

Detailed Terms Applicable to Robo Investment Advisory (RIA) Service:

1. Minimum Initial Investment Amount The required minimum investment amount for RIA Service setup	USD \$250,000
2. RIA Fees All fees, charges, levies, duties, commissions, brokerage or counterparty fees, tariffs, Exchange fees, market charges, stamp duty, bank charges, information license fees, transfer fees, account communication charges, account maintenance fees and other maintenance fees, interest, special rights administration fees, advisory service fees, corporate action charges including withdrawal fees, forced settlement costs, premiums, penalties, telegraphic transfer charges, nominee and custodial fees, settlement charges, account rotation charges, change of account fees, currency exchange costs, taxes, subscriptions, foreign exchange losses, legal expenses and all and any other costs or expenses, whether incidental or material, properly incurred or imposed by us in connection with your use of the RIA Service, and the opening and/or maintaining of the RIA Account, or entering into any Transaction for your RIA Account by us in such currency as we may determine from time to time is required.	Up to 2% per annum; Quarterly Payable
3. Investment Product Investment Products that are offered via the RIA Service	US Listed ETF
4. Rebalancing Alert Frequency The frequency that the RIA will send you the rebalancing alerts through BOCI Mobile App or email	At least quarterly & subject to market condition
5. Minimum Trigger Advice Level The minimum cash level in the RIA portfolio to trigger the rebalancing advices	USD \$20,000
6. Deviation Threshold The predefined deviation threshold to trigger the rebalancing advices when your RIA portfolio deviates from a suitable target asset allocation due to market fluctuation	7%
7. Execution Cut-off Time Trade orders can be executed on the day if they are confirmed before Execution Cut-off Time. (subject to Hong Kong Business Day and US Trading Day)	16:00 HKT
8. Cancel Cut-off Time You may cancel the confirmed trade orders before the Cancel Cutoff Time. (subject to when the order was confirmed, Hong Kong Business Day and US Trading Day)	20:00 HKT
9. Cash Reserve Level The level of cash amounts held in your RIA Account that will not be fully invested and to set aside for any fees or incidental charges.	2% of RIA Account
10. Minimum Liquidation amount The minimum liquidation amount that you will need to liquidate at partial liquidation.	USD \$20,000
11. Account Maintenance Level The minimum account maintenance balance to keep in order to receive rebalancing alert.	USD \$10,000
12. Technology Service Provider The third party who provides a platform to Robo-investment advisory service which uses algorithms and quantitative models to generate and recommend a suitable target asset allocation for you via the BOCI Mobile App.	Magnum Research Limited, a licensed corporation registered with the Securities and Futures Commission

Fees and terms are subject to change without notice.