

HK Stocks Monthly Investment Plan" Promotion Terms and Conditions

1. The HK Stocks Monthly Investment Plan Promotional Period ("Promotional Period") runs from 1 January 2025 to 31 March 2025, both days inclusive (the last application date is 31 March 2025).
2. The offer applies to relevant transactions of the Stocks Monthly Investment Plan through personal/joint securities sub-accounts within the Promotional Period.
3. The offer includes the waiver of all handling fees of the Stocks Monthly Investment Plan, including brokerage fee, stamp duty, HKEX trading fee, the SFC transaction levy, stock settlement fee, and the AFRC transaction levy. Please refer to the Bank Charges tables for more details.
4. No person other than the customer or the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
5. Notwithstanding any other terms and conditions in relation to other promotional offers to the contrary with these terms and conditions, if customer is entitled to offers under the Promotion together with other promotional offers in relation to the securities account during the Promotional Period, the Bank reserves the right to only provide the offers under the Promotion to the customer, unless otherwise agreed by the Bank.
6. The Bank reserves the sole right to amend or cancel the promotion offer and change the Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
7. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
9. In the event of any discrepancy or inconsistency between the information presented in the promotional materials and these terms and conditions, these terms and conditions shall take precedence and govern.

**Important Notice**

Investment involves risks. The prices of securities may move up or down, and may become valueless. There is an inherent risk that you may incur losses rather than gain profit as a result of buying and selling securities. It is possible that you may lose some or all of your investment as a result of conducting securities transaction.

Information contained herein is for reference only. It does not constitute any offer, solicitation, or recommendation for the purchase or sale of any investment products or the provision of investment services.