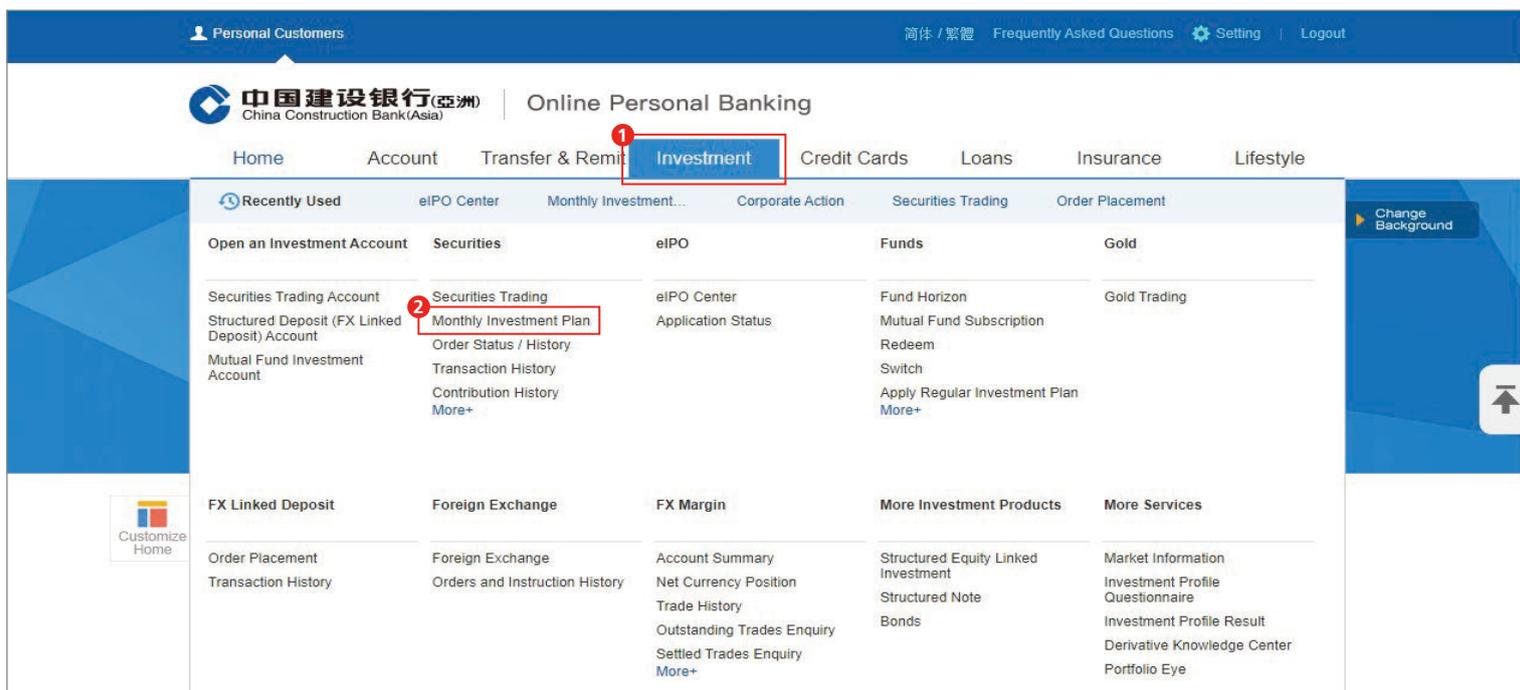


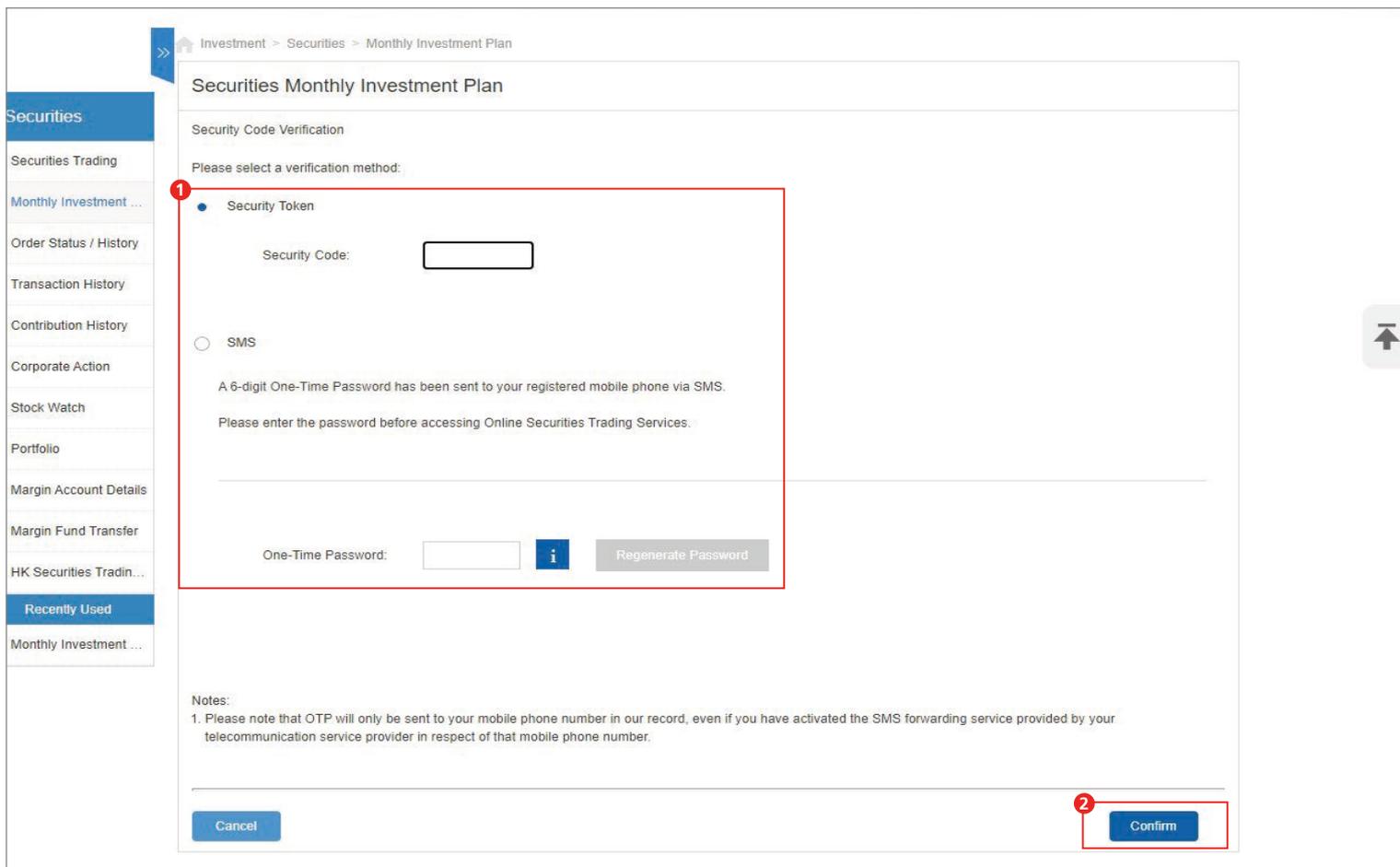
Apply for Securities Monthly Investment Plan

Step 1 Select "Monthly Investment Plan" under "Investment" Securities in the Homepage after login Online Banking.



The screenshot shows the Online Personal Banking interface. The 'Investment' menu is highlighted with a red box and a circled '1'. Under the 'Investment' menu, the 'Monthly Investment Plan' option is highlighted with a red box and a circled '2'. The interface includes a top navigation bar with 'Personal Customers', '简体 / 繁體', 'Frequently Asked Questions', 'Setting', and 'Logout'. The main navigation bar includes 'Home', 'Account', 'Transfer & Remit', 'Investment', 'Credit Cards', 'Loans', 'Insurance', and 'Lifestyle'. The 'Recently Used' section lists various services like 'Open an Investment Account', 'Securities Trading', 'eIPO', 'Funds', and 'Gold'. The 'More Investment Products' section lists 'Structured Equity Linked Investment', 'Structured Note', and 'Bonds'.

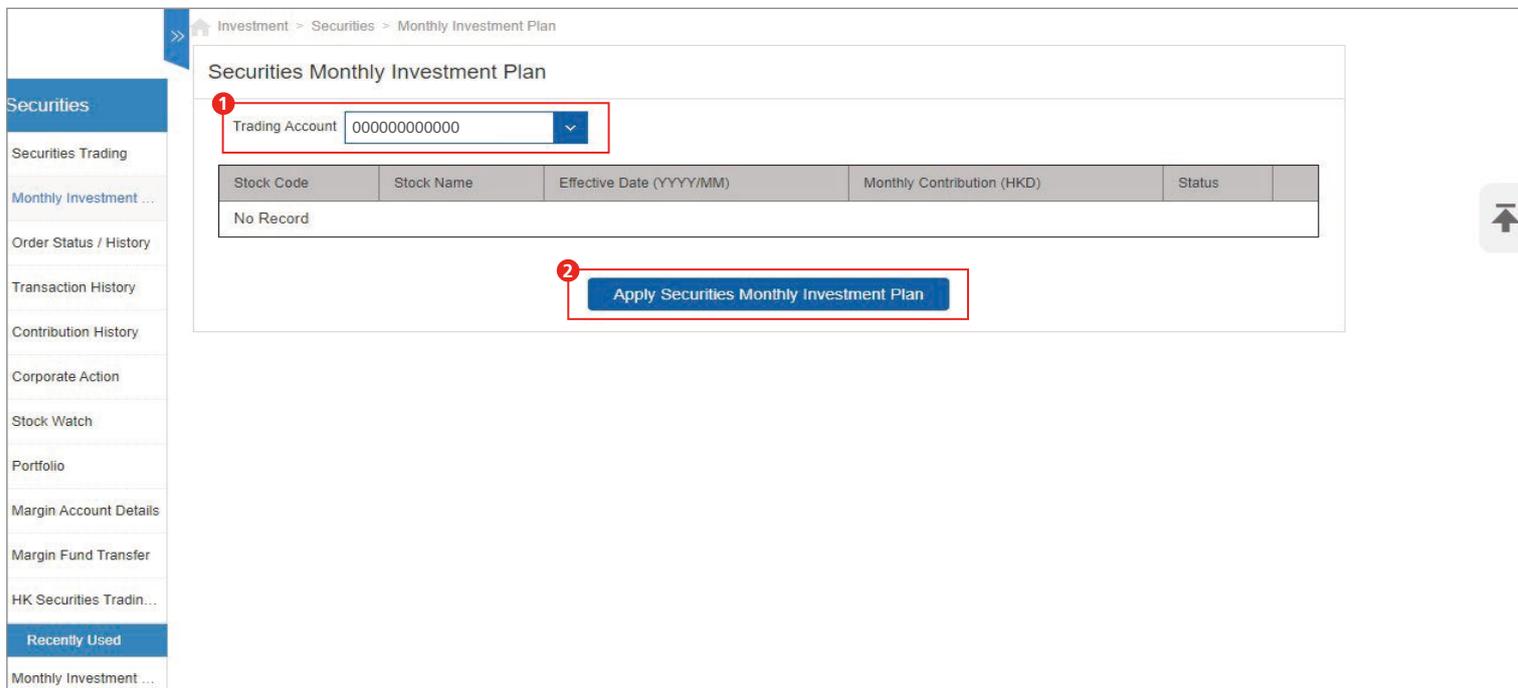
Step 2 Select and enter Security Code or SMS One-Time Password, and click "Confirm".



The screenshot shows the 'Securities Monthly Investment Plan' security verification page. The page title is 'Securities Monthly Investment Plan'. The main heading is 'Security Code Verification'. Below the heading, it says 'Please select a verification method:'. There are two options: 'Security Token' (selected with a radio button and circled '1') and 'SMS'. The 'Security Token' option has a 'Security Code:' label and an input field. The 'SMS' option has a description: 'A 6-digit One-Time Password has been sent to your registered mobile phone via SMS. Please enter the password before accessing Online Securities Trading Services.' Below this, there is a 'One-Time Password:' label, an input field, an information icon, and a 'Regenerate Password' button. At the bottom of the page, there are 'Cancel' and 'Confirm' buttons. The 'Confirm' button is circled '2'. The page also includes a 'Notes' section with a warning about OTP being sent to the mobile phone number in the record.

Apply for Securities Monthly Investment Plan

Step 3 Select Trading Account, and click "Apply Securities Monthly Investment Plan".



Investment > Securities > Monthly Investment Plan

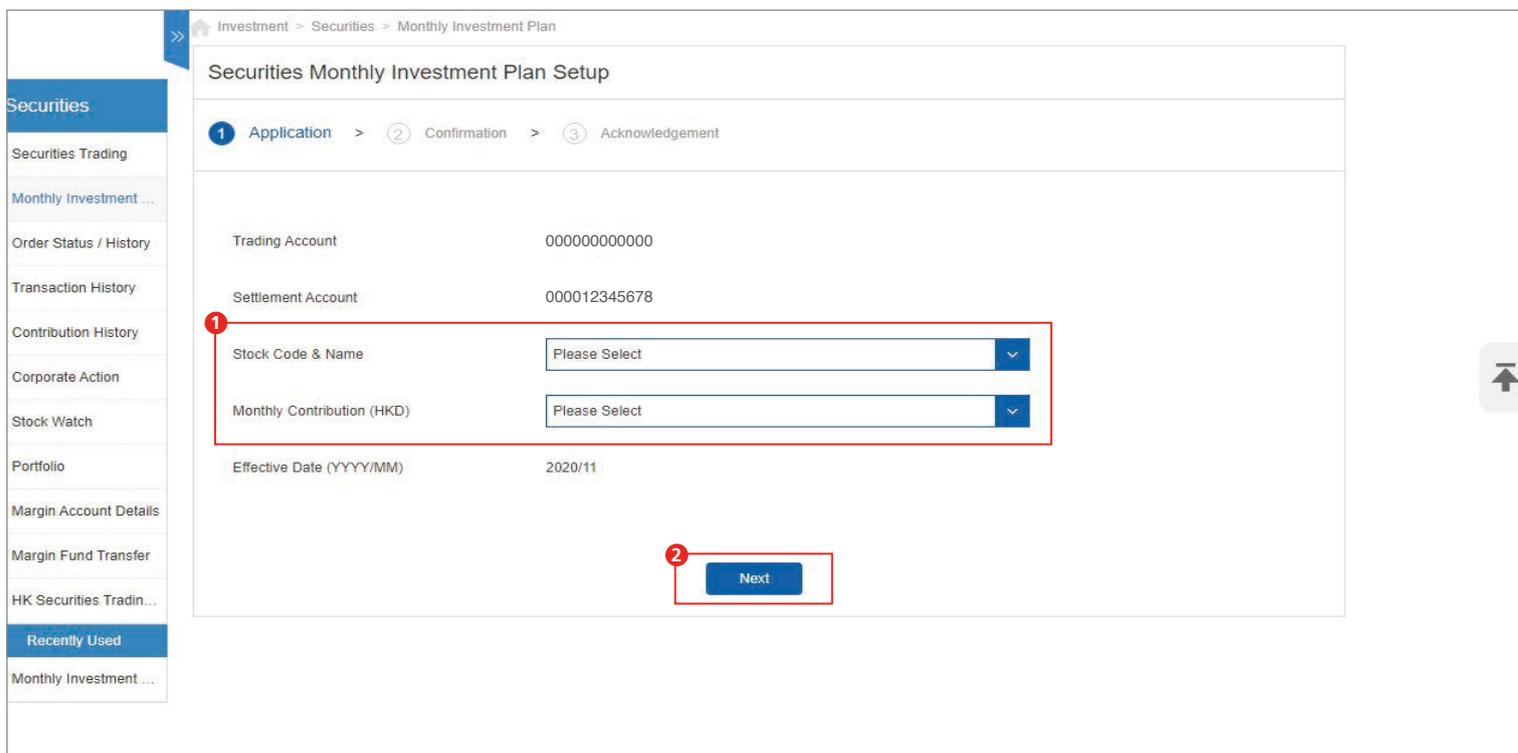
Securities Monthly Investment Plan

Trading Account: 000000000000

Stock Code	Stock Name	Effective Date (YYYY/MM)	Monthly Contribution (HKD)	Status
No Record				

Apply Securities Monthly Investment Plan

Step 4 Select Stock Code and Name, Monthly Contribution, and click "Next".



Investment > Securities > Monthly Investment Plan

Securities Monthly Investment Plan Setup

1 Application > 2 Confirmation > 3 Acknowledgement

Trading Account: 000000000000

Settlement Account: 000012345678

Stock Code & Name: Please Select

Monthly Contribution (HKD): Please Select

Effective Date (YYYY/MM): 2020/11

Next

Apply for Securities Monthly Investment Plan

Step 5 Verify the information, read and agree the terms and conditions and tick the box, then click "Confirm".

Investment > Securities > Monthly Investment Plan

Securities Monthly Investment Plan Setup

① Application > ② Confirmation > ③ Acknowledgement

Trading Account	000000000000
Settlement Account	000012345678
Stock Code & Name	00000 ABC
Monthly Contribution (HKD)	1,000
Effective Date (YYYY/MM)	2020/11
Handling Fee (HKD)	Flat HKD50(inclusive of brokerage fee, stamp duty, transaction levy and trading fee)
Email Address	abc123@xxx.xxx
Mobile No.	852 987X XXXX

Risk of Securities Trading
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.

Important Notes:

- To set up the Securities Monthly Investment Plan (the "SMIP"), you are required to hold a valid Securities Cash Trading Account with the Bank. The registration name (s) of designated Settlement Account must be the same as that/those of the Securities Cash Trading Account.
- The SMIP is subject to, among others, the Bank's current "Securities Monthly Investment Plan Terms and Conditions". Unless otherwise specified herein, the defined terms in this document shall have the meaning prescribed to it under the Securities Monthly Investment Plan Terms and Conditions.
- Upon successful activation of your SMIP, unless otherwise specified, you are required to make available to the Bank in sufficient cleared funds in your designated settlement account for each of the Monthly Contribution(s) 2 days before the Execution Date of each month (if such specified day is not a trading day, the Monthly Contribution shall be made available on the next trading day) ("Hold Fund Date").
- After deducting all relevant fees and charges, the Bank will purchase the maximum whole number of the specified Securities with your Monthly Contribution(s) under each of your Plan on your behalf during trading hours on the 10th of each calendar month (if it is not a trading day, the next trading day) ("Execution Date").
- If you wish to terminate or alter your instructions under the SMIP, please place your instruction with the Bank through Online Banking/Mobile Banking or any of our branches at least three (3) trading days before the next Hold Fund Date.
- If any part of Monthly Contribution(s) cannot be held by the Bank from your Settlement Account on a Hold Fund Date, the Bank will not execute any of your purchase instruction for that calendar month; and the Bank shall have no liability to you in the event that the transaction is not completed.
- If any part of the Monthly Contribution(s) or fees cannot be debited by the Bank from your Settlement Account for three (3) consecutive months, the Bank will have the right to terminate immediately the SMIP without prior notice.
- The fees of SMIP are subject to change by the Bank from time to time. For details, please refer to the "Schedule of Service Fees for Securities Trading Services".
- The Bank reserves the right to amend, suspend and terminate SMIP and its related services (including but not limit to the eligible list of securities for SMIP) from time to time, and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
- The Bank has not solicited the sale or provided any recommendation of, or advice on this product or any of the related transactions. Each of the transaction is executed based on your own judgement, and the Bank does not have duty or obligation to assess or ensure suitability of the product or the transaction.
- You understand that the SMIP is not a protected deposit and not protected by the Deposit Protection Scheme in Hong Kong.
- In case of any dispute(s), the decision of the Bank shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this document, the English version shall prevail.

① I hereby confirm that I have read and understand the above information.

②

Apply for Securities Monthly Investment Plan

Step 6 After clicking "Confirm", the page will show that your instruction has been accepted. Click "Back" to return to Securities Monthly Investment Plan homepage.

Investment > Securities > Monthly Investment Plan

Securities Monthly Investment Plan Setup

① Application > ② Confirmation > ③ Acknowledgement

 **Your instruction is accepted**

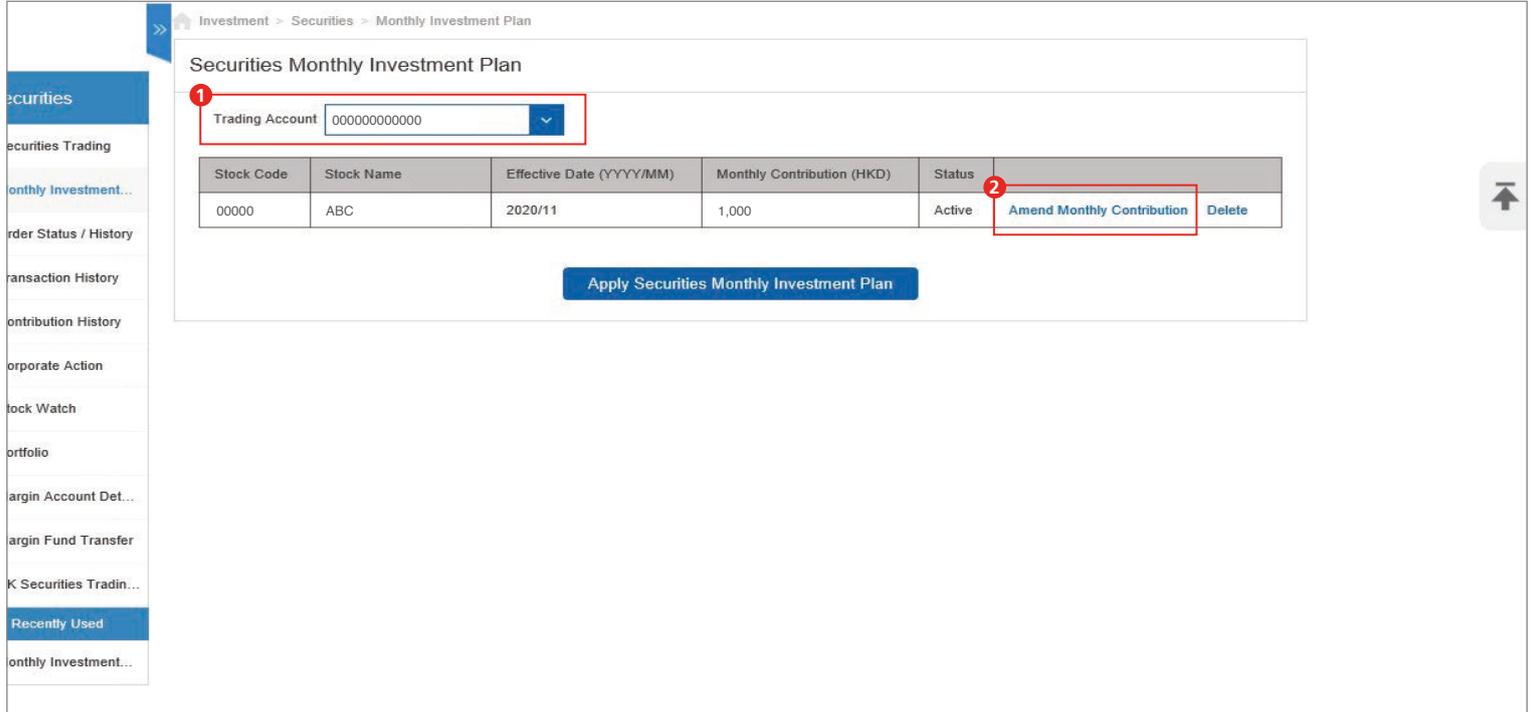
Your instruction as below:

Trading Account	000000000000
Settlement Account	000012345678
Stock Code	00000 ABC
Monthly Contribution (HKD)	1,000
Effective Date (YYYY/MM)	2020/11
Handling Fee (HKD)	Flat HKD50(inclusive of brokerage fee, stamp duty, transaction levy and trading fee)
Email Address	abc123@xxx.xxx
Mobile No.	852 987X XXXX

[Back](#)

Amend Monthly Contribution

Step 1 Select Trading Account, and click "Amend Monthly Contribution".



Investment > Securities > Monthly Investment Plan

Securities Monthly Investment Plan

Trading Account: 000000000000

Stock Code	Stock Name	Effective Date (YYYY/MM)	Monthly Contribution (HKD)	Status	
00000	ABC	2020/11	1,000	Active	Amend Monthly Contribution Delete

[Apply Securities Monthly Investment Plan](#)

Amend Monthly Contribution

Step 2 Select New Monthly Contribution, read and agree the terms and conditions and tick the box, then click "Confirm".

Investment > Securities > Monthly Investment Plan

Amend Monthly Contribution

1 Application > 2 Confirmation > 3 Acknowledgement

Trading Account	000000000000
Settlement Account	000012345678
Stock Code & Name	00000 ABC
Original Monthly Contribution (HKD)	1,000
Original Effective Date (YYYY/MM)	2020/11
1 New Monthly Contribution (HKD)	<input style="width: 100%;" type="text" value="5000"/>
New Effective Date (YYYY/MM)	2020/11
Handling Fee (HKD)	Flat HKD50(inclusive of brokerage fee, stamp duty, transaction levy and trading fee)
Email Address	abc123@xxx.xxx
Mobile No.	852 987X XXXX

Risk of Securities Trading
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.

Important Notes:

1. To set up the Securities Monthly Investment Plan (the "SMIP"), you are required to hold a valid Securities Cash Trading Account with the Bank. The registration name (s) of designated Settlement Account must be the same as that/those of the Securities Cash Trading Account.
2. The SMIP is subject to, among others, the Bank's current "Securities Monthly Investment Plan Terms and Conditions". Unless otherwise specified herein, the defined terms in this document shall have the meaning prescribed to it under the Securities Monthly Investment Plan Terms and Conditions.
3. Upon successful activation of your SMIP, unless otherwise specified, you are required to make available to the Bank in sufficient cleared funds in your designated settlement account for each of the Monthly Contribution(s) 2 days before the Execution Date of each month (if such specified day is not a trading day, the Monthly Contribution shall be made available on the next trading day) ("Hold Fund Date").
4. After deducting all relevant fees and charges, the Bank will purchase the maximum whole number of the specified Securities with your Monthly Contribution(s) under each of your Plan on your behalf during trading hours on the 10th of each calendar month (if it is not a trading day, the next trading day) ("Execution Date").
5. If you wish to terminate or alter your instructions under the SMIP, please place your instruction with the Bank through Online Banking/Mobile Banking or any of our branches at least three (3) trading days before the next Hold Fund Date.
6. If any part of Monthly Contribution(s) cannot be held by the Bank from your Settlement Account on a Hold Fund Date, the Bank will not execute any of your purchase instruction for that calendar month; and the Bank shall have no liability to you in the event that the transaction is not completed.
7. If any part of the Monthly Contribution(s) or fees cannot be debited by the Bank from your Settlement Account for three (3) consecutive months, the Bank will have the right to terminate immediately the SMIP without prior notice.
8. The fees of SMIP are subject to change by the Bank from time to time. For details, please refer to the "Schedule of Service Fees for Securities Trading Services".
9. The Bank reserves the right to amend, suspend and terminate SMIP and its related services (including but not limit to the eligible list of securities for SMIP) from time to time, and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
10. The Bank has not solicited the sale or provided any recommendation of, or advice on this product or any of the related transactions. Each of the transaction is executed based on your own judgement, and the Bank does not have duty or obligation to assess or ensure suitability of the product or the transaction.
11. You understand that the SMIP is not a protected deposit and not protected by the Deposit Protection Scheme in Hong Kong.
12. In case of any dispute(s), the decision of the Bank shall be final.
13. In case of any discrepancy(ies) between the Chinese and English versions of this document, the English version shall prevail.

2 I hereby confirm that I have read and understand the above information.

3

Amend Monthly Contribution

Step 3 After clicking "Confirm", the page will show that your instruction has been accepted. Click "Back" to return to Securities Monthly Investment Plan homepage.

Securities Monthly Investment Plan

① Application > ② Confirmation > ③ Acknowledgement



Your amendment instruction is accepted

Your amendment instruction as below:

Trading Account	000000000000
Settlement Account	000012345678
Stock Code & Name	00000 ABC
Original Monthly Contribution (HKD)	1,000
Original Effective Date (YYYY/MM)	2020/11
New Monthly Contribution (HKD)	5,000
New Effective Date (YYYY/MM)	2020/11
Handling Fee (HKD)	Flat HKD50(inclusive of brokerage fee, stamp duty, transaction levy and trading fee)
Email Address	abc123@xxx.xxx
Mobile No.	852 987X XXXX

Back