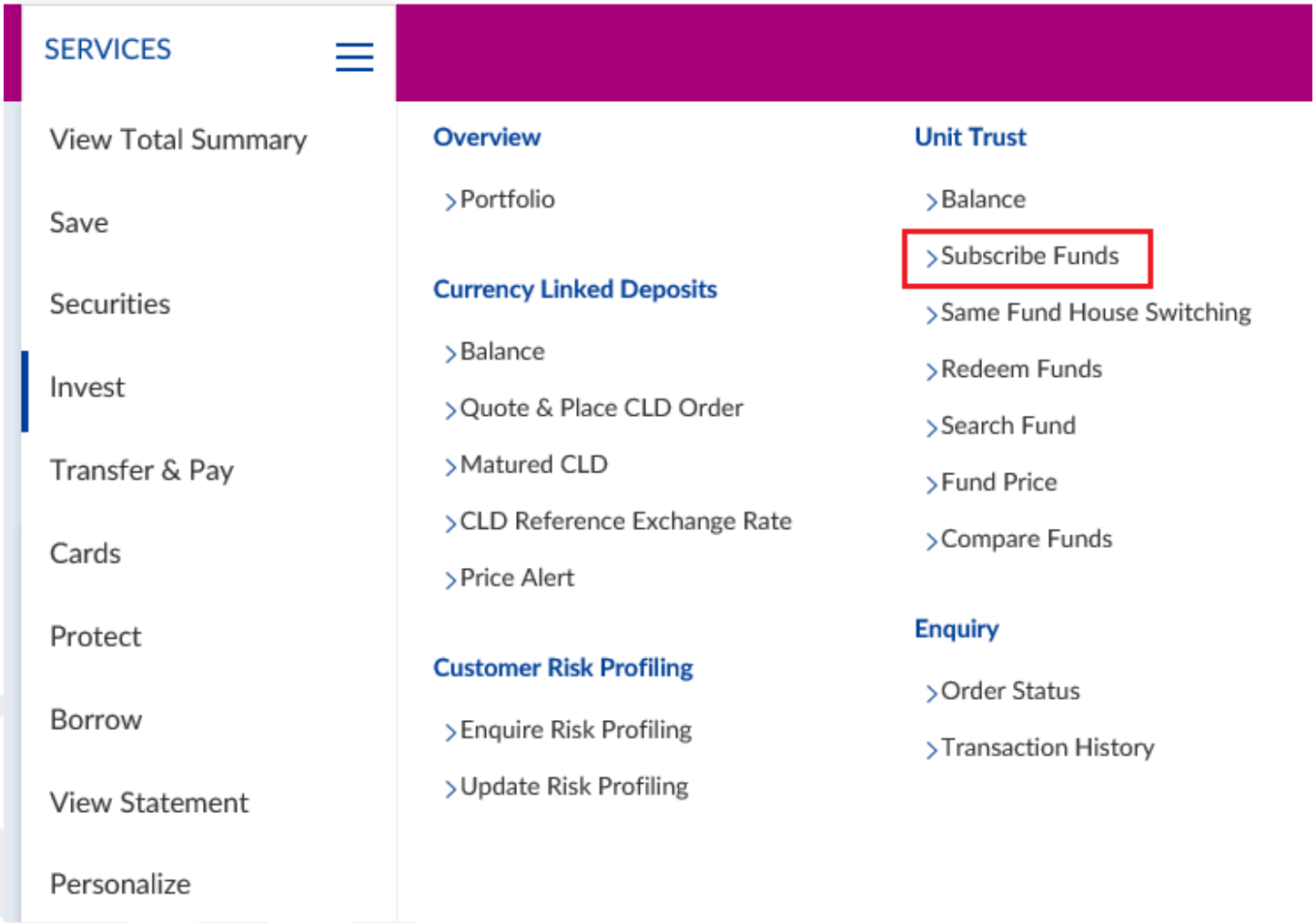
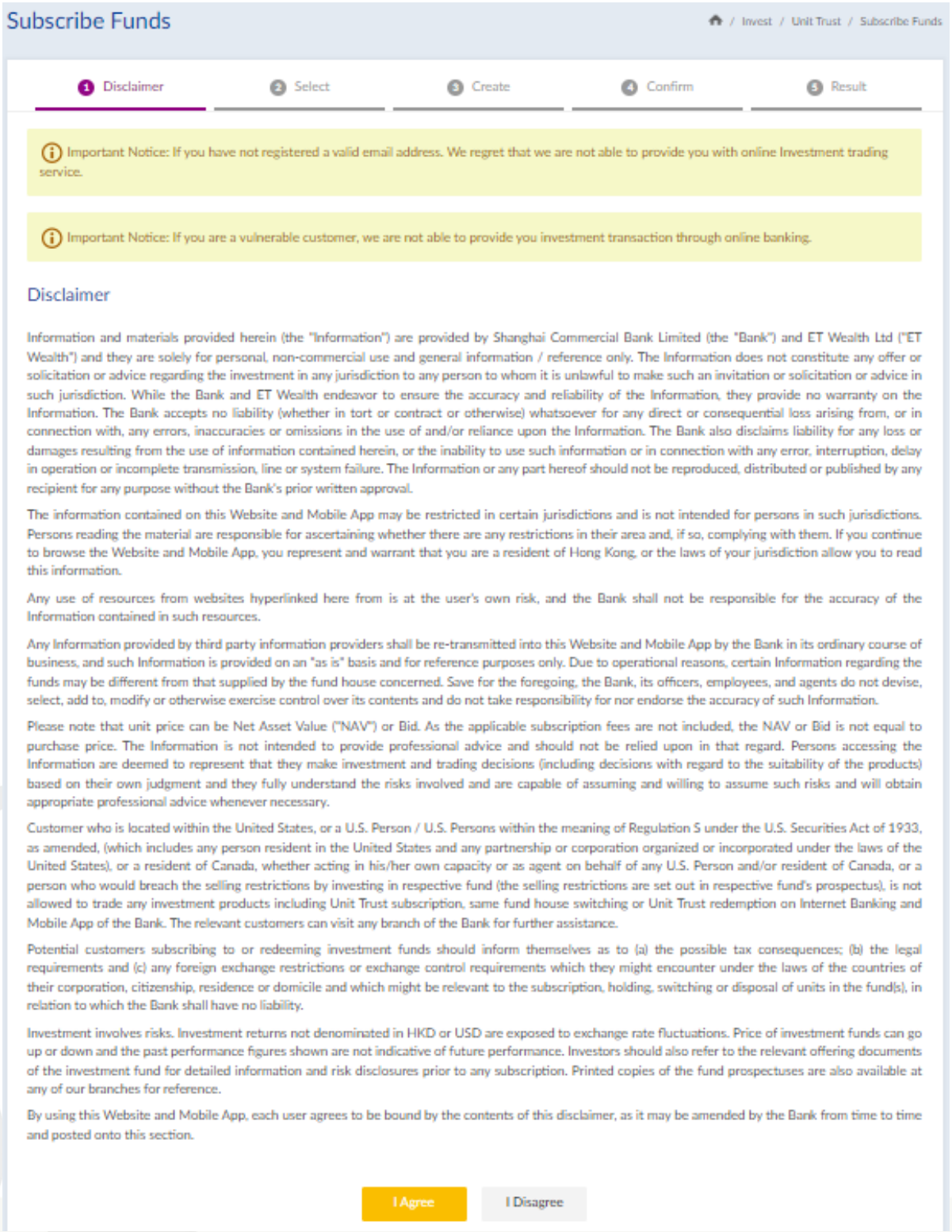
Personal Internet Banking and Shacom Bank mobile app fund subscription user guide

Part 1: Personal Internet Banking user guide

1. Login “Personal Internet Banking” of Shanghai Commercial Bank.
2. Click “Subscribe Funds” under “Invest” on the left menu bar. (If your Customer Risk Profiling is expired or need to be updated, please click “Update Risk Profiling” to assess your risk tolerance level.)



3. Please read “Disclaimer” carefully. If you understand and accept the “Disclaimer”, please click “I Agree” to confirm and proceed the fund subscription. Otherwise, please click “I Disagree” to return to previous page.



Subscribe Funds

/ Invest / Unit Trust / Subscribe Funds

1 Disclaimer — 2 Select — 3 Create — 4 Confirm — 5 Result

Important Notice: If you have not registered a valid email address. We regret that we are not able to provide you with online Investment trading service.

Important Notice: If you are a vulnerable customer, we are not able to provide you investment transaction through online banking.

Disclaimer

Information and materials provided herein (the "Information") are provided by Shanghai Commercial Bank Limited (the "Bank") and ET Wealth Ltd ("ET Wealth") and they are solely for personal, non-commercial use and general information / reference only. The Information does not constitute any offer or solicitation or advice regarding the investment in any jurisdiction to any person to whom it is unlawful to make such an invitation or solicitation or advice in such jurisdiction. While the Bank and ET Wealth endeavor to ensure the accuracy and reliability of the Information, they provide no warranty on the Information. The Bank accepts no liability (whether in tort or contract or otherwise) whatsoever for any direct or consequential loss arising from, or in connection with, any errors, inaccuracies or omissions in the use of and/or reliance upon the Information. The Bank also disclaims liability for any loss or damages resulting from the use of information contained herein, or the inability to use such information or in connection with any error, interruption, delay in operation or incomplete transmission, line or system failure. The Information or any part hereof should not be reproduced, distributed or published by any recipient for any purpose without the Bank's prior written approval.

The information contained on this Website and Mobile App may be restricted in certain jurisdictions and is not intended for persons in such jurisdictions. Persons reading the material are responsible for ascertaining whether there are any restrictions in their area and, if so, complying with them. If you continue to browse the Website and Mobile App, you represent and warrant that you are a resident of Hong Kong, or the laws of your jurisdiction allow you to read this information.

Any use of resources from websites hyperlinked here from is at the user's own risk, and the Bank shall not be responsible for the accuracy of the Information contained in such resources.

Any Information provided by third party information providers shall be re-transmitted into this Website and Mobile App by the Bank in its ordinary course of business, and such Information is provided on an "as is" basis and for reference purposes only. Due to operational reasons, certain Information regarding the funds may be different from that supplied by the fund house concerned. Save for the foregoing, the Bank, its officers, employees, and agents do not devise, select, add to, modify or otherwise exercise control over its contents and do not take responsibility for nor endorse the accuracy of such Information.

Please note that unit price can be Net Asset Value ("NAV") or Bid. As the applicable subscription fees are not included, the NAV or Bid is not equal to purchase price. The Information is not intended to provide professional advice and should not be relied upon in that regard. Persons accessing the Information are deemed to represent that they make investment and trading decisions (including decisions with regard to the suitability of the products) based on their own judgment and they fully understand the risks involved and are capable of assuming and willing to assume such risks and will obtain appropriate professional advice whenever necessary.

Customer who is located within the United States, or a U.S. Person / U.S. Persons within the meaning of Regulation S under the U.S. Securities Act of 1933, as amended, (which includes any person resident in the United States and any partnership or corporation organized or incorporated under the laws of the United States), or a resident of Canada, whether acting in his/her own capacity or as agent on behalf of any U.S. Person and/or resident of Canada, or a person who would breach the selling restrictions by investing in respective fund (the selling restrictions are set out in respective fund's prospectus), is not allowed to trade any investment products including Unit Trust subscription, same fund house switching or Unit Trust redemption on Internet Banking and Mobile App of the Bank. The relevant customers can visit any branch of the Bank for further assistance.

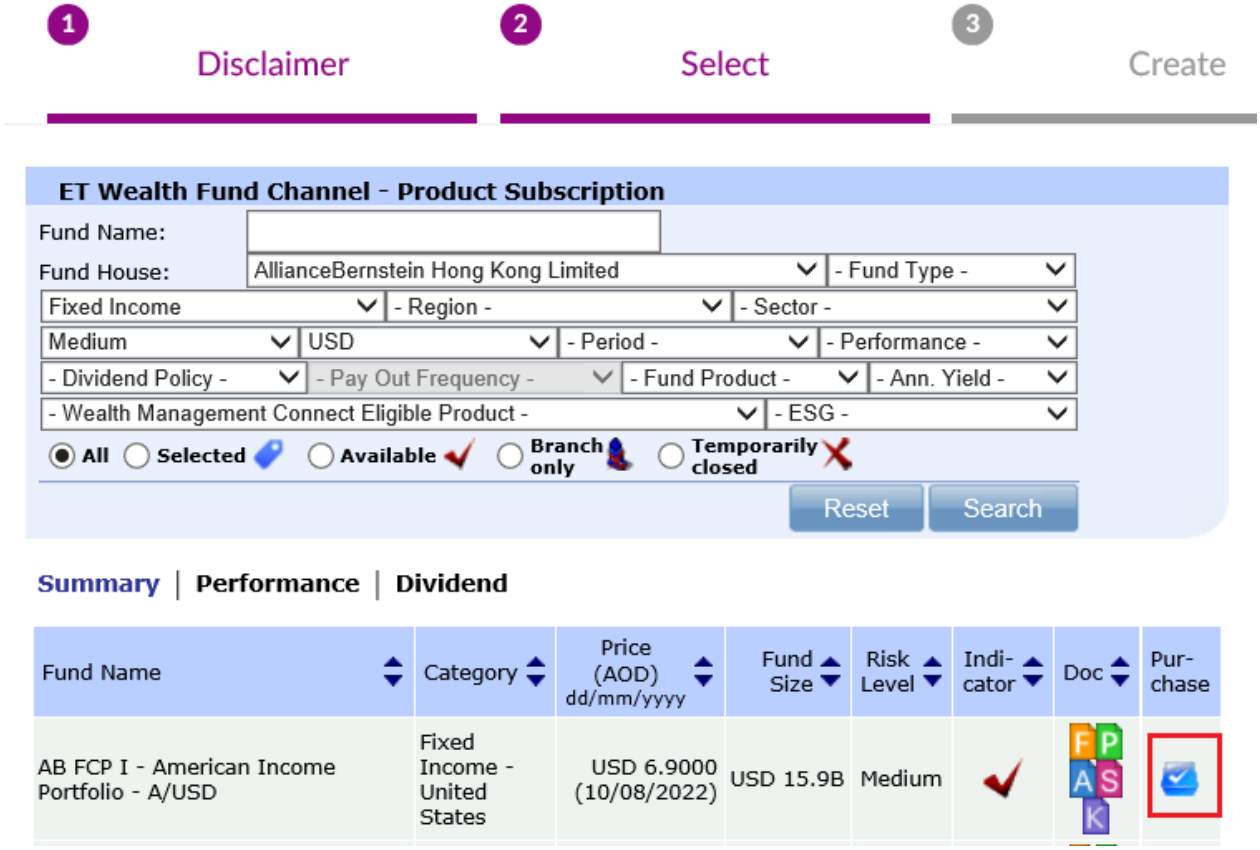
Potential customers subscribing to or redeeming investment funds should inform themselves as to (a) the possible tax consequences; (b) the legal requirements and (c) any foreign exchange restrictions or exchange control requirements which they might encounter under the laws of the countries of their corporation, citizenship, residence or domicile and which might be relevant to the subscription, holding, switching or disposal of units in the fund(s), in relation to which the Bank shall have no liability.

Investment involves risks. Investment returns not denominated in HKD or USD are exposed to exchange rate fluctuations. Price of investment funds can go up or down and the past performance figures shown are not indicative of future performance. Investors should also refer to the relevant offering documents of the investment fund for detailed information and risk disclosures prior to any subscription. Printed copies of the fund prospectuses are also available at any of our branches for reference.

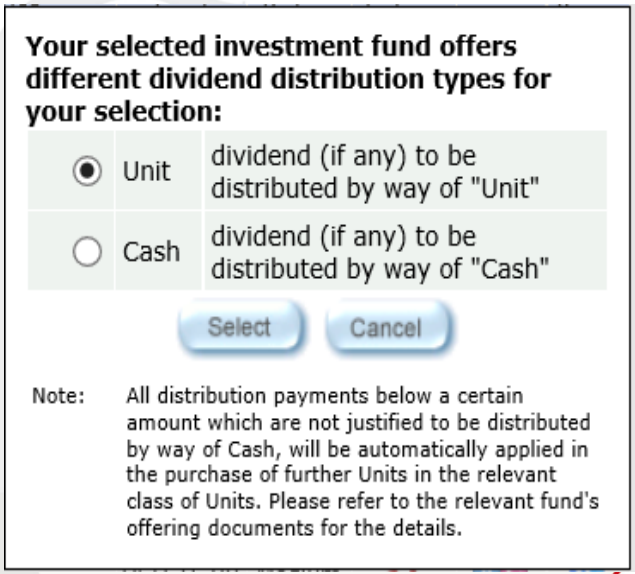
By using this Website and Mobile App, each user agrees to be bound by the contents of this disclaimer, as it may be amended by the Bank from time to time and posted onto this section.

I Agree | I Disagree

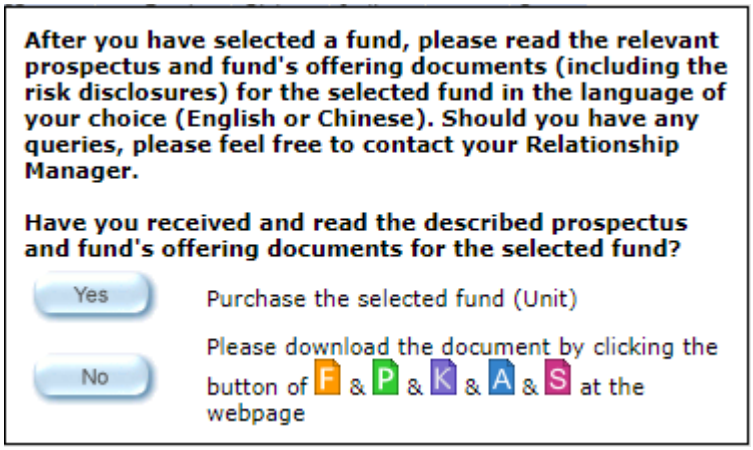
4. You can sort fund by filters (e.g. “Fund Name”, “Fund Type”). You should also read the offering documents of the fund carefully. If you understand and accept the “Important Notice” and “Risk Disclosure”, please click under “Purchase” to confirm the selection of the fund and proceed.



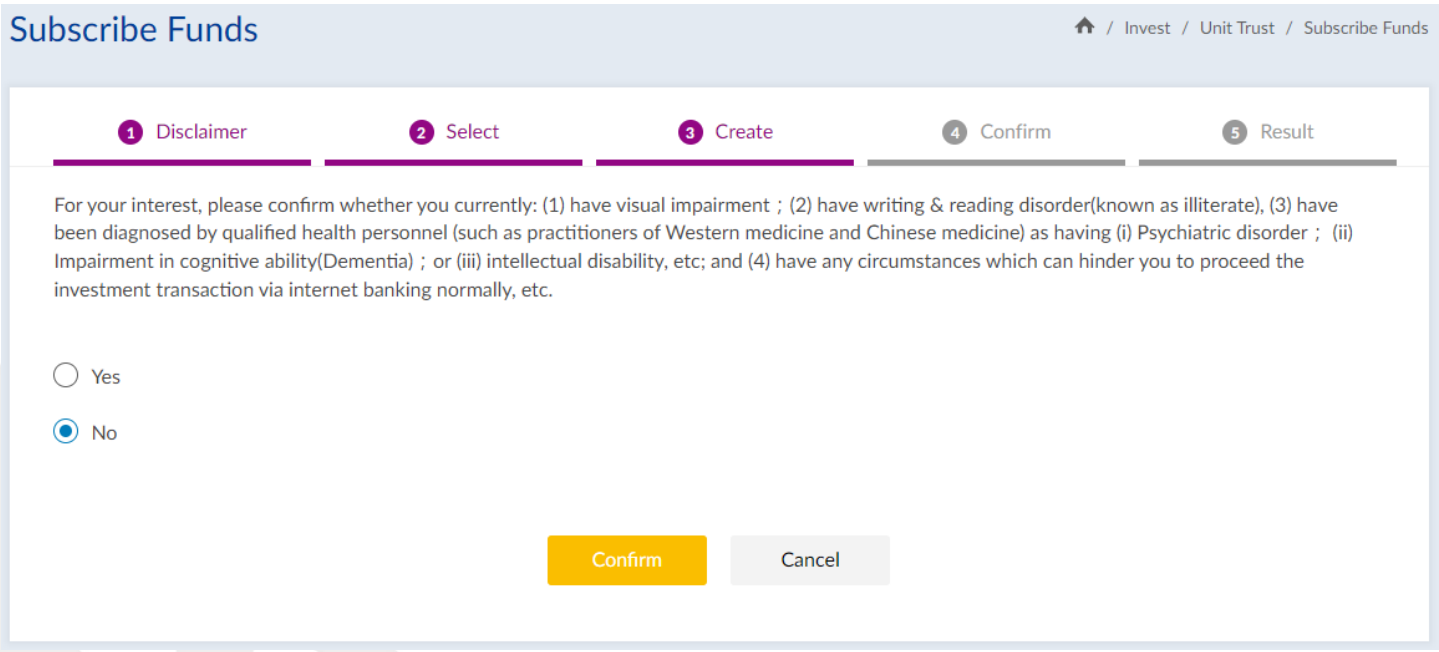
5. If you choose to subscribe dividend distribution class, please select “Unit” or “Cash” and click “Select” to proceed. Otherwise, please click “Cancel” to return to previous page.



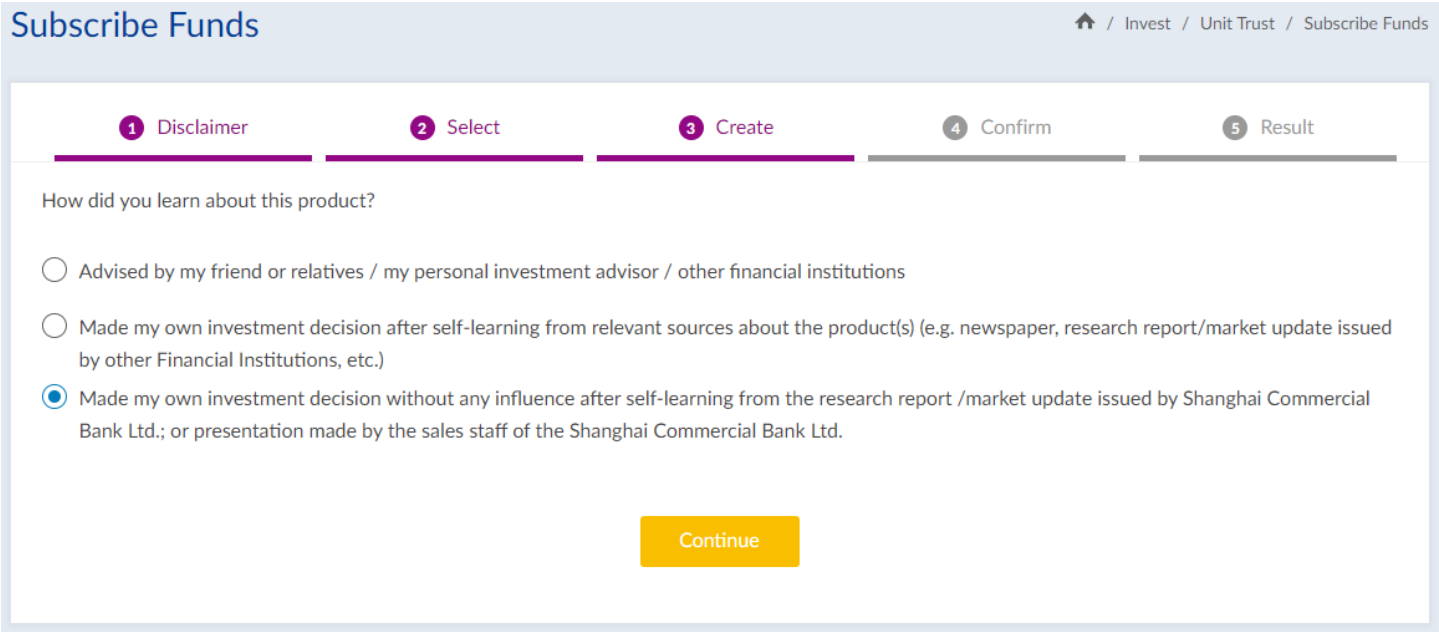
6. If you have read the prospectus and offering documents of the fund already, please click "Yes" to proceed. If you need more time to read the prospectus and offering documents of fund, please click "No" to return to previous page. You can click "F", "P", "K", "A" and "S" to read the relevant documents at the webpage.



7. If you confirm you do not have below circumstances which can hinder you to proceed the investment transaction via internet banking normally, please click "Confirm" to proceed.

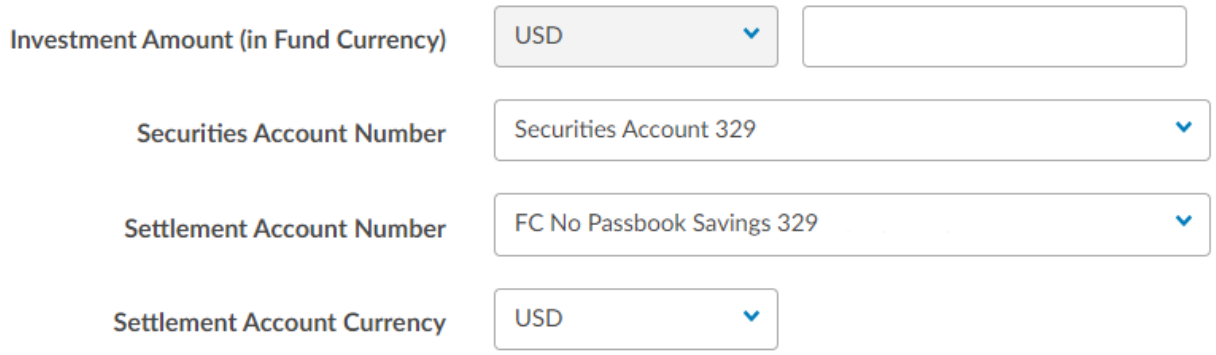


8. Please select how did you learn about this product and click “Continue” to proceed.



9. Please input your subscription instruction, read the “Important Notes”, “Declarations”, “Notice to Customers for on-line trading”, “Customer’s Declaration” and “Note”.
   - If you understand and accept the above contents, please select “I agree” and tick the checkbox for confirmation and click “Submit” to submit the subscription instruction. Please note that you cannot amend the subscription instruction after your submission.
   - If you input subscription instruction wrongly, please click “Reset” to amend the non-executed subscription instruction.

You can click “Cancel” to withdraw the non-executed subscription instruction, if necessary.



Declarations

Please confirm the following declarations before subscription:

1. You are not located within the United States, or a U.S. Person, or a resident of Canada, or a person who would breach the selling restrictions by investing in respective fund (the selling restrictions are set out in respective fund's prospectus).

   (●) I agree ( ) I disagree

2. You have read the relevant fund's offering documents and the "Notice to Customers for on-line trading" stated below for the fund subscription / switching.

   (●) I agree ( ) I disagree

Notice to Customers for on-line trading:

- The Bank, its officers, employees and agents did not devise, select, add to ,modify or otherwise exercise control over the information provided by third party information providers, do not take responsibility for the information nor do they endorse the accuracy of it.
- The return is denominated in relevant fund currency (which may be foreign currency). US/HK dollar-based investors may therefore be exposed to fluctuations in the US/HK dollar / foreign currency exchange rate.
- Investment involves risks and past performance may not be indicative of future performance. Investors should refer to the relevant fund's offering documents for details before making any investment decision.
- The purchase and holding of investment funds is subject also to the terms and conditions in any prospectus or explanatory memorandum or similar document relating to them and summaries thereof can be found in our website. Hard copies of prospectus or explanatory memorandum or similar documents and annual reports can also be obtained from any of our branches in the Hong Kong Special Administrative Region.
- Customers should be aware that dealing orders placed after the cut-off time on a dealing day/for a dealing session for the relevant fund or placed on a day/at a time which is not a dealing day/dealing session for the relevant fund will be processed in the next dealing day/dealing session for that fund.
- Given the market conditions and the time required to process, the acknowledgement only represents the receipt of your instruction by the Bank. It does not confirm that your instruction had been processed duly. You MUST check the "Order Status Enquiry" for the updated order details and order status.
- The fund manager and/or the Bank have an absolute discretion to reject, in whole or in part, any application for subscription and/or switching of units in a fund which the fund manager and/or the Bank reasonably suspect to be associated with market timing and/or active trading practices, money laundering or terrorist financing activities or which will breach any dealing restriction of the fund without disclosing the reason for the relevant suspicion.

☑ Customer's Declaration:

- I acknowledge that I have received, read and understood the relevant prospectus and financial report for the above Fund and I agree to be bound by the terms and conditions set out in them and the Terms and Conditions for Securities Services and the Terms and Conditions for i-Banking Services of the Bank.

- I confirm that after investing in the above product, I still hold sufficient net cash to cover at least six months of monthly household expenses.
- I acknowledge to the health warning statement: "The product above is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that it is suitable for you having regard to your financial situation, investment experience and investment objectives."
- I should notify the Bank immediately for follow up if there is any circumstances making obstacles for me to proceed the investment transaction via Internet Banking normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.

Note:

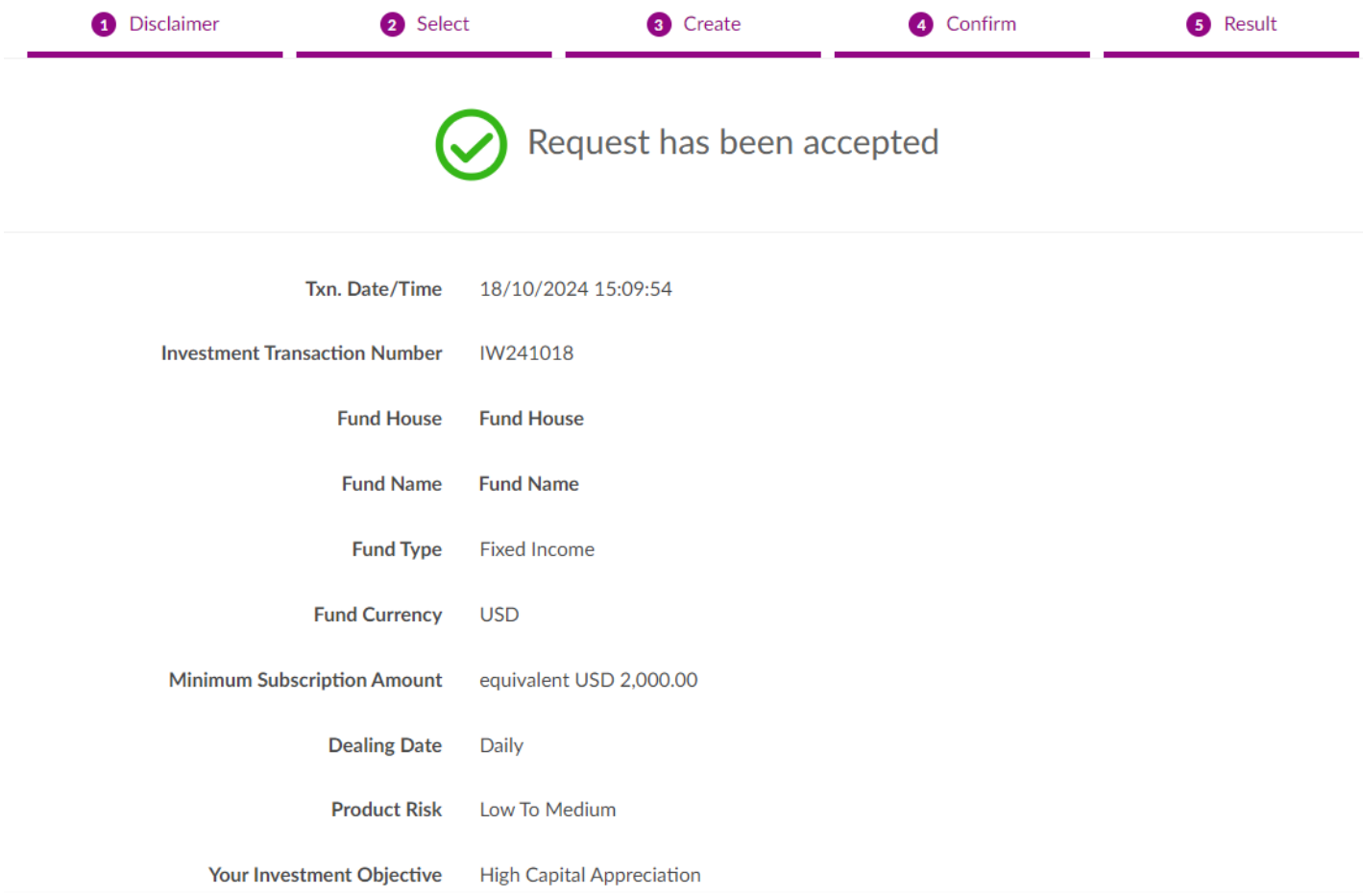
- Our normal dealing hours are usually 9:00am to 3:00pm (HK time) Monday to Friday except when banks in Hong Kong are closed and when a fund has a significant holding in a market that is closed (e.g. for a local holiday).
- The cut-off time for dealing through our on-line investment trading services is also 3:00 pm (HK time) on any dealing day of the fund. For E Fund (HK) Hong Kong Dollar Money Market Fund and E Fund (HK) US Dollar Money Market Fund, its cut-off time is 10:30am(HK time). For the order received after the cut-off time, this will be handled on next dealing day of the fund.

Submit | Reset | Cancel

10. After verifying the subscription instruction, please click “Confirm” to proceed.



11. Subscription instruction is completed.

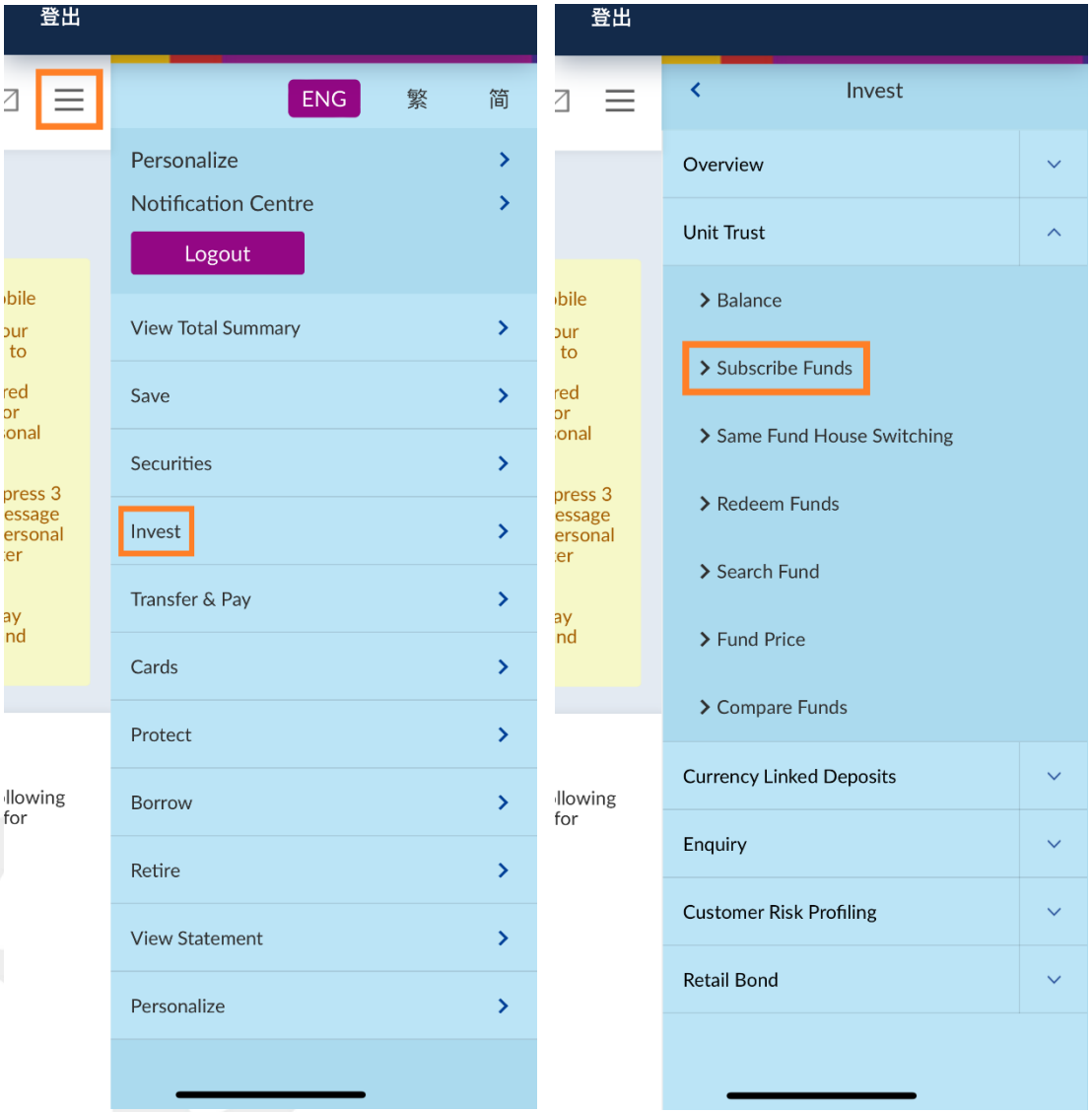


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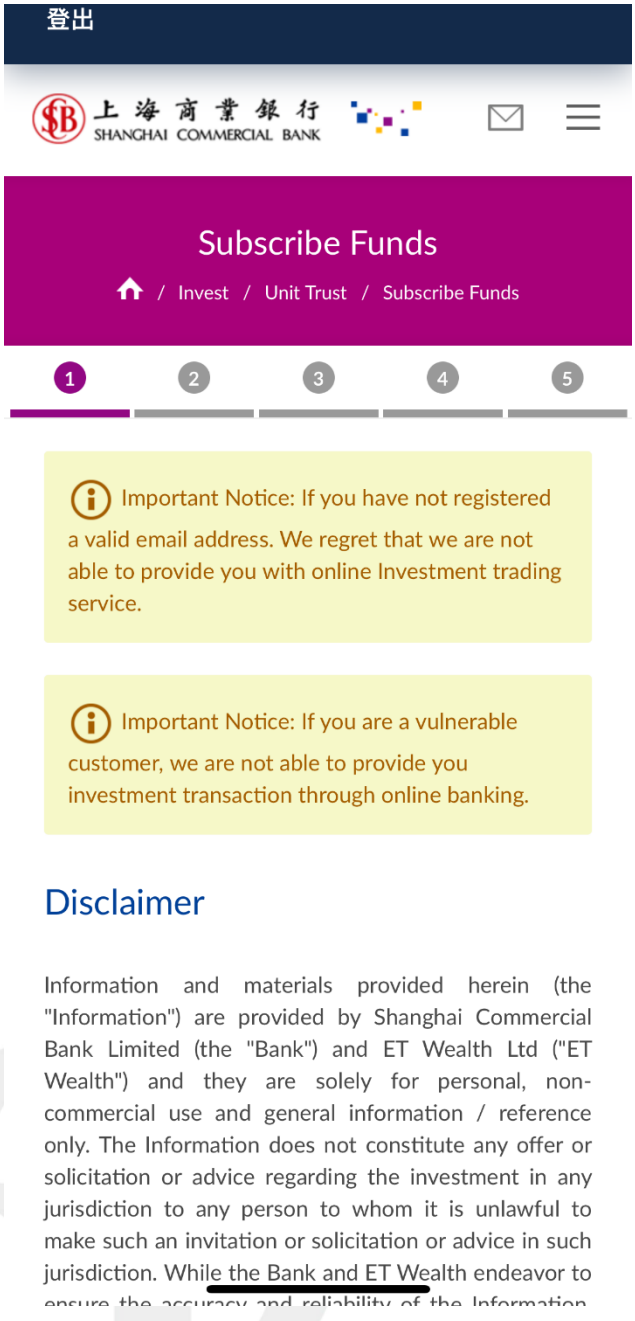
Part 2: Mobile app user guide

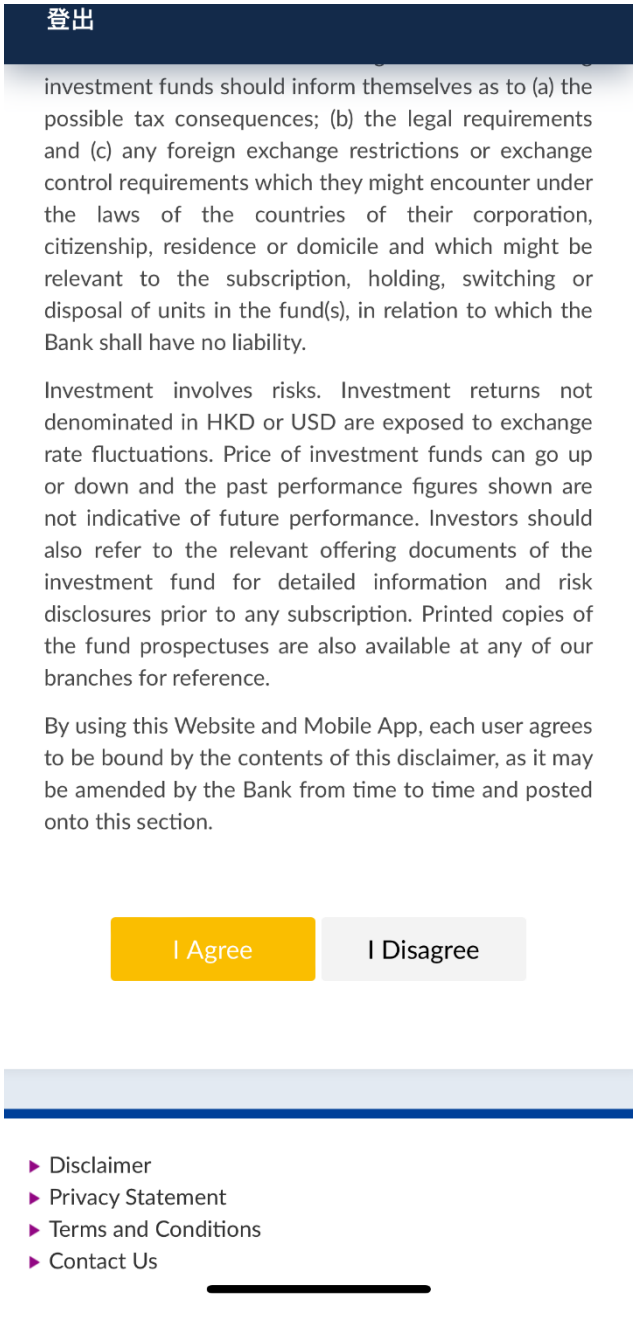
1. Login mobile app of Shanghai Commercial Bank.

2. Click “Subscribe Funds” under “Invest” on the right menu bar. (If your Customer Risk Profiling is expired or need to be updated, please click “Update Risk Profiling” to assess your risk tolerance level.)

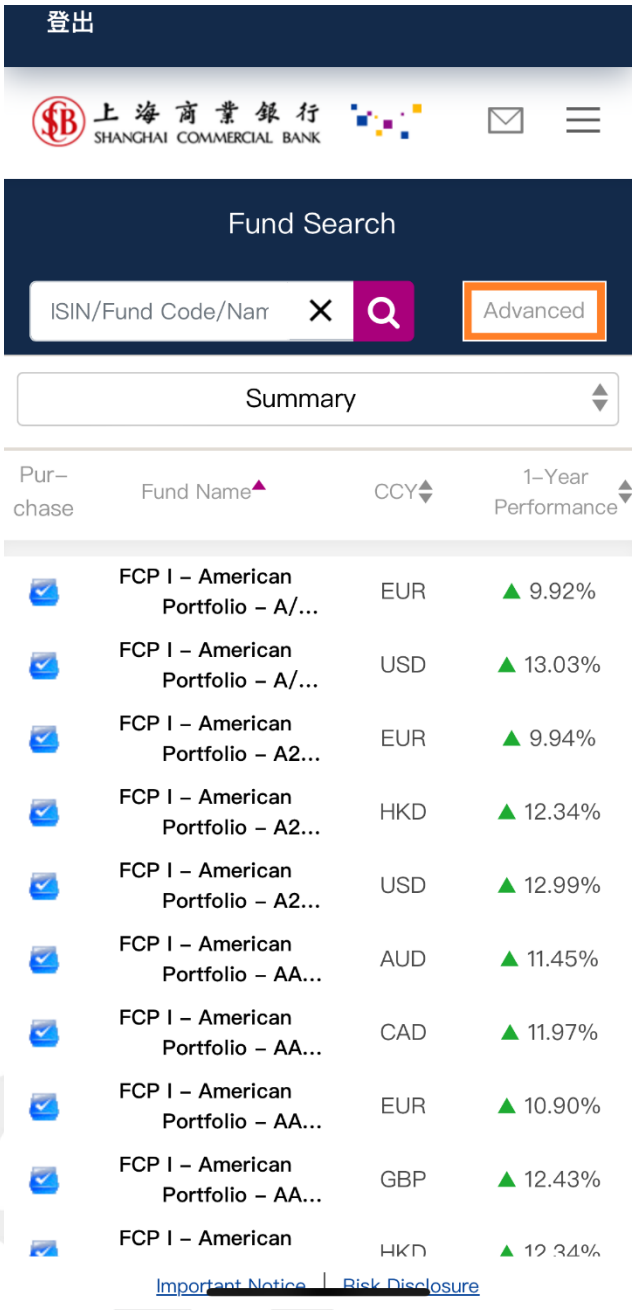


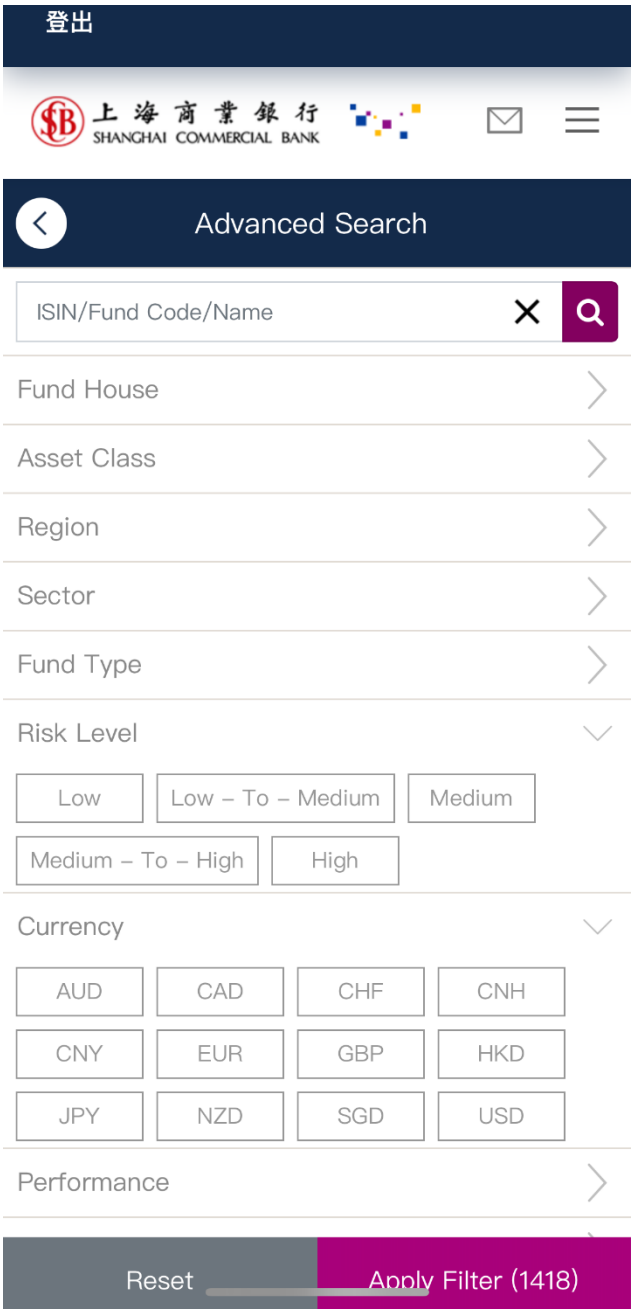
3. Please read “Disclaimer” carefully. If you understand and accept the “Disclaimer”, please click “I Agree” to confirm and proceed the fund subscription. Otherwise, please click “I Disagree” to return to previous page.



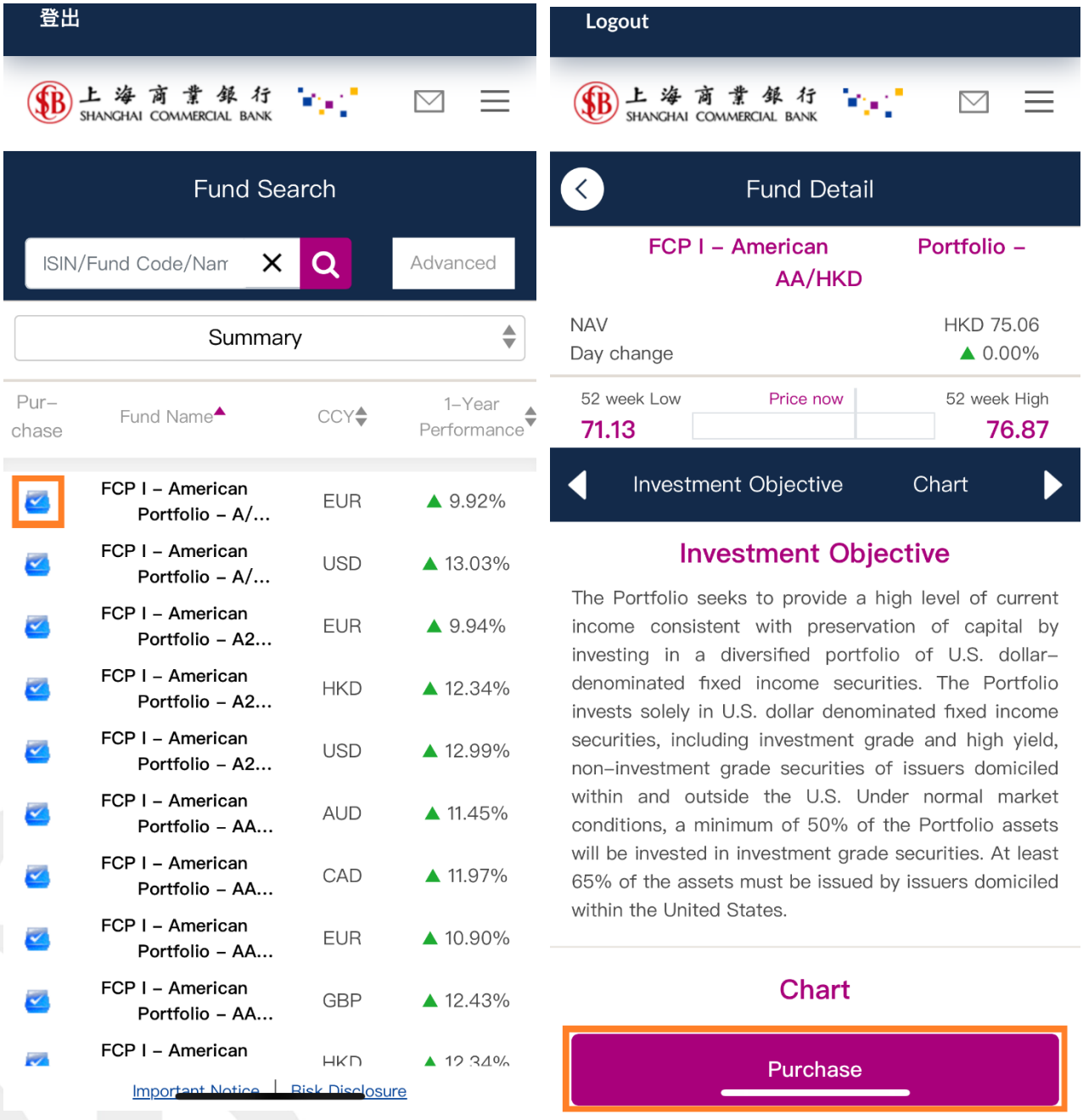


4. You could click “Advanced” button and enter “Advanced Search” to sort fund by filter (e.g. “Fund Name” or “Fund Type”).

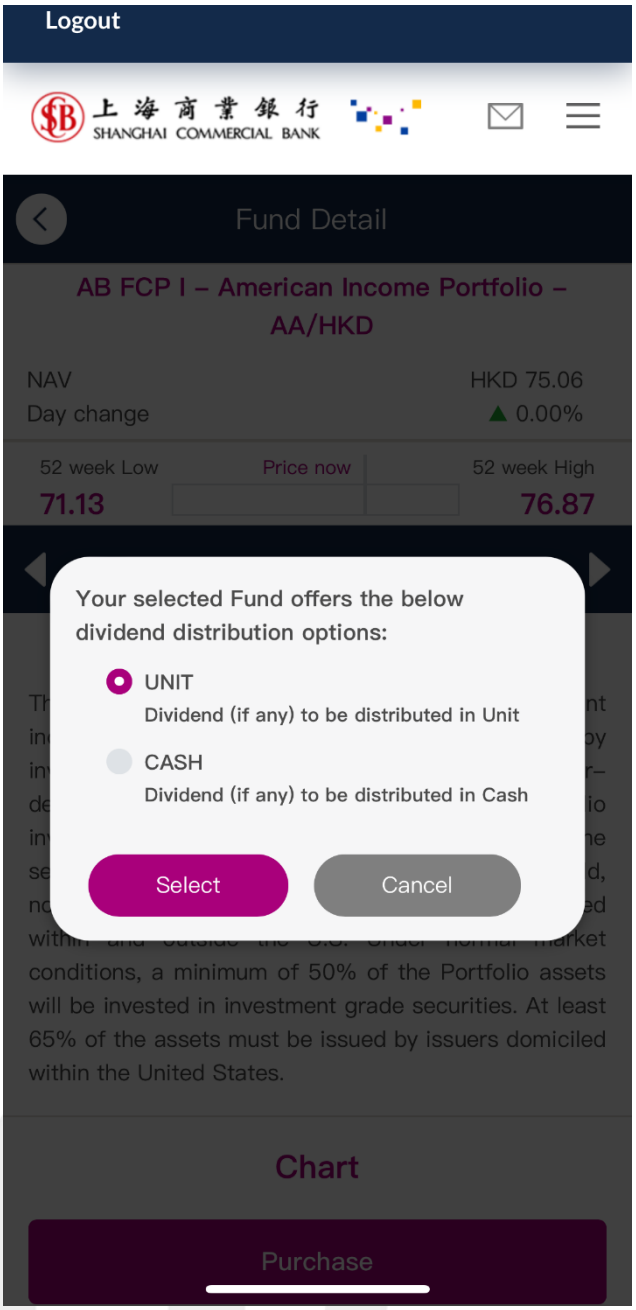




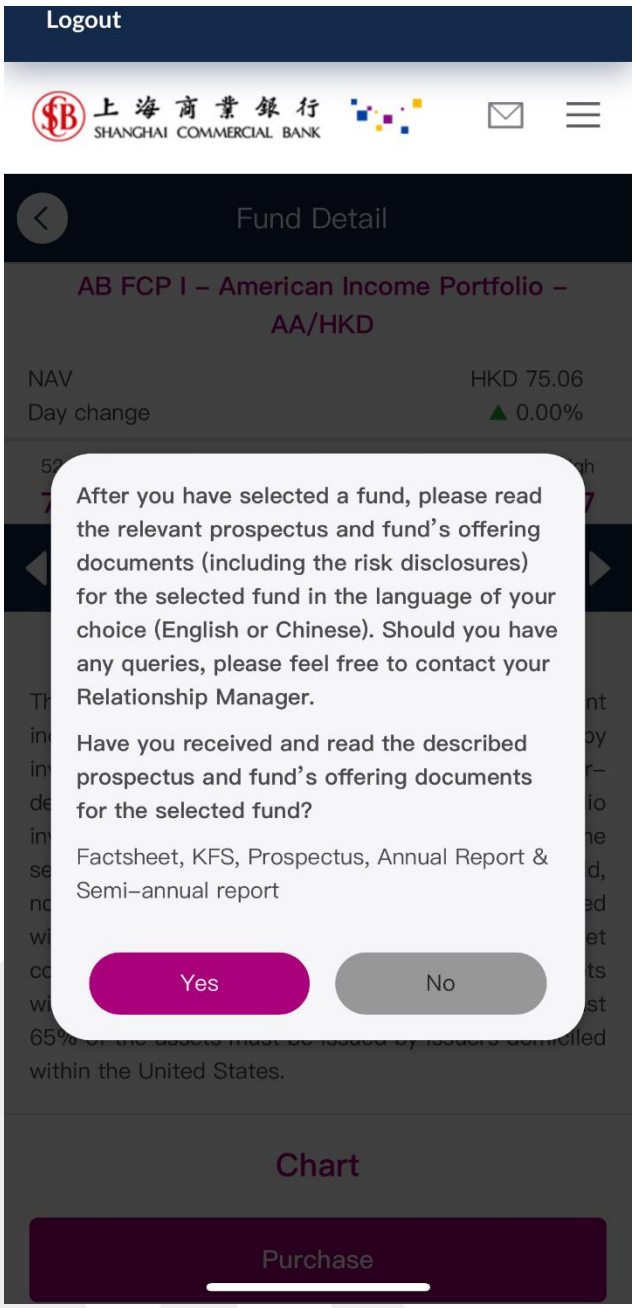
5. You could click under “Purchase” to confirm the selection of the fund and proceed the subscription process, or click the fund name and enter “Fund Detail” page to find out more information about the fund, and click “Purchase” to proceed the subscription process.

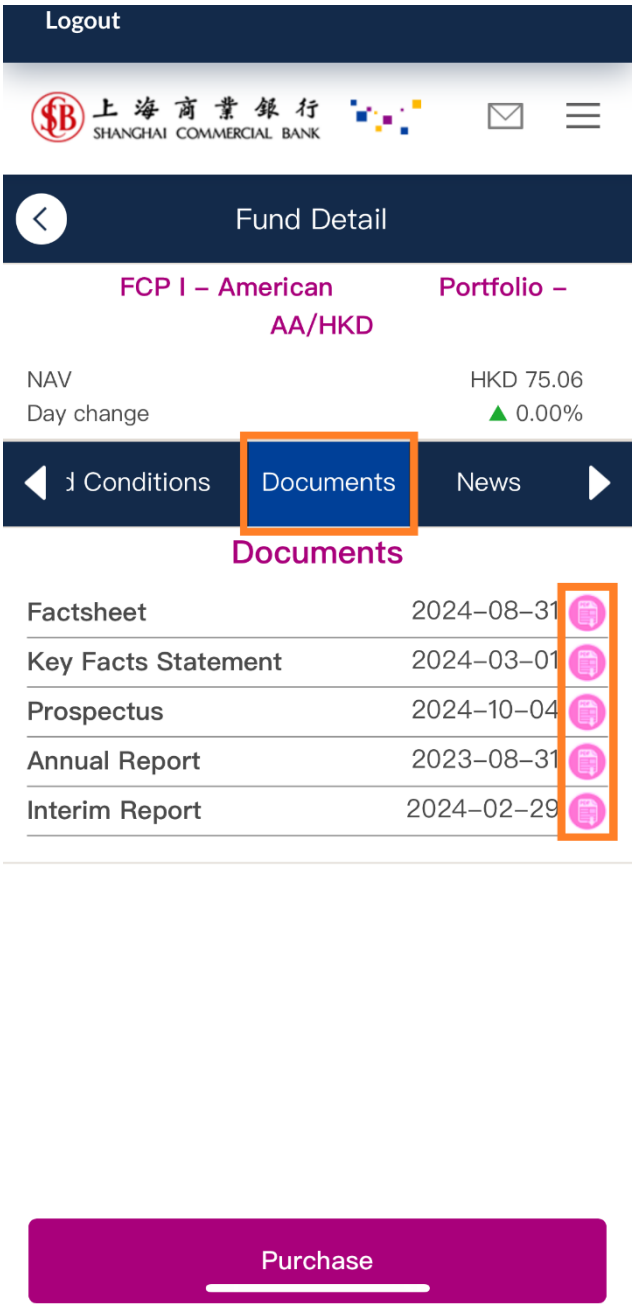


6. If you choose to subscribe dividend distribution class, please select “UNIT” or “CASH” and click “Select” to proceed. Otherwise, please click “Cancel” to return to previous page.

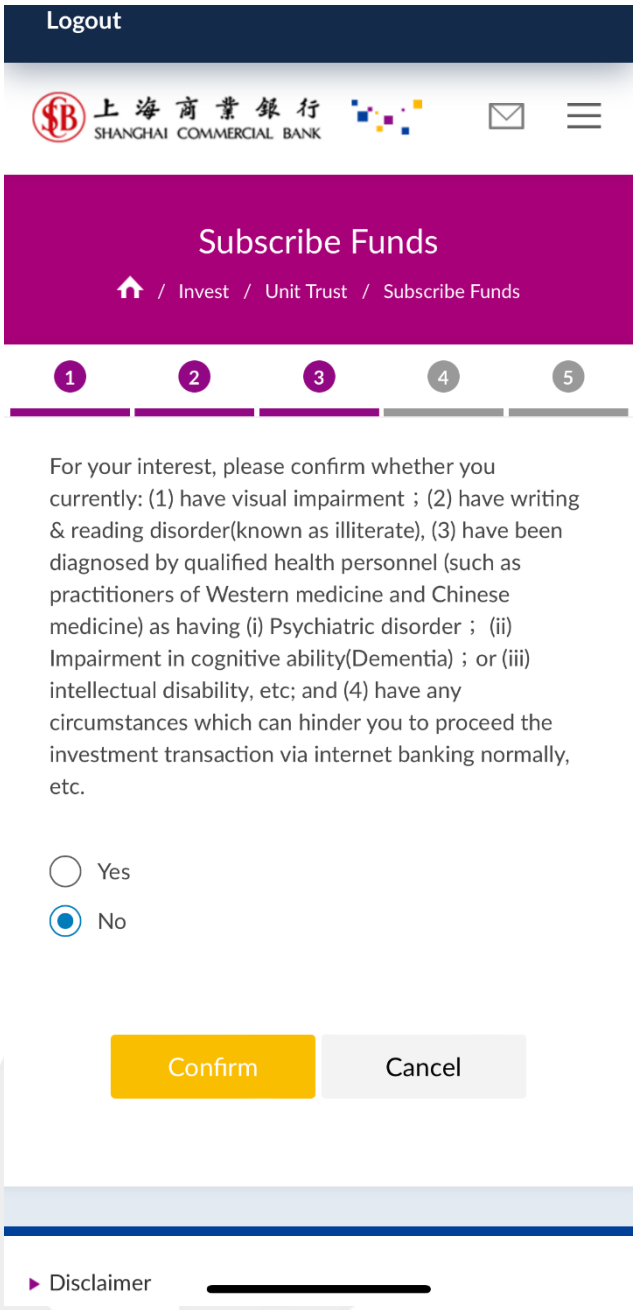


7. If you have read the prospectus and offering documents of the fund already, please click "Yes" to proceed. If you need more time to read the prospectus and offering documents of the fund, please click "No" to return to previous page. You may read the offering documents by clicking  under "Documents" in "Fund Detail" page.

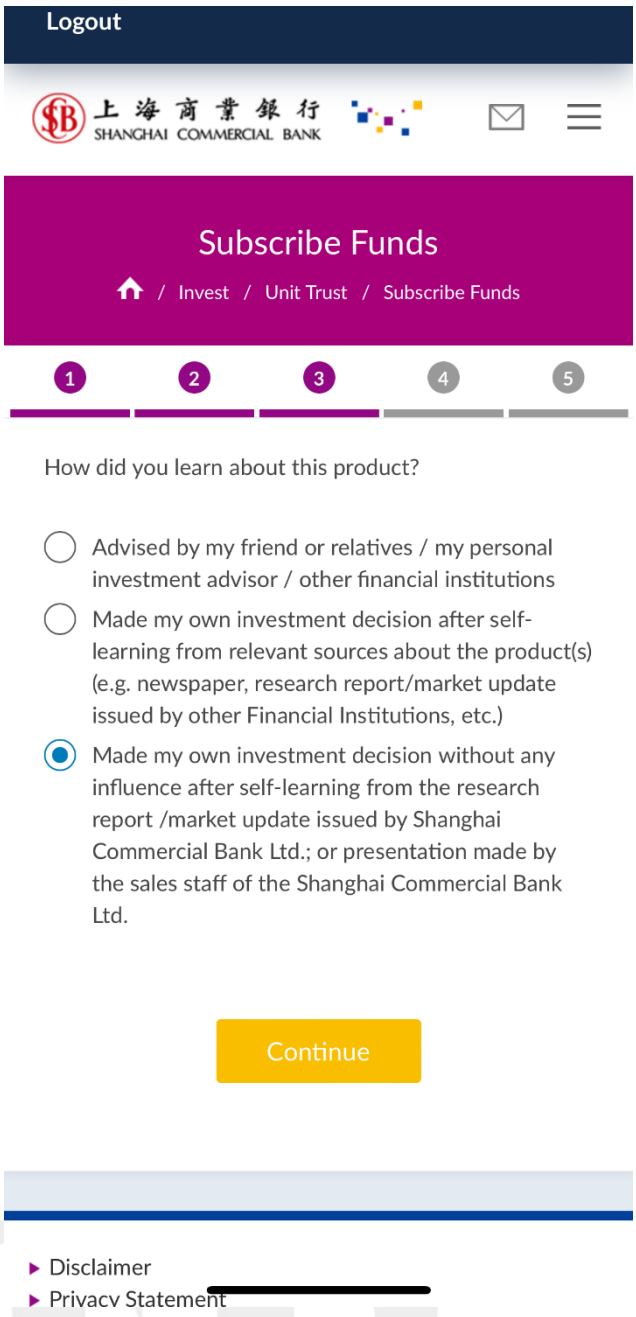




8. If you confirm you do not have below circumstances which can hinder you to proceed the investment transaction via internet banking normally, please click “Confirm” to proceed.

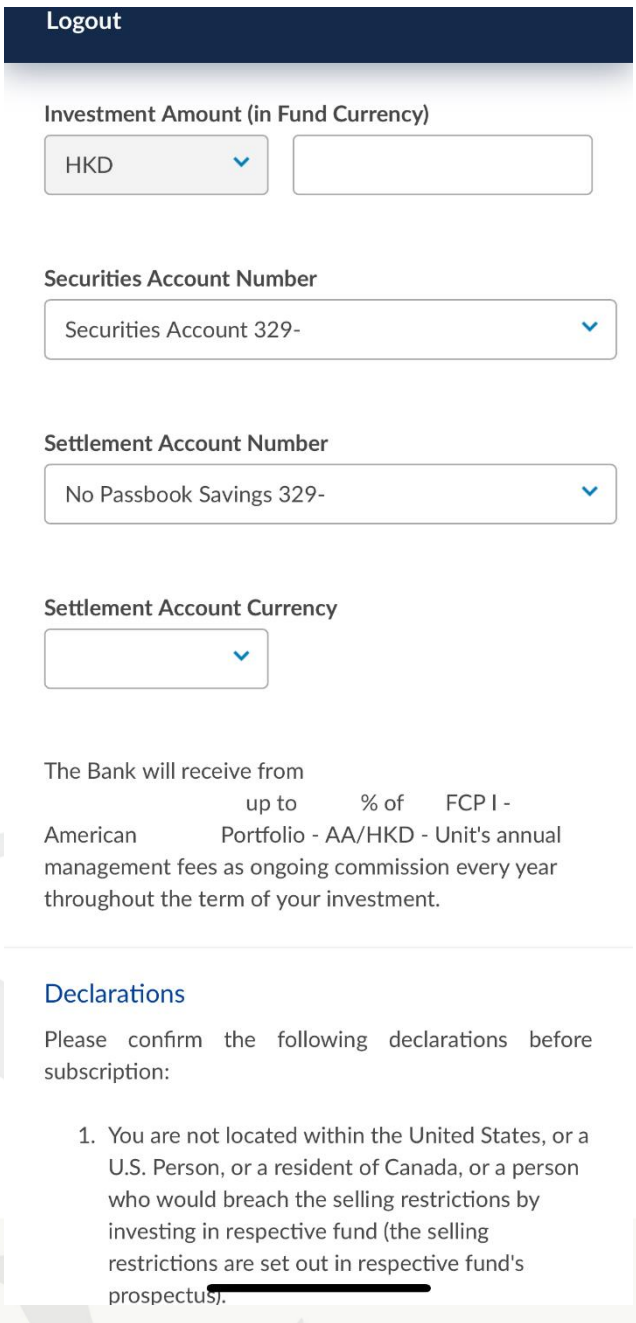


9. Please select how did you learn about this product and click “Continue” to proceed.



10. Please input your subscription instruction, read the “Important Notes”, “Declarations”, “Notice to Customers for on-line trading”, “Customer Declaration” and “Note”.
    - If you understand and accept the above contents, please select “I agree” and tick the checkbox for confirmation and click “Submit” to submit the subscription instruction. Please note that you cannot amend the subscription instruction after your submission.
    - If you input subscription instruction wrongly, please click “Reset” to amend the non-executed subscription instruction.

You can click “Cancel” to withdraw the non-executed subscription instruction, if necessary.


Logout

Investment Amount (in Fund Currency)

HKD

Securities Account Number

Securities Account 329-

Settlement Account Number

No Passbook Savings 329-

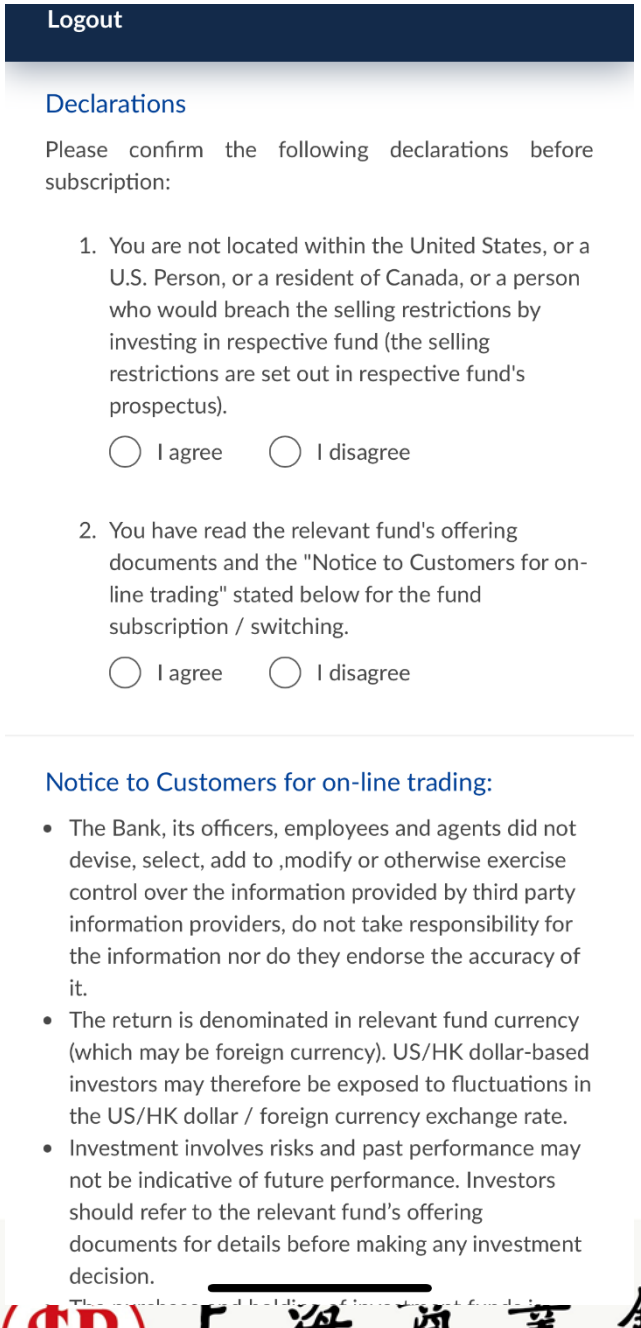
Settlement Account Currency

The Bank will receive from up to % of FCP I - American Portfolio - AA/HKD - Unit's annual management fees as ongoing commission every year throughout the term of your investment.

Declarations

Please confirm the following declarations before subscription:

1. You are not located within the United States, or a U.S. Person, or a resident of Canada, or a person who would breach the selling restrictions by investing in respective fund (the selling restrictions are set out in respective fund's prospectus).


Logout

Declarations

Please confirm the following declarations before subscription:

1. You are not located within the United States, or a U.S. Person, or a resident of Canada, or a person who would breach the selling restrictions by investing in respective fund (the selling restrictions are set out in respective fund's prospectus).
   ◯ I agree ◯ I disagree
2. You have read the relevant fund's offering documents and the "Notice to Customers for on-line trading" stated below for the fund subscription / switching.
   ◯ I agree ◯ I disagree

Notice to Customers for on-line trading:

- The Bank, its officers, employees and agents did not devise, select, add to ,modify or otherwise exercise control over the information provided by third party information providers, do not take responsibility for the information nor do they endorse the accuracy of it.
- The return is denominated in relevant fund currency (which may be foreign currency). US/HK dollar-based investors may therefore be exposed to fluctuations in the US/HK dollar / foreign currency exchange rate.
- Investment involves risks and past performance may not be indicative of future performance. Investors should refer to the relevant fund's offering documents for details before making any investment decision.

Logout

Customer Declaration

- I acknowledge that I have received, read and understood the relevant prospectus and financial report for the above Fund and I agree to be bound by the terms and conditions set out in them and the Terms and Conditions for Securities Services and the Terms and Conditions for i-Banking Services of the Bank.
- I confirm and declare that I have read the risk disclosures contained in the relevant fund's offering documents in the language of my choice (English or Chinese). I fully understand the risk and returns associated with the fund investment and confirm to proceed with the above order.
- I acknowledge and agree that the Bank acts as an agent for and on my behalf in executing the above order.
- I acknowledge that Allspring Global Investments and Wells Fargo Bank, National Association are affiliated companies, and Wells Fargo Bank, National Association is one of the shareholders of the Bank. In other cases, I acknowledge that the Bank has no affiliation with other product issuers/fund management companies.
- I acknowledge that some of the product issuer/fund management company restrict any Russian/Belarusian national or natural person residing in Russia/Belarus to subscribe and/or impose controls on payments of redemption and dividend proceeds. I confirm that I am not the above person.
- I am over 18 years of age, and I am aware of and in compliance with the requirement for declaration of citizenship and/or residence as stipulated in the prospectus, and relevant restrictions on subscription, if any.
- I also confirm that I have reviewed carefully my [redacted]

Logout

to proceed the investment transaction via Internet Banking and Mobile App normally. I confirm I do not have those circumstances currently. The Bank shall be entitled to rely and execute based on my past record or technology literacy assessment result.

Note:

- Our normal dealing hours are usually 9:00am to 3:00pm (HK time) Monday to Friday except when banks in Hong Kong are closed and when a fund has a significant holding in a market that is closed (e.g. for a local holiday).
- The cut-off time for dealing through our on-line investment trading services is also 3:00 pm (HK time) on any dealing day of the fund. For E Fund (HK) Hong Kong Dollar Money Market Fund and E Fund (HK) US Dollar Money Market Fund, its cut-off time is 10:30am(HK time). For the order received after the cut-off time, this will be handled on next dealing day of the fund.

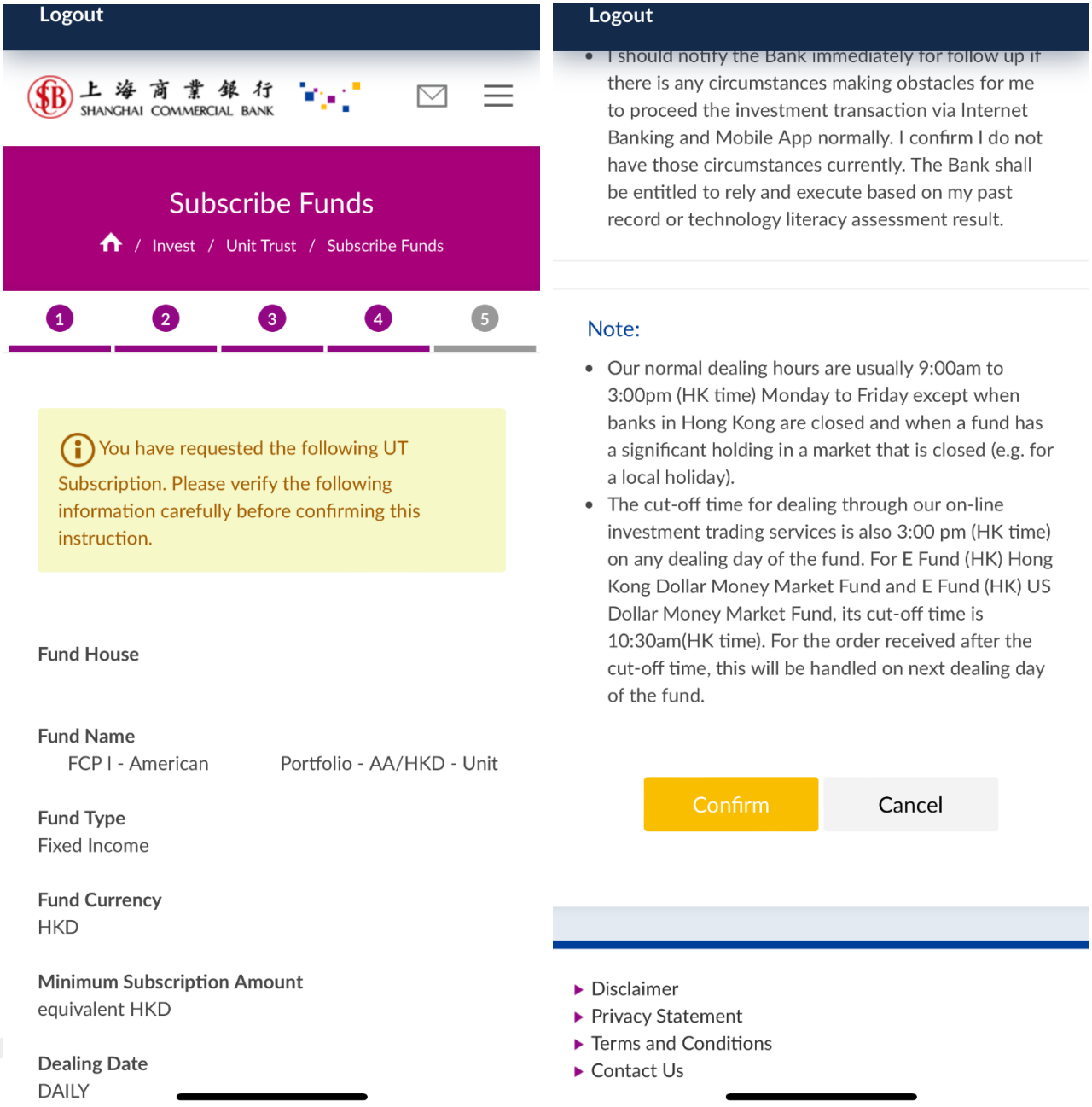
Submit | Reset

Cancel

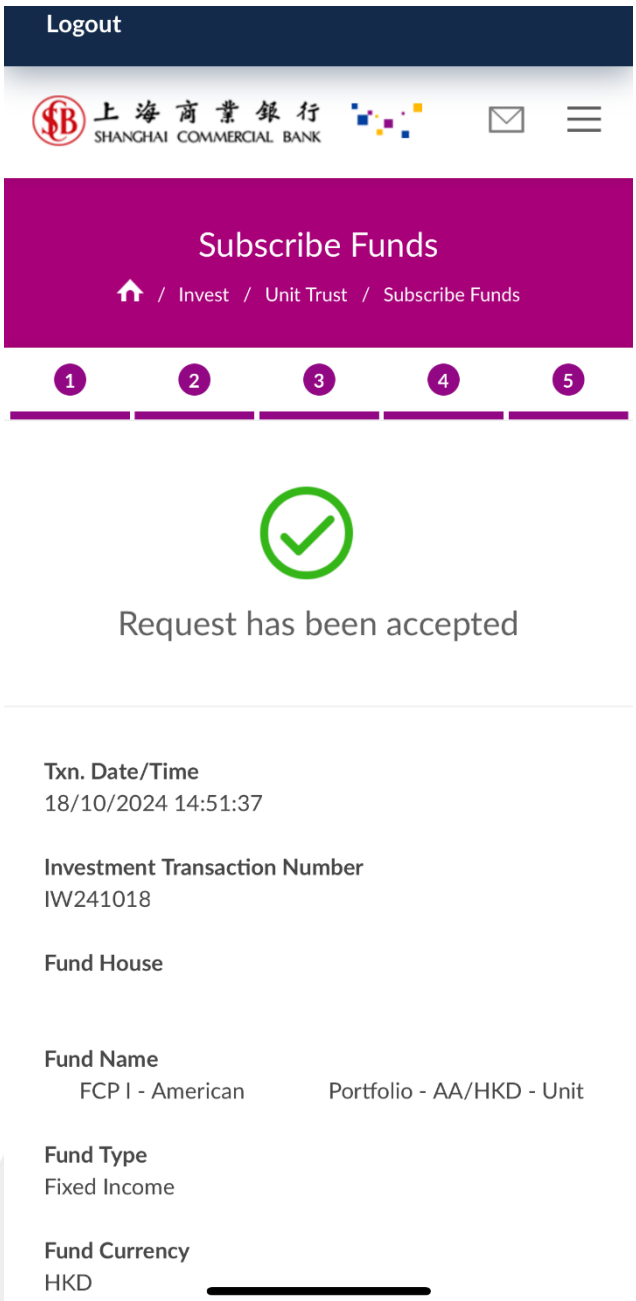
[redacted]

上海商業銀行
SHANGHAI COMMERCIAL BANK
處處為您着想

11. After verifying the subscription instruction, please click “Confirm” to proceed.



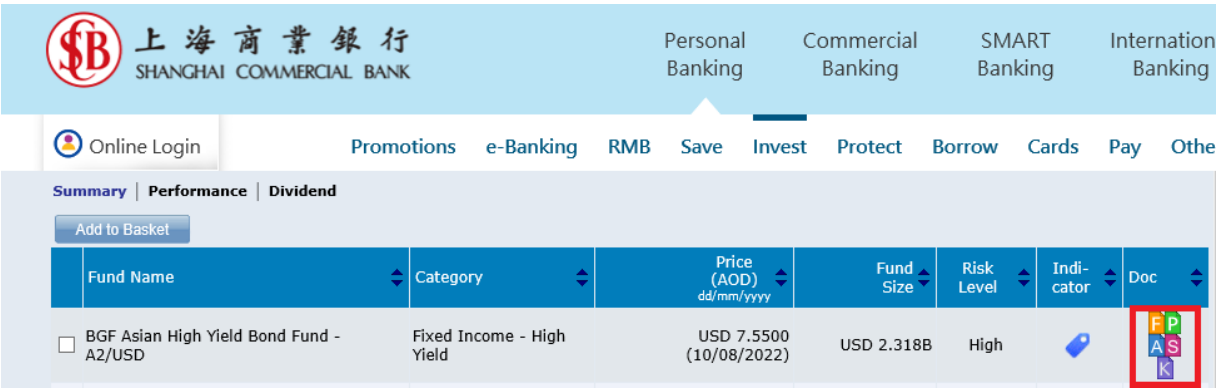
12. Subscription instruction is completed.



<<End>>

How to read the fund offering documents

Before subscribing the fund, you should read the fund offering documents carefully to understand the product nature, product features and key risks associated with the product. You can access the offering documents of different fund via the Fund Search function of the Bank website (as shown below). Common offering documents of fund are also described below.



F Fund Fact Sheet

Fund Fact Sheet is one of the way to understand a fund's performance. You can find the historical performance of the fund in the Fund Fact Sheet, which shows the cumulative performance of the fund and the fund performance over the past years in the form of table. You can also find the different types of statistical analysis data on the Fund Fact Sheet, the fund rating (if any) and the composition of the portfolio through the charts.

In addition, the report will also list some summary information of the fund, including the name of the fund and other product information, such as the fund's investment objectives, the name of the fund manager, the size of assets under management and the dividend yield. However, it should be noted that Fund Fact Sheet may not be fully covered all key information related to the fund and the fund details can be found in the Prospectus and Product Key Facts of the fund.

P Fund Prospectus / Explanatory Memorandum

Fund prospectus / explanatory memorandum contains details of the Fund, including the fund's investment objectives and policies, fund structure, risk factors, distribution policies, price calculations, transactions, fees and charges and termination conditions etc.

Generally speaking, the "Fund" referred to the fund prospectus / explanatory memorandum is a series of fund (e.g. BlackRock Global Funds), which may include several or more "sub-funds" (e.g. BlackRock Global Funds - Asian High Yield Bond Fund). Therefore, you should note that whether the fund prospectus / explanatory memorandum applies to the entire fund series or a specific sub-fund of its own when browsing.

K Product Key Facts

Product Key Facts lists the basic product information of each fund, providing you with a brief introduction to the main features and risks of investment products. You can obtain the following information by reading the Product Key Facts.

- Quick facts – Listing the management company of the fund, depository institution, ratio of ongoing charges of the fund, trading frequency, base currency, dividend policy and minimum investment amount, etc.
- Objectives and investment strategy – Explaining the fund's investment objectives and strategies, major investment regions and asset classes, relevant investment restrictions and whether derivative instruments will be used.
- Key Risks associated with the fund – Listing the key risks associated with the fund, such as investment risk, debt securities related risk, currency risk, liquidity risk, concentration risk and derivatives risk.
- Fees and Charges – Listing the fees you are required to pay when placing order and the fees that the fund is required to pay on an ongoing basis. Generally speaking, it includes subscription fee, switching fee, redemption fee, management fee, administration fee and performance fee (if applicable), etc.

A Annual Report S Interim Report

Through the fund's annual report (or interim report), you can get an overview of the fund's income and expenditure, as well as the status of its portfolio. Meanwhile, you can also check whether the fund has dividend distribution in the year, the issuance and redemption of the fund's shares, etc.

In terms of the fund's performance record, the report will usually include the net asset value in the past 3 financial years. However, it is being noted that past performance of the fund does not represent the future performance.

Benefits of using Personal Internet Banking and Shacom Bank mobile app

Flexible access to banking services

Personal Internet Banking and Shacom Bank mobile app allow customers to access banking services, such as checking account balance and transferring funds anytime and from anywhere without queuing. Customers may access banking services even after banks' business hours or when they are out of the town. It offers customers the ability to have a real-time access to their bank accounts, and make it easier to navigate transactions.

Enable online shelf-service

Personal Internet Banking and Shacom Bank mobile app offers various services such as bank statements, funds transfer and bill payments which allows customers to access banking services in one place.

Facilitate electronic transactions

Personal Internet Banking and Shacom Bank mobile app facilitate electronic or cashless transactions, provide a secure way for customers to manage their financial resources.

Promote paperless transactions

Personal Internet Banking and Shacom Bank mobile app services promote paperless transactions in order to be more environmentally friendly. For example, customers may use online application form, instead of paper forms.

Customer may benefit from the lower cost

Personal Internet Banking and Shacom Bank mobile app can help the Bank saving operation costs and enhancing its operation efficiency. As return, Bank may adjust the charges and fees of some internet banking services, to encourage customers to use online banking services.

Common risks of internet banking and mobile app

Risk of identity theft

You may be exposed to the risks that criminals may obtain your personal information, such as name, ID number, credit card or bank account number for ill-gotten wealth.

Risk of being hacked or attacked

You may be exposed to cyber-attacks that bring cybersecurity risks; for example, (i) using keylogging software on the Internet to record the keystrokes, including URLs, usernames and passwords and then share such information to hackers without your knowledge, (ii) fraudulent email pretending the correspondent bank or other companies with good reputation, thereby tricking you into setting them up as beneficiaries of your accounts, allowing the money transfer to their accounts and (iii) posing as financial institutions to defraud through phishing email spam.

Risk of being compromised by malware

You may be at risk of being damaged by malicious software, such as viruses, worms, Trojan horses, keyloggers, and zombies. The criminals may damage your computer and/or misappropriate your data against with the vulnerabilities of the operating system.

Risk of revealing access passcodes to third parties or unauthorized use of access passcodes

Regarding the access passcode for online trading services, you acknowledge and understand that you are solely responsible for disclosing the access passcode to third parties or for unauthorized use of the access passcode. As long as an access passcode is used as the source of an instruction, the instruction is deemed to have been ordered by you, which is truly, complete, accurate and binding on you, no matter the instruction was actually issued by you. You should not provide your personal login account or password to a third party, and change your password regularly. In the event of any unauthorized use of your transaction or login password, you should notify the Bank immediately and you agree to bear all risks arising from any unauthorized use of your transaction or login password and will indemnify the Bank upon demand any losses, costs, expenses or claims you may suffer from any unauthorized use of your transaction or login password.

Risk of network malfunction

Due to transmission failure, interference, delayed transmission which caused communication congestion, inaccurate data transmission or any other reasons beyond the control of the Bank, which may result in the transmission, receipt or execution of relevant instructions errors or delays occur, including failure to execute an amendment that has been validly issued, execution of an original or unmodified instruction at the time of cancellation, failure to execute or delay of an order so that the transaction price is different from the price when the order was issued, and/ or unauthorized third parties may obtain communications and personal data.

Risk Disclosure

- The following risk disclosures cannot disclose all of the risks involved and does not take into account circumstances to which the Bank is unaware. Investment involves risks and the price of investment products may fluctuate. The price of investment products may go up or down or even become worthless. Past record is not an indicator of future performance. Losses may be incurred rather than making a profit as a result of investment. Part of the investment may not be able to liquidate immediately under certain market situation. Customers should refer to relevant investment fund offering documents for detailed information, including but not limited to Risk Disclosures, prior to any investment fund subscription. The information in this document does not provide investment advice and should not be regarded as any recommendation, offer or solicitation to purchase or sell any investment products. You should read the relevant documents carefully for detailed information before making any decision.
- The products described herein may not be suitable for all people. Customers should not make any investment decision based on this document alone. Customers must make their own assessment of the information provided in this document. Customers should make own decision in view of their financial situations, investment experiences and investment objectives. If customers have any doubt about this material or any relevant offering document, they should consult their own independent advisers on the legal, regulatory, tax, investment and financial implications of the investments (including but not limited to estate duty and withholding tax and other tax obligations which may arise from local or foreign investment) as they deem appropriate to ensure that they understand the nature and risk of the investments in order to consider whether the investments are suitable investments for them.
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- Investment Risk in Investment Funds: The prices of investment funds fluctuate, sometimes dramatically. The price of an investment fund may go 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 investment funds. Investment involves risks. Any past performance figures shown are not indicative of futures performance. Part of the investment may not be able to liquidate immediately under certain market situation. Customers should refer to relevant investment fund offering documents for detailed information, including but not limited to Risk Disclosures, prior to any investment fund subscription. Customers should carefully consider whether any investment products or services mentioned herein are appropriate for them in view of their financial situations, investment experiences and investment objectives. Please refer to explanatory memorandum or relevant materials of the fund for further information. The subscription of investment fund is subject to the prevailing regulatory requirements and restrictions and relevant terms and conditions of the Bank. The Bank acts as a distributor of the funds managed by fund houses and the funds are the product of the third party fund houses. For distribution of funds 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 the Bank and the customers out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customers; however any dispute over the contractual terms of the product should be resolved directly between the third party fund house and the customers.
- For more product information on investment fund, you could contact our staff for information.
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