

Securities Margin Account Promotion

Promotion Period: 1 October 2025 to 31 March 2026 (both dates inclusive)

New Securities Margin Account Customer Privilege:

● “Securities Margin Account Welcome Offer”

New Customers opening a securities margin account will benefit from a special interest of P-1.5% per annum for the first three months during the promotional period.

● “Securities Deposit Reward”

New Securities Margin Customers who have successfully deposited eligible securities to the Securities Margin Account in ICBC (Asia) via the Central Clearing and Settlement System (CCASS) during the Promotion Period can enjoy the cash reward of HK\$200 for every HK\$200,000 accumulated market value of stocks deposited.

Remark: The maximum cash reward is HK\$20,000 for each Personal Customer and HK\$38,000 for each Corporate Customer or “Elite Club” Customer or “Wise Gold” Customer or “Private Banking” Customer.

Note: Terms and Conditions apply.

For any query, please visit our branch of Industrial and Commercial Bank of China (Asia) Limited (“the Bank”). You may also contact the Bank's Customer Service Hotline at (852) 2189 5588 or visit our website www.icbcasia.com.

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.

Investment involves risk . For details of the promotion, please refer to the corresponding terms and conditions and the Important Notice in this leaflet.

Terms and Conditions:

General Terms & Conditions:

1. Securities transactions of the same stock conducted on the same trading day through the channel of internet banking, mobile banking or "ICBC Smart Invest" APP will be combined automatically as one buy or one sell transaction.
2. The Bank reserves the right to alter or terminate the above promotion offer and amend the relevant Terms and Conditions at anytime. For the latest promotion offer, terms and conditions,

please browse our website.

3. In case of dispute, the decision of the Bank shall be final and conclusive.
4. In case of discrepancy between the English and Chinese version, the Chinese version shall apply and prevail.
5. Financial institution customers are not entitled to all these offers.
6. Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any part of these Terms and Conditions.
7. This Terms and Conditions are governed by and shall be construed in accordance with the laws of Hong Kong. The Hong Kong Courts shall have the non-exclusive jurisdiction to settle any disputes arising out of or in connection with this Terms and Conditions."

- **Terms and Conditions for "Securities Margin Account Welcome Offer" :**

1. The promotion period (the "Promotion Period") is valid from 1 October 2025 to 31 March 2026 (both dates inclusive).
2. This offer is only applicable to the customers who have successfully opened a New Securities Margin Account during the Promotion Period and do not have any sole-name, joint-name or company securities margin account with the Bank in the 12 months prior to the account opening date (the "Eligible New Securities Margin Customers").
3. This offer is only applicable to the transactions conducted within the first 3 months after the date of successfully opening the new securities margin account during the Promotion Period ("Offer Period") (both dates inclusive).
4. The interest rate of securities margin account is P-1.5% per annum within Offer Period. P refers to the Prime Rate as quoted and revised by the Bank from time to time. Normal securities margin interest rate will be applied after the Offer Period. For Normal securities margin interest rate, please refer to the Bank website www.icbcasia.com.
5. The Annual Percentage Rate (APR) is a reference rate that reflects the annualized interest rate, including the basic interest rate of bank products as well as other fees and charges. Loan interest is calculated daily based on the used loan amount and settled monthly.

- **Terms & Conditions for "Securities Deposit Cash Reward" :**

1. The promotion period (the "Promotion Period") is valid from 1 October 2025 to 31 March 2026 (both dates inclusive).
2. This offer is only applicable to the customers who have successfully opened new securities margin account during the Promotion Period and do not have any sole-name, joint-name or company securities margin account with the Bank within the 12 months prior to the account opening date (the "Eligible New Securities Margin Account Customers").
3. "Eligible Securities" refer to HKD denominated securities listed on HKEX while warrants, callable bull/ bear contracts, inline warrants, rights and suspended securities are excluded.
4. Eligible New Securities Margin Account Customers who deposit Eligible Securities into their securities margin accounts via the Central Clearing and Settlement System (CCASS) during the Promotion Period will be entitled to the following reward: For every increment of HKD200,000 in

cumulative deposited market value, they will receive HKD200 in cash reward. Customers whose cumulative total value does not reach this amount will not be eligible for the reward.

5. Securities Deposit Cash Reward is not applicable to the physical stock deposit or any transfer between any ICBC (Asia) investment accounts. The market value of the Eligible Securities is calculated on the basis of the closing price on the day of depositing such Eligible Securities by the Selected Customers. If the closing price cannot be determined, the final closing price used for calculating the market value will be determined by the Bank at its sole discretion.
6. The amount of cash reward will be credited to the Customers' settlement account in the form of cash on or before 31 May 2026. No withdrawal of the Eligible Securities either through CCASS or by physical shares before distributing the cash reward, otherwise, the relevant market value of the Eligible Securities will not be counted in the calculation of the accumulated aggregate market value of the Eligible Securities for this offer. The maximum cash reward to each Personal Customer is HK\$10,000 and HK\$18,000 for each Corporate Customer or "Elite Club" Customer or "Wise Gold" Customer or "Private Banking" Customer. If customers successfully open a securities margin account and paid the relevant margin interest during the promotion period, the maximum cash reward for each Personal Customer is HK\$20,000 and HK\$38,000 for each Corporate Customer or "Elite Club" Customer or "Wise Gold" Customer or "Private Banking" Customer. The cash reward is limited and are given on a first-come-first served basis.

*Example: Customers who opens a new securities margin account during the promotion period			
	paid the relevant margin interest during the promotion period	The value of Securities Deposit	Maximum Cash Reward
Personal Customer	Yes	HK\$50,000,000	HK\$20,000
Personal Customer	No	\$50,000,000	HK\$10,000
Corporate Customer or "Elite Club" Customer or "Wise Gold" Customer or "Private Banking" Customer	Yes	HK\$50,000,000	HK\$38,000
Corporate Customer or "Elite Club" Customer or "Wise Gold" Customer or "Private Banking" Customer	No	HK\$50,000,000	HK\$18,000

7. Customers may be charged nominee service and corporate action fees for corporate actions (including but not limited to dividends, rights issues, or takeovers) relating to Eligible Securities deposited in the securities margin account. See our Schedule of Charges for details.
8. The Customers are required to maintain the valid securities margin account and settlement account when cash reward is credited, otherwise the offer will be forfeited.

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 contingent orders, such as "stop-loss" or "stop-limit" orders impossible to execute. 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..

Risk of trading Growth Enterprise Market Stocks:

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.

Risk of trading general Derivative Products at Hong Kong Exchange and Clearing Limited ("HKEx"):

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 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.

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

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.

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.

Structured Deposit:

Structured Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. The returns on Structured Deposit are limited to the predetermined interest amount and will depend on the market conditions prevailing on the determination date. Your investment in Structured Deposit denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. The Structured Deposit is issued by the Bank. If the Bank becomes bankrupt or default, depositor may lose part or the whole of his/her investment amount.

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 enquiry.

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 before trading or investment. This promotional material does not constitute an offer for the purchase or sales of any investment products. This promotional material is issued by Industrial and Commercial Bank of China (Asia) Limited and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.