



SoFi Hong Kong App // Terms of Use

Effective Date: 27th September 2021

SoFi Securities (Hong Kong) Limited ("the Company") is holding the licence of Type 1 and Type 4 Regulated Activities as defined in Schedule 5 of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

In case of inconsistencies or conflict between the Chinese and the English versions of this Terms of Use, the English version shall prevail.

The information and materials in SoFi Hong Kong Application ("this App") is/are protected by copyright.

Modification

The Company reserves the right to amend this Terms of Use from time to time. Amendments will be effective immediately upon notification on this App. Your continued use of this App following such notification will represent an agreement by you to be bound by the terms and conditions as amended.

The Company may discontinue or make changes in the information, products or services provided in this App at any time without prior notice to you.

Compliance of Laws and Regulations

If you are using or browsing this App outside Hong Kong, please note that it is your responsibility to observe all applicable laws of the relevant jurisdiction areas which are applicable to you. This App contains no offer or solicitation of any securities or financial service in any jurisdiction where their offer or sale is not qualified or exempt from regulation or is prohibited by law. Also, not all securities or financial services provided in this App are available in all countries.

Therefore, information, products and services described/contained herein may not be available to all persons in all geographic locations. Only those who are permitted by applicable law may browse the information and/or accept the services and product offered through this App.

You accessing this App are required to ensure that you are aware of and observe all relevant restrictions that apply to you and are responsible for satisfying yourselves that you may do so under the laws or the jurisdiction from which access is obtained to this App.

Use of Information

Information Provided by HKEX

All information made available in this App is for reference only. (1) HKEX Information Services Limited, its holding companies and/or any subsidiaries of such holding companies or other service provider(s) ("HKEX"); and (2) the Company endeavour to ensure the accuracy and reliability of the information provided but do not guarantee its accuracy or reliability and accept no liability (whether in tort or contract or otherwise) for any loss or damage arising from any inaccuracies or omissions.

Information and Materials Provided by the Company

The information and materials available on this App, including text, graphic or other items (collectively, the "Content") is provided for general information only, and is furnished without regard to the investment objectives, financial situation or particular needs of any particular person. You should not rely on nor use the Content as a basis for making decisions relating to your investment portfolio without first assessing and verifying the data and information independently and/or consulting your Financial Advisor. The Company accepts no liability for any loss or damage arising directly or indirectly from the reliance on any Content contained on or accessed through this App.

Whilst the Company has no reason to believe that any information contained on this App is inaccurate, we do not warrant the accuracy, adequacy or completeness of such information, nor does the Company undertake to keep this App updated. The Company does not accept responsibility for loss suffered as a result of reliance by you upon the accuracy or timeliness of information contained on this App.

Return vs. Risk Score and Diversification Score

The Return vs. Risk Score and Diversification Score ("The Scores") are assumed figures presented for informational purposes only, and are neither an indication, prediction, forecast nor guarantee of future performance results of an investment, and may differ to the original formula.

The Scores on this App, are based upon sources of information believed to be reliable. Such information and Scores have not been independently verified and the Company makes no guarantees to their accuracy, completeness, timeliness or correctness. Any trade executed following the Scores on this app is taken at your own risk for your own account.

Profile Information

When using this App, you agree that information on your personal profile (created by you through this App), your trading data and the information of your portfolio held in the Company (including but not limited to underlying shares, performance



SoFi Hong Kong App // Terms of Use

information and its statistics) will be made available to other customers of the Company via this App (the "Profile Information"). You acknowledge and consent that by sharing your Profile Information, other may use such information to infer or formulate strategies and trading based on your trading information.

The Company will put the control in place in order to protect the market integrity and avoid the improper operation of market force.

The Company reserves the rights to amend or filter the Profile Information and reserves the rights to suspend or terminate access to any information or features of this App available therefrom at any time in order to protect the market integrity and avoid the improper operation of market force. The Company may exercise such rights if the Company detects the market integrity is being hampered or the Company perceives that the operation of market may be potentially distorted by market force if such information is shown.

No Advice

The Content on this App is provided solely by way of information only and does not take into account your individual objectives, financial situation or needs. If you make investment decisions in reliance on information which is available as part of this App or as a result of the use of this App, you do so at your own risk and you understand that part of customer's trading information may be hidden in order to avoid compromising market integrity. No advice is intended to be provided or to be relied on as provided nor endorsed by SoFi Securities (Hong Kong) Limited (excluding the Content in Auto Invest section in respect of Robo Advisory Services defined and described in the Robo Advisory Agreement); nor any solicitation or incentive provided to subscribe for or sell or purchase any share/financial instrument.

All trading or investments you make must be pursuant to your own unprompted and informed self-directed decision. You are solely and exclusively responsible for determining whether any investment, or strategy, or any other product or service is appropriate or suitable for you based on your investment objectives and personal financial circumstances. The Company will not be liable for any losses that you may sustain.

PAST PERFORMANCE INFORMATION AND THE RELATED STATISTICS OF CLIENT ACCOUNT IS NOT INDICATIVE OF FUTURE PERFORMANCE.

WHEN REVIEWING THE PROFILE INFORMATION OF ANOTHER CLIENT, YOU SHOULD NOT ASSUME THAT THE CLIENT IS UNBIASED, INDEPENDENT OR QUALIFIED TO BE INVESTMENT EXPERT OR INVESTMENT PROFESSIONAL OR EQUIPPED WITH PROFESSIONAL INVESTMENT SKILLS.

FURTHERMORE, SUCH CLIENT MAY HAVE DIFFERENT INVESTMENT HORIZON, RISK APPETITES AND RISK TOLERANCE. THE GOOD PAST PERFORMANCE OF INVESTORS IN SHORT PERIOD MAY RESULT IN SUBSTANTIAL LOSS IN LONG TERM PERIOD. THEREFORE, INVESTMENT STRATEGY OF SUCH CLIENT MAY NOT BE SUITABLE FOR YOU.

Third-Party Links

This App may provide links to third-party websites or resources. You acknowledge and agree that the Company is not responsible or liable for the availability or accuracy of such websites or resources or the content, products, or services on or available from such websites or resources.

You further acknowledge that the inclusion of third-party links on this App does not imply that the Company endorses such content, products or services on or available from such websites or resources.

You acknowledge sole responsibility for and assume all risks arising from your use of any such websites or resources.