

Investment Transaction Reward

Promotion Period: 1 August 2026 to 31 October 2026 (both dates inclusive)

Offer 1: Online Investment Fund Subscription Fee Rebate

During the Promotion Period, New Investment Fund Customer¹ who completes lump sum fund subscription with designated accumulated transaction amount via personal internet banking or mobile banking can enjoy the following subscription fee rebate.

Accumulated Transaction Amount	Subscription Fee Rebate
Every HK\$100,000 (or its equivalent)	HK\$300 (Maximum HK\$18,000 for each customer)

Offer 2: 0.8% Subscription Fee for ESG Funds

Enjoy 0.8% subscription fee offer on fund subscription of Eligible ESG Funds during the Promotion Period.

Offer 3: Investment Fund Transfer-in Reward

Customers who have transferred-in the investment funds from other banks or financial institutions to the investment account of the Bank during the Promotion Period can enjoy HK\$600 cash reward for every HK\$200,000 or its equivalent accumulated market value of fund.

(The maximum cash reward for each customer is HK\$12,000)

Offer 4: Secondary Market Bond, Equity Linked Investment Transaction Reward

During the Promotion Period, New Investment Customer² who subscribes secondary market bond and/or equity linked investments and completes Eligible Transaction³ with designated accumulated transaction amount can enjoy the following cash reward.

Accumulated Transaction Amount (HK\$ or its equivalent)	Cash Reward
HK\$500,000 - Below HK\$1,000,000	HK\$1,250
HK\$1,000,000 - Below HK\$3,000,000	HK\$2,500
HK\$3,000,000 - Below HK\$5,000,000	HK\$9,000
HK\$5,000,000 or above	HK\$15,000

¹ New Investment Fund Customer is defined as the customers who did not conduct the fund subscription (not include fund switching and subscription via Fund Monthly Saving Plan) between 1 August 2025 and 31 July 2026 (both dates inclusive).

² New Investment Customer is defined as the customers who did not conduct secondary market bond and equity linked investments subscription between 1 August

2025 and 31 July 2026 (both dates inclusive).

³ Eligible Transaction includes invest in any secondary market bond and/or equity linked investment product.

**Investment involves risks. The above offer is subject to terms and conditions.
Don't lend or sell your account. Don't risk your future for quick money.**

General Terms and Conditions

1. Industrial and Commercial Bank of China (Asia) Limited (“the Bank” or “ICBC (Asia)”) reserves the right to vary and/or terminate the Promotion at any time and to amend these Terms and Conditions from time to time.
2. In case of dispute, the decision of the Bank shall be final and conclusive.
3. 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 and Conditions.
4. In case of any discrepancy between the English and Chinese versions of the Terms and Conditions, the Chinese version shall apply and prevail.

“Offer 1: Online Investment Fund Subscription Fee Rebate” Terms and Conditions

1. The promotion period is valid from 1 August 2026 to 31 October 2026, both dates inclusive (“Promotion Period”).
2. The offer is only applicable to lump sum fund subscription with subscription fee of 0.6% or above.
3. The offer is not applicable to money market fund, fund switching, fund redemption and subscription via Fund Monthly Saving Plan.
4. The offer is not applicable to the transaction conducted via branches.
5. During the Promotion Period, New Investment Fund Customer who complete lump sum fund subscription with designated accumulated transaction amount via personal internet banking or mobile banking can enjoy the following subscription fee rebate (“Rebate”).

Accumulated Transaction Amount	Subscription Fee Rebate
Every HK\$100,000 (or its equivalent)	HK\$300 (Maximum HK\$18,000 for each customer)

6. New Investment Fund Customer is defined as the customers who did not conduct the fund subscription (not include fund switching and subscription via Fund Monthly Saving Plan) between 1 August 2025 and 31 July 2026 (both dates inclusive).
7. Customers are required to fully pay the fund subscription fee when they subscribe the funds. Upon verifying the customer's eligibility for the promotion, the amount of subscription fee will be rebated to customers in form of cash.
8. Each customer can only be entitled to the Rebate once. Joint-name account will be counted as one account for one Rebate only. Customer with Single-name and Joint-name accounts will be entitled to the Rebate once.
9. For non-HK\$ denominated transactions, the transaction amount will be calculated based on the relevant prevailing foreign exchange rate determined by the Bank as of the last day of the Promotion Period (i.e. 31 October 2026).
10. Rebate will be deposited into customers' HK\$ saving account on or before 31 January 2027.
11. Customers are required to maintain a valid Investment Account, settlement account and HK\$ saving account when Rebate is credited; otherwise, the Rebate will be forfeited.

“Offer 2: 0.8% Subscription Fee for ESG Fund” Terms and Conditions

1. The promotion period is valid from 1 August 2026 to 31 December 2026, both dates inclusive (“Promotion Period”).
2. During the Promotion Period, customer can enjoy 0.8% subscription fee offer on fund subscription of Eligible ESG Funds.
3. Please refer to the Bank website for the “Eligible ESG Funds list” (<https://www.icbcasia.com/s/v2qEFb>).

The “Eligible ESG Funds list” may be updated by the Bank from time to time.

4. The offer is applicable to the transaction conducted via branches, personal internet banking or personal mobile banking.

“Offer 3: Investment Fund Transfer-in Reward” Terms and Conditions

1. The promotion period is valid from 1 August 2026 to 31 October 2026, both dates inclusive (“Promotion Period”).
2. Customers who have transferred-in the investment funds from other banks or financial institutions to the investment account of the Bank during the Promotion

Period can enjoy HK\$600 cash reward for every HK\$200,000 or its equivalent accumulated market value of fund.

3. The maximum cash reward for each customer is HK\$12,000.
4. If the accumulated market value of transfer-in fund falls short of HK\$200,000 or its equivalent, customers will not be eligible for this offer. Any part of the accumulated aggregate market value in excess of HK\$200,000 or its equivalent which falls short of its multiple will not be counted for the cash reward. The value of the cash reward entitled is fixed at HK\$600 or its multiple, depending on the accumulated market value of the fund.
5. The offer is only applicable to the funds distributed by the Bank.
6. The market value of the fund is calculated on the basis of the fund price on the date of customer apply for transfer-in. If the fund price cannot be determined, the final fund price used for calculating the market value will be determined by the Bank as its sole discretion.
7. If the fund currency is not denominated in HK\$, the transfer-in amount will be calculated based on the relevant prevailing foreign exchange rate determined by the Bank as of the last day of the Promotion Period (i.e. 31 October 2026).
8. If customers partially/fully transfer out the transferred-in investment fund(s) on or before the date when the cash reward is credited, the Bank reserves the right to forfeit any or all of the cash reward of this offer.
9. Each customer can only be entitled to the cash reward once. Joint-name account will be counted as one account for one cash reward only. Customer with Single-name and Joint-name accounts will be entitled to the cash reward once.
10. The amount of cash reward will be credited to the customers' HK\$ saving account in the form of cash reward on or before 31 January 2027.
11. Customers are required to maintain the valid Investment Accounts, settlement account and HK\$ saving account when the cash reward is credited; otherwise the offer will be forfeited.

“Offer 4: Secondary Market Bond, Equity Linked Investment Transaction Reward” Terms and Conditions

1. The promotion period is valid from 1 August 2026 to 31 October 2026, both dates inclusive (“Promotion Period”).
2. During the Promotion Period, New Investment Customers who subscribe secondary market bond and/or equity linked investments and complete Eligible

Transaction with designated accumulated transaction amount can enjoy the following cash reward (“Reward”).

Accumulated Transaction Amount (HK\$ or its equivalent)	Cash Reward
HK\$500,000 - Below HK\$1,000,000	HK\$1,250
HK\$1,000,000 - Below HK\$3,000,000	HK\$2,500
HK\$3,000,000 - Below HK\$5,000,000	HK\$9,000
HK\$5,000,000 or above	HK\$15,000

3. Eligible Transaction defined as below.

Products	Eligible Transaction
Secondary market bond	Invest in any secondary market bond
Equity linked investment	Invest in any equity linked investment

4. New Investment Customer is defined as the customers who did not conduct secondary market bond and equity linked investments subscription between 1 August 2025 and 31 July 2026 (both dates inclusive).
5. Each customer can earn a maximum of HK\$15,000 cash reward within the Promotion Period.
6. Each customer can only be entitled to the Reward once. Joint-name account will be counted as one account for one Reward only. Customer with Single-name and Joint-name accounts will be entitled to the Reward once.
7. For non-HK\$ denominated transactions, the transaction amount will be calculated based on the relevant prevailing foreign exchange rate determined by the Bank as of the last day of the Promotion Period (i.e. 31 October 2026).
8. Reward will be deposited into customers’ HK\$ saving account on or before 31 January 2027.
9. Customers are required to maintain a valid Investment Account, settlement account and HK\$ saving account when Reward is credited; otherwise, the Reward will be forfeited.

Risk Disclosures:

Investment involves risks. The prices of investment may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment. Past performance of any investment is no guide to its future performance.

Investment Funds: Investment in investment funds involves risks. The prices of an investment fund may move up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment funds. When investment denominated in non-local currencies, please be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Past performance of any investment is no guide to its future performance.

Bonds: Bonds are mainly for medium to long term investment, you should be prepared to invest your funds in bonds for the full investment tenor; you could lose part or all of your investment if you choose to sell bonds prior to maturity. You should bear the credit risk of the issuer. The price of bonds may fluctuate and the factors affecting market price of bonds include, but not limited to, fluctuations in interest rates, credit spreads, and liquidity premiums. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds. Industrial and Commercial Bank of China (Asia) Limited does not guarantee the existence of secondary market.

Equity-Linked Investment: Equity-Linked Investment is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Investment in equity-linked investment involves substantial risks including market risk, liquidity risk, and the risk that the issuer(s) who will be unable to satisfy its obligations under the equity-linked investment. Investors should read the relevant prospectus, information memorandum and/or offering documents to ensure that they understand the nature of all of these risks before making a decision to invest in equity-linked investment.

Important Notice:

The above risk disclosure statements cannot disclose all the risks involved. If you wish to obtain the comprehensive risk disclosure, please approach our branch staff for enquiries. 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 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 any trading or investment. This promotional material does not constitute an offer or solicitation for the purchase or sales of any investment products. This promotional material 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.

The Bank distributes the fund and equity-linked investment products for the fund houses or product issuers and those investment products are the product of fund

houses or product issuers but not the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund and equity-linked investment products should be resolved directly between the fund houses or product issuers and the customer.

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