

Open Account and Get Free Share Offer: December 2022

Terms and Conditions

- By participating in this Promotion, you agree to be bound by the Terms and Conditions of the Promotion and any such variation.
- You are eligible for one share of free share ("Free Share"):
 - after your SoFi HK account has been approved and successfully opened with your e-signature within 30 days after the end date of the promotion period; and
 - have at least HK\$10,000 worth of assets in your SoFi Securities (Hong Kong) Limited ("SoFi HK") account every day for at least 30 days from the date of your account open date.
- You are eligible to select one share of the below stock as your Free Share reward:
 - American International Group, Inc. (**AIG:US**)
- Selection request must be made through the SoFi Hong Kong mobile application within the promotion period. Once the request has been placed, the selection will be considered final and cannot be amended or cancelled by you.
- This promotion start date is 28 October 2022 at 12:00 p.m. (HKT).
- This promotion will end on 3 January 2023 at 11:59 p.m. (HKT).
- SoFi HK will deposit the Free Share to your SoFi HK account within 45 business days after your account has been opened. your account must be active at that time.
- You are responsible for and are required to pay all fees, charges and taxes associated with the Free Share. SoFi HK shall be deemed to have discharged its obligations once the Free Share has been deposited into your SoFi HK account.
- There are limited quotas for the Free Share and the Free Share is available on a first come first served basis according to the selection request time.
- This Promotion and Free Share is subjected to availability. SoFi HK reserves the right to replace the Free Share with alternative items without prior notice and at SoFi HK's sole discretion.
- This promotion is not applicable to:
 - An existing client of SoFi HK; or
 - A prior client of SoFi HK whose SoFi HK account(s) were closed/terminated in any period.
- This Promotion may not be transferred or sold.
- This Promotion may not be used with other promotional events.
- All Free Share are non-exchangeable for cash and / or other gifts.
- SoFi HK reserves the right to terminate this Promotion at any time. Notice of termination may or may not be posted (but SoFi HK is not obliged to do so) to SoFi HK's website or via other means. After the termination, no one can participate in this Promotion and no one holds the right to claim any Free Share from this Promotion from SoFi HK.
- SoFi HK reserves the right to vary the terms and conditions of this Promotion or to withdraw this Promotion at any time. SoFi HK's decision is final in all matters relating to this Promotion.
- All account opening process is subject to SFC regulations and other laws and regulations. You must fulfill all requirements as imposed by SoFi HK in order to complete the account opening process.
- In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to this promotion, these Terms and Conditions will prevail.
- These terms and conditions are prepared in both English and Chinese versions, in the event of discrepancy between the versions, the English version shall prevail.

Me Plus You Assets Transfer Campaign: October - December 2022

Terms and Conditions

- By participating in SoFi Securities (Hong Kong) Limited ("SoFi HK") Me Plus You Assets Transfer Campaign ("Promotion"), you agree to be bound by the Terms and Conditions of the Promotion and the Platform Fee Terms and Conditions and any such variation.
- This Promotion runs from 1 October 2022 at 12:00 a.m. (HKT) to 31 December 2022 at 23:59 p.m. (HKT) ("Promotional Period").
- This promotion is only applicable to:
 - SoFi HK's existing clients; and
 - SoFi HK's new clients who successfully opened SoFi HK account(s) with e-signature within the Promotional Period.(Collectively, the "Eligible Client(s)")
- Eligible Client(s) can join this Promotion with another Eligible Client ("Me Plus You Participants") or on their own ("Just Me Participants").
- To enjoy this Promotion's Reward ("Reward"), each Eligible Client must:
 - a) have Net Transfer-in Assets at the Designated Amount specified in the below table during and by the end of the Promotional Period by
 - transfer-in of HK/US securities from a third-party financial institution or bank; and/or
 - deposit of physical securities certificate; and/or
 - fund depositminus
 - transfer-out of HK/US securities to a third-party financial institution or bank; and/or
 - withdrawal of physical securities certificate; and/or
 - fund withdrawal
 - b) maintain a Net Holding Value at such Designated Amount in your SoFi HK account(s) for at least 4 months until the end of the Holding Period.

For Me Plus You's Participants:

- 1) Each Eligible Client must individually complete the above tasks.
 - 2) Both Me Plus You Participants must register this Promotion by submitting a Survey Monkey Form via marketing materials posted on SoFi HK's website or mobile application by the end of the Promotional Period. Both Me Plus You Participants must input correct information, including your email address registered with SoFi HK, the corresponding referral code(s) and selection of the Reward in the Survey Monkey Form. Once the Survey Monkey Form has been submitted, the registration and selection will be considered final and cannot be amended by you. This Survey Monkey Form can only be submitted once. Multiple entries will result in disqualification of the Me Plus You eligibility. If there is/are any incorrect information and/or omissions in this Survey Monkey Form, SoFi HK does not have obligation to proceed your registration and SoFi HK will arrange your Reward at our sole discretion.
 - 3) Both Me Plus You Participants can only enjoy the same tier's Reward, the Net Transfer-in Assets of both participants must be within the same tier of the Designated Amount specified in the below table.
 - 4) If either one of the participants fails to complete any requirements of this Promotion (including clause 3 above), both of the participants will be disqualified from the Me Plus You Reward. Although you may still be qualified to enjoy the Just Me's Reward, SoFi HK reserves the right to make such decision at our sole discretion.
- The Net Holding Value is calculated by subtracting the amount of securities withdrawal and fund withdrawal (after the Promotional Period) from the Net Transfer-in Assets value.
 - Holding Period

For Just Me Participants, once your Net Transfer-in Assets have achieved the Designated Amount specified in the below table, the Holding Period begins from the first day of the coming month.

For example, if you deposit assets of HK\$500,000 into your SoFi HK account in October 2022, the Holding Period will be from 1 November 2022 to 28 February 2023. If you further deposit assets of HK\$250,000 into your SoFi HK account in December 2022, the Holding Period will be from 1 January 2023 to 30 April 2023.

For Me Plus You Participants, the Holding Period will start on the first day of the coming month after both participants have achieved the Net Transfer-in Assets at the Designated Amount within the same tier specified in the below table.

For example, if you deposit assets of HK\$750,000 into your SoFi HK accounts in October 2022 and your friend deposits assets of HK\$750,000 into his/her SoFi HK account in November 2022, both of your Holding Period will be from 1 December 2022 to 31 March 2023.

- SoFi HK reserves the right to upgrade and downgrade your entitlement of Reward and adjusted your Holding Period at our sole discretion, based on the Net Transfer-in Assets amount and Net Holding Value of both the Me Plus You Participants and Just Me Participants.

- The time and amount of the Net Transfer-in Assets and Net Holding Value amount are calculated based on their effective time (the deposits and withdrawals that are processed and reflected on your daily statement(s)) and the closing price of the effective date. Please refer to our website for more details on the cutoff time of different deposit methods.
- The Reward will be determined by your lowest of the Net Transferred-in Assets amount and corresponding Net Holding Value according to the Designated Amount specified in the table below:

Tier	Designated Amount (or USD equivalent)	Reward	
		Me Plus You	Just Me
1	HK\$500,000 or above	Apple Watch Series 8 or Cash Reward of HK\$3,000 each	HK\$2,500 cash
2	HK\$750,000 or above	iPhone 14 Plus 128G or Cash Reward of HK\$7,500 each	HK\$6,000 cash
3	HK\$5,000,000 or above	Cash Reward of HK\$60,000 each	HK\$50,000 cash

- If your stock transfer-in or fund deposit involves foreign currency, such stocks and funds will be calculated at HKD using the foreign exchange rate determined by SoFi HK and SoFi HK has the discretionary power to determine such rate.
- Any additional stock transfer-in and/or fund deposit made after the Promotional Period will NOT be considered in the calculation of the Reward entitlement. However, if you partially / fully withdraw your Transferred-in Assets on or before 31 December 2022, your Reward will be downgraded to another tier or will be cancelled based on the amount of Net Holding Value you maintain during the Holding Period.

For Me Plus You's Participants, if either participant/both participants withdraw(s) Transferred-in Assets on or before 31 December 2022, Reward may be downgraded for both participants or both participants may be disqualified from Me Plus You's Reward based on the amounts of Net Holding Value maintain by both participants during the Holding Period.

- Please note that SoFi HK does not allow any third-party stock transfers, third party deposits or cash deposits, any such transfers / deposits will be rejected and will not be counted as the Transferred-in Assets.
- SoFi HK will deposit the Cash Reward into your SoFi HK account(s) or SoFi HK will contact you to arrange the distribution of iPhone or Apple Watch Reward within 1 month after the end of your Holding Period. Your account(s) must be active at that time.
- Each Eligible Client can only enjoy this Promotion's Reward once.
- Each Eligible Client can only enjoy either the Me Plus You Reward or the Just Me Reward.
- There are limited quotas for the Reward and the Reward is available on a first come first served basis.
- This Promotion and Reward are subjected to availability and suppliers' restrictions (if applicable). SoFi HK reserves the right to replace the Reward with alternative items without prior notice and at SoFi HK's sole discretion.
- By selecting iPhone or Apple Watch as your Reward, you also agree:
 - a) SoFi HK cannot guarantee the exact delivery date and delivery method. It is subject to Apple Store's stock availability. Digital Gift Card with the exact amount of iPhone 14 Plus 128G or Apple Watch Series 8 ("Gift Card") may be sent to your registered email address with SoFi HK.
 - b) The Gift Card is subject to Apple Store Gift Card's terms and conditions, including but not limited to:
 - Gift Cards may be used only for purchases in Hong Kong at Apple Retail Stores, the Apple Online Store at store.apple.com/hk, or by calling 800-908-988;
 - Gift Cards cannot be used for purchases at the iTunes Store, the App Store, the Mac App Store, the iBookstore, or for additional Apple Gift Cards, payment to any account of any mobile phone contract or service plan, purchases at Apple resellers, or any payment due under an Apple Financial Services account.
 Please refer to Apple's website or contact Apple's customer service for details.
 - c) SoFi HK is not responsible for lost or stolen Gift Cards or for use without your permission.
 - d) You have to ensure your correspondence email address at SoFi HK record is valid and correct, and ensure your electronic mailbox available at all time before the Gift Card is sent to you. SoFi HK is not responsible for the failure of sending the Gift Card to you based on inaccurate information provided by you and any losses that arise from your own failure on such facilities.
 - e) SoFi HK is not responsible for the lost, late, incomplete, illegible, unintelligible, misdirected, damaged Gift Card emails or otherwise they are not received by the intended recipient in whole or in part or for computer or technical error of any kind. If there are such problems, you shall contact SoFi HK for assistance within 1 month after SoFi HK sent the Gift Card email to you.
 - f) You release SoFi HK from any liability whatsoever related to any claims, costs, injuries, losses or damages of any kind arising out of or in connection with and the acceptance, possession, misuse, or use of the Gift Card.

- g) SoFi HK is not responsible for any issues related to the usage of the Gift Card. You shall contact Apple's customer service directly if you have any enquiries regarding the Gift Card.
- h) This Promotion is not associated with nor is it sponsored, supported or organized by Apple Inc. in any way.
- You are responsible for and are required to pay all fees, charges and taxes associated with the Reward. SoFi HK shall be deemed to have discharged its obligations once the Reward has been deposited into your SoFi HK account(s) or has been distributed/sent via email to you.
- In order to participate in this Promotion, SoFi HK's existing client ("Referrer") may invite other potential new clients ("Referee") to open an account with SoFi HK and by doing so, you warrant, undertake and agree that:
 - a) the Referrer did not and will not discuss with, recommend or otherwise encourage anyone to enter into any specific transactions with SoFi HK;
 - b) the Referrer did not and will not issue, publish or distribute any advertisement, marketing materials or other sales literature utilizing or making reference to SoFi HK or its products / services or use such means to solicit anyone;
 - c) referrals are not made by way of solicitation and should only be made at the request of the Referee; and
 - d) the Referee's decision on opening an account with SoFi HK must be made pursuant to his/her own unprompted and informed self-directed decision. The Referee is solely and exclusively responsible for determining whether any investment, or strategy, or any other product or service is appropriate or suitable for the Referee. SoFi HK will not be liable for any losses that the Referee may sustain.
- This promotion is not applicable to:
 - A prior client of SoFi HK whose SoFi HK account(s) were closed/terminated in any period.
- This Promotion may not be transferred or sold.
- This Promotion may not be used with other promotional events.
- All Reward is non-exchangeable for cash and / or other gifts.
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- SoFi HK reserves the right to vary the terms and conditions of this Promotion or to withdraw this Promotion at any time. SoFi HK's decision is final in all matters relating to this Promotion.
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