



- d) Your decision on opening an account with SoFi HK must be made 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. SoFi HK will not be liable for any losses that you may sustain.
- 10. A referee must not be:
  - a) An existing client of SoFi HK; or
  - b) A prior client of SoFi HK; or
  - c) A corporate account whose beneficiary is an existing client or a prior client of SoFi HK.
- 11. SoFi HK reserves the right, at its sole discretion, to prohibit you from participating in this promotion if SoFi HK deems or suspects that such you / any of your referees has engaged in or has attempted to engage in any of the followings:
  - a) Acting in violation of the SoFi Points Terms and Conditions;
  - b) Damaging, tampering with or corrupting the operation of the loyalty Program;
  - c) Activity deemed in the sole discretion of SoFi HK to be generally inconsistent with the intended operation of the loyalty Program.
- 12. There are limited quotas for the Rewards and the Rewards are available on a first come first served basis.
- 13. You are responsible for and are required to pay all fees, charges and taxes associated with the Rewards. SoFi HK shall be deemed to have discharged its obligations once the Rewards has been deposited into your SoFi HK account.
- 14. This Promotion and Rewards is subjected to availability. SoFi HK reserves the right to replace the Rewards with alternative items without prior notice and at SoFi HK's sole discretion.
- 15. This Promotion may not be transferred or sold.
- 16. This Promotion may not be used with other promotional events.
- 17. All Rewards are non-exchangeable for cash and / or other gifts.
- 18. 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 Rewards from this Promotion from SoFi HK.
- 19. 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.
- 20. SoFi Points is a loyalty program provided by SoFi HK. You can refer to the SoFi Points Terms and Conditions in the SoFi Hong Kong mobile application ("App") for more details.
- 21. 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.
- 22. 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.

#### Disclaimer

The above information is for reference only and does not constitute and should not be regarded as an offer, solicitation, invitation, investment advice, recommendation to buy, sell or otherwise deal with any investment instrument or product in any jurisdictions. Keep in mind that investing involves risk, and past performance of an asset never guarantees future results or returns. It's important for investors to consider their specific financial needs, goals, and risk profile before making an investment decision. You are encouraged to consult your own independent financial advisors before making any investment decision.