Zero Fund Subscription Fee & US$0.88 US Stock Brokerage Commission Offer Campaign – Terms and Conditions

1. Campaign Period

This campaign ("this Campaign") is valid from 10 September 2026 to 31 December 2026 (both dates inclusive), or such other period as determined by Ping An Digital Bank (International) Limited (the "Bank") at its sole discretion (the "Campaign Period").

2. Eligible Customers

This Campaign is applicable to personal customers who maintain both a savings account and an investment account with the Bank during the Campaign Period (the "Existing Customers"). The Bank reserves the right to determine the eligibility of any customer for this Campaign.

3. Campaign Offers

Existing Customers can enjoy:

a) Zero fund subscription fee: Existing Customers who subscribe to any fund via the Bank's retail banking App are eligible for zero subscription fee
b) US$0.88 US stock Brokerage Commission: Existing Customers who buy/sell US stocks via the Bank's retail banking App are eligible for a fixed brokerage commission of US$0.88 per transaction

4. The decision of the Bank on all matters relating to this Campaign and the offers shall be final and binding on all parties concerned. This Campaign and the offers are subject to the terms and conditions of the relevant products or services, including the Bank's Retail Banking Services Terms and Conditions and Investment Services Terms and Conditions (the "Services Terms"). If there are any inconsistency between the terms and conditions of the relevant products or services (including the Service Terms) and these terms and conditions, these terms and conditions shall prevail.
5. Brokerage commission excludes any custody fee, securities deposit charges, nominee services fee and any third-party transaction charges such as transaction levy, stamp duty and trading fee, handling fee, securities management fee, transfer fee, capital gain tax and SEC Fee, etc.
6. If the savings account and/or investment account is/are cancelled or closed for whatever reason, all relevant offers shall be automatically cancelled and no longer be valid..
7. These terms and conditions are subject to prevailing regulatory requirements.
8. The Bank reserves the right to suspend, vary or terminate this Campaign, and the offers at any time and to amend these terms and conditions (including, but not limited to the Campaign Period) at any time without prior notice. The Bank shall not be liable for any such suspension, variation or termination.
9. These terms and conditions are governed by, and shall be construed in accordance with, the laws of the Hong Kong Special Administrative Region.
10. No person other than the Existing Customers and the Bank (which includes its successors and assigns) 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 provision of these terms and conditions
11. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.
12. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.
13. Important Notes
    i This Campaign does not represent any investment advice, recommendation or solicitation from the Bank to deal in any of the securities, funds or investments. Investment involves risks. There can be no guarantee, and no representation is made, on the performance of securities, funds or investments or as to whether losses would be incurred/profit would be made from the fund, securities or investments. The Existing Customer must make investment decisions in light of his/her own investment objectives, investment experience, financial situation, investment horizon, investment knowledge and risk tolerance. Where necessary, investors are advised to consult his/her own independent professional advisers before making any investment decisions.
    ii Trading in US Securities: Investors should fully understand the details, risks, charges and

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important notice before invest in U.S. securities. Investors should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. U.S. securities investment services are not applicable to U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

iii This promotional material is issued by the Bank, and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong or any other regulatory authority.

14. Risk Disclosures

i Risk disclosure of investment funds: Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices or value of investment fund units may go up as well as down and past performance information presented is not indicative of future performance. Investors should read carefully and understand the relevant Fund Documents (including the Prospectus and full text of the risk factors stated therein) and the Transaction-based disclosure for Fund Investing before making any investment decision. Investment funds are investment products and some may involve derivatives. Investors should carefully consider their own circumstances whether an investment is suitable for them in view of their own investment objectives, investment experience, preferred investment tenor, financial situation, risk tolerance abilities, tax implications and other needs, etc., and should understand the nature, terms and risks of the investment products. Investors should obtain independent professional advice if they have concerns about their investment. The prices of investment products may fluctuate and market volatility may be significant. In the worst-case scenario, investors may lose all or a substantial part of their invested capital.

ii Risk disclosure of securities trading: 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.

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