



SoFi Points Terms and Conditions

1. SoFi Points is a loyalty program ("Program") provided by SoFi Hong Kong (Securities) Limited ("SoFi HK") to SoFi HK clients.
2. By participating in this Program, you agree to be bound by the Terms and Conditions of the Program and any such variation.
3. You can earn SoFi Points ("Points") by completing the below Tasks and fulfilling the relevant Task Requirements specified in the SoFi Hong Kong mobile application ("App"), and rewards can be redeemed with the Points you earned ("Rewards").
4. SoFi HK may at any time and without advance notice, withdraw, limit, modify, cancel or add any tasks specified in the App. SoFi HK reserves the right to adjust any Points earned by completing these tasks.
5. Redemption request must be made through the App. Redemption request from parties other than yourself, including nominees, will not be processed.
6. Once the Rewards redemption has been placed, Points will be deducted from your SoFi HK account immediately and the redemption will be considered final and cannot be amended or cancelled by you. Subject to the below clause, the deduction of Points from your SoFi HK account will be non-reversible and non-refundable.
7. All Rewards are subject to availability and SoFi HK may, at any time and without advance notice, withdraw, limit, modify, cancel or increase the availability of such Rewards or to adjust the Points required for redemption. If SoFi HK cancels a redemption request, Points for that redemption will be refunded.
8. SoFi HK will deposit the Rewards into your SoFi HK account within 45 days upon receiving your redemption request and your SoFi HK securities trading account must be active at that time.
9. You are responsible for and are required to pay all fees, charges and taxes associated with the redeemed Rewards. SoFi HK shall be deemed to have discharged its obligations once the redeemed Rewards has been deposited into your SoFi HK account.
10. Points earned by you will be immediately expired upon the closure of your SoFi HK securities trading account.
11. The expiration of the Points is dependent on the month they are credited into your SoFi HK account. The Points will be expired after 12 months, on the last day of that month. For example, Points credited on 3 February 2025 will be expired on 28 February 2026.
12. Upon the expiration of Points earned, these Points will be deducted from your SoFi HK account immediately and cannot be used for any redemptions.
13. Points may not be transferred or sold.
14. This program may not be used with other promotional events.
15. All redemptions and Rewards are non-exchangeable for cash and / or other gifts.
16. You can earn Points by completing the task as follows:

a) Task "Daily Log In"

<u>Task Requirements</u>	<u>Number of SoFi Points</u>
You can earn Points: - Successfully logged in to the SoFi HK mobile application	1 SoFi Point

b) Task "Monthly Net Deposit"

<u>Task Requirements</u>	<u>Net Deposit in the calendar month</u>	<u>Number of SoFi Points</u>
You can earn Points as stated in the right-hand columns given that: - Made a positive net deposit (i.e. deposit amount minus withdrawal amount) from your bank account into your SoFi HK securities trading account; and - The net deposit amount is at or above certain tiers * 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 foreign exchange rate in SoFi HK's sole discretion, any indication in the App throughout the month are for reference only	HK\$15,000 - HK\$29,999.99	10 SoFi Points
	HK\$30,000 - HK\$59,999.99	20 SoFi Points
	HK\$60,000 or above	45 SoFi Points

c) Task "HK Monthly Trades"

Hong Kong Market		
Task requirements	Total Accumulated Number of Eligible Transactions in the calendar month	Number of SoFi Points
You can earn Points as stated in the right-hand columns given that: - have successfully executed buy or sell transactions of the Hong Kong Listed Securities ("Eligible Transactions") via SoFi HK mobile application	1 st - 2 nd Trades	0 SoFi Point per Eligible Transaction
	3 rd - 10 th Trades	2 SoFi Points per Eligible Transaction
	11 th - 50 th Trades	3 SoFi Points per Eligible Transaction
	51 st - 100 th Trades	5 SoFi Points per Eligible Transaction
	101 st - 500 th Trades	8 SoFi Points per Eligible Transaction
	>=501 st Trades	40 SoFi Points per Eligible Transaction

d) Task "US Monthly Trades"

US Market		
Task requirements	Total Accumulated Number of Eligible Transactions in the calendar month	Number of SoFi Points
You can earn Points as stated in the right-hand columns given that: - have successfully executed buy or sell transactions of the US Listed Securities ("Eligible Transactions") via SoFi HK mobile application	1 st - 2 nd Trades	0 SoFi Point per Eligible Transaction
	3 rd - 10 th Trades	2 SoFi Points per Eligible Transaction
	11 th - 50 th Trades	4 SoFi Points per Eligible Transaction
	51 st - 100 th Trades	6 SoFi Points per Eligible Transaction
	101 st - 500 th Trades	10 SoFi Points per Eligible Transaction
	>=501 st Trades	50 SoFi Points per Eligible Transaction

e) Task "Crypto Monthly Trades"

Crypto Market		
Task requirements	Total Accumulated Number of Eligible Transactions in the calendar month since the effective date	Number of SoFi Points
You can earn Points as stated in the right-hand columns given that: - have successfully executed buy or sell transactions via your Crypto account ("Eligible Transactions") via SoFi HK mobile application	1 st - 2 nd Trades	0 SoFi Point per Eligible Transaction
	3 rd - 10 th Trades	2 SoFi Points per Eligible Transaction
	11 th - 50 th Trades	4 SoFi Points per Eligible Transaction
	51 st - 100 th Trades	8 SoFi Points per Eligible Transaction
	>=101 st Trades	20 SoFi Points per Eligible Transaction

17. You can only complete Task "Daily Log In" once daily. SoFi HK will deposit the Points of Task "Daily Log In" to your account daily. Your securities trading account must still be active at the time.
18. SoFi HK will deposit the Points associated with the highest tier you have achieved of Task "Monthly Net Deposit" by the end of the month to your account within 7 Hong Kong business days of next month. Your securities trading account must still be active at the time.
19. SoFi HK will deposit the Points of Task "HK Monthly Trades" and Task "US Monthly Trades" into your SoFi HK account within 7 Hong Kong business days after you have successfully executed an eligible transaction. Your securities trading account must still be active at the time.
20. SoFi HK will deposit the Points of Task "Crypto Monthly Trades" into your SoFi HK account within 7 Hong Kong business days after you have successfully executed an eligible transaction. Points will only be deposited if the crypto account opened by you remains open and fully eligible for crypto trading at the time of distribution. If your crypto account or securities trading account is closed, or subject to crypto trading restrictions at that time, SoFi HK reserves the right to withhold or revoke the Points.
21. Any trade transactions with commission waiver or platform fee waiver and any trade conducted under the Robo Advisory accounts will NOT be considered in the calculation of the accumulated numbers of eligible transactions.
22. 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.
23. All time or period described in these Terms and Conditions are based on Hong Kong time.
24. No advice is intended to be provided or to be relied on as provided nor endorsed by SoFi HK; nor any solicitation or incentive provided to subscribe for or sell or purchase any share / financial instrument. All trading and investment you make must be pursuant to your own unprompted and informed self-directed decision.
25. If you reside or are incorporated outside Hong Kong, you agree to ensure and represent that your participation in this program 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.
26. 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.

27. 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.
28. SoFi HK shall not assume any liability for any losses incurred or suffered by any person in connection with this Program. To the maximum extent permitted by law, you indemnify and agree to keep indemnified SoFi HK at all times from and against any liability, claims, demands, losses, damages, costs and expenses resulting from any act, default or omission by you and/or a breach of any representation and warranty by you set forth herein. To the maximum extent permitted by law, you agree to hold SoFi HK, its directors, officers, employees and assigns harmless for any injury or damage caused or claimed to be caused by your participation in this Program.
29. SoFi HK reserves the right to terminate this Program at any time. Notice of termination may or may not be posted (but SoFi HK is not obliged to do so) to the SoFi HK website or via other means. After the termination, the public can no longer participate in this Program and no one holds the right to claim any Rewards of this Program from SoFi HK.
30. SoFi HK reserves the right to vary the terms and conditions of use of this Program any time. SoFi HK's decision is final in all matters relating to this promotion. In case of dispute, SoFi HK reserves the right of final decision.
31. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Program, these Terms and Conditions will prevail.
32. 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.

Effective from 1 July 2026

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.

Flash Promotion

Terms and Conditions

1. By participating in SoFi Securities (Hong Kong) Limited ("SoFi HK") Flash Promotion ("Promotion"), you agree to be bound by the Terms and Conditions of the Promotion and any such variation.
2. This promotion is applicable to all existing and new clients of 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 1 July 2026 at 12:00 a.m. (HKT) to 31 December 2026 at 11:59 p.m. (HKT). (Promotion Period).

Task "Refer a Friend – Referrer"

Task Requirements	Referral	Rewards
You are eligible for one Rewards for each referral (Capped at 6) as stated in the right-hand columns given that: - 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 by 31 December 2026 at 11:59 p.m. (HKT)	Each Referral	40 SoFi Points

Task "Refer a Friend – Referee"

Task Requirements	Rewards
You are eligible for one Rewards: - Submit an account opening application to SoFi HK using a valid referral code; and - Your SoFi HK account has been approved and successfully opened with your e-signature by 31 December 2026 at 11:59 p.m. (HKT)	20 SoFi Points

5. You can only complete Task "Refer a Friend – Referrer" and Task "Refer a Friend – Referee" once and you can only enjoy the relevant Rewards once, subject to a maximum reward of 240 SoFi Points and 20 SoFi Points for Task "Refer a Friend – Referrer" and Task "Refer a Friend – Referee" respectively.
6. SoFi HK will deposit the Rewards to your SoFi HK account within 7 business days after the task completion day. Your account must be active at that time.
7. 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.
8. 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.
9. 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.
10. 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.
11. There are limited quotas for the Rewards and the Rewards are available on a first come first served basis.
 12. 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.
 13. 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.
 14. This Promotion may not be transferred or sold.
 15. This Promotion may not be used with other promotional events.
 16. All Rewards are non-exchangeable for cash and / or other gifts.
 17. 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.
 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.