

Mobile Banking "Bonds and Certificates of Deposit Trading" User Guide

Step 1: Pre-Transaction Preparation

Before trading bonds or CDs, ensure the following are completed:

- ✧ Completed Investment Risk Assessment
- ✧ Opened Integrated Investment Account
- ✧ Submitted W-8BEN Tax Form (if trading U.S. bonds/CDs)

If you do not have a valid W-8BEN form with our bank, please visit any of our branches to submit the form before proceeding with U.S. bond subscriptions or transactions.

Step 2: Product Selection & Pricing

Browse Product List

- ✧ View latest quotes & estimated return calculations for bonds/CDs at:
Home → "Invest" → "Bonds & CDs"
- ✧ bonds/CDs are offered in various categories, risk ratings, currencies and tenors
- ✧ Click the ★ icon to favorite preferred bonds/CDs

The image displays three screenshots from a mobile banking application. The first screenshot, titled "Bonds & CDs", shows a grid of product categories: US Treasury Bonds, HK SAR Bonds, CDs, and a Quick search icon. Below this is a "Quick trade" section with a list of bond and CD offerings. Each offering includes its coupon rate (p.a.), indicative buy price, and indicative yield to maturity (YTM). For example, one offering has a 0% coupon rate, a buy price of 98.29, and a 4.67% YTM, with a maturity date of 10 FEB 2026. Another offering has a 4.75% coupon rate, a buy price of 101.85, and a 4.59% YTM, with a maturity date of 15 NOV 2043. The second screenshot, titled "My Watchlist", shows a star icon and a "REFERENCE PURCHASE PRICE 101.85". The third screenshot, titled "Yield Calculator", shows a "More" link, a coupon rate of 4.75%, an indicative buy price of 101.85, and an indicative yield to maturity of 4.59%. It also displays a "3-Balanced" risk rating and a maturity date of 15 NOV 2043. Below this is a "Buy amount" field set to 70,000. The "Estimated Return" section shows: Estimated Maturity Proceeds (USD) of 59,014.71, Estimated Annualized Yield of 4.60%, and Holding Period (Days) of 6624. It also breaks down the return into Capital Gains of -1,295.00 and Coupon Income of +60,309.71. Other details include Purchase Date (2025-09-26), Maturity Date (2043-11-15), Purchase Price (\$101.85), and Sale Price (\$100.00). A prominent red "Buy" button is at the bottom.

Step 3: Order Placement & Risk Disclosure

Enter order details

- ✧ Select investment/settlement account

- ✧ Input face value
- ✧ Check whether your risk assessment level matches the product risk level
- ✧ Review the details of the transactions
- ✧ Read and confirm “Points to Note” & “Customer Declarations”

Buy Bonds/ CDs

Reference Purchase Price **101.85%**

✔ Risk level matches

Product Risk Level

1 2 3 4 5

Your Risk Profile

Consolidated Investment Account **712912***900 Investment A...**

Settlement Account **712823***490 USD Current**
Available Balance USD 875,184.50

Purchase face value

- 70,000 +

Submit

Transaction Confirmation

Last Update : 2025-09-26 17:34:14

USD 70,000.00

Total Nominal Amount

Reference Unit Price	101.8500
Gross Consideration	71,295.00
Accrued Interest	1,210.73
Total Settlement Amount	72,505.73

ISIN US912810TW80

Investment Account 7129***9900

Settlement Account 712823***490 USD Current

Buy/Sell Buy

Settlement Date 2025-09-26

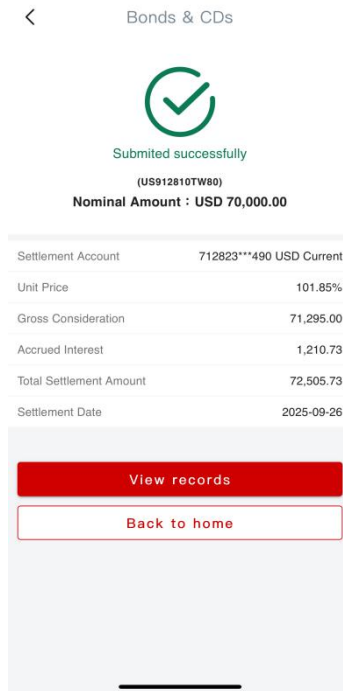
I have read [《Points to Note》](#) 、 [《Customer Declarations》](#) and agree to the terms

Submit

Step 4: Order Placed

Upon successful execution:

- ✧ Funds instantly debited from settlement account
- ✧ You will receive a transaction notification via SMS/email
- ✧ Settlement details available in "Transaction History"



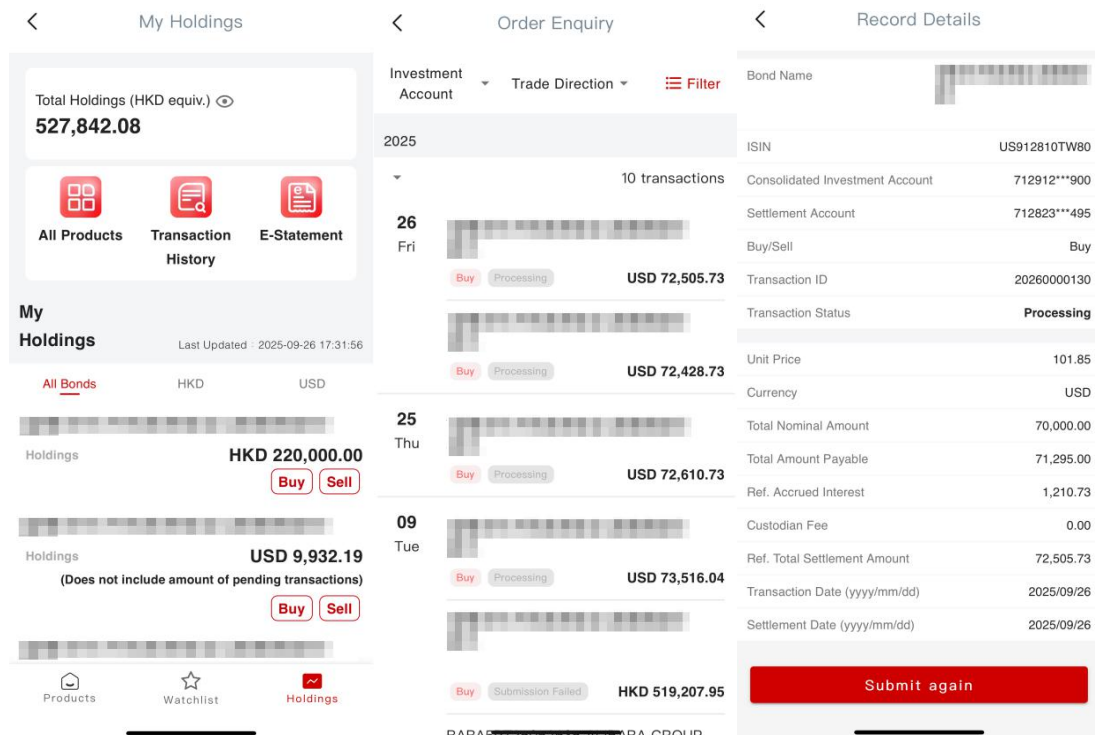
Step 5: Holdings Management

✦ View Holdings

Path: Home → "Invest" → "Bonds & CDs" → "Holdings"

✦ Transaction Records

Click "Transaction Query" to view orders



Important Notes:

For further details, you may contact ☎ Customer Service Hotline at (852) 218 95588 or visit our

website at www.icbcasia.com.

Investment involves risk, the above information and simulation process demonstration diagram are provided for reference purposes only; the data does not and should not be construed as investment advice, nor does it constitute a solicitation for investment in any of the aforementioned products. Interest rate fluctuations may affect bond prices. Do not enter into this transaction unless you fully understand and are willing to assume the risks associated with it. **Bond/ CDs is NOT equivalent to, nor should it be treated as a substitute for time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.**

Bond – Risk Disclosure Statement:

1. Issuer Credit Risk

Bonds are subject to the risk of the issuer defaulting on its obligations. It should also be noted that credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer; In the worst case scenario, you may lose the entire investment with no coupon received.

2. Interest Rate Risk

The price of bond is subject to interest rate fluctuation. You may incur a loss if you want to sell the bond before maturity.

3. Exchange Rate Risk (Applicable to bond denominated in a foreign currency)

Any fall in the foreign currency will reduce the amount you receive when you convert a payment of interest or principal back into your local currency.

4. 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 RMB received into other freely convertible currencies.

5. Liquidity Risk

If you wish to sell the bond before maturity, there may be no ready secondary market. You should consider your need for cash during the investment period.

6. Event Risk

Events including but not limited to bond issuer undertakes a leverage buyout, debt restructuring, merger or recapitalization can cause the price of bond to drop. In case the corporate restructurings are financed by the issuance of a large amount of new debt-burden, the company's ability to pay off existing bonds will be weakened.

7. Reinvestment Risk

If the issuer redeems the bond before maturity, you may only be able to enter into a similar product at a lower interest rate than previously available. The issuer may also redeem the bond due to different factors such as change of control or tax issues and exercising its make-whole call right. You will face the reinvestment risk.

8. Special Features

You should pay extra attention to the following special features, such as variability of

payment, deferral of payment terms, extendable, exchangeable, convertible and with non-viability loss absorption feature, would also affect the certainty of your interest payments

9. High-yield bonds

You might need to face a higher credit risk as high yield bonds are typically rated below investment grade or are unrated. Moreover, they are more vulnerable to adverse economic cycle.

10. Last but not least, if you subscribe bond listed under Chapter 37 of the Main Board Listing Rules on HKEx, then you should pay attention to disclaimer statement by HKEx in the Relevant Document - HKEx takes no responsibility for the contents of the listing document and make no representation as to its accuracy or completeness, the issuer accepts full responsibility for the accuracy of the information contained in the listing document.

Certificate of Deposit (“CD”) – Risk Disclosure Statement

1. Issuer risk

The CD is issued by ICBC (Asia). If ICBC (Asia) becomes bankrupt or default, you may lose part or the whole of your investment amount. In the worst case scenario, depositor may lose the entire investment with nocoupon received.

2. 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.

All payments in respect of the CD will be made solely by transfer to a RMB bank account maintained in Hong Kong in accordance with prevailing rules and regulations.

3. Interest Rate Risk

The return on the CDs may decrease with changes in relevant interest rates during the term of the Deposit.

4. Liquidity Risk

As the CD has its specific maturity date, if depositor wishes to sell or transfer the CDs before maturity, there may be no ready secondary market. The selling value of the CD (if any) may be affected by market factors and may be lower than the principal amount. In the event of early withdrawal, depositor may incur a significant loss of principal where the proceeds may be substantially lower than the invested amount. Therefore depositor should consider your need for cash during the deposit period and be prepared to hold the CD till maturity.

Important Notice:

The above risk disclosure statements cannot disclose all the risks involved. If you would like to get a full risk disclosure statements, please visit any branch of the Bank for enquiries. Before making investment decision, you should thoroughly study the offering documents; the financial reports and relevant risk disclosure statements issued by the issuer of the investment product(s). Further you should consider your own circumstances and financial position to ensure the investment are suitable for your particular investment needs. You should seek independent financial and professional advice

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