



The SoFi Grand Prix Promotion

Terms and Conditions

- By participating in SoFi Securities (Hong Kong) Limited ("SoFi HK") The SoFi Grand Prix Promotion ("Promotion"), you agree to be bound by the Terms and Conditions of the Promotion and any such variation.
- This promotion is only applicable to an existing client and new clients of SoFi HK who have securities trading accounts (applicable to both cash trading and margin trading accounts) with SoFi HK.
- You can earn Campaign Scores ("Scores") by completing the below Tasks and fulfilling the relevant Task Requirements specified in the SoFi HK mobile application ("App") within the specified promotion period.
- This Promotion runs from 10 April 2026 at 8:00 a.m. (HKT) to 1 July 2026 at 11:59 p.m. (HKT) (Promotion Period).
- Total Prize quotas are 500 during the promotion period. Prizes are listed as follows and will be allocated to winners ("Winner(s)") according to the final score from high to low. If there is a tie, SoFi HK reserves the rights of final decision of the winners, the eligibility of winners and the Prizes provided.
- Prizes are provided by SoFi HK and will be distributed according to the total score ranking of the Promotion and are bound by the SoFi Grand Prix Promotion Terms and Conditions".

Prize Rank	Prize	Quota
1 st	One Tesla Model 3 Premium Rear-Wheel Drive	1
2 nd	One Rolex Oyster Perpetual Yacht-Master 40 Watch in Oystersteel and Everose Gold (Reference 126621)	1
3 rd	Valued at HK\$80,000 in Bitcoin (DOSL:BTCUSD)	1
4 th	One Van Cleef & Arpels Vintage Alhambra bracelet, 5 motifs (Reference VCARD35500)	1
5 th	One Australian Kangaroo Gold Coin (1oz)	1
6 th	Valued at HK\$30000 in Ethereum (DOSL:ETHUSD)	1
7 th	One Pokémon TCG x Van Gogh Museum Pikachu with Grey Felt Hat (PSA 10)	1
8 th	One Hermès Evelyne 16 Amazone bag Étoupe	1
9 th	One Apple iPhone 17 Pro Max 512GB	1
10 th	Valued at HK\$10000 in Solana (DOSL:SOLUSD)	1
11 st	One Australian Kangaroo Gold Coin (1/4 oz)	1
12 nd	One Apple 11-inch iPad Pro Wi-Fi 256GB	1
13 rd	One Sony PlayStation 5 Pro (Reference CFI-7122B01)	1
14 th	One Tiffany & Co. Elsa Peretti® Open Heart Pendant in Rose Gold 7 mm	1
15 th	One Garmin Forerunner 970 (Reference 010-02969-60)	1
16 th	One Nintendo Switch 2	1
17 th	One Dyson Supersonic Nural HD16 (Reference 599009-01)	1
18 th	One Bose QuietComfort Ultra Headphones (2nd Gen)	1
19 th	One Australian Kangaroo Gold Coin (1/10 oz)	1
20 th	One Harman Kardon SoundSticks 5	1
21 st -25 th	Global Cash Mastercard Gift Card (worth HK\$3000)	5
26 th -30 th	Global Cash Mastercard Gift Card (worth HK\$2500)	5
31 st -35 th	Ritz Carlton Hong Kong Hotel eGift voucher (worth HK\$2000)	5
36 th -40 th	BlackSheep Restaurant Gift Card (worth HK\$1500)	5
41 st -45 th	BlackSheep Restaurant Gift Card (worth HK\$1300)	5
46 th -50 th	Ritz-Carlton Hong Kong Hotel eGift voucher (worth HK\$1000)	5
51 st -70 th	Klook e-Gift Card (worth HK\$1000)	20
71 st -100 th	Sogo Gift Certificate (worth HK\$800)	30
101 st -150 th	Sun Hung Kai - SHKP MALLS Gift Card (worth HK\$500)	50
151 st -200 th	Venchi Gift Certificate (worth HK\$500)	50
201 st -500 th	One share of WisdomTree Floating Rate Treasury Fund (USFR.US)	300

- You can earn Scores by completing the task during the promotion period as follows:

a) Task "US Monthly Trades"

US Market					
Task requirements	Total Accumulated Number of Eligible Transactions in the calendar month	Number of Scores			
		From 10 April 2026 to 14 May 2026	From 15 May 2026 to 31 May 2026	From 1 June 2026 to 14 June 2026	From 15 June 2026 to 30 June 2026

<p>You can earn Scores as stated in the right-hand columns given that:</p> <ul style="list-style-type: none"> - have successfully executed buy or sell transactions of the US Listed Securities ("Eligible Transactions") via SoFi HK mobile application during the promotion period 	1 st - 2 nd Trades	0 Score per Eligible Transaction	0 Score per Eligible Transaction	0 Score per Eligible Transaction	0 Score per Eligible Transaction
	3 rd - 10 th Trades	2 Scores per Eligible Transaction	4 Scores per Eligible Transaction	2 Scores per Eligible Transaction	6 Scores per Eligible Transaction
	11 th - 50 th Trades	4 Scores per Eligible Transaction	8 Scores per Eligible Transaction	4 Scores per Eligible Transaction	12 Scores per Eligible Transaction
	51 st - 100 th Trades	6 Scores per Eligible Transaction	12 Scores per Eligible Transaction	6 Scores per Eligible Transaction	18 Scores per Eligible Transaction
	101 st - 500 th Trades	10 Scores per Eligible Transaction	20 Scores per Eligible Transaction	10 Scores per Eligible Transaction	30 Scores per Eligible Transaction
	>=501 st Trades	60 Scores per Eligible Transaction	120 Scores per Eligible Transaction	60 Scores per Eligible Transaction	180 Scores per Eligible Transaction

*SoFi HK will credit the Scores of Task "US Monthly Trades" into your SoFi HK account on the next calendar day after you have successfully executed an eligible transaction. Your account must still be active at the time.

b) Task "HK Monthly Trades"

HK Market					
Task requirements	Total Accumulated Number of Eligible Transactions in the calendar month	Number of Scores			
		From 10 April 2026 to 14 May 2026	From 15 May 2026 to 31 May 2026	From 1 June 2026 to 14 June 2026	From 15 June 2026 to 30 June 2026
<p>You can earn Scores as stated in the right-hand columns given that:</p> <ul style="list-style-type: none"> - have successfully executed buy or sell transactions of the Hong Kong Listed Securities ("Eligible Transactions") via SoFi HK mobile application during the promotion period 	1 st - 2 nd Trades	0 Score per Eligible Transaction	0 Score per Eligible Transaction	0 Score per Eligible Transaction	0 Score per Eligible Transaction
	3 rd - 10 th Trades	2 Score per Eligible Transaction	4 Scores per Eligible Transaction	2 Score per Eligible Transaction	6 Scores per Eligible Transaction
	11 th - 50 th Trades	3 Scores per Eligible Transaction	6 Scores per Eligible Transaction	3 Scores per Eligible Transaction	9 Scores per Eligible Transaction
	51 st - 100 th Trades	5 Scores per Eligible Transaction	10 Scores per Eligible Transaction	5 Scores per Eligible Transaction	15 Scores per Eligible Transaction
	101 st - 500 th Trades	8 Scores per Eligible Transaction	16 Scores per Eligible Transaction	8 Scores per Eligible Transaction	24 Scores per Eligible Transaction
	>=501 st Trades	40 Scores per Eligible Transaction	80 Scores per Eligible Transaction	40 Scores per Eligible Transaction	120 Scores per Eligible Transaction

*SoFi HK will credit the Scores of Task "HK Monthly Trades" into your SoFi HK account on the next calendar day after you have successfully executed an eligible transaction. Your account must still be active at the time.

c) Task "Crypto Monthly Trades"

Crypto Market					
Task requirements	Total Accumulated Number of Eligible Transactions in the calendar month	Number of Scores			
		From 10 April 2026 to 14 May 2026	From 15 May 2026 to 29 May 2026	From 30 May 2026 to 12 June 2026	From 13 June 2026 to 30 June 2026
<p>You can earn Scores as stated in the right-hand columns given that:</p> <ul style="list-style-type: none"> - have successfully executed buy or sell transactions via your Crypto account ("Eligible 	1 st - 2 nd Trades	0 Score per Eligible Transaction	0 Score per Eligible Transaction	0 Score per Eligible Transaction	0 Score per Eligible Transaction
	3 rd - 10 th Trades	2 Scores per Eligible Transaction	4 Scores per Eligible Transaction	2 Scores per Eligible Transaction	6 Scores per Eligible Transaction

Transactions") via SoFi HK mobile application during the promotion period	11 th - 50 th Trades	4 Scores per Eligible Transaction	8 Scores per Eligible Transaction	4 Scores per Eligible Transaction	12 Scores per Eligible Transaction
	51 st - 100 th Trades	8 Scores per Eligible Transaction	16 Scores per Eligible Transaction	8 Scores per Eligible Transaction	24 Scores per Eligible Transaction
	>=101 st Trades	60 Scores per Eligible Transaction	120 Scores per Eligible Transaction	60 Scores per Eligible Transaction	180 Scores per Eligible Transaction

*For Task "Crypto Monthly Trades", scores for eligible transactions successfully executed on a Saturday, Sunday, or Monday crypto trading days shall all be credited to your SoFi HK account together on the following Tuesday calendar day. For eligible transactions successfully executed between Tuesday and Friday crypto trading days, scores for each crypto trading day shall be credited on its respective following calendar day. Your account must still be active at the time. Please note that all dates in the table refer to crypto trading days.

d) Task "HK Trading Turnover"

Task Requirements	Number of Scores			
	From 10 April 2026 to 14 May 2026	From 15 May 2026 to 31 May 2026	From 1 June 2026 to 14 June 2026	From 15 June 2026 to 30 June 2026
You can earn Scores: <ul style="list-style-type: none"> Successfully executed buy or sell transactions of the Hong Kong Listed Securities with a turnover of at least HK\$10,000 (or equivalent) per single transaction via SoFi HK mobile application during the promotion period ("Eligible Transactions") <p>*Turnover is calculated based in HKD using the predetermined exchange rate in SoFi HK's sole discretion, any indication in the App throughout the period are for reference only</p>	5 Scores per Eligible Transaction	10 Scores per Eligible Transaction	5 Scores per Eligible Transaction	15 Scores per Eligible Transaction

*SoFi HK will credit the Scores of Task "HK Trading Turnover" into your SoFi HK account on the next calendar day after you have successfully executed an eligible transaction. Your account must still be active at the time.

e) Task "Crypto Trading Turnover"

Task Requirements	Number of Scores			
	From 10 April 2026 to 14 May 2026	From 15 May 2026 to 29 May 2026	From 30 May 2026 to 12 June 2026	From 13 June 2026 to 30 June 2026
You can earn Scores: <ul style="list-style-type: none"> Successfully executed buy or sell transactions via your Crypto account with a turnover of at least US\$1,000 per single transaction via SoFi HK mobile application during the promotion period ("Eligible Transactions") 	15 Scores per Eligible Transaction	30 Scores per Eligible Transaction	15 Scores per Eligible Transaction	45 Scores per Eligible Transaction

*For Task "Crypto Trading Turnover", scores for eligible transactions successfully executed on a Saturday, Sunday, or Monday crypto trading days shall all be credited to your SoFi HK account together on the following Tuesday calendar day. For eligible transactions successfully executed between Tuesday and Friday crypto trading days, scores for each crypto trading day shall be credited on its respective following calendar day. Your account must still be active at the time. Please note that all dates in the table refer to crypto trading days.

f) Task "Referral Trades - Referrer"

Task Requirements	Referral	Number of Scores
		From 10 April 2026 to 30 June 2026
Referrer can earn Scores for each referral given that the following conditions must be met: <ul style="list-style-type: none"> The Referee must successfully open a SoFi HK account using the Referrer's valid referral code 	Each Referral	20% of Referee's Total Trade & Turnover Scores*

<p>during the Promotion Period.</p> <ul style="list-style-type: none"> - The Referee must successfully complete the following tasks: "HK Trading Turnover", "Crypto Trading Turnover", "HK Monthly Trades", "US Monthly Trades", and "Crypto Monthly Trades". - Upon the Referee's successful completion of the above tasks, the Referrer will be awarded Scores based on the total combined Scores earned by the Referee from these specific tasks. 		
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*The 20% of Referee's Total Trade & Turnover Scores is calculated and credited to Referrer's SoFi HK account on a daily basis, Referrer's account must still be active at the time. All base Scores credited to the referee's account on that specific date from the "HK Trading Turnover", "Crypto Trading Turnover", "HK Monthly Trades", "US Monthly Trades", and "Crypto Monthly Trades" tasks will be aggregated and 20% of that daily total ("Referee's Total Trade & Turnover Scores") will be credited to the Referrer on the same day. Should this calculation result in a decimal, the awarded bonus Score will automatically be rounded up to the nearest Integer. Please refer to the corresponding task requirements for the Score crediting mechanism for each specific base task.

g) Task "Referral Trades - Referee"

Task Requirements	Number of Scores	
	From 10 April 2026 to 30 June 2026	
<p>You can earn Scores:</p> <ul style="list-style-type: none"> - Submit an account opening application to SoFi HK using a valid referral code and have successfully opened your SoFi HK securities trading account via SoFi HK mobile application during the promotion period; and - Upon the successful completion of Task "HK Trading Turnover", Task "Crypto Trading Turnover", Task "HK Monthly Trades", Task "US Monthly Trades", and Task "Crypto Monthly Trades", you will be awarded an additional bonus on the total combined Scores you earned from the above tasks. ("Total Trade & Turnover Scores") 	Additional 20% bonus on your Total Trade & Turnover Scores*	

*The additional 20% bonus Score is calculated and credited to your SoFi HK account on a daily basis, your account must still be active at the time. To determine this daily bonus, all base Scores credited to your account on that specific date from the "HK Trading Turnover", "Crypto Trading Turnover", "HK Monthly Trades", "US Monthly Trades", and "Crypto Monthly Trades" tasks will be aggregated and the 20% bonus will be applied to that daily total ("Total Trade & Turnover Scores"). Should this calculation result in a decimal, the awarded bonus Score will automatically be rounded up to the nearest Integer. Please refer to the corresponding task requirements for the Score crediting mechanism for each specific base task.

h) Task "Crypto Account Enable"

Task Requirements	Number of Scores
<p>You can earn Scores:</p> <ul style="list-style-type: none"> - Successfully opened a crypto account via SoFi HK mobile application by 1 July 2026 at 11:59 p.m. (HKT) 	1000 Scores

*You can only complete the Task "Crypto Account Enable" once and you can only enjoy the relevant Scores once. SoFi HK will credit the Scores to your SoFi HK account instantly after you have successfully opened the crypto account. If you have opened a crypto account prior to this Promotion, your Scores will be credited instantly when the Promotion begins. Your account must still be active at the time.

i) Task "IPO Financing"

Task Requirements	Number of Scores			
	From 13 April 2026 to 14 May 2026	From 15 May 2026 to 31 May 2026	From 1 June 2026 to 14 June 2026	From 15 June 2026 to 30 June 2026
<p>You can earn Scores:</p> <ul style="list-style-type: none"> - Successfully applied for IPO Financing via SoFi HK mobile application during the promotion period 	300 Scores per application	600 Scores per application	300 Scores per application	900 Scores per application

*SoFi HK will credit the Scores to your SoFi HK account on the next calendar day following the SoFi HK IPO internal application cut-off date, provided you have successfully applied for IPO Financing. These Scores will be awarded regardless of whether you are ultimately allotted any IPO shares. Your account must still be active at the time.

j) Task "Daily Log In"



Task Requirements	Number of Scores			
	From 10 April 2026 to 15 May 2026	From 16 May 2026 to 1 June 2026	From 2 June 2026 to 15 June 2026	From 16 June 2026 to 1 July 2026
You can earn Scores: <ul style="list-style-type: none"> Successfully logged in to the SoFi HK mobile application during the promotion period 	1 Score	2 Scores	1 Score	3 Scores

*You can only complete the Task "Daily Log In" once daily. SoFi HK will credit the Scores to your SoFi HK account instantly after you have completed the task. Your account must still be active at the time.

k) Task "Monthly Net Deposit"

Task Requirements	Net Deposit in the calendar month	Number of Scores		
		From 1 April 2026 to 30 April 2026	From 1 May 2026 to 31 May 2026	From 1 June 2026 to 30 June 2026
You can earn Scores as stated in the right-hand columns given that: <ul style="list-style-type: none"> Made a positive net deposit (i.e. deposit amount minus withdrawal amount) from your bank account into your SoFi HK account during the designated promotion period; and The net deposit amount is at or above certain tiers 	HK\$15,000 - HK\$29,999.99	10 Scores	20 Scores	30 Scores
	HK\$30,000 - HK\$59,999.99	20 Scores	40 Scores	60 Scores
	HK\$60,000 or above	45 Scores	90 Scores	135 Scores

*The monthly net deposit amounts are calculated based on their effective time (the deposits are processed and reflected in your daily statement) and will be reset on the start of each month. All calculations are based in HKD using the predetermined exchange rate in SoFi HK's sole discretion, any indication in the App throughout the month are for reference only

*SoFi HK will credit the Scores associated with the highest tier you have achieved of Task "Monthly Net Deposit" during the relevant period to your SoFi HK account on the first calendar day of the next month (i.e. Credit Scores on 1 July 2026 for Net Deposit during June 2026). Your account must still be active at the time.

l) Task "Refer a Friend – Referrer"

Task Requirements	Referral	Number of Scores
		From 10 April 2026 to 1 July 2026
You can earn Scores for each referral (Capped at 50) as stated in the right-hand columns given that: <ul style="list-style-type: none"> The referee has submitted an account opening application to SoFi HK using a valid referral code of you, and the referee's SoFi HK account has been approved and successfully opened with their e-signature during the promotion period 	Each Referral	500 Scores

*You can only complete the Task "Refer a Friend – Referrer" once, and a maximum of 50 referrals can be completed during the promotion period. SoFi HK will credit the Scores to your SoFi HK account on the same day your referee has successfully opened the account (i.e. account opening date). Your account must still be active at the time.

m) Task "Refer a Friend – Referee"

Task Requirements	Number of Scores
	From 10 April 2026 to 1 July 2026
You can earn Scores: <ul style="list-style-type: none"> Submit an account opening application to SoFi HK using a valid referral code; and 	500 Scores



- Your SoFi HK account has been approved and successfully opened with your e-signature during the promotion period	
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*You can only complete the Task "Refer a Friend – Referee" once and you can only enjoy the relevant Scores once. SoFi HK will credit the Scores to your SoFi HK account on the same day you have successfully opened the account with a valid referral code (i.e. account opening date). Your account must still be active at the time.

n) Task "First Crypto Trade"

Task Requirements	Number of Scores
	From 10 April 2026 to 30 June 2026
You can earn Scores: - Successfully executed at least one buy or sell transaction via your Crypto account ("Eligible Transactions") via SoFi HK mobile application during the promotion period	1000 Scores

*You can only complete the Task "First Crypto Trade" once and you can only enjoy the relevant Scores once. Scores for eligible transactions successfully executed on a Saturday, Sunday, or Monday crypto trading days shall all be credited to your SoFi HK account together on the following Tuesday calendar day. For eligible transactions successfully executed between Tuesday and Friday crypto trading days, scores for each crypto trading day shall be credited on its respective following calendar day. Your account must still be active at the time. Please note that all dates in the table refer to crypto trading days.

o) Task "Lend and Earn 2.0"

Task Requirements	Number of Scores
You can earn Scores: - successfully enrolled in the Securities Lending Program ("Lend & Earn 2.0") by 1 July 2026 at 11:59 p.m. (HKT) and must maintain an active, continuous stock lending consent during the Promotion Period.	1000 Scores

*You can only complete the Task "Lend and Earn 2.0" once and you can only enjoy the relevant Scores once. SoFi HK will credit the Scores to your SoFi HK account instantly after you have successfully participated in the Securities Lending Program. If you have participated in the Securities Lending Program prior to this Promotion, your Scores will be credited instantly when the Promotion begins. Your account must still be active at the time.

8. Any trade transactions with commission waiver or platform fee waiver, IPO Subscription and any trade conducted under the Robo Advisory accounts will NOT be considered in the calculation of the accumulated numbers of eligible transactions.
9. The Eligible Transaction of any Joint Names Account will NOT be counted toward the Eligible Transactions of any Individual Account of any of the beneficiaries of the Joint Names Account. For the avoidance of doubt, the transaction of any Joint Names Account will be calculated separately.
10. All time or period described in these Terms and Conditions are based on Hong Kong time.
11. SoFi HK may at any time and without advance notice, withdraw, limit, modify, cancel or add any tasks specified in the App.
12. SoFi HK reserves the right to adjust any Scores earned by completing these tasks.
13. SoFi HK is not responsible in case of any delay, loss, error or failure to identify your scores in connection with any technical issues such as computer system or internet connection failure etc. All the Scores, dates and time that are relevant to the promotion are based on the computer system and SoFi HK shall have the rights of final decision.
14. You shall not make any claim or bring any action against any party of SoFi HK relating to the Promotion in connection with any of the foregoing circumstances including but not limited to any communication system failure, interruption, interception, suspension, delay, loss, unavailability, incorrect data transmission or other failure that makes the promotion unavailable.
15. Scores may not be transferred or sold. Scores earned by you will be immediately expired after the end of the promotion period.
16. Grand Prize Special Terms and Conditions
 - a) The Grand Prize is one (1) Tesla Model 3 Rear-Wheel Drive electric private car (the "Vehicle"). The body color, specifications, and configurations are as specified by SoFi HK, and SoFi HK reserves the final decision-making authority. The Vehicle is provided through the Hong Kong Government's One-for-One Replacement Scheme and will be provided as a second-hand registered vehicle. Detailed arrangements regarding the registration structure, first registration tax, and specific cost responsibilities will be set forth in the official redemption letter. Any images of the Vehicle in promotional materials are for illustrative purposes only and may differ from the actual prize provided.
 - b) The winner must hold and present valid identification documents for verification during prize claiming. Failure to provide satisfactory documentation will result in immediate disqualification.
 - c) The Grand Prize must be redeemed in Hong Kong. The winner must agree to participate in the grand prize ceremony at a specific time and location to collect the prize redemption letter. The Grand prize winner must allow SoFi HK to take photos of Grand prize winners with prizes during the grand prize ceremony for record and promotional purposes, and all photos taken in the prize ceremony can be used for the promotional purposes in



any channel and media by SoFi HK for this promotion. If the winner does not agree, it will result in disqualification for the prize.

- d) SoFi HK shall not be responsible for any additional expenses incurred by the winner, including but not limited to insurance premiums, licensing fees, taxes, and other personal out-of-pocket expenses.
 - e) SoFi HK will not be responsible for any additional expenses incurred by the winners in any way, such as insurance fees, taxes, and other personal expenses. It will not be liable for any loss or damage caused in any way other than through international misconduct, omission, or negligence (whether through compensation, donation, or other means) or assume responsibility for anyone. In the event of any disputes arising from the prize, SoFi HK reserves the final decision-making authority.
 - f) The winners must redeem the prize within the specified valid date on the winning notification, otherwise it will be deemed invalid. Winners must also comply with the terms and conditions stated. If a winner is deemed to act in a manner that may endanger the safety of others or property, the company reserves the right to terminate the winner's participation.
 - g) In the event of any dispute arising from the prize or these terms, SoFi HK's decision shall be final and binding.
17. The 3rd Prize (valued at HK\$80,000 in Bitcoin (DOSL:BTCUSD)), the 6th Prize ((valued at HK\$30,000 in Ethereum (DOSL:ETHUSD)), and the 10th Prize valued at HK\$10,000 in Solana (DOSL:SOLUSD)) (collectively, the "Crypto Prizes") will each be awarded in the respective Crypto. The exact quantity of the Crypto to be awarded will be determined based on the Hong Kong Dollar value of the prize amount and converted at the prevailing exchange rate on 7 July 2026, or on such other date as determined at SoFi HK's sole discretion.
18. To be eligible to receive a Crypto Prize, the winner must have successfully opened and maintained a SoFi HK active crypto account at the time of distribution of the crypto prize. SoFi HK will not distribute any Crypto Prize to winners who fail to enable crypto trading at the time of prize distribution. If any winner does not open a SoFi HK crypto account, or is otherwise deemed ineligible to receive Crypto due to regulatory restrictions, SoFi HK reserves the right, at its sole and absolute discretion and without prior notice, to substitute the Crypto Prize with an alternative reward of equivalent value, which may be in the form of cash, cash equivalents, or any other reward as determined appropriate by SoFi HK. If SoFi HK is unable, for any reason, to distribute the Crypto Prize, SoFi HK may, at its discretion, substitute the reward with a cash payment equivalent to the value specified in Clause 17, without prior notice or liability.
19. SoFi HK will deposit the 201st Prize to 500th Prize and Crypto Prizes to the SoFi HK account within 30 business days after the Promotion end day. The account must be active at that time.
20. Winners of the 1st to 20th Prizes (excluding Crypto Prizes), as well as any other winners awarded a prize in the form of a physical coupon, voucher, or tangible item (collectively, the "Physical Prizes"), shall be required to collect their prize in person at SoFi HK office or at another designated location during office hour as notified by SoFi HK. The detailed procedures for prize collection, including the collection address, office hours, and required identification, will be provided in the official redemption letter or notification email issued to each eligible winner individually within 30 business days after the end of the campaign period. The final deadline for prize collection is 31 August 2026. If a winner does not receive the redemption letter or notification email, they must notify SoFi HK at least 7 business days prior to the collection deadline. We assume no liability and will not offer any compensation in respect of any failure to receive the redemption letter or redemption email by the Winners.
21. Winners of the 1st to 20th Prizes (excluding Crypto Prizes) will be required to maintain a valid email address or mobile number on record with SoFi HK and present their notification email alongside a valid government-issued identification and any other documentation as reasonably requested by SoFi HK for the purpose of identity verification before the prize is released. Winners may elect to collect the prize in person or may authorize another individual to collect it on their behalf, provided that the authorized person produces all documents required by SoFi HK, including but not limited to:
- a) a signed authorization letter from the winner;
 - b) a copy of the winner's identification document; and
 - c) valid identification of the authorized person.
- SoFi HK reserves the right to verify the authenticity of such authorization and to decline prize release if any verification requirement is not satisfactorily fulfilled.
22. Winners of e-coupons or e-gift cards will receive their prizes redemption instructions via their registered email and SMS to their registered mobile phone number within 30 business days after the campaign ends. All winners must maintain an active SoFi HK account at the time of distribution to remain eligible.
23. Winners must complete the prize redemption within the period specified in the redemption letter or notification email. Any prize that remains uncollected after the specified redemption period, for any reason, shall be deemed forfeited absolutely, and SoFi HK shall have no obligation or liability to award, compensate, or replace the forfeited prize. SoFi HK reserves the right to dispose of or reallocate any forfeited prize at its sole and absolute discretion.
24. SoFi HK will not provide or arrange delivery services and reserves the right to reclaim any Prize that remains unclaimed after the specified redemption period, with full discretion on how to handle them.
25. SoFi HK reserves the right to select the color of the Prizes, where applicable. Visual(s) of the Prizes used in any advertisement, promotional, publicity and other materials relating to or in connection with the Contest is/are only for illustration purposes and may not depict the actual color or specifications of the Prizes and excludes any optional accessories.
26. SoFi HK may change, suspend or withdraw different Prizes or arrangements under the Promotion without prior notice.
27. The Prize is non-transferable, non-negotiable, non-refundable and non-exchangeable for cash. In particular, Prize must not be sold or given away and may become void if this condition is breached. If the Prize offered is unavailable due to circumstances beyond the control of SoFi HK, SoFi HK reserves the right to substitute the Prize with one of equal or equivalent value. SoFi HK shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement or cancellation of any event.
28. The Winner is solely responsible for complying with any applicable laws and paying, at their own expense, all fees, charges, taxes, duties, levies, or similar imposts associated with the Prizes and use of the Prizes. SoFi HK assumes no liability or responsibility for any such costs, and shall be deemed to have fully discharged all of its obligations once the Prizes has been



allocated to the Winner.

29. SoFi HK acts solely as the distributor of the prizes. The use and redemption of such prizes are strictly subject to the terms and conditions stipulated by the respective third-party merchants. Upon the issuance of the prize to the winner, all responsibilities and obligations regarding its redemption and use transfer entirely to the merchant. SoFi HK is not the supplier of the underlying products or services and shall bear no liability relating to any aspect thereof, including the quality, condition, or availability of the products, services, or information provided by the Merchant. Any enquiry, claim, or complaint should be directed solely to the Merchant.
30. SoFi HK accepts no liability for any delay in the delivery of the prizes. In the event that the prize is lost, stolen, expired, or destroyed during or after delivery, SoFi HK will not reissue the prizes and shall not be liable for any compensation.
31. SoFi HK bears no liability for any inability to use a prize, nor for any personal injury, loss, or property damage arising from its acceptance or enjoyment.
32. By participating in this promotion, you consent to the collection and use of your personal data (including name, ID/passport, email, and phone number) for campaign administration, identity verification, and winner announcements. Winners agree to all specific prize conditions and grant SoFi HK unrestricted rights to use any photography or video captured during prize redemption for promotional purposes across all media channels.
33. Any act that is found or suspected to be fraudulent may result in you being disqualified from participating in this Promotion and not being eligible for the Promotion Offer. If the winners violate any terms of these Terms and Conditions or commit any illegal acts that result in any losses on the part of SoFi HK or any third parties, the winners shall be liable for all the losses.
34. All account opening processes are 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.
35. You warrant and undertake that:
 - a) You as a referrer did not and will not discuss with, recommend or otherwise encourage anyone to enter into any specific transactions with SoFi HK;
 - b) You as a 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) 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.
36. 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.
37. This Promotion may not be transferred or sold.
38. This Promotion may not be used with other promotional events.
39. The Promotion is not applicable to SoFi HK staff.
40. This Promotion is not applicable to any individual who is a United Kingdom citizen, resident, or tax payer, or who has a registered address in the United Kingdom, or is otherwise deemed to have a sufficient nexus to the United Kingdom under applicable laws and regulations.
41. SoFi HK reserves the right, at its sole and absolute discretion, to vary, amend, or modify these terms and conditions, or to terminate, suspend, or withdraw this Promotion at any time without prior notice. Notice of such changes or termination may be posted on the SoFi HK website or via other means, but SoFi HK is not obliged to do so. Upon termination or withdrawal, all eligibility to participate and any rights to claim prizes, rewards, or compensation shall be immediately extinguished. SoFi HK shall not be liable for any loss or damage resulting from such changes or termination. In the event of any dispute, SoFi HK's decision shall be final, conclusive, and binding.
42. 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.
43. SoFi HK reserves the right to interpret these Terms and Conditions. For any dispute arising from the Promotion, SoFi HK reserves the right of final decision.
44. 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. Crypto products are available only to clients who reside in eligible jurisdictions (as determined by SoFi HK in its sole discretion), have completed all required onboarding procedures and assessments, and meet the applicable risk profile, suitability, and eligibility criteria in accordance with SoFi HK's internal policies and applicable laws and regulations, and SoFi HK reserves the right to verify, reassess, suspend, restrict, or terminate such eligibility at any time.