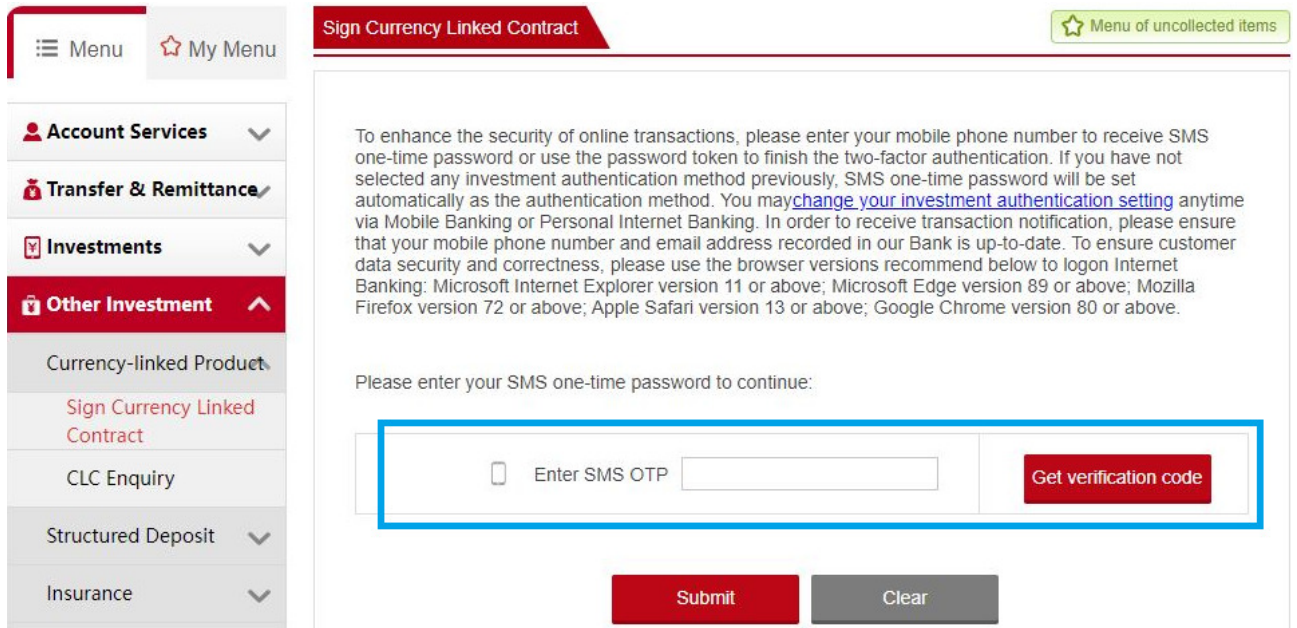


Application Demonstration of Currency Linked Contract on Personal Internet Banking

Step 1: Logon to Personal Internet Banking, select “Sign Currency Linked Contract” and complete the Two-Factor Authentication (2FA). Customer can enter mobile phone number to receive SMS one-time password for completing the 2FA.



The screenshot displays the 'Sign Currency Linked Contract' page in the ICBC Personal Internet Banking system. On the left, a navigation menu is visible with categories such as 'Account Services', 'Transfer & Remittance', 'Investments', and 'Other Investment'. The 'Other Investment' category is expanded, showing 'Currency-linked Product', 'Sign Currency Linked Contract', 'CLC Enquiry', 'Structured Deposit', and 'Insurance'. The main content area features a security notice: 'To enhance the security of online transactions, please enter your mobile phone number to receive SMS one-time password or use the password token to finish the two-factor authentication. If you have not selected any investment authentication method previously, SMS one-time password will be set automatically as the authentication method. You may [change your investment authentication setting](#) anytime via Mobile Banking or Personal Internet Banking. In order to receive transaction notification, please ensure that your mobile phone number and email address recorded in our Bank is up-to-date. To ensure customer data security and correctness, please use the browser versions recommend below to logon Internet Banking: Microsoft Internet Explorer version 11 or above; Microsoft Edge version 89 or above; Mozilla Firefox version 72 or above; Apple Safari version 13 or above; Google Chrome version 80 or above.'

Below the notice, a prompt reads: 'Please enter your SMS one-time password to continue:'. A form field is provided for entering the SMS OTP, accompanied by a 'Get verification code' button. At the bottom of the form, there are 'Submit' and 'Clear' buttons.

Step 2: After the verification, customer clicks “Click here” to watch the video of training on derivatives knowledge. Click “Confirm” upon completion of the video.

Customer who already has the relevant experience with this type of investment product do not have to go through the derivatives training. Proceed to step 3.

Create Currency Linked Contract

Add to My Menu Transaction Tips

1 **Create Currency Linked Contract** 2 Details Confirmation 3 Acknowledgment

Your risk tolerance level is 5-Aggressive

According to our Bank record, you do not have any experience of this type of investment product, you must complete Training on Derivatives Knowledge provided by our Bank, please [click here](#) to watch the relevant training video.

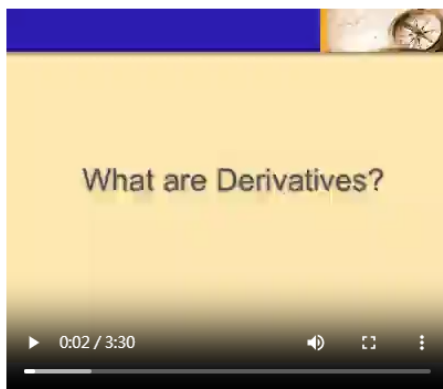
The following Offering Documents for this product contain detailed information and the terms. You should press the button of the following Offering Documents, read and understand all of the Offering Documents before deciding whether to invest in this product:

CLC Leaflet Important Facts Statement

Training on Derivatives Knowledge

- Part 1
- Part 2
- Part 3
- Part 4

English Chinese Cantonese



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Confirm

Step 3: Tick the check box to confirm the completion of training on derivatives knowledge. Next, click to read the CLC Leaflet and Important Facts Statement.

Create Currency Linked Contract ☆ Add to My Menu ⓘ Transaction Tips

1 **Create Currency Linked Contract** 2 **Details Confirmation** 3 **Acknowledgment**

Your risk tolerance level is 5-Aggressive
 confirm that I have completed training on derivatives knowledge provided by ICBC (Asia), so as to comply with the criteria for client's knowledge of derivatives as set out in the requirements in relation to investor characterization, and fully understand the risks, features and nature of derivatives.

The following Offering Documents for this product contain detailed information and the terms. You should press the button of the following Offering Documents, read and understand all of the Offering Documents before deciding whether to invest in this product:

[CLC Leaflet](#) [Important Facts Statement](#)

Step 4: Input the subscription details

Deposit Information

Instrument-linked Account: (Required)

Base Currency: (Required)

Settlement Account: (Required) [Check Balance](#)

Actual available balance: HKD 99,900,000.00
Book balance: HKD 99,900,000.00

Currency:

Principal Amount: (Required)

Minimum Principal Amount is USD\$5,000 (or its equivalent in any other foreign currency).

Please Select

Linked Currency:

Investment Period:

Strike Rate:

[Interest Rate Enquiry](#) [Clear](#)

As at 2024-5-14 16:40:25 117 HKT

Interest Rate below is for the reference only (The quote will be updated in every 15 second)

Base Currency	Linked Currency	Spot Rate	Strike Rate	Basis Point	Interest Rate(%p.a)
HKD	CAD	5.7119	5.7119	0(Spot Rate)	2-Week: <u>35.0000%</u>
HKD	CAD	5.7119	5.7019	100	2-Week: <u>32.8500%</u>

Step 5: Select the Interest rate

Real-time Quote (The quote will be updated in every 15 second)

Base Currency	Linked Currency	Spot Rate	Strike Rate	Basis Point	Interest Rate(%p.a)(2-Week)
HKD	CAD	5.7119	5.7119	0	35.0000%

Product Detail(The quote will be updated in every 15 second)

IL Account No: [Redacted] Time Deposit

Settlement Account and Settlement Currency: [Redacted] 港幣_往來賬戶_財富賬戶 HKD

Base Currency: HKD

Linked Currency: CAD

Product Risk: 2-Conservative

Trade Date: 2024-05-14

Effective Date: 2024-05-14

Investment Period: 2-Week (14 Days)

Determination Date: 2024-05-28

Maturity Date: 2024-05-28

Interest Rate(%p.a): 35.0000%

Spot Rate: CAD/HKD 5.7119

Strike Rate: CAD/HKD 5.7119

Basis Point: 0

Principal Amount and Interest Amount (Base Currency): HKD 50671.23

Principal Amount and Interest Amount (Linked Currency): CAD 8871.17

Step 6: Conduct the suitability assessment

According to the bank record, do you have experience in investing in the same investment type of this investment product within past 3 years?

Yes

What is your Investment Objective for this transaction?

- Capital Preservation - I aim to preserve capital with marginal investment returns and keep investment loss at a minimum.
- Income Generation - I aim to achieve investment return generated from income (e.g. dividend, coupon, interest).
- Growth Orientation - I aim to achieve high investment return and accept higher risk.
- Speculation - I aim to achieve profit maximization through investment (which may include leveraged/ exotic product).

According to your most updated information in Customer Risk Profiling questionnaire, your overall objective on your investment portfolio is [Speculation], which is inconsistent with the investment objective in this transaction. Please confirm whether you will still proceed this transaction in accordance with the investment objective mentioned above?

- Yes
- No

Asset concentration assessment

Total investment amount of your/ your company's current holding of same type of investment products in other financial institutions and same type of investment product invested in this bank on same day (if any): HKD

Your/ your company's total net worth in other financial institutions: HKD

According to the bank record and information you/ your company provided, your/ your company's percentage of the investment amount of this product together with the total investment amount of your/ your company's current holding of same type of investment products in this Bank and other financial institutions out of your individual/company total net worth in this Bank is:

[50]% or Above

According to the bank record and further information you/ your company provided, your/ your company's percentage of the investment amount of this product together with the total investment amount of your/ your company's current holding of same type of investment products in this Bank and other financial institutions out of your individual/company total net worth in this Bank and other financial institutions is:

Below [50]%

According to the bank record, your/ your company's percentage of the investment amount of this product together with the total investment amount of your/ your company's current holding of the product(s) with [low] risk in this Bank out of your individual/company total net worth in this Bank is:

Below [100]%

According to the bank record, your/ your company's percentage of the investment amount of this product together with the total investment amount of your/ your company's current holding of the product(s) issued by the same issuer of this product in this Bank out of your individual/company total net worth in this Bank is:

[50%] or Above

According to the bank record and information you/ your company provided, your/ your company's percentage of the investment amount of this product together with the total investment amount of your/ your company's current holding of the product(s) issued by the same issuer of this product in this Bank out of your individual/company total net worth in this Bank and other financial institutions is:

Below [50%]

Do you have experience in investing in the same investment product type of this product?

- Yes
- No

According to the Bank record, your Vulnerable customer type is "Non vulnerable customer". If your current circumstance has any change, please perform the [Vulnerable customer assessment](#) again before proceeding investment transaction.

Step 7: Read the Customer Acknowledgement and click "Process" to continue

Customer Acknowledgement

1. I/We make the following acknowledgement in relation to the transaction(s) above:-

1.1. The Bank will not provide me/us with any tax, legal or financial advice in relation to my/our investment in the CLC.

1.2. I/We understand the extent of the risk of loss to which I am/we are exposed as a result of my/our investment in the CLC and the extent to which such risk is appropriate for me/us in light of my/our financial situation circumstances and objectives.

1.3. I/We understand that the return of CLC is linked to the exchange rates of the Base Currency against the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. Such changes, which can be sudden and large may cause me/us to suffer significant losses on the principal of my/our investments.

1.4. I/we have received, read the Important Facts Statement in a language of my/our choice and fully understand and agree to accept product mechanism, key features and risk of the CLC.

1.5. This order contained herein is only valid on the Trade Date only as specified at the top of this Order Form. Once submitted, this order cannot be amended and is binding on me/us.

1.6. This order is subject to the acceptance by the Bank, and the Bank shall not be obliged to execute this order and may unilaterally cancel this order due to any change in market conditions as the Bank may in its sole discretion determine. If this Order is executed, the details of the Order including the Interest Rate at which the CLC is placed will be notified to me/us in the confirmation to be given to me/us by the Bank. If the Order is not executed, the Bank will use reasonable endeavours in the method as the Bank deems appropriate to inform me/us accordingly.

1.7. The Bank has not given to me/us any assurance or guarantee as to the expected performance or result of the Contract.

1.8. I/We have read and drawn attention to the above "Warning for investing in Currency-Linked Contract" and was/were alerted of the inherent risk of the relevant Currency-Linked Contract.


1.9. I/we understand the indicative terms provided by the Bank from time to time to me/us and all information contained in the analysis and profiles therein is produced for general reference purposes only and is subject to, and modified by, the final contract agreed between me/us and the Bank. I/We agree that any representation or statement (express or implied) contained in the indicative terms has not been relied upon by me/us in making my/our decision to invest in the Contract;

Proceed

Clear

Step 8: Review the subscription details. Read the declarations at the bottom and tick the check boxes if you agree.
Click on "Confirm" to complete the application.

Create Currency Linked Contract

 Add to My Menu



CONFIRMATION

IL Account No: [Redacted] Time Deposit

Settlement Account and Settlement Currency: [Redacted] 港幣_往來賬戶_財富賬戶 HKD

Base Currency: HKD

Linked Currency: CAD

Product Risk: 2-Conservative

Customer Risk: 5-Aggressive

Trade Date: 2024-05-14

Effective Date: 2024-05-14

Investment Period: 2-Week (14 Days)

Determination Date: 2024-05-28

Maturity Date: 2024-05-28

Interest Rate(%p.a): 35.0000%

Refresh

Spot Rate: CAD/HKD 5.7114

Strike Rate: CAD/HKD 5.7114

Basis Point: 0

Principal Amount: HKD 50000.00

Principal Amount and Interest Amount (Base Currency): HKD 50671.23

Principal Amount and Interest Amount (Linked Currency): CAD 8871.95

Return on Maturity: If on the Determination Date, the "Linked Currency" is appreciated or equal to the "Strike Rate", the Principal Amount and Interest Amount will be paid to the Account holder by transferring [HKD 50671.23] in the "Base Currency" to the Designated Account [701868000281 港幣_往來賬戶_財富賬戶 HKD] on the Maturity Date.
If on the Determination Date, the "Linked Currency" is depreciated against to the "Strike Rate", the Principal Amount and Interest Amount will be paid to the Account holder by transferring [CAD 8871.95] in the "Linked Currency" to the Designated Account [701868000283 多幣種賬戶_財富賬戶 CAD] on the Maturity Date.

I/We confirm that I/we have read and fully understood the Relevant Documents and details of the Currency-Linked Contract.

I/We confirm that I/we have read and fully understood the Risk Disclosure Statement as stated before.

You have 13 seconds to complete the confirmation!

Confirm

Edit

Cancel



Details Confirmation!

You have completed the transaction. Please record the reference number.

Reference number:IMK202405141192778

Accepted on HK Time:02-Jun-2024 04:45:00 PM

ACKNOWLEDGEMENT

IL Account No: [Redacted] Time Deposit

Settlement Account and Settlement Currency: [Redacted] 港幣_往來賬戶_財富賬戶 HKD

Base Currency: HKD

Linked Currency: CAD

Product Risk: 2-Conservative

Customer Risk: 5-Aggressive

Trade Date: 2024-05-14

Effective Date: 2024-05-14

Investment Period: 2-Week

Day Count Basis: 365

Determination Date: 2024-05-28

Maturity Date: 2024-05-28

How to Check for Currency Linked Contract Record?

Step 1: If you have completed 2FA, select “CLC Enquiry” to enter the application record page. If not, please follow the website instruction to complete 2FA.

The screenshot shows the 'CLC Enquiry' page. On the left is a navigation menu with categories: Account Services, Transfer & Remittance, Investments, Other Investment (selected), Currency-linked Products, Sign Currency Linked Contract, CLC Enquiry, Structured Deposit, and Insurance. The main content area has a red header 'CLC Enquiry' and a green button 'Menu of uncollected items'. Below the header is a security notice: 'To enhance the security of online transactions, please enter your mobile phone number to receive SMS one-time password or use the password token to finish the two-factor authentication. If you have not selected any investment authentication method previously, SMS one-time password will be set automatically as the authentication method. You may [change your investment authentication setting](#) anytime via Mobile Banking or Personal Internet Banking. In order to receive transaction notification, please ensure that your mobile phone number and email address recorded in our Bank is up-to-date. To ensure customer data security and correctness, please use the browser versions recommend below to logon Internet Banking: Microsoft Internet Explorer version 11 or above; Microsoft Edge version 89 or above; Mozilla Firefox version 72 or above; Apple Safari version 13 or above; Google Chrome version 80 or above.'

Below the notice, it says 'Please enter your SMS one-time password to continue:'. There is a text input field with a mobile phone icon and the label 'Enter SMS OTP', and a red button 'Get verification code'. At the bottom are two buttons: 'Submit' (red) and 'Clear' (grey).

Step 2: Select relevant account and search criteria, then click on “Query”

The screenshot shows the 'Linked Products Search' page. It has a red header 'Linked Products Search' and two buttons: 'Add to My Menu' (green) and 'Transaction Tips' (yellow). Below the header is a search form with a dropdown for 'Linked Products account', a 'Period' section with buttons for 'Last 30 Days', 'Last 60 Days' (selected), and 'Last 90 Days', and a date range section with 'From' (2024-03-14) and 'To' (2024-05-13) buttons. At the bottom are two buttons: 'Query' (red) and 'Overview' (red).

Below the search form is a table with the following data:

Trade Date	Settlement Date	Contract No.	Base Currency	Linked Currency	Interest Rate
2024-03-18	2024-03-18	IMK24031825501	HKD	JPY	21.37%

Step 3: Click on the Contract No. for more transaction details

Linked Products Details

Reference Number : IMK24031825501

Contract No. : IMK24031825501

Linked Products account :

Base Currency : HKD

Linked Currency : JPY

Effective Date : 2024-03-18

Investment Period : 1-Week

Determination Date : 2024-03-25

Maturity Date : 2024-03-25

Trade Date : 2024-03-18

Day Count Basis: 365

Interest Rate : 21.37%

Strike Rate : JPY/HKD 5.2417

Principal Amount : HKD 50,000.00

Principal Amount and Interest Amount
(Base Currency) : HKD 50,204.92

Principal Amount and Interest Amount
(Linked Currency) : JPY 957,798.00

Pricing Status : Matured

Print Record

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