

US Securities Promotion

Promotion Period: 1 April 2026 to 30 September 2026 (both dates inclusive)

New US Securities Customers

● US Securities Account Opening and Trading Rewards

New customers who successfully complete the W-8BEN Form and register a USD settlement account for the first time are eligible to earn rewards during the promotion period and execute a buy or sell securities transaction through the "ICBC Smart Invest" APP, customers in the "Elite Club", "Wise Gold" or Private Banking categories will receive a cash reward of HK\$500. Other eligible customers will receive a cash reward of HK\$300.

● \$0 Commission Privilege for Buying US Securities

Eligible New Securities Customers can enjoy an instant \$0 Commission privilege for buying US securities via "ICBC Smart Invest" APP during the first 3 months after Securities Accounts opening during the Promotion Period. This promotion has no restrictions on transaction amounts or the number of trades.

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 our Customer Service Hotline at (852) 2189 5588 or visit our website www.icbcasia.com.

Reminders:

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, please refer to the Risk Disclosure 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 "US Securities Account Opening and Trading Rewards":**

1. The promotion period (the "Promotion Period") is valid from 1 April 2026 to 30 September 2026 (both dates inclusive).
2. This offer is exclusively applicable to customers who held a securities account with our Bank prior to the Promotion Period and have never activated U.S. securities trading services ("Eligible New US Customers").
3. US Securities Account Opening and Trading Rewards are only applicable to Eligible New US Customers who have successfully signed the W-8BEN Form and registered the USD settlement account and completed a buy or sell transaction for HKD/CNY denominated securities already listed on HKEX (including local shares, warrants callable bull/bear contracts, Exchange Traded Fund and Leveraged and inverse products) or the eligible stocks under Shenzhen/Shanghai-Hong Hong Stock Connect Northbound Trading already listed on the Shenzhen/Shanghai Stock Exchange or US securities already listed on NASDAQ Exchange, New York Stock Exchange or American Stock Exchange through "ICBC Smart Invest" APP for the first time during the Promotion Period.
4. HK\$500 cash reward for eligible "Wise Gold" customer or "Elite Club" customer or "Private Banking" customer and HK\$300 cash reward for other eligible customer.
5. Each eligible new US securities customer is entitled to a cash reward once. Cash reward will be credited to the Eligible New US Securities Customer's HKD account of the Bank on or before 30 November 2026. If the Eligible New US Securities Customer's securities account type is securities margin account, the cash reward will be credited to the securities margin account.
6. Eligible New US Securities Customers are required to maintain the valid securities account and settlement account. Elite Club account holders, Wise Gold customers, and Private banking customers must maintain a valid account in their respective categories at the time the cash reward is credited; otherwise, the offer will be forfeited.

- **Terms and Conditions for "\$0 Commission Privilege for Buying Securities":**

1. The promotion period (the "Promotion Period") is valid from 1 April 2026 to 30 September 2026 (both dates inclusive).
2. This offer is only applicable to the customers who have successfully opened a New Securities Account during the Promotion Period and do not have any sole-name, joint-name or company securities account with the Bank in the 12 months prior to the account opening date (the "Eligible New Customers"). The privilege is inapplicable to those customers who change their existing securities cash accounts to securities margin accounts, and vice versa.
3. This offer is only applicable to the Eligible New Customers buying US securities already listed on NASDAQ Exchange, New York Stock Exchange or American Stock Exchange through the channel "ICBC Smart Invest" APP within the first 3 months from the date of successfully opening the New Securities Account during the Promotion Period. This promotion has no restrictions on transaction amounts or the number of trades.
4. If the preferential commissions are combined with internet or mobile banking transactions, the preferential commission will be calculated based on the proportion of transaction volume conducted through the "ICBC Smart Invest" APP.
5. Eligible New Customers still have to pay other transaction costs, including but not limited to

Tax of US securities. For more details, please refer to the service fee table of Industrial and Commercial Bank of China (Asia) Limited (the "Bank"). For service fee table, please refer to the Bank website www.icbcasia.com or visit any of our branches.

6. This offer is not applicable to monthly stocks savings plan and IPO application.

Risk Disclosure:

Risk of Securities Trading:

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

Currency Risks

The profit or loss in transactions in foreign currency-denominated contracts (whether they are traded in investor or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

Risk of Assets Received or Held Outside Hong Kong

Investor assets received or held by the Bank or its nominee outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap 571) and the rules made thereunder. Consequently, such assets may not enjoy the same protection as that conferred on customer assets received or held in Hong Kong.

Investor Compensation Fund

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

Major Risks of Overseas Securities:

Investors should fully understand the details, risks, charges and important notice before investing 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.

Risk of Trading Facilities

Electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. Your ability to recover certain losses may be subject to limits on liability imposed by the system provider, the market, the clearing house and/or participant firms. Such limits may vary: you should ask the firm with which you deal for details in this respect.

Risk of Transactions in Other Jurisdictions

Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose you to additional risk. Such markets may be subject to regulation which may offer different or diminished investor protection. Before you trade, you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you deal for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.

Risk of Electronic Trading

Trading on an electronic trading system may differ from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or is not executed at all.

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 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.