 July to 31 July 2024, from 1 August to 31 August 2024, from 1 September to 30 September 2024, from 1 October to 31 October 2024, from 1 November to 30 November 2024 and from 1 December to 31 December 2024.
6. HK\$100 cash reward will be credited by two phases (shown below). Each eligible customer can only be entitled to the cash reward of the Promotion once. The cash reward will be credited to the HKD account of eligible customer. Customers are required to maintain a valid HKD account of ICBC (Asia) when cash reward is credited; otherwise the cash reward will be forfeited.

| Phase | The completion period of mission(a) and mission(b) | Reward Schedule |
|-------|--|-----------------|
|-------|--|-----------------|

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|---|---------------------------------|-------------------------------|
| 1 | From 11 January to 30 June 2024 | On or before 31 August 2024 |
| 2 | From 1 July to 31 December 2024 | On or before 28 February 2025 |

7. ICBC account services are subject to ICBC's relevant terms and conditions. The account functions, charges or other relevant service offer may be modified from time to time. For details, please refer to the relevant terms and conditions published on ICBC website.
8. Remittance service is subject to relevant terms and conditions. For details, please refer to the relevant terms and conditions published on ICBC and ICBC (Asia) website. Please refer to "General Services Charges" for details of remittance service fees for ICBC (Asia) . The Bank reserves the right to amend the finance charge and other fees and charges.
9. Mobile Banking e- Account Express Service is subject to relevant terms and conditions. For details, please refer to the relevant terms and conditions published on ICBC (Asia) website.
10. The Bank's private banking customers and the Bank's staffs are not entitled to the promotion.
11. The Bank reserves the right to vary and/or terminate the Promotion at any time and to amend these Terms and Conditions from time to time.
12. The Bank reserves the right to vary the Offer and/or these Terms and Conditions, or to terminate the Offer at its absolute discretion at any time.
13. In case of dispute, the decision of the Bank shall be final and conclusive.
14. Customers participate in the Promotion on voluntary basis, the Bank shall not be responsible for any liabilities arising from or caused by the Promotion or the relevant rewards. The Bank shall not be responsible for any law related obligations or costs incurred by any person who participates in the Promotion.
15. If the customers do not comply with these Terms and Conditions during the Promotion Period, involve in any fraud, abuse and/or fraudulent act, false information or violation of applicable laws or regulations, the Bank reserves the right to disqualify his/her award entitlement immediately without any prior notice and to proceed legal action against any violation of law.
16. All results, dates and times related to the Promotion (including but not limited to the date and time of participation in the Promotion etc.) and the calculation of the reward will be determined by the records and information of the Bank's computer systems. The Bank shall not be liable for any delay, loss, error or inability to identify of information caused by technical problems such as computers or networks and/or the information submitted by the customers.
17. If any customer is found to have adopted any way to invade and/or modify the computer program to participate in the Promotion, the Bank reserves the right to cancel the customer's qualification to participate and/or entitlement to the rewards, and the customer will bear all related liabilities and consequences. The Bank has the sole and absolute discretion to determine a person's eligibility to receive the rewards.

18. 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.
19. These Terms and Conditions are governed by and must be construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. In case of any discrepancy between the Chinese and English versions of the Terms and Conditions, the Chinese version shall prevail.

Risk Disclosure:

Currency conversion: 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.

Offshore Deposits (“The Chinese Mainland Account Deposits”) are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong.

Reminders:

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

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't lend or sell your account. Don't risk your future for quick money.

Offers are subject to Terms and Conditions.

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