Lucky Trader Account Opening Promotion

Terms and Conditions

1. By participating in SoFi Securities (Hong Kong) Limited ("SoFi HK") Lucky Trader Account Opening Promotion ("Promotion"), you agree to be bound by the Terms and Conditions of the Promotion and any such variation.
2. This promotion is only applicable to new clients of SoFi HK who have securities trading accounts with SoFi HK.
3. By completing the below Tasks and fulfilling the relevant Task Requirements within the specified promotion period, you are entitled to the relevant Rewards ("Rewards") as stated in the below tables.
4. This Promotion runs from 20 October 2026 to 15 February 2027 (Promotion Period).

Task " Account Opening and Deposit"'

<table>
<tr><th>Task Requirements</th><th>Eligible Net Deposit Tier</th><th>Rewards</th></tr>
<tr><td rowspan="2">You are eligible for one Reward associated with your eligible tier as stated in the right-hand column given that you complete all of the following via the SoFi HK mobile application:
- Account Opening: Submit an account opening application to SoFi HK using the referral code "SOLUCKIE" or "SOOLUCKY" or "SOFILUCK" ; and your SoFi HK account has been approved and successfully opened with your e-signature by 18 December 2026; and
- Net Deposit & Holding Period: Achieve a positive Net Deposit (total deposits minus total withdrawals) that meets your eligible tier threshold since your account opening date, and maintain at least that Net Deposit amount every day for 60 consecutive calendar days during the promotion period.</td><td>Customers born on or after 20 October 2000, per identity documentation on SoFi HK record:

- HK$3,000 or above (or equivalent)</td><td rowspan="2">One share of Microchip Technology Inc. (US:MCHP)</td></tr>
<tr><td>Customers born before 20 October 2000, per identity documentation on SoFi HK record:

- HK$10,000 or above (or equivalent)</td></tr>
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5. You can only complete the Task " Account Opening and Deposit" once and you can only enjoy the relevant Rewards once.
6. You must input the referral code through the SoFi Hong Kong mobile application within the Promotion Period. Once the code has been input and the application has been submitted, it will be considered final and cannot be amended or cancelled by you.
7. SoFi HK will deposit the Rewards to your SoFi HK account within 60 calendar days after the Task Completion Day. Your account must be active at that time.
8. There are limited quotas for the Rewards and the Rewards are available on a first come first served basis.
9. This Promotion and Reward are subject to availability. SoFi HK reserves the right to replace the Reward with alternative items without prior notice and at SoFi HK's sole discretion.
10. 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.
11. 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; or
    - An 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.
12. If you reside outside Hong Kong, you agree to ensure and represent that your participation in this promotion is in compliance with all applicable laws of the relevant jurisdiction which are applicable to you, and that when in doubt, to consult or obtain legal advice on the relevant jurisdiction.
13. This Promotion may not be transferred or sold.
14. This Promotion may not be used with other promotional events.
15. All Rewards are non-exchangeable for cash and / or other gifts.
16. The Promotion is not applicable to SoFi HK staff.
17. 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.
18. You warrant and undertake that:

a) Referrals are not made by way of solicitation and should only be made at the request of you;
b) 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.

19. 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.
20. 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.
21. 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.
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. 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.