

General Terms and Conditions

- **The Promotion Period is from 15 October 2026 to 31 December 2026 (both dates inclusive) (the "Promotion Period"), unless otherwise stated.**
- Should there be any unsuccessful or delayed transactions due to any reason or dispute of the execution of securities transactions of the customers, the decision of the Bank shall be final and conclusive.
- If Eligible Customers are entitled to the offer(s) in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Customers only one of, or portion of, the entitled offers.
- Each banking product or service listed in this document is subject to its respective product conditions, terms and conditions. For further details, please consult our staff.
- The above offers are subject to prevailing regulatory requirements and restrictions, as well as the relevant terms and conditions of the Bank. Please refer to relevant materials or consult our staff. The Bank reserves the right to amend these terms and conditions or/and to amend, suspend and/or terminate all or any part of the offers and calculation methods from time to time. The Bank is entitled at its absolute discretion for the above rights without prior notice to customers. If any matters or disputes arise at any time in relation to the contents of the promotional offers, the Bank's relevant records / decisions / explanations shall be conclusive evidence of the offers. The decision of the Bank on all matters relating to this promotion and the relevant offers shall be final and binding on all parties concerned.
- Offers are limited and available on first-come-first-served basis.
- These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- In case of any inconsistency between the Chinese and English versions, the Chinese version shall prevail.

Promotion Terms and Conditions:**Offer of US Stock Reward for New Securities Accounts ("US Stock Reward Offer")**

1. The US Stock Reward Offer is available to clients who have not held any securities account with the Bank within the 12 months preceding the account opening date ("New Securities Clients"), who successfully open a securities account with the Bank during the Promotion Period ("New Securities Account") and apply for THREE designated e-channel services during the Promotion Period: (i) Internet Stock Trading Service, (ii) SMS Notification Service, and (iii) e-Statement Service. Where a client holds two or more securities accounts in his or her personal name, only the New Securities Account with the earliest account opening date shall be eligible for this offer. A joint account shall be treated as one eligible New Securities Client. The Bank reserves the final right to determine which New Securities Account(s) are eligible for this offer.
2. Where a New Securities Client successfully executes one transaction of US Stocks, HK Stocks and/or Stock Connect Securities (see Clauses 3 and 4 below) using the New Securities Account through the Bank's Internet Stock Trading Service, Mobile Stock Trading Service, Securities Trading Counter, or Securities Trading Hotline ("Eligible Securities Transaction") on or before the last calendar day of the second month following the month during which the New Securities Account is opened ("Trading Period") (for example, if the account is opened on 15 October 2026, the Trading Period will end on 31 December 2026) ("Eligible Clients"), such Client shall be entitled to receive a reward valued at HK\$2,000 for buying US Stock ("US Stock Reward").
3. For the purpose of activating the US Securities Trading Service, all holders of the relevant securities account must satisfy each and every one of the following conditions: (i) be non-United States and non-Canadian nationals, non-United States and non-Canadian residents, and where the Client is a South Korean citizen, his or her residential address or correspondence address is not located in South Korea; and (ii) provide valid identity documentation, such as a Hong Kong Permanent Identity Card or a passport; and (iii) submit a W-8BEN form to the Bank, which is subsequently successfully processed by the Bank as valid.
4. "US stocks" refer to Common Stocks (excluding warrants), Exchange Traded Funds (ETFs) and American Depositary Receipts (ADRs) traded on New York Stock Exchange (NYSE) and Nasdaq Global Market (NASDAQ) and NYSE Amex Equities Market (AMEX). "HK stocks" refer to Hong Kong dollar-denominated stocks listed on The Stock Exchange of Hong Kong Limited. "Stock Connect Securities" refer to A-shares/Exchange Traded Funds (ETFs) listed on the Shanghai Stock Exchange and/or Shenzhen Stock Exchange and eligible for Shanghai-Hong Kong Stock Connect Northbound Trading/Shenzhen-Hong Kong Stock Connect Northbound Trading. "Eligible Securities Transactions" exclude locally traded overseas stocks, any listed securities settled by non-Hong Kong dollar (except Stock Connect Securities and US stocks), i-Shares, Exchange Fund Notes, Hong Kong International Airport retail bonds, Government of HKSAR retail bonds / iBonds, and Initial Public Offering (IPO).
5. Each Eligible Client shall be entitled to this US Stock Reward Offer at most one time.
6. Eligible Client must be a Hong Kong Identity Card (HKID) holder; must not be residents of the following countries/regions: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom ("UK") or Gibraltar; and must not be citizens or residents of the United States of America ("US") or residents of Canada ("CA") and their correspondence address must not be in the US or CA; and must not be citizens of Korea ("KO") with a residential or correspondence address in Korea.
7. Customers need to pay the transaction amount and brokerage commission for the relevant transactions in advance. The discount amount does not include any third party transaction charges such as Stamp Duty, Transaction Levy and Trading Fee, Handling Fee, Securities Management Fee and Transfer Fee, etc.
8. For each Eligible Client entitled to this offer, the reward will be effected automatically after the Eligible Client successfully completes the first Eligible Securities Transaction with a New Securities Account. The US Stock Reward will be valid till the last calendar day of the second month following the month during which the Eligible Securities Transaction is conducted (for example, if the customer

successfully completes an Eligible Securities Transaction with a new securities account on 15 December 2026, the US Stock Reward must be used on or before 28 February 2027). The US Stock Reward will be used to offset the amount payable by the Eligible Client for US stock buy transactions, with discounted amount up to HK\$2,000 (for example, a first Eligible Securities Transaction of HK\$1,500 will entitle the Customer to a HK\$1,500 rebate. A subsequent Eligible Transaction of HK\$1,500 by the same Customer will only entitle the Customer to the remaining HK\$500 of the cap. No further rebate will be available once the HK\$2,000 limit has been reached).

9. The "US Stock Reward Offer" is in accordance with the table below:

Month of Eligible Securities Transaction Conducted by New Securities Clients	US Stock Reward Validity Period	Date of Reward Credit
October 2026	Before 31 December 2026	Before 31 May 2027
November 2026	Before 31 January 2027	
December 2026	Before 28 February 2027	
January 2027	Before 31 March 2027	
February 2027	Before 30 April 2027	

10. Completion time of the criteria set out above are subject to the Bank's record. The Bank will determine the eligibility of the customers to enjoy the offer based on the record held by the Bank. In case of any disputes, the Bank's record shall be final and conclusive.
11. The Bank reserves the right, at any time and without prior notice, to replace the foregoing reward with another gift or stock of approximately equivalent value. The value or nature of any substitute reward may differ from the reward described in these Terms and Conditions.
12. Eligible Clients should maintain valid securities accounts and settlement accounts at the time when the reward entitlement is credited, otherwise the reward will be forfeited without prior notice.

Risk Disclosure:

- The following risk disclosure statement cannot disclose all the risks involved and does not take into account any circumstances that are unknown to the Bank. Investment involves risks. Securities are investment products. The price of investment products may go 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 or selling investment products. Any past performance figures shown are not indicative of futures performance. Part of the investment may not be able to liquidate immediately under certain market situation. Customers should refer to relevant offering documents for detailed information, including but not limited to Risk Disclosures, prior to any investment subscription. The products described herein may not be suitable for all people. The decisions to invest are made by customers and customers should not invest in investment products unless the intermediary selling them has explained to them that the product is suitable for them having regard to customers' financial situation, investment experience and investment objectives. Customers should not make any investment decisions based on this document alone. Customers must make their own assessment of the information provided in this document. Customers should carefully consider whether any investment products or services mentioned herein are appropriate for them in view of their financial situations, investment experiences and investment objectives. If customers have any doubt about this material or any relevant offering document, they should consult their own independent advisers on the legal, regulatory, tax, investment and financial implications of the investments (including but not limited to estate duty and withholding tax and other tax obligations which may arise from local or foreign investment) as they deem appropriate to ensure that they understand the nature of the investments in order to consider whether the investments are suitable investments for them.
- US Securities Investment Services are not available to US Persons and may only be available in certain jurisdictions. Any person should seek independent professional advice prior to making an investment to consider whether such investment is suitable for them.
- Investment Risk in Securities:** The prices of securities fluctuate, sometimes dramatically. The price of a security 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 securities. Investment involves risks. Any past performance figures shown are not indicative of futures performance. Part of the investment may not be able to liquidate immediately under certain market situation. Customers must ensure to read and understand the information of Shanghai and Shenzhen Connect A-shares trading of the Bank including relevant details, trading rules, risk, fees, restriction and notices before investing in Shanghai and Shenzhen Connect A-shares trading. For further details, please consult the Bank's staff.
- Foreign currency investments are subject to exchange rate fluctuations which may result in losses. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollars or other foreign currencies. If the investment is denominated in a foreign currency or invest in assets denominated in a currency other than the base currency, customers may face an exchange rate risk or exchange controls or any other restrictions which the return or amount you receive after redemption may be reduced, and there may be significant bid and offer spreads. Customers should be aware of the currency risk associated with investment products and the fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollars or other foreign currencies. If RENMINBI is involved in the investment product(s), offshore RENMINBI exchange rate will be quoted. The offshore RENMINBI exchange rate may be at a premium or discount to the exchange rate for onshore RENMINBI and there may be significant bid and offer spreads. RENMINBI is subject to exchange rate risk, RENMINBI is currently not freely convertible. Customers should be aware that they can conduct conversion of RENMINBI through bank accounts, for which it is subject to the requirements specified by the

Relevant Authorities from time to time (the requirements may amend from time to time without any prior notice) the requirements specified by the Bank and/or the RMB position and commercial decisions of the Bank at that moment.

- The above information is for reference only and does not constitute any offer, solicitation, invitation, advice or recommendation to invest. No indication, representation, guarantee or other assurance as to the outcome of any investment has been made or will be given to you by or on behalf of the Bank. The information (whole or any part of) herein contained may not be quoted, reproduced, distributed, disclosed or published (whether in whole or in part) in any media for any purpose without prior express written consent from the Bank. Subject to applicable laws and regulations, unless due to the negligence or wilful default of the Bank, the Bank's authorised officers, employees or agents, the Bank accepts no liability for the accuracy or completeness of any information or materials contained in this document or the performance or outcome of any investment made or transaction entered into by them in reliance of such information or materials.
- This document has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authorities in Hong Kong.