

## Securities Trading Promotion 2024

Trading Period	Trading Channels	Type of Trade	Brokerage Rate Privilege	Other Privileges
1 <sup>st</sup> to 6 <sup>th</sup> Trading Month	All Trading Channels <sup>(5)</sup>	<b>BUY</b> Trade	<b>0%</b> <sup>(7)</sup>	<ul style="list-style-type: none"> <li>➢ Waiver of IPO Handling Fee <sup>(8)</sup></li> <li>➢ Share Deposit Fee Waiver <sup>(9)</sup></li> <li>➢ 400 Bonus Points Reward <sup>(10)</sup></li> <li>➢ 30% Premium Discount for Applying Selected General Insurance <sup>(11)</sup></li> <li>➢ HK\$10,000 Trading Limit <sup>(12)</sup></li> </ul>
	Electronic Trading Channel <sup>(5)</sup>	<b>SELL</b> Trade	<b>0.1%</b> <sup>(7)</sup>	
7 <sup>th</sup> to 12 <sup>th</sup> Trading Month	Electronic Trading Channel <sup>(5)</sup>	<b>BUY &amp; SELL</b> Trades	<b>0.1%</b> <sup>(7)</sup>	

### Terms and Conditions

1. Unless otherwise specified, capitalized terms used herein shall have the same meaning ascribed to them in the Securities Services Agreement.
2. The Securities Trading Promotion (the “**Promotion**”) is valid from 22 October 2024 to 21 April 2025 (both dates inclusive) (the “**Promotion Period**”).
3. “**Eligible Customer**” refers to an individual who:
  - 3.1. Is Hong Kong Permanent Resident with a Hong Kong address (including residential address and corresponding address); and
  - 3.2. Did not maintain any individual or joint Securities Account with Public Bank (Hong Kong) Limited (the “**Bank**”) on 22 October 2024 according to the Bank’s record; and
  - 3.3. Does not meet any of the conditions as stipulated in Clause 4.
4. The Promotion is not applicable to customer who:
  - 4.1. Appoints any Authorized Person(s) to operate his/her New Securities Account upon account opening or at any time during the Privilege Period; or
  - 4.2. Has been appointed as an Authorized Person to operate any Securities Account of the Bank before or at any time during the Privilege Period; or
  - 4.3. Is still enjoying any other securities trading related privileges of the Bank under other promotions.

Should any of the above occur or the Bank be aware of occurrence of any of the above, the Bank will immediately cancel the customer’s entitlement to the Brokerage Rate Privilege, debit the 400 bonus points reward given and/or the amount of any share deposit fee waived and/or the amount of any IPO handling fee waived from the customer’s account, and cancel the approved HKD\$10,000 Trading Limit without prior notice.
5. Trading Channels
  - 5.1. Electronic Securities Trading Service includes Internet Securities Trading Service (the “**Internet Channel**”) and Mobile Securities Trading Service (the “**Mobile Channel**”) provided by the Bank.
  - 5.2. Internet Securities Trading refers to securities transactions conducted via the Internet Channel and Mobile Securities Trading refers to securities transactions conducted via the Mobile Channel (collectively, the “**Electronic Trading Channel**”).
  - 5.3. Securities Hotline Trading refers to securities transactions conducted via the Bank’s Securities Trading Hotline (the “**Non-Electronic Trading Channel**”).
6. Promotion Privileges (Code: SEC2024A2)
  - 6.1. The Eligible Customer who fulfils the following requirements during the Promotion Period will be entitled to Promotion Privileges:
    - 6.1.1. Opens a Securities Account with the Bank (the “**New Securities Account**”); and
    - 6.1.2. Sets Hong Kong Dollar savings or current account maintained with or newly opened at the Bank as the Settlement Account of the New Securities Account (the “**Eligible Settlement Account**”); and
    - 6.1.3. Joins the Promotion and signs the Bank’s relevant document to acknowledge receipt of the terms and conditions of the Promotion; and
    - 6.1.4. Makes the securities trading transaction with the stock listed and traded on the Stock Exchange of Hong Kong (“**SEHK Securities**”) to the New Securities Account through the trading channels as mentioned in Clause 5.
  - 6.2. Promotion Privileges includes Brokerage Rate Privilege, IPO Handling Fee Waiver, Share Deposit Fee Waiver, Bonus Points Reward, Premium Discount on Selected General Insurance and HK\$10,000 Trading Limit. Details of each privilege are stipulated in Clause 7 to Clause 12 respectively.
7. Brokerage Rate Privilege
  - 7.1. Once the New Securities Account is successfully opened with the Bank, the Eligible Customer can enjoy brokerage rate privilege for up to 12 Trading Months (the “**Privilege Period**”).
  - 7.2. During 1<sup>st</sup> to 6<sup>th</sup> Trading Months, the Eligible Customer is entitled to 0% brokerage rate privilege to buy orders of SEHK Securities which are placed and executed through Electronic Trading Channel or Non-Electronic Trading Channel; and 0.1% brokerage rate privilege to sell orders of SEHK Securities which are placed and executed through Electronic Trading Channel only.
  - 7.3. During 7<sup>th</sup> to 12<sup>th</sup> Trading Months, the Eligible Customer is entitled to 0.1% brokerage rate privilege to the buy and sell orders of SEHK Securities which are placed and executed through Electronic Trading Channel only.
  - 7.4. “**Trading Month**” is a period of a month counting from the Effective Date of the New Securities Account. For the avoidance of doubt:
    - 7.4.1. Different Trading Month may have different trading days. If the Effective Date is 24 October 2024, 1<sup>st</sup> Trading Month will

be from 24 October 2024 to 23 November 2024, 2<sup>nd</sup> Trading Month will be from 24 November 2024 to 23 December 2024, etc.

- 7.4.2. **“Effective Date”** refers to the Bank’s approval date of the application for the New Securities Account, but not the date of the application when the customer signs and submits the relevant documents to the Bank.
- 7.5. An upfront brokerage commission will be charged at 0.2% (with a minimum charge of HK\$68) and at 0.25% (with a minimum charge of HK\$100) (collectively, the **“Total Brokerage Commission”**) to the orders as mentioned in Clause 7.2 and Clause 7.3 conducted through Electronic Trading Channel and Non-Electronic Trading Channel respectively during the Privilege Period. For the Eligible Customers entitled to the Brokerage Rate Privilege, the Bank will refund the Total Brokerage Commission charged during the Privilege Period (the **“Entitled Brokerage Refund”**) in form of cash in Hong Kong Dollars in the following ways: -
- 7.5.1. For the buy orders transacted through Electronic Trading Channel or Non-Electronic Trading Channel during 1<sup>st</sup> to 6<sup>th</sup> Trading Month, the Entitled Brokerage Refund will be calculated at 100% of the Total Brokerage Commission charged, with a cap of HK\$15,000, and will be credited to the Eligible Settlement Account in 7<sup>th</sup> Trading Month.
- 7.5.2. For the sell orders transacted through Electronic Trading Channel during 1<sup>st</sup> to 6<sup>th</sup> Trading Month, the Entitled Brokerage Refund will be calculated at 50% of the Total Brokerage Commission charged, without any cap, and will be credited to the Eligible Settlement Account in 7<sup>th</sup> Trading Month.
- 7.5.3. For the buy and sell orders transacted through Electronic Trading Channel during 7<sup>th</sup> to 12<sup>th</sup> Trading Month, the Entitled Brokerage Refund will be calculated at 50% of the Total Brokerage Commission charged, without any cap, and will be credited to the Eligible Settlement Account in 13<sup>th</sup> Trading Month.
- 7.6. The Eligible Customer still has to pay other transaction fees/charges, including without limitation, CCASS transaction fee, transaction levy, investor compensation levy (if any), trading fee, AFRC transaction levy and stamp duty, etc. Please refer to the **“Service Charges on Investment Services”** of the Bank for details.
- 7.7. The Eligible Customer will not be able to enjoy the Brokerage Rate Privilege for the Electronic Trading Channel if he/she does not apply for the Electronic Securities Trading Service during the Privilege Period.
- 7.8. The Eligible Customer will not be entitled to the Entitled Brokerage Refund if he/she closes the Securities Account and/or the Eligible Settlement Account on or before the refund is processed by the Bank.
8. **IPO Handling Fee Waiver**
- 8.1. The Eligible Customer can enjoy the waiver of handling fee for subscription of new issues via the Bank during 1<sup>st</sup> to 6<sup>th</sup> Trading Month.
- 8.2. The Bank’s standard handling fee of HK\$100 will be charged in advance on the subscription date of the IPO and will be credited to the Eligible Customer’s Eligible Settlement Account on the date of allotment/refund of the IPO.
9. **Share Deposit Fee Waiver**
- 9.1. The Eligible Customer can enjoy share deposit fee waiver during 1<sup>st</sup> to 6<sup>th</sup> Trading Months.
- 9.2. Share deposit fee waiver applies to share deposit via CCASS and physical scrip deposit.
10. **Bonus Points Reward**
- 10.1. The Eligible Customer can earn a reward of 400 Bonus Points (the **“Reward”**).
- 10.2. The Reward will be updated automatically and displayed on the Eligible Customer’s Internet Securities Trading Service (if any) on the 2<sup>nd</sup> trading day of 1<sup>st</sup> Trading Month.
- 10.3. The Reward and Bonus Points earned for brokerage commission paid for securities transactions conducted via any of the Bank’s Trading Channels can only be used to redeem for the Bank’s Real-Time Stock Quote Service (the **“Service”**).
- 10.4. The Bonus Points and the Service are also bound by the Terms & Conditions of Bonus Points Reward and Real-Time Stock Quote Service. For details, please refer to the Bank’s website or contact the staff of the Bank.
11. **Premium Discount on Selected General Insurance**
- 11.1. The Eligible Customer can enjoy 30% premium discount for applying the selected general insurance products (the **“General Insurance Products”**) via the Bank during 1<sup>st</sup> to 6<sup>th</sup> Trading Month.
- 11.2. The General Insurance Products include 1. Asia Fire and Extra Perils Insurance 2. Asia Superior Helper Insurance 3. Asia Superior Home Insurance 4. Asia Superior Housemaid Insurance and 5. Asia Superior Travel Insurance.
- 11.3. The General Insurance Products are underwritten by Asia Insurance Company Limited (the **“Insurance Company”**) and are the products of the Insurance Company but not the Bank.
- 11.4. The General Insurance Products are subject to the terms and conditions of individual General Insurance Product. For details, please visit any of the Bank’s branches.
- 11.5. The Bank, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for the Insurance Company.
- 11.6. The Bank’s role is limited to distributing the General Insurance Products of the Insurance Company only and the Bank shall not be responsible for any matters in relation to the provision of the products.
- 11.7. All insurance applications are subject to the Insurance Company’s underwriting and acceptance.
- 11.8. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
12. **HK\$10,000 Trading Limit**
- 12.1. The Eligible Customer who fulfils the following will receive the Bank’s invitation letter (the **“Invitation Letter”**) on the application for HK\$10,000 Trading Limit (the **“Trading Limit”**):
- 12.1.1. Fulfils Clause 6.1 with additional condition that the New Securities Account must be a cash account; and
- 12.1.2. Attains total securities trading turnover amount equal to or above HK\$300,000 in the consecutive 3 Trading Months counting from the Effective Date of the New Securities Account; and
- 12.1.3. Provides his/her consent for the Bank to use his/her personal data in direct marketing through direct mailing.
- 12.2. The application for, usage of and annual review of the Trading Limit are also subject to the relevant terms and conditions (the **“Terms and Conditions of Trading Limit”**). For details of the Terms and Conditions of Trading Limit, please refer to the Invitation Letter.
- 12.3. The Eligible Customer who receives the Invitation Letter and wishes to apply for the Trading Limit is further required to fulfill the following:
- 12.3.1. Signs and returns the reply slip of the Invitation Letter to the Bank via any branches in person to acknowledge his/her understanding, confirmation and acceptance of, and agreement to be bound by the Terms and Conditions of Trading Limit;

and

12.3.2. Provides one of the following documents:

- (i) The latest assessment year's salaries tax return issued by Inland Revenue Department of the HKSAR Government with annual taxable income of HKD\$180,000 or above; or
- (ii) A deposit record of the deposit/time deposit of HK\$50,000 or above maintained at any banks in Hong Kong within 3 months from the application date of the Trading Limit; and

12.3.3. Sets Hong Kong Dollar current account as the settlement account of the New Securities Account; and

12.3.4. There is no bankruptcy order made against the Eligible Customer and the Eligible Customer is not in the process of petitioning for bankruptcy nor has any intention to do so.

The Bank may require the Eligible Customer to provide additional documents and/or information for the application.

- 12.4. The approval of the application for the Trading Limit is subject to the Bank's final decision and the Bank shall have the right to decline the application without giving any reason. The Eligible Customer will be notified by a letter (the "**Confirmation Letter**") on the successful application and may use the Trading Limit starting from the date specified in the Confirmation Letter. The Trading Limit is subject to the Bank's annual review without prior notice. The Bank may require the Eligible Customer to provide additional documents and/or information for the review. The documents supplied will not be returned.
- 12.5. The Trading Limit is applicable for the Eligible customer to purchase SEHK Securities, but excluding stock listed and traded on the Growth Enterprise Market, warrants, rights, Callable Bull and Bear Contract and such other shares as the Bank may identify from time to time (collectively known as the "**Forbidden Shares**"). For details of the Forbidden Shares, please contact the Bank's Investment Services Hotline at (852) 2851 9803 during office hours.
- 12.6. **The Eligible Customer is required to settle the utilized Trading Limit within two business days after the day of the transaction (i.e. T+2) (the "Settlement Date").** The Eligible Customer shall on demand from the Bank to make payments or deposits to settle the utilized Trading Limit on the Settlement Date.
- 12.7. Notwithstanding Clause 12.6, the Bank has no obligation to notify the Eligible Customer of his/her failure to meet the settlement of monetary obligations arising from the conduct of Securities Transactions.
- 12.8. **If the utilized Trading Limit is not settled on the Settlement Date, the Bank reserves the right to sell the securities in the Eligible Customer's New Securities Account in the afternoon trading session (i.e. 1 p.m. to 4 p.m.) on the third business days after the day of the transaction (i.e. T+3), without prior notice, to settle the utilized Trading Limit. The Bank will generally sell the securities that the Eligible Customer bought on the day of the transaction (i.e. T) first. If the net proceeds of the sale of securities could not settle the utilized Trading Limit, the Bank will randomly sell any securities maintained by the Eligible Customer, until the utilized Trading Limit is fully settled. The Bank reserves the right to decide to place board lot or odd lot order depends on the amount of the utilized Trading Limit.**
- 12.9. The Eligible Customer can enjoy an interest-free period until the Settlement Date. If the Eligible Customer does not settle the utilized Trading Limit on or before the Settlement Date, and the Bank does not exercise the right as mentioned in Clause 12.8, the Bank will apply an overdue interest at the rate of 10% p.a. over HKD Prime Rate to the utilized Trading Limit and the overdue interest shall be calculated daily on the actual number of days elapsed and on the basis of 365-day per year (for both ordinary and leap years) by a simple basis and payable in arrears to the debit of the settlement account, i.e. the current account.
- 12.10. The Bank may, without prior notice to the Eligible Customer, combine or consolidate any utilized Trading Limit and/or overdue interest with any other accounts which the Eligible Customer maintains with the Bank and set-off or transfer any money standing to the credit of the Eligible Customer's other accounts in or towards satisfaction of the Eligible Customer's liability to the Bank in respect of the Trading Limit.
- 12.11. The Bank reserves the right to charge the Eligible Customer for any reasonable costs and/or expenses (legal and/or otherwise) incurred in the enforcement of the rights of the Bank.
- 12.12. The Bank may take such action as it thinks fit to enforce the terms and conditions hereof including without limitation employing third party agencies to collect any sums owing to the Bank and the Eligible Customer shall be liable to reimburse on demand and indemnify the Bank in full against all reasonable costs and expenses incurred by the Bank in suing for or otherwise recovering any sum due to the Bank or otherwise in connection with any such enforcement action, including all reasonable legal charges and expenses on a full indemnity basis and the reasonable charges of any third party agent employed as aforesaid. The Bank shall be entitled to disclose any information in respect of the Eligible Customer and the Trading Limit to any other parties including any third party agent employed as aforesaid as the Bank may deem necessary without further reference to or consent from the Eligible Customer.
- 12.13. In the event of condition under Clause 12.8:
  - 12.13.1. The Bank shall not be responsible for any loss sustained or incurred by the Eligible Customer if it has already used reasonable endeavours to sell the securities at the then available market price (if any); and
  - 12.13.2. The Eligible Customer undertakes to pay to the Bank any deficiency if the Eligible Customer's net assets, net proceeds of the sale of securities shall be insufficient to cover all outstanding balances owing by the Eligible Customer to the Bank; and
  - 12.13.3. The Bank reserves the right to cancel the approved Trading Limit.
13. The Bank reserves the right to modify, suspend or terminate the Promotion, and to amend the terms and conditions at any time without prior notice. The Bank also reserves the right not to provide the Promotion to any customer without giving any reason. In case of any disputes, the decision of the Bank on all matters relating to the Promotion shall be final and binding all parties concerned.
14. No person other than the customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
15. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
16. All the terms and conditions listed above are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

**Risk Disclosure:**

**Investment involves risk. Price of securities is subject to upward and downward movements and may become valueless. It is likely that losses will be incurred rather than profits made as a result of buying and selling securities. Before making any investment decision, you should read the relevant risk disclosure statement and be careful in evaluating your investment objective, investment experience, financial resources and other relevant conditions to see whether you are suitable for taking part in any investment. You should seek**

independent professional advice if you are uncertain of or have not understood any aspect of the relevant risk disclosure statement or the nature, risks and suitability of trading and investment.

**Disclaimer:**

The Service is provided by AASTOCKS.com Limited and not by the Bank. AASTOCKS.com Limited endeavors to ensure the accuracy and reliability of the information provided but does not guarantee its accuracy or reliability. The information provided by the Service is re-transmitted by the Bank to you for information and reference purposes only. The Bank and AASTOCKS.com Limited will not be responsible for any loss or damages incidental to or arising from the Service. Neither the Bank nor any of the Bank's directors, officers, employees and agents shall be responsible to the customer for any losses, costs, expenses, damages or claims which the customer may suffer as a result of or in connection with any aspect of the Service including customer's reliance on such Service.

The information contained in this document has not been reviewed by Securities and Futures Commission or any regulatory authorities in Hong Kong. Also, it is not a recommendation, an offer and/or a solicitation for any securities service or transaction.

To borrow or not to borrow? Borrow only if you can repay!