



## SoFi Double Lucky Trader 2026 Promotion Terms and Conditions

### **Promotion Period**

The SoFi Lucky Trader 2026 Promotion ("Promotion") is organized by SoFi Securities (Hong Kong) Limited ("SoFi HK"). The Promotion runs from 20 October 2026 at 08:00 a.m. (HKT) to 19 December 2026 at 09:00 a.m. (HKT) (both dates inclusive) ("Promotion Period").

### **Eligibility**

This Promotion is applicable to both existing and new clients of SoFi HK who meet all of the following criteria ("Eligible Client"):

- i) Are a Hong Kong Resident;
- ii) Maintain an active securities trading account (including Cash Trading Accounts and Margin Trading Accounts) with SoFi HK throughout the Promotion Period.
- iii) Are not an Employees, officers, and directors of SoFi HK;

### **Lucky Draw Entry & Ticket Allocation Criteria**

1. Each Eligible Client can earn Lucky Draw Tickets for both the Instant SoFi Points Draw and the Mega Pool Grand Draw by completing the designated tasks below and fulfilling the relevant Task Requirements specified in the SoFi HK mobile application ("SoFi HK App") during the Promotion Period, where each valid Ticket grants one (1) entry into both draws simultaneously without any maximum ticket accumulation limit unless otherwise specified.

#### **a. Task "Trading - US Stocks, HK Stocks, and Crypto"**

| Task Requirements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Tickets                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| <p>You can earn ticket as stated in the right-hand columns given that:</p> <ul style="list-style-type: none"><li>- have successfully executed buy or sell transactions ("Eligible Transactions") through the SoFi HK App within the respective promotional windows:<ul style="list-style-type: none"><li>o US Listed Securities on or before 19 December 2026 at 09:00 a.m. (HKT), or</li><li>o HK Listed Securities on or before 18 December 2026 at 04:10 p.m. (HKT), or</li><li>o Crypto on or before 19 December 2026 at 07:59 a.m. (HKT)</li></ul></li></ul> <p>Eligible Transactions exclude IPO subscriptions, Robo-Advisory trades, and trades with fully waived or fully rebated platform fees/commissions (trades receiving partial rebates remain eligible).</p> | 1 Ticket per Eligible Transaction |

\*For US & HK Listed Securities: Tickets are credited to your SoFi HK account on the calendar day following a successful Eligible Transaction.

\*For Crypto: Tickets are credited to your SoFi HK account within 4 calendar days of a successful Eligible Transaction.

#### **b. Task "IPO Financing"**

| Task Requirements                                                                                                                                                                                                                                                  | Tickets                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| <p>You can earn ticket as stated in the right-hand columns given that:</p> <ul style="list-style-type: none"><li>- Applied for IPO Financing via the SoFi HK App on or before 15 December 2026 at 11:59 p.m. (HKT), and the application is not withdrawn</li></ul> | 5 Tickets per application |

\*SoFi HK will credit the tickets to your SoFi HK account on the next calendar day following the SoFi HK IPO internal application cut-off date, provided you have completed the task.

#### **a) Task "Refer a Friend – Referrer"**

| Task Requirements                                                                                                                                                                                                                                                                                                                                                                                        | Referral      | Tickets    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------|
| <p>You can earn Tickets for each referral (Capped at 30) as stated in the right-hand columns given that:</p> <ul style="list-style-type: none"><li>- 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 on or before 18 December 2026.</li></ul> | Each Referral | 30 Tickets |

\*SoFi HK will credit the tickets to your SoFi HK account on the same day your referee has successfully opened the account (i.e. account opening date).

b) Task “Refer a Friend – Referee”

| Task Requirements                                                                                                                                                                                                                                                                                                                        | Tickets    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| You can earn ticket as stated in the right-hand columns given that: <ul style="list-style-type: none"> <li>- Submit an account opening application to SoFi HK using a valid referral code; and</li> <li>- Your SoFi HK account has been approved and successfully opened with your e-signature on or before 18 December 2026.</li> </ul> | 30 Tickets |

\*You can only complete the Task “Refer a Friend – Referee” once and you can only enjoy the relevant tickets once. SoFi HK will credit the tickets 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).

**Instant SoFi Points Draw**

1. The Instant SoFi Points Draw Promotion Period is from 20 October 2026 at 08:00 a.m. (HKT) to 19 December 2026 at 09:00 a.m. (HKT) (both dates inclusive) (“Instant SoFi Points Draw Promotion Period”).
2. To participate in the Instant SoFi Points Draw, you must successfully complete your promotion registration via the SoFi HK App during Instant SoFi Points Draw Promotion Period. Eligible clients who complete the designated tasks will receive entry into the lucky draw for a chance to win a reward.
3. The Instant SoFi Points Draw is conducted randomly by SoFi HK’s automated computer system. Each valid Ticket earned entitles you to one random draw with a specific probability to win up to 100 SoFi Points per draw. SoFi HK will credit the awarded SoFi Points to your SoFi HK account instantly upon successful completion of the draw. Your account must still be active at the time.
4. The conclusion statement of the Instant SoFi Points Draw will be published in The Standard and Sing Tao Daily in Hong Kong and on SoFi HK website (www.sofi.hk) on 6 January 2027.
5. Tickets may not be transferred or sold. Tickets earned by you will be immediately expired after 27 December 2026 at 11:59 p.m. (HKT)
6. Instant SoFi Points Draw Reward cannot be transferred, returned, and also not for sale.

**Mega Pool Grand Draw**

1. The Mega Pool Grand Draw Promotion Period is from 20 October 2026 at 08:00 a.m. (HKT) to 19 December 2026 at 09:00 a.m. (HKT) (both dates inclusive) (“Mega Pool Grand Draw Promotion Period”).
2. To participate in the Mega Pool Grand Draw, you must successfully complete registration for the promotion via the SoFi HK App during the Mega Pool Grand Draw Promotion Period. Eligible clients who complete the designated tasks will receive entry into the lucky draw for a chance to win a prize.
3. By participating in Mega Pool Grand Draw, you consent to the collection and use of your personal data (including name, HKID/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..
4. Each Eligible Client is entitled a chance to win a maximum of one (1) Prize in the Mega Pool Grand Draw, regardless of the total number of tickets held.
5. The Mega Pool Grand Draw will be conducted in descending order, starting from the 1st Prize down to the 50th Prize. To enforce the limit of one (1) Prize per Eligible Client, once a winning client is drawn, all of their remaining Tickets will be immediately removed from the grand pool prior to the draw for the subsequent prizes.
6. Tickets may not be transferred or sold. Tickets earned by you will be immediately expired after 28 December 2026.
7. Prizes are allocated by random draw based on the total number of participants. The opportunity for an Eligible Client to participate does not mean that the client will definitely receive any Prize.
8. Winners will be drawn by the computer system of SoFi HK randomly on 28 December 2026. The Mega Pool Grand Draw will be published in The Standard and Sing Tao Daily in Hong Kong and on SoFi HK website (www.sofi.hk) on 6 January 2027. Winners will be notified about the Prize collection arrangement via email from SoFi HK (“Prize Collection Notification”) from 28 December 2026 onwards. The detailed procedures for prize collection, including the collection address, office hours, and required identification, will be provided in the Prize Collection Notification issued to each eligible winner individually. Winners will be required to maintain a valid email address or mobile number on record with SoFi HK and present their Prize Collection Notification alongside a valid government-issued original identification and any other documentation as reasonably requested by SoFi HK for the purpose of identity verification (‘Conditions’) 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.
9. In the event that a Winner fails to claim the Prize within 60 calendar days of the date of notification or fails to meet the Conditions for any reason, Prize shall be deemed forfeited absolutely, and SoFi HK shall have no obligation or liability to award, compensate, or replace the forfeited prize.
10. 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.



11. The 1st Prize (valued at HK\$200,000 in Roundhill Magnificent Seven ETF Shares (MAGS.US)) will be awarded in stock. The exact quantity of shares to be awarded will be determined based on the HK\$200,000 prize value, converted at the prevailing exchange rate on a date determined at SoFi HK's sole discretion, and calculated using the closing price of MAGS.US on 4 January 2027. Any fractional shares will be rounded up to the nearest whole share. SoFi HK will deposit the 1st Prize to the winner's SoFi HK account within 60 business days after the Promotion end day. The account must be active at that time.
12. Visual(s) of the Prizes used in any advertisement, promotional, publicity and other materials relating to or in connection with the Promotion is/are only for illustration purposes. Actual Prize color, specification, and model details are as set out in these Terms and Conditions.
13. 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 shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement or cancellation of any event.
14. 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.
15. 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.
16. 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.
17. 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.
18. SoFi HK reserves the sole right to recover the Prize from any prize winner or the equivalent value of the Prize awarded to him/her if SoFi HK discovers that he/she does not fulfill the requirements to obtain the Prize or violates any of these Terms and Conditions.
19. Total Prize quotas are 50 during the promotion period and are listed as follows:

| Prize Rank                         | Prize                                                                                                   | Quota |
|------------------------------------|---------------------------------------------------------------------------------------------------------|-------|
| 1 <sup>st</sup>                    | Roundhill Magnificent Seven ETF (MAGS.US) Shares (worth HK\$200,000)                                    | 1     |
| 2 <sup>nd</sup>                    | One Cathay Holidays Gift Voucher (worth HK\$117,000)                                                    | 1     |
| 3 <sup>rd</sup>                    | One Leica Q3 full frame camera - metal gray (19210)                                                     | 1     |
| 4 <sup>th</sup>                    | One Cartier Love Bracelet Small Model 18K Rose Gold (B6079117)                                          | 1     |
| 5 <sup>th</sup>                    | One Hermes Herbag Zip 20 bag (Écru / Amande / Noir)                                                     | 1     |
| 6 <sup>th</sup>                    | One iPhone Duo 256GB - Night Sky                                                                        | 1     |
| 7 <sup>th</sup>                    | One Rimowa Essential Check in L - Matte Blue                                                            | 1     |
| 8 <sup>th</sup>                    | One Cooper Flagg Dallas Mavericks Autographed Fanatics Authentic Nike White Association Swingman Jersey | 1     |
| 9 <sup>th</sup>                    | One Insta360 Luna Ultra (Creator Bundle) - Cosmic Black                                                 | 1     |
| 10 <sup>th</sup>                   | One Nintendo Switch 2 + Joy-Con (L) Blue / (R) Light Yellow + EA SPORTS FC™ 27 + Mario Kart World       | 1     |
| 11 <sup>th</sup> -50 <sup>th</sup> | Venchi Gift Voucher (worth HK\$300)                                                                     | 40    |

## General Terms

1. Any promotion progress tracker displayed within the SoFi HK App is provided for informational and reference purposes only and does not constitute a binding guarantee of tickets/ rewards eligibility or progress.
2. Any fraudulent, unauthorized or cancelled transaction will not be deemed as an Eligible Transaction and will not qualify for any tickets or rewards.
3. 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.

4. 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.
5. 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.
6. 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.
7. A referee must not be:
  - a) An existing client of SoFi HK; or
  - b) A prior client of SoFi HK.
8. This Promotion may not be transferred or sold.
9. 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.
10. SoFi Points is a loyalty program provided by SoFi HK. You can refer to the SoFi Points Terms and Conditions in the SoFi HK App for more details.
11. 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.
12. 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.
13. 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.

Trade Promotion Competition Licence No.: 62071-4

#### 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.