Bonus Points Reward

Customers of Public Bank (Hong Kong) Limited ("the Bank") can now earn 1 Bonus Point for every HK$10 equivalent Brokerage Commission Paid for all securities transactions of stocks listed and traded on The Stock Exchange of Hong Kong executed via any of the Bank's trading channels.

Bonus Points will be accumulated on a daily basis and capped at a maximum of 1,000 points per securities account. Bonus Points in excess of 1,000 points cannot be accumulated or carried forward and will be forfeited. Bonus Points can only be used to redeem for the Bank's online real-time stock quote services.

Real-Time Stock Quote Service

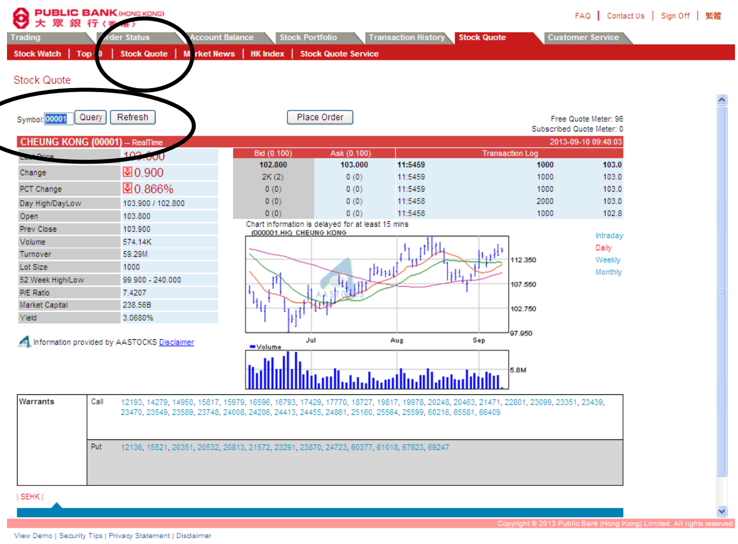
Real-Time Snapshot Stock Quote Service

Real-time Snapshot Stock Quote Service captures the stock price and related information of a particular stock at the enquired moment. The information will remain static and will not be updated automatically.

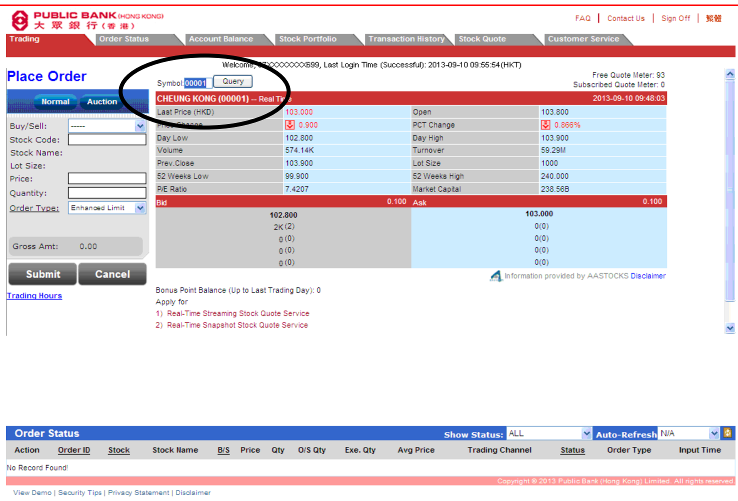
Customers of our Electronic Securities Trading Service can enjoy 100 free Real-Time Snapshot Quotes every month. Upon execution of any securities transaction on a trading day via the Internet Securities Trading Service ("ISTS") or Mobile Securities Trading Service ("MSTS"), customers can earn an additional 50 free Real-Time Snapshot Quotes on the next trading day. All free snapshot quotes cannot be accumulated and are valid for the month they are earned.

Customers are welcomed to redeem the Bonus Points earned for one or more of the following Real-time Snapshot Quote Service Plans:

Plan A (100 quotes)	**:**	**HK$10 or 10 Bonus Points**
Plan B (500 quotes)	**:**	**HK$50 or 50 Bonus Points**
Plan C (1,000 quotes)	**:**	**HK$100 or 100 Bonus Points**



- Once customer logged in to the Internet Securities Trading Service, click the "Stock Quote" screen and input a stock code to retrieve the Real-Time Snapshot Quote.



- Customer can also retrieve the Real-Time Snapshot Quote on the "Place Order" screen.

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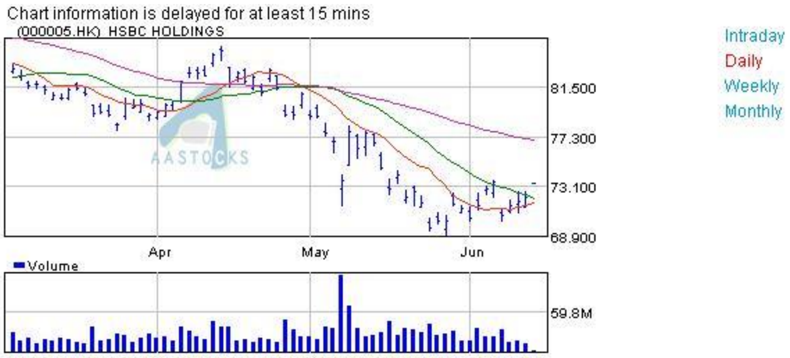
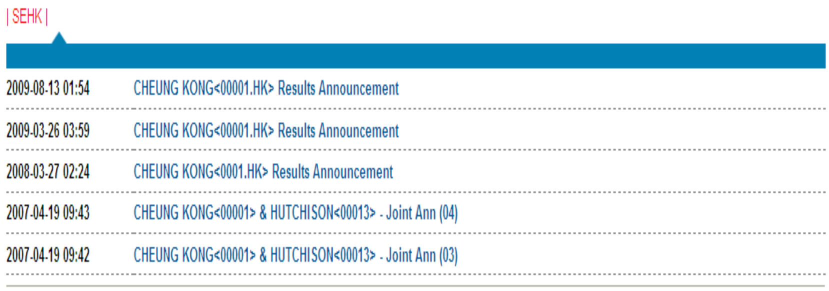


- Chart information includes intraday, daily, weekly and monthly charts.



- Related Warrants and AAFN Finance News will be provided for customer's reference.

Real-Time Streaming Stock Quote Service

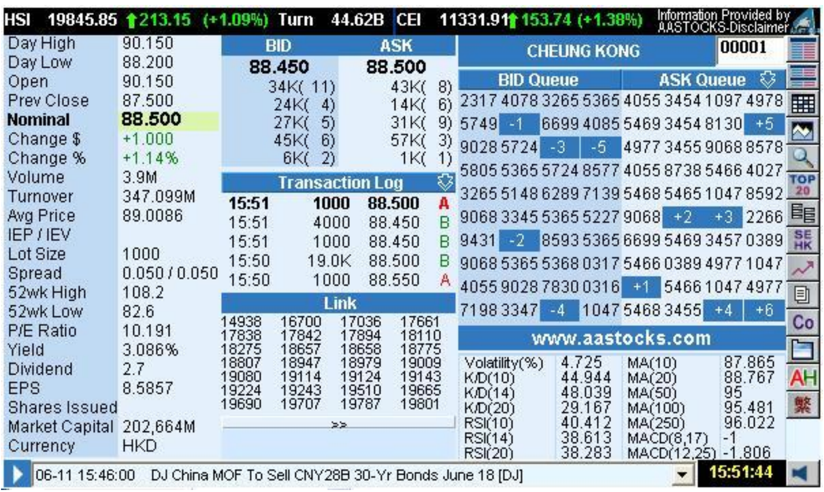
Real-time Streaming Stock Quote Service provides more comprehensive stock price information, including broker quotes, transaction log, technical analysis data and other tools i.e. charting etc. The stock price and related information of the particular stock enquired will be updated automatically and continuously as and when there are any changes.

Bonus Points earned can also be redeemed for Real-Time Streaming Stock Quote Service with different viewing option at different fee as follows:-

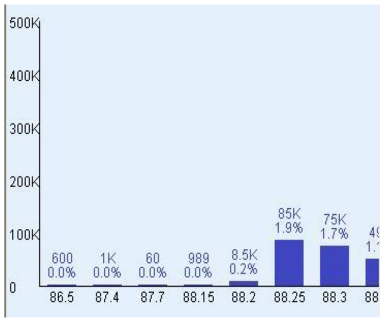
Option 1 (View on ISTS only) : HK$350/month or 350 Bonus Points/month; or

Option 2 (View on ISTS or MSTS) : HK$400/month or 400 Bonus Points/month

View on ISTS



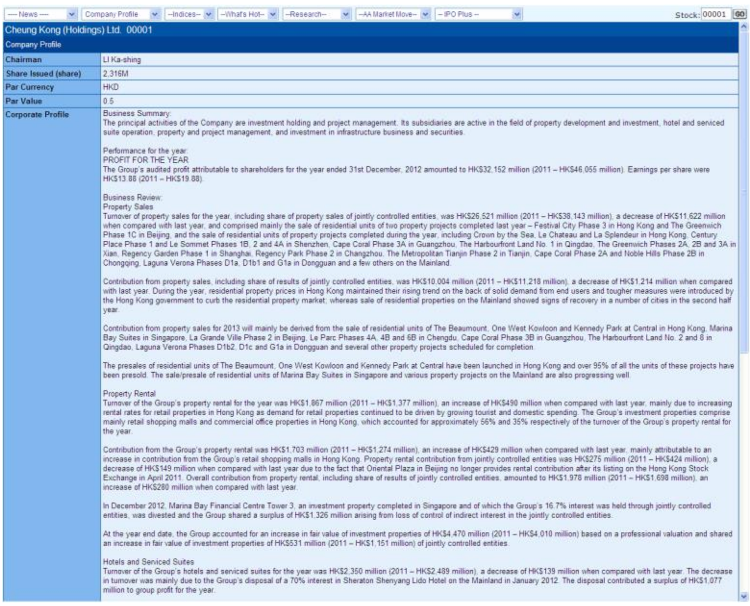
- **Teletext** gives you the complete market information of a stock including Day High, Day Low, Open, Prev Close, Change ($/%), P/E ratio, Dividend and some important Technical Analysis data.
- **Order Queue** (Top 5 bid/ask price), **Transaction Log**, **Broker Queue** are also given in real-time.



- **All-day transaction log** keeps track of every single transaction of a particular stock including:
  - trade price
  - volume
  - time of trade
  - trade type

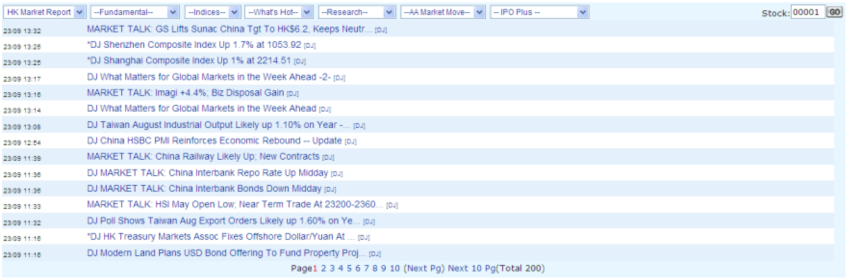
- **Java Charts** automatically updated in real time showing the trend of an individual stock or index.
- Charts include intra-day chart, daily chart (5 minutes, 15 minutes, etc.), weekly chart and monthly chart.
- Charts can be displayed in form of line charts, bar charts or candlestick. Pointer and line drawing are also available on the charts.

- Real-time **Top 20 rankings** offered as follows:-
  - Net/Percentage Gainers of stocks and warrants
  - Net/Percentage Losers of stocks and warrants
  - Most Active by Turnover
  - Most Active by Volume



- **Company Profile** provides the following information of a particular listed company:
  - Corporate Profile
  - Dividend History
  - 5-year Balance Sheet
  - Profit & Loss
  - Earnings Summary
  - Financial Ratios
  - Securities Buyback
  - Warrants
  - Cash Flow Statements

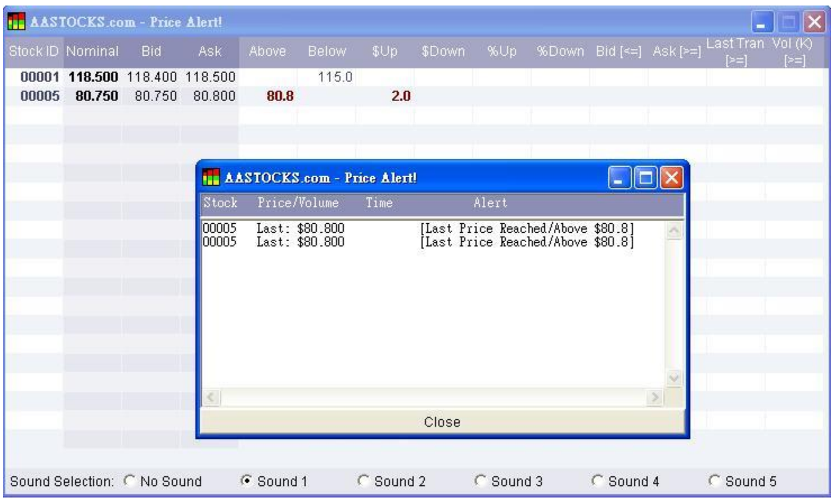
  etc.



◆ **AAFN Market News & Commentaries** provide the most updated Hong Kong and global stock market news and information.

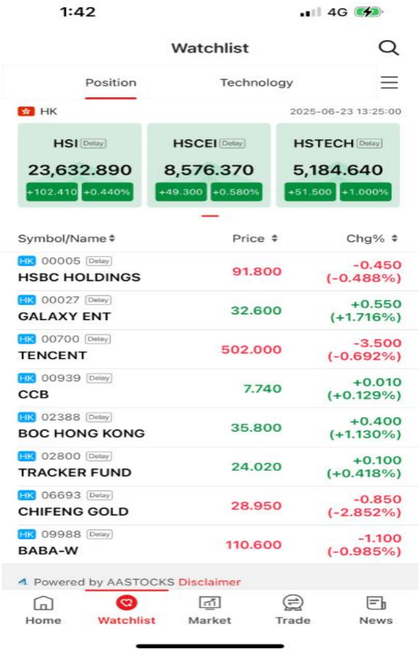
◆ **Block Trades** show the trade records with large volume.

◆ **Portfolio** helps you to monitor performance of your selected stocks. Simply enter the ticker symbol, price and number of shares and it will calculate the market value and profit/loss for you.

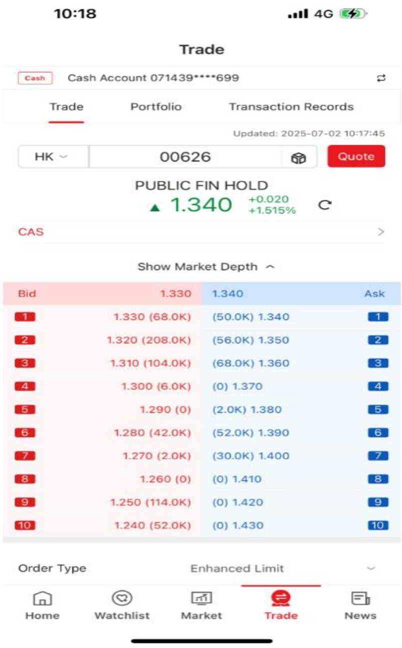


◆ **Price Alert** functions provide diversified and easy price alert setting to grasp your personalized market information.

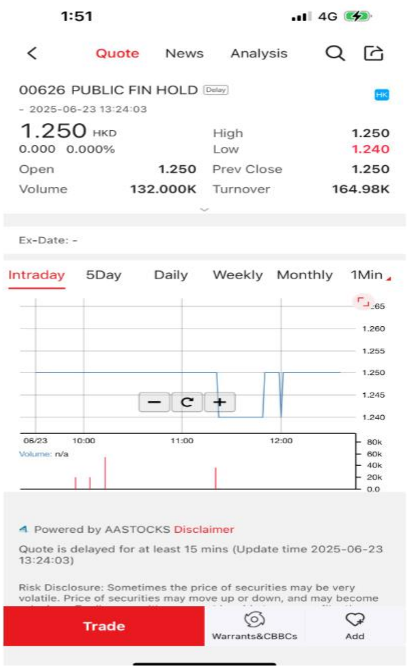
View on MSTS



- **Watch List** benchmark your favourite stocks in watch list.

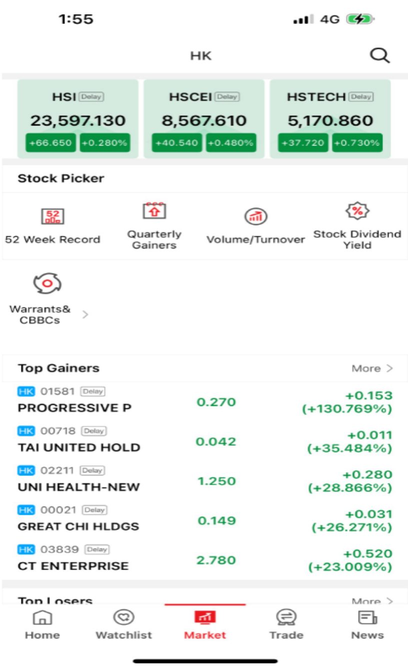


- **Real Time Streaming Quotes - Bid/Ask Order Queue** contains market price information and 10 summary order queues. You can select the Bid/Ask Queue, tapping corresponding price to place new order.



- **Real Time Streaming Quotes - Stock Chart** can be viewed in Portrait or Landscape mode: More technical indicators are available when the device is in landscape mode.

◆ **Real Time Streaming Quotes - News** showing related news of the selected stock.



◆ **Top 20** viewing Top 20 list in Stocks, Warrants and CBBCs in different categories.

Terms & Conditions of Bonus Points Reward and Real-Time Stock Quote Service ("the Service")

Unless otherwise specified, capitalized expressions used herein shall have the meaning defined in the provisions of the Terms and Conditions for Securities Services.

1. Bonus Point
   - 1.1 Customer will be awarded with reward point ("Bonus Point") for brokerage commission paid for securities transactions conducted via any of the Bank's trading channels in the securities account opened and maintained with the Bank.
   - 1.2 Bonus Point can be redeemed for Real-Time Streaming Stock Quote Service or Real-Time Snapshot Stock Quote Service only and cannot be redeemable for cash nor transferred into other securities accounts.
   - 1.3 Bonus Point is applicable to Securities Transactions traded on SEHK ("Hong Kong Securities Transactions") only, but not to other securities transactions, including but not limited to foreign stocks, bonds, unit trusts, etc.
   - 1.4 Bonus Point is applicable to brokerage commission paid for Hong Kong Securities Transactions only. Transaction Charges paid (other than brokerage commission), including but not limited to CCASS transaction fee, transaction levy, investor compensation levy (if any), trading fee, stamp duty, etc, will not be entitled to Bonus Point.
   - 1.5 Brokerage commission paid rounded off to the nearest of 10 will be converted at the rate of every HK$10 to 1 Bonus Point.
   - 1.6 The daily total amount of brokerage commission paid in each securities account will be auto-converted into Bonus Point after the close of a trading day.
   - 1.7 The balance of Bonus Point will be updated after conversion and displayed on the customer's Internet Securities Trading Service ("ISTS") platform on the next calendar day.
   - 1.8 Bonus Point will be accumulated on a daily basis and capped at a maximum of 1,000 Bonus Points per securities account. Bonus Points in excess of 1,000 will be forfeited and cannot be accumulated or carried forward.
   - 1.9 Pooling of Bonus Point Balance standing in a customer's different securities accounts is not allowed.
2. Subscription Instruction
   - 2.1 Instruction to subscribe the Service ("Subscription Instruction") received by the Bank before 6:00 pm on a day when there is trading conducted on SEHK ("Trading Day") will be processed on the same day where Subscription Instruction received after 6:00 pm (Monday to Friday) or on non-Trading Day will be processed on the next Trading Day ("Processing Day").
   - 2.2 The Bank will notify customer of the subscription result via the email address provided by customer on the Subscription Instruction.
3. Fee & Payment
   - 3.1 The amount of fee for the chosen viewing option and/or plan of the Service as indicated on the online subscription web page(s) ("Service Fee") will be payable on the Processing Day.
   - 3.2 Service Fee in full will be first deducted from the available Bonus Points and the balance of Service Fee not yet settled will be collected from the designated Settlement Account of the Securities Account.
   - 3.3 If the Settlement Account balance is insufficient to settle the Service Fee in full, the Bank reserves the right to set-off the fee from any of customer's Hong Kong Dollar accounts maintained with the Bank and terminate the Service.
   - 3.4 The Service Fee in full collected from Bonus Points and/or designated Settlement Account of the Securities Account is not refundable.
   - 3.5 The Bank reserves the right to revise the fee or fee structures or to charge additional fees from time to time subject to prior written notice of not less than 30 days being given to customer.
4. Real-Time Streaming Stock Quote Service
   - 4.1 Different fee applies to different viewing option. Customer can select one viewing option for subscription at a time.
   - 4.2 Service Fee will be payable in advance on a monthly basis on the Processing Day and subsequent renewal ("Monthly Service Fee").
   - 4.3 The Service will commence on the Trading Day immediately next to the Processing Day after successful payment made and run for 1 month up to and including the Month-End Day ("Service Month").
   - 4.4 Month-End Day is the last day of each Service Month. For example, if the Service is first commenced on 8th April 2025, the 7th of each subsequent month shall be the Month-End Day of the Service Month.
   - 4.5 The Service will be auto-renewed based on the last chosen viewing option for another month if no unsubscribe instruction is received by the Bank before 6:00 pm on the Month-End Day or the Trading Day immediately preceding it if the Month-End Day falls on a non-Trading Day ("Renewal Payment Day").
   - 4.6 Customer can change to a different viewing option by placing a change of service instruction to the Bank on or before the Renewal Payment Day. The new viewing option will be effective on the next day immediately after the Month-End Day if Service Fee is successfully collected by the Bank on the Renewal Payment Day.
   - 4.7 If unsubscribe instruction is made by customer before 6:00 pm on the Renewal Payment Day and successfully processed by the Bank, the Bank will notify customer of the effective date of termination via the email address provided by customer on the Subscription Instruction.
   - 4.8 If unsubscribe instruction is successful, termination of the Service will be effective on the next day of the Month-End Day; otherwise, termination will be effective on the next day of the Month-End Day of the following Service Month in which case customer is still liable to pay the renewal Monthly Service Fee until its termination.
5. Real-Time Snapshot Stock Quote Service
   - 5.1 Customer can only select one plan for subscription at a time. However, customer can subscribe additional plan(s) at different times.
   - 5.2 Customer should input one stock code at a time to retrieve the real-time price information of a certain stock ("Snapshot Click") and each refresh of snapshot stock quote is considered as a new and separate Snapshot Click.
   - 5.3 Each snapshot stock quote retrieved from ISTS and Mobile Securities Trading Service ("MSTS") is counted as a new and separate Snapshot Click.
   - 5.4 Balance of Snapshot Clicks under the plan(s) subscribed by customer in different times will be accumulated with balance displayed on the customer's ISTS platform on the Trading Day immediately next to the Processing Day ("Subscribed Quote Meter").
   - 5.5 Balance of free real time Snapshot Click, which may be offered by the Bank to customer from time to time, will be displayed on the customer's ISTS platform ("Free Quote Meter").
   - 5.6 Aggregate balance of the Subscribed Quote Meter and Free Quote Meter will be displayed on the customer's MSTS platform.
   - 5.7 Snapshot Clicks will first be deducted from the balance of the Free Quote Meter, if any. Should there be no free real-time Snapshot Click remaining, the balance of the Subscribed Quote Meter will then be deducted.
   - 5.8 All unused Snapshot Clicks under the subscribed plan(s) will be accumulated in the Subscribed Quote Meter until the customer's Electronic Securities Trading Service is closed.

Should there be any discrepancy between the English and Chinese versions of the above terms and conditions, the English version shall apply and prevail. In case of any disputes, the decision of the Bank on all matters relating to the Service shall be final and binding all parties concerned. All the terms and conditions of the Service are governed by and interpreted in accordance with the laws of HKSAR.

For any queries, please contact our Securities Service Hotline at (852) 2581-1468.

Important Note:

1. 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.
2. The above information is not a recommendation, an offer or a solicitation for securities service or transaction.

Disclaimer:

Real-Time Snapshot Stock Quote Service and Real-Time Streaming Stock Quote Service (the "Services") are 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 Services 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 Services. 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 respect of the Services including customer's reliance on the Services.