

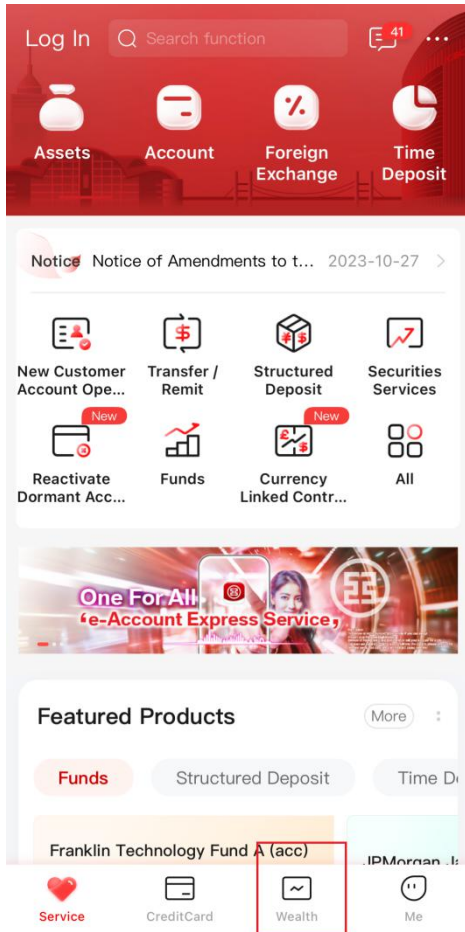
# Mobile Banking

## Instruction Manual on Securities Account (Margin) Opening

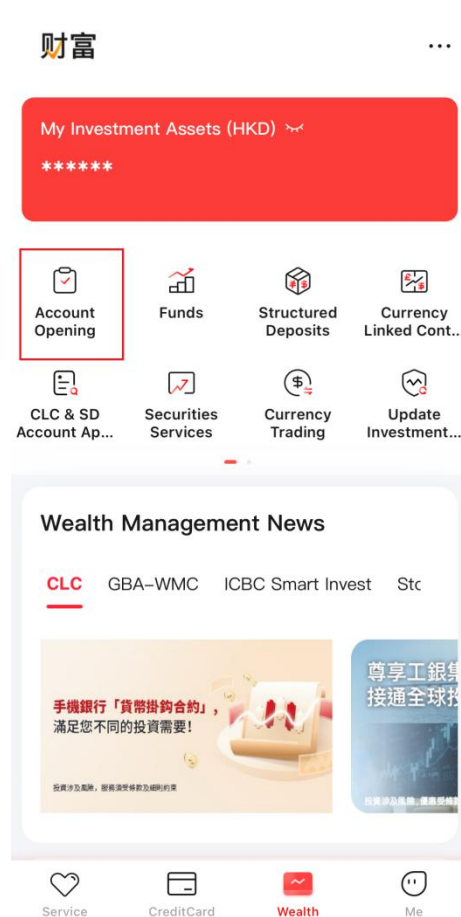
### Step 1:

1. Login your Personal Mobile Banking, click "Wealth" ; (Picture 1)
2. Select "Account Opening". (Picture 2)

(Picture 1)



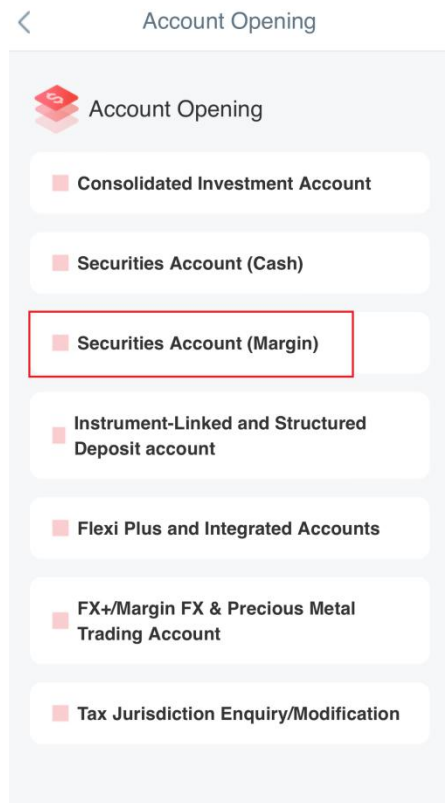
(Picture 2)



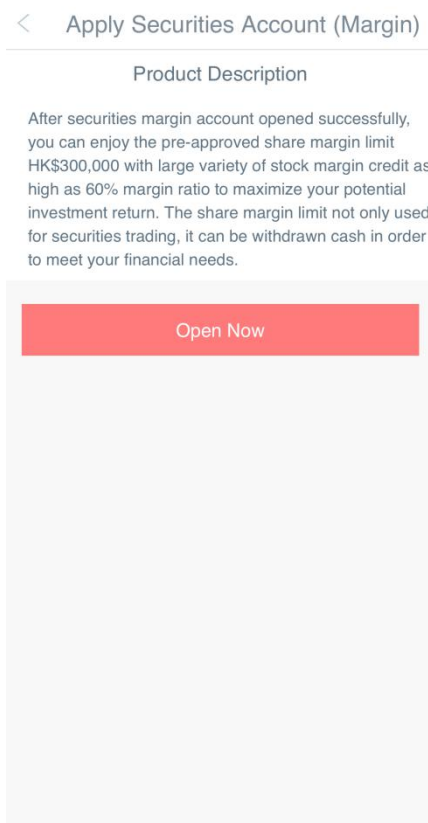
**Step 2:**

1. Select "Securities Account (Margin)"; (Picture 3)
2. Click "Open Now" to start application process. (Picture 4)

(Picture 3)



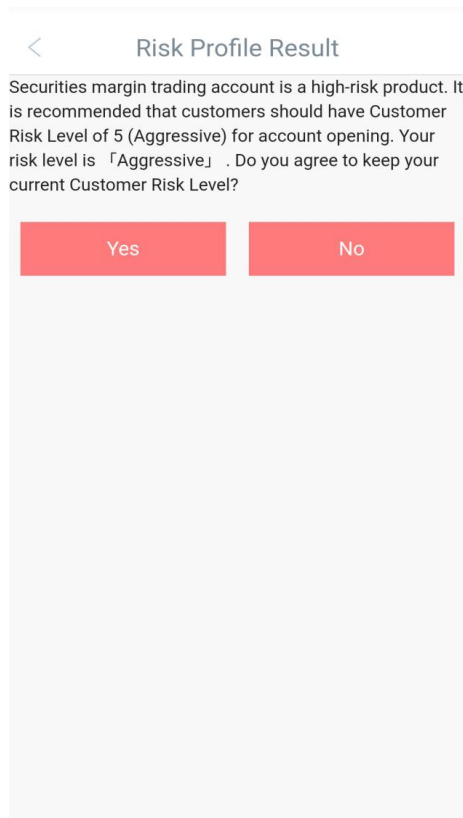
(Picture 4)



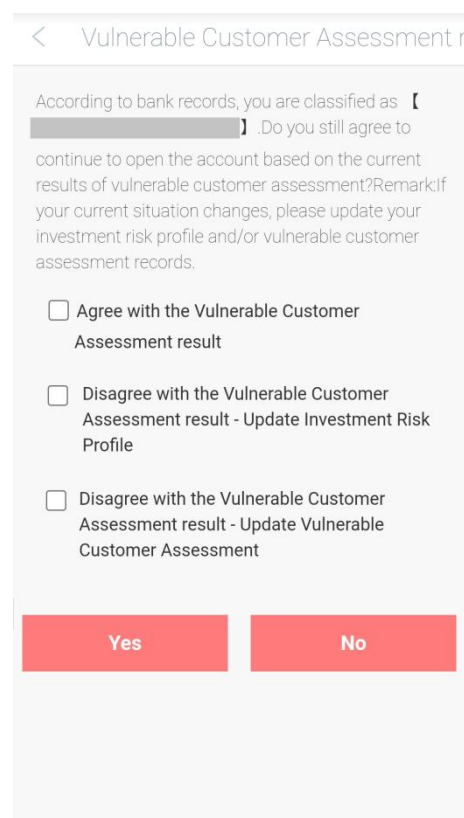
**Step 3:**

1. Securities Margin Trading Account is a high-risk product. It is recommended that customers should have Customer Risk Level of 5 (Aggressive) for account opening. (Picture 5)
2. Read and confirm the "Vulnerable Customer Assessment Result", if agrees. (Picture 6)

(Picture 5)



(Picture 6)



**Step 4:**

Confirm Settlement Account, then click "Next". (Picture 7)

(Picture 7)

< Apply Securities Account

Account Basic Information

Consolidated Investment Account (Securities Transaction)

Securities Account ▼

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HKD Settlement Account :  
HKD Savings

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CNY Settlement Account :  
CNY Savings

Reset Next

*i* Transaction Tips

**Step 5:**

1. Read and complete question 1 "What is your investment objective for this investment account opening" and question 2 "Financial situation"; According to your most updated information in Customer Risk Profiling questionnaire, if your overall objective on your portfolio is inconsistent with the investment objective in this investment account opening, additional question 1.1 has to be read and answered;
2. Read and confirm the "Customer Declaration", If agrees. Then click "Next". (Picture 8)

(Picture 8)

< s Account (Margin)

**Account Basic Information**

1. What is your investment objective for this investment account opening?  
Please Select ▾

2. Financial Situation  
Do you have sufficient net worth to deal with the potential losses incurred from margin trading in the worst-case scenario and are you willing to assume the risks and bear the potential losses of margin trading?  
Please Select ▾

**Customer Declaration**

In connection with the investment product stated in this declaration, I totally understand and accept the assessment results. I understand that after taking into account my investment objective, risk preference, capability, product knowledge and investment experience of the relevant product, the Bank considers this product is reasonably suitable for me. After considering the features and all the risks associated with this product, I decide to open this investment account.

I am acknowledged that the risk level/the required risk rating for account opening would be changed from time to time by the Bank. If a mismatch of the product risk level/the required risk rating for account opening and my risk preference arises due to such changes, I should seek independent professional advice.

I hereby confirm and agree with the accuracy of the information provided by me in this declaration.  
Please Select ▾

1.1 According to your most updated information in Customer Risk Profiling questionnaire, your overall objective on your portfolio is [REDACTED], which is inconsistent with the investment objective in this investment account opening. Please confirm whether you will still proceed this account opening in accordance with investment objective in Question 1?  
Yes No

Back Next

Transaction Tips

**Step 6:**

Read and confirm "Employment Confirmation Declaration & Not Third Party referral Declaration", if agrees. Then click "Next". (Picture 9)

(Picture 9)

The screenshot shows a mobile application interface for applying for a securities account. At the top, there is a back arrow and the title "Apply Securities Account". Below this, the first section is titled "Employment Confirmation & Not Third Party Referral Declaration". It contains a paragraph of text: "I hereby declare and confirm that I am not currently employed by a licensed corporation or registered institution regulated by the SFC and will promptly inform the Bank in writing as soon as reasonably practicable and send to the Bank a consent letter from my employer if I become so employed in future." Below the text are two buttons: "Agree" and "Disagree".

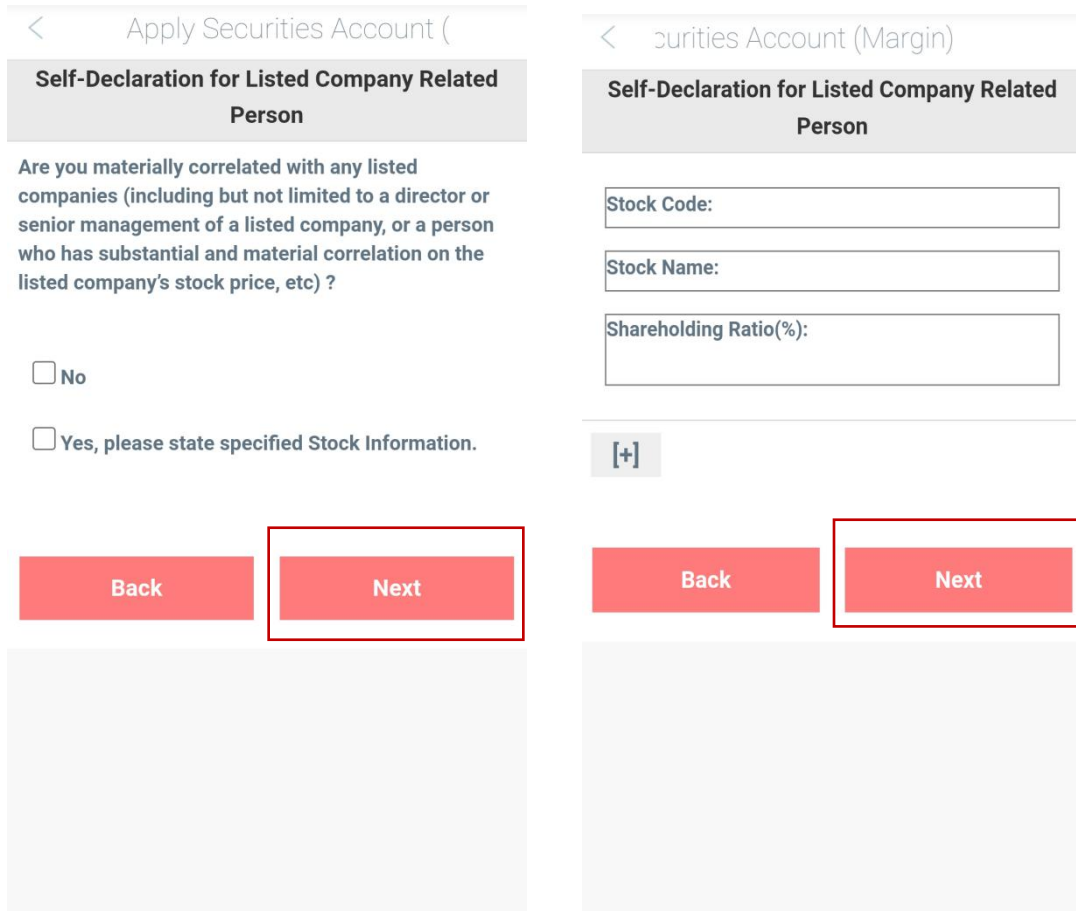
The second section is titled "Not Third Party referral Declaration". It contains two paragraphs: "I/We hereby declare and confirm that this Securities Margin Account application is not referred by the third party." and "Please note that the Bank does not accept any Securities Margin Account application referred by the third party due to internal policy." Below the text are two buttons: "Agree" and "Disagree".

At the bottom of the screen, there are two large red buttons: "Back" and "Next". The "Next" button is highlighted with a red border.

**Step 7:**

Read and complete the "Self-Declaration for Listed Company Related Person". Then click "Next". (Picture 10)

(Picture 10)



**Step 8:**

Read and complete the "Declaration of Credit Facilities". Then click "Next". (Picture 11)

(Picture 11)

< Apply Securities Account (Margin)

**DECLARATION OF CREDIT FACILITIES**

**Declaration of my current financial information(HKD) :**

i.Liquid Asset (e.g. cash/ deposit/ securities etc.)  
(Unpledged) \_\_\_\_\_  
(Pledged) \_\_\_\_\_

ii.Non Liquid Asset (e.g. Property)  
\_\_\_\_\_

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

i.Loan Outstanding(including secured and unsecured loan)  
\_\_\_\_\_

ii.Monthly Repayment Amount  
\_\_\_\_\_

**Application that currently applying/ and this loan application :**

i.Loan Limit (For new application)  
300000.00  
\_\_\_\_\_

Back Next



**Step 9:**

Read and complete the "Declaration of Relationship". Then click "Next". (Picture 12)

(Picture 12)

< Securities Account (Margin)

**DECLARATION OF RELATIONSHIP**

Are you one of the following persons ("Specified Persons") or their relative(s)^?

(1) Relevant employee^ of Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") or its branches, subsidiaries, fellow subsidiaries and other entities (including special purpose entities) over which ICBC (Asia) is able to exert control ("Specified Entities").

(2) Director, entity connected with a director, controller^ or minority shareholder controller^ of ICBC (Asia) or the Specified Entities.

(3) Firm, partnership or non-listed company ("controlled entity" ^) in which ICBC (Asia) or any of its controllers^, minority shareholder controllers^ or directors is interested as director, partner, manager or agent.

No, but I shall inform ICBC (Asia) in writing should such relationship arise in future.

Yes, I am one of the Specified Persons above.

Yes, I am relative^ of one of the Specified Persons above and confirm that I have obtained consent from the Specified Persons below for the provision of their information to ICBC (Asia) and the Specified Persons for the purpose of enabling ICBC (Asia) to comply with the Banking (Exposure Limits) Rules ("BELR").

^ Remark: The definitions of these terms and a list of the above mentioned entities, please refer to ["supplementary information document"](#)

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< Apply Securities Account (

**DECLARATION OF RELATIONSHIP**

	Specified Person Details
Full Name in English	
Full Name in Chinese	
Relationship	
Name of Specified Entities	
Department	
Position	

Back Next

**Step 10:**

Read through "Self Declaration" carefully; please tick "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", if agrees. Then click "Next". (Picture 13)

(Picture 13)

< Apply Securities Accou

**SELF-DECLARATION**

I confirm that all information given above is true, correct, updated and complete. I authorize 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 deceive, 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 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.

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**Step 11:**

1. Complete/Update "Part 1: Client's identification details" in "US Tax Declaration & Self-Certification Form"; (Picture 14)
2. Complete/Update "Part 2: Jurisdiction of Residence and Taxpayer Identification Number ("TIN") or its Functional Equivalent". (Picture 15)

(Picture 14)

< :count (Margin)

**US Tax Declaration & Self-Certification Form**

**US Tax Declaration & Self-Certification Form**

Instructions:

Please complete the self-certification and declaration in this document in respect of your taxation treatment with the agreement(s) relevant to the service(s) applied.

Important notes:

- The Bank is required to obtain information relating to its clients' tax residency status to comply with its obligations under law, including the U.S. Foreign Account Tax Compliance Act ("FATCA") and the Inland Revenue Ordinance ("IRO").
- For the purposes of the IRO, you should note that it is an offence under section 80(2E) of the IRO if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular and knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000).
- Information collected in this self-certification form may be transmitted by the Bank to the Inland Revenue Department for transfer to the tax authority of another jurisdiction and/or the U.S. Internal Revenue Service.
- Clients should report all changes in his/her tax residency status to the Bank.
- All parts of this form must be completed (unless not applicable or otherwise specified).
- If you are unsure about any of the information to be included in this certification and declaration, please contact your tax advisor.

Please ensure all fields marked with a # symbol are complete.

**Part 1: Client's identification details**

Name #	*****
Hong Kong Identity Card or Passport Number #	*****
Current residence address #	Country/Region: Hong Kong, China ▾
	Forward:
	Room/Floor: *****
	Block/Building: *****
	Estate: *****
	Region/Count/Street: *****

(Picture 15)

**Part 2: Jurisdiction of Residence and Taxpayer Identification Number ("TIN")<sup>1</sup> or its Functional Equivalent #**

Tax Residency Status Self-certification

Please complete the following table indicating:

(a) the jurisdiction of residence (including Hong Kong) where you are a resident for tax purposes and

(b) your TIN for each jurisdiction indicated.

Please indicate **all** jurisdictions of residence.

If you are a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number. For TIN of other countries, you may refer to the website of OECD.

If a TIN is unavailable, provide the appropriate reason A, B or C:

**Reason A** – The jurisdiction where you are a resident for tax purposes does not issue TINs to its residents.

**Reason B** – You are unable to obtain a TIN. Explain why you are unable to obtain a TIN if you have selected this reason.

**Reason C** – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

Jurisdiction of Residence	TIN (if any)	Enter Reason A, B or C if no TIN is available
Hong Kong, China (Update)		Please Select ▾
Please Select ▾		Please Select ▾
Please Select ▾		Please Select ▾
Please Select ▾		Please Select ▾
Please Select ▾		Please Select ▾

<sup>1</sup> The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent") (e.g. a social security/insurance number, citizen/personal identification/service code/number, and resident registration number).

<sup>2</sup> "Reportable account" has the meaning given to it in section 50A of the IRO.

## Moblle Banking Instruction Manual on Securities Account (Margin) Opening

### Step 12:

1. Read through "Part 3: Agreement and Declaration" carefully; tick "I acknowledge and agree the [Agreement and Declaration]", if agrees;
2. Read through "Risk Disclosure Statements" to the bottom carefully; tick "I confirm that I have read and understood the [Risk Disclosure Statement] provided in the language of my choice", if agrees. Then click "Next". (Picture 16)

(Picture 16)

#### Part 3: Agreement And Declaration

I acknowledge and read **[Agreement and declaration]**

[Risk Disclosure Statements]

**Please read to the bottom of the Risk Disclosure Statement**

I/We confirm and accept that

##### 1. General

The following risk disclosure statements cannot disclose all the risks and other significant aspects involved. The intention is to inform me/us that the risk of loss may be substantial in certain circumstances. In light of the risks, I/we should invest or trade only if I/we understand the nature of the contracts (and contractual relationships) I am/ we are entering into and the extent of my/our exposure to risk. I/We should carefully consider whether the

**I confirm that I have read and understood the [Risk Disclosure Statement] \* provided in the language of my choice.**

\*If you have any enquiry about the content of our risk disclosure statement, please visit our branches or contact our staff at 3471 8711 during office hours first before confirming. You can also seek independent financial and professional advice.

Deposit maintained with Securities Margin Account is a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong.

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

Back

Next

**Step 13:**

Read through "Terms & Conditions" and "Declarations"; tick "I have read and accepted all Terms and Conditions and Declarations above", if agrees. Then click "Next". (Picture 17)

(Picture 17)

< Apply Securities Account (M

investors should carefully read and understand the product information.

**For details of relevant Terms & Conditions, please click on the following:**

- [Banking Services](#)
- [Investment Products](#)
- [Risk Disclosure Statements](#)
- [Privacy Statement & Disclaimer](#)
- [Register e-Statement Customer Declaration](#)
- [Customer Declaration](#)

I have read and accepted all Terms and Conditions and Declarations above.

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**Step 14:**

Confirm if all the information is accurate, then click "Submit". (Picture 18)

(Picture 18)

< Account (Margin)

Selected Account Type	Securities Account (Margin)
Consolidated Investment Account	
investment objective	Speculation

You have confirmed that you have sufficient net worth to deal with the potential losses incurred from margin trading in the worst-case scenario and you are willing to assume the risks and bear the potential losses of margin trading.

**US Tax Declaration & Self-Certification Form**

Instructions:

Please complete the self-certification and declaration in this document in respect of your taxation treatment with the agreement(s) relevant to the service(s) applied.

Important notes:

- The Bank is required to obtain information relating to its clients' tax residency status to comply with its obligations under law, including the U.S. Foreign Account Tax Compliance Act ("FATCA") and the Inland Revenue Ordinance ("IRO").
- For the purposes of the IRO, you should note that it is an offence under section 80(2E) of the IRO if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular and knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000).
- Information collected in this self-certification form may be transmitted by the Bank to the Inland Revenue Department for transfer to the tax authority of another jurisdiction and/or the U.S. Internal Revenue Service.
- Clients should report all changes in his/her tax residency status to the Bank.
- All parts of this form must be completed (unless not applicable or otherwise specified).
- If you are unsure about any of the information to be included in this certification and declaration, please contact your tax advisor.

If a TIN is unavailable, provide the appropriate reason A, B or C:

**Reason A** – The jurisdiction where you are a resident for tax purposes does not issue TINs to its residents.

**Reason B** – You are unable to obtain a TIN. Explain why you are unable to obtain a TIN if you have selected this reason.

**Reason C** – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.

Jurisdiction of Residence	TIN (if any)	Enter Reason A, B or C if no TIN is available
Hong Kong, China		

<sup>1</sup> The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent") (e.g. a social security/insurance number, citizen/personal identification/service code/number, and resident registration number).

<sup>2</sup>"Reportable account" has the meaning given to it in section 50A of the IRO.

**Part 3: Agreement And Declaration**

I acknowledge and agree the Agreement and Declaration

I acknowledge and agree the Customer Declaration

**I confirm that I have read and understood the [Risk Disclosure Statement] \* provided in the language of my choice.**

\*If you have any enquiry about the content of our risk disclosure statement, please visit our branches or contact our staff at 3471 8711 during office hours first before confirming. You can also seek independent financial and professional advice.

Deposit maintained with Securities Margin Account is a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong.

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

Back

Submit



**Step 15:**

Once page shows "You have completed the transaction", means the submission of the securities margin account application have been completed. The bank will notify you about the application result as soon as possible. (Please note that your account must not have any transactions in order to be changed to a securities margin account.)

**Reminders:**

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

**Protect your personal digital keys. Beware of fraudulent links!**

**Don't be tempted by quick money. Don't lend your bank account to anyone to launder money!**

**Risk Disclosure:**

Risk of Securities Trading:

Investment involves risk and the prices of securities products fluctuate. The prices of securities may move up or down, sometimes dramatically, and may become valueless. It is as likely that loss will be incurred rather than profit made as result of buying and selling investment.

Risk of Margin Trading:

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute alternate trading orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

Growth Enterprise Market (GEM) stocks involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any obligation to forecast future profitability. GEM stocks may be very volatile and illiquid. You should make the decision to invest only after due and careful consideration. The greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors. Current information on GEM stocks may only be found on the internet website operated by The Hong Kong Exchanges and Clearing Limited. GEM Companies are usually not required to issue paid announcements in gazetted newspapers. You should seek independent professional advice if I am/we are uncertain of or have not understood any aspect of this risk disclosure statement or the nature and risks involved in trading of GEM stocks.

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The price of the warrants and Callable Bull/Bear Contracts ("CBBC") may move up or down rapidly and investors may sustain a total loss of their investment. Past performance of the underlying asset is not an indicator of future performance. You should ensure that you understand the nature of the warrants and CBBC and carefully study the risk factors set out in the relevant listing documents of the warrants and CBBC and where necessary, seek independent professional advice. Warrants that are not exercised will have no value upon expiry. CBBC has a mandatory call feature and may be terminated early, in such case, (i) in the case of Category N CBBCs, an investor will not receive any residual value and (ii) in the case of Category R CBBCs, the residual value may be zero.

Investors should bear in mind the key risks of ETFs which include but not limited to political, economic, currency, and other risks of a specific sector or market related to the underlying index; liquid secondary market may not exist for ETFs; changes in the net asset value of the ETFs may deviate from the performance of the tracking index, ETFs may invest in single country and sector; ETFs with tracking index relating to emerging markets may be subject to a greater risk of loss than investments in developed markets; and like all investments, an ETF is subject to the risk of change in policy of the reference market.

Leveraged and inverse products (L&I Products) are derivative products structured as funds. L&I Products are different from conventional ETFs. They do not share the same characteristics and risks. L&I Products are not designed for holding longer than one day, it is for short-term trading or hedging purposes. When L&I Products are held after a period of time, their return may deviate from and may be uncorrelated to the multiple (in the case of leveraged products) or the opposite (in the case of inverse products) of the return of the underlying index. Investors may suffer significant or even total losses. Trading L&I Products involves investment risk and are not intended for all investors. There is no guarantee of repaying the principal amount. Investors should read the relevant offering documents of Leveraged and inverse products and ensure they understand the key product features and related risks before making an investment.

### RMB Risk Disclosure:

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 transfer ability, 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.

### Major risks of China Connect Securities (SZSE/SSE Securities)

Investor Compensation Fund— Trading in China Connect Securities (SZSE/SSE Securities) does not enjoy the protections afforded by the Investor Compensation Fund established under the SFO. Accordingly, unlike the trading of SEHK-listed securities, you will not be covered by the Investor Compensation



## **Mobile Banking Instruction Manual on Securities Account (Margin) Opening**

Fund in respect of any loss you may sustain by reason of a default by any SFC licensed or registered person.

Quota on Northbound Trading – Relevant governmental or regulatory bodies may impose quotas on the trading of China Connect Securities (SZSE/SSE Securities) from time to time depending on market conditions and readiness, the level of cross-boundary fund flows, stability of the markets and other factors and considerations. You should read the relevant details on such quota restrictions, including the quota limit, level of quota utilisation, balance of available quota and the applicable restrictions and arrangements published on SEHK website from time to time to ensure you have the most updated information.

Difference in Trading Day – Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) is open for trading only when (a) each of the HKEx and SZSE/SSE is open for trading; and (b) banking services are available in both Hong Kong and Shenzhen/Shanghai on the corresponding money settlement days. If any of the relevant exchange is not open or if the banks in either Hong Kong or Shenzhen/Shanghai are not open for money settlement business, you will not be able to conduct any Northbound Trading. You should take note of the days on which the Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) operates and decide according to your own risk tolerance capability whether or not to take on the risk of price fluctuations in China Connect Securities (SZSE/SSE Securities) during the time when the Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) is not available for Northbound Trading.

The recalling of eligible stocks – When a stock is recalled from the scope of eligible stocks for trading via the Stock Connect (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect), the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by SZSE/SSE and SEHK.

Major risks of Overseas Securities:

Investors should fully understand the details, risks, charges and important notice before invest in overseas securities, you should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. Overseas securities have other risks that are not generally related to securities in the local market. The value or return of overseas securities may be volatile and may be adversely affected by other factors.

### **Important Notice**

The above risk disclosure statements cannot disclose all the risks involved. Before making investment decision, you should thoroughly study the offering documents, financial reports and relevant risk disclosure statements issued by the issuer of the investment product(s). Further you should consider

## **Mobile Banking Instruction Manual on Securities Account (Margin) Opening**

your own circumstances including financial position, investment experience and objective to ensure the investment is suitable for your particular investment needs and risk tolerance capacity. You should seek independent financial and professional advice before trading or investment. This document does not constitute an offer or solicitation for the purchase or sales of any investment products. This document is issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") and the contents have not been reviewed by Securities and Futures Commission.

For details, please visit any of our branches. We are delighted to provide you with further information. You may also call our customer service hotline at 218 95588 or browse our website [www.icbcasia.com](http://www.icbcasia.com).