

“Start your fund investment” (the "Promotion")

Terms and conditions:

1. The Promotion is valid from 7 June 2022 until 31 December 2022, both dates inclusive. ("Promotion Period").
2. The Promotion is only applicable to the direct clients of Chief Securities Ltd. ("CHIEF"), clients of Account Executive are excluded. The Promotion is only applicable to Individual Account. The Promotion is not applicable to Joint Account, Corporate Account and Institutional Account.
3. "New client" means the account holder of a new account. New client does not have any types of account with CHIEF in past 6 months before opening the account. The offer is only applicable to personal clients who meet the account opening requirements during the Promotion Period.
4. Clients can enjoy various promotional offers of the Promotion at the same time, but not in conjunction with other promotional offers not listed in the Promotion.
5. Employees of CHIEF and their immediate family members could not participate in the Promotion.
6. CHIEF reserves the right to cancel or delete, replace, supplement or amend any of the terms and conditions of the Promotion without prior notice. CHIEF also disclaims any liability arising from any variation or termination of the offer or terms.
7. CHIEF reserves the right to make the final decision in case of disputes.
8. Should there be any discrepancy between the English and Chinese versions of the Promotion material, the Chinese version shall prevail.

9. First Fund Subscription Reward

- 9.1 This reward is applicable to the First 200 New clients (as defined in Clause 3), who have successfully complete the single fund subscription at least HK\$20,000 via "Chief Trader" Mobile APP with their account during the Promotion Period ("Eligible client ") to enjoy the first policy year premium waiver for designated personal accident insurance plan a value up to HK\$547.5.
- 9.2 Eligible client can enjoy the offer once only and it is on a first-come-first-served basis and only available while stocks last.
- 9.3 Eligible client is required to go through the insurance procedure via Chief Financial Services Limited in person at CHIEF's branches in 3 calendar month after receiving the confirmation call from CHIEF's staffs ("Redemption Period"). If the client fails to redeem the rewards in person at CHIEF's branches in the Redemption Period, the rewards will be forfeited.
- 9.4 Chief Financial Services Limited is an authorized insurance broker with Insurance Authority License Number FB1747 whose business it is to arrange insurance products and services for its clients. Chief Financial Services Limited does not represent any particular insurance company in its dealings with clients.
- 9.5 The reward will only be awarded to an Eligible client whose CHIEF account is valid when the reward is given. Otherwise, eligibility to receive the reward will be forfeited.
- 9.6 The personal accident insurance plan is underwritten by the insurance companies. The insurance companies are not subsidiaries or affiliates of CHIEF. The insurance companies reserve the absolute right to accept or decline any applications for the plan based on the information provided by the insured and the beneficiary at the time of application.
- 9.7 For details, exact terms and conditions of the personal accident insurance plan, please refer to the policy provisions issued by the insurance company. For more information about the personal accident insurance plan, please refer to the related product brochures or contact the insurance companies.

10. \$0 Subscription Fee Reward

- 10.1 New client (as defined in Clause 3) who have successfully perform the fund subscription via "Chief Trader" Mobile APP with their account during the Promotion Period ("Eligible client ") can enjoy \$0 subscription fee.
- 10.2 Eligible client must pay subscription fees upfront, and the subscription fee rebate will be reimbursed to the eligible client's securities account within 14 working days after the end of Promotion ("Subscription Fee Reimbursement Day").
- 10.3 If Eligible client transfer the funds from the above subscription fee rebate out of the CHIEF during the Promotion Period, this offer will be cancelled.

10.4 Each eligible client can enjoy up to HK\$5,000 total subscription fee reimbursement during the Promotion Period. If transaction is made in foreign currency, subscription fee reimbursement will be converted into Hong Kong dollars (using the exchange rate solely determined by CHIEF) and paid in Hong Kong dollars.

11. 0.5% Equity Funds online subscription fee

11.1 New client (as defined in Clause 3) and existing client of CHIEF who have successfully complete the equity funds subscription via "Chief Trader" Mobile APP with their account during the Promotion Period can enjoy 0.5% subscription fee.

12. Account opening Reward

12.1 The offer is only applicable to New client (as defined in Clause 3) and will be entitled to a HK\$300 Donki coupon upon (1) successful opening of the account at CHIEF's branches or via "E-Account opening" with promotion code entered; (2) deposited HK\$10,000 or above; and (3) fulfil the average of the daily net asset value requirement of HK\$10,000 or above for 7 days after the date of the account opening ("Eligible client").

12.2 If a client has received this reward and subsequently cancels the account within 6 months from the date of the account opening, a handling fee of an equivalent amount will be charged.

12.3 Eligible client can redeem Donki coupon in person at CHIEF's branches in 3 calendar month after receiving the confirmation call from CHIEF's staffs ("Redemption Period"). Outbound clients will be contacted individually for separate arrangements.

12.4 If the client fails to redeem the rewards in person at CHIEF's branches in the Redemption Period, the rewards will be forfeited.

12.5 To enjoy the reward, clients must still hold the same and valid securities account with CHIEF when collecting coupons.

12.6 For the terms and conditions of Donki coupons, please refer to the relevant Donki coupons or contact the relevant company directly.

12.7 All coupons are non-transferable and cannot be exchanged for cash or any discount. CHIEF reserves the right to substitute with other coupons of equal value without prior notice. CHIEF is not a supplier of coupons and do not have the liability of the coupons. If you have any enquiries, comments or complaints about the coupons, please contact the relevant supplier directly.

13. Referral Rewards

13.1 This reward scheme is only applicable to existing clients ("referrers") who have successfully referred friends and relatives to open an account via "E-Account opening", and those relatives ("referees") must:

13.1.1 successfully open an individual securities account during the Promotion Period;

13.1.2 fill in the referrer's referral code or login to open an account via a designated link;

13.1.3 have not had any account with CHIEF in the past 6 months before the opening of a new securities account;

13.1.4 not the same person as the referrer; and

13.1.5 not CHIEF's employees or their family members; CHIEF's brokers or the ones introduced by the brokers to open an account with CHIEF.

13.2 For those existing clients ("referrers"), if they refer a friend or relative to open an account via "E-Account opening" ("referees") during the Promotion Period, the referrer will be entitled to get a HK\$100 Donki coupon, and a HK\$200 Donki coupon if they have successfully recommended two friends or relatives, and so on. Each eligible referrer is entitled to a maximum of HK\$6,000 Donki coupons.

13.3 The referrer must confirm that he/she does not engage in any referral or referral-based business as this may result in engaging in unlicensed activities under the Securities and Futures Ordinance.

13.4 The referrer must confirm that all referrals was not being conducted by the means of solicitation and are made upon the request of the referee.

13.5 The home address declared by the Referrers during account opening must be Hong Kong in order to gain a maximum of HK\$6,000 Donki coupons.

14. Existing Client –Funds Transaction Reward

- 14.1 This reward is applicable to the first 100 existing client of the CHIEF who already held a securities account before the Promotion Period and successfully subscribe any new funds via "Chief Trader" Mobile APP with their account reaching the accumulated transaction amount of HK\$500,000 during the Promotion Period ("Eligible clients") to enjoy the first policy year premium waiver for designated personal accident insurance plan a value up to HK\$547.5.
- 14.2 CHIEF's record will be conclusive as to the accumulated transaction amount shall be final and conclusive.
- 14.3 Eligible client can enjoy the offer once only and it is on a first-come-first-served basis and only available while stocks last.
- 14.4 Eligible client is required to go through the insurance procedure via Chief Financial Services Limited in person at CHIEF's branches in 3 calendar month after receiving the confirmation call from CHIEF's staffs ("Redemption Period"). If the client fails to redeem the rewards in person at CHIEF's branches in the Redemption Period, the rewards will be forfeited.
- 14.5 Chief Financial Services Limited is an authorized insurance broker with Insurance Authority License Number FB1747 whose business it is to arrange insurance products and services for its clients. Chief Financial Services Limited does not represent any particular insurance company in its dealings with clients.
- 14.6 The reward will only be awarded to an Eligible client whose CHIEF account is valid when the reward is given. Otherwise, eligibility to receive the reward will be forfeited.
- 14.7 The personal accident insurance plan is underwritten by the insurance companies. The insurance companies are not subsidiaries or affiliates of CHIEF. The insurance companies reserve the absolute right to accept or decline any applications for the plan based on the information provided by the insured and the beneficiary at the time of application.
- 14.8 For details, exact terms and conditions of the personal accident insurance plan, please refer to the policy provisions issued by the insurance company. For more information about the personal accident insurance plan, please refer to the related product brochures or contact the insurance companies.

Chief Financial Services Limited ("CFSL") - Important Notes from the insurance broker:

1. CFSL is an authorized insurance broker with Insurance Authority License Number FB1747 whose business it is to arrange insurance products and services for its clients. CFSL does not represent any particular insurance company in its dealings with clients. CFSL is not an insurance company, and does not underwrite any insurance risk, nor does it represent any insurance company in its dealings with clients.
2. Insurance products are products and obligations of the insurance companies and not of CFSL. Insurance products are not bank deposits or obligations of, or guaranteed or insured by CFSL or any of its affiliates or subsidiaries, or any local governmental agency.
3. All insurance applications are subject to insurance companies' underwriting and acceptance.
4. The insurance companies are solely responsible for all approvals, coverage and compensations of their insurance plans.
5. CFSL is not rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.
6. You are reminded to review the relevant product materials provided to you and seek independent advice if necessary.
7. For any policy service enquiries, please contact the insurance companies.
8. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and CFSL out of the selling process of any insurance product by CFSL as insurance broker or the processing of the related transaction, you will enter into a financial dispute resolution scheme process with CFSL in accordance with the applicable rules. However any dispute over the contractual terms of the product should be resolved between directly you and the insurance companies.

The above information is for reference only. It does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. The risk of loss in trading in financial products can be significant, you must carefully consider and assess the risks involved in the product or consult a professional advisor to ensure that your investment decisions are appropriate to your financial situation and risk tolerance level, taking into account your financial circumstances and investment objectives. The Company is not legally responsible for any loss or damage suffered by any person arising from the use of this material.