

IPO Financing Facility Terms for Margin Securities Trading Account (“Account”) 孖展證券交易帳戶(「賬戶」)的新股發行孖展貸款融通條款

Please refer to the IPO application page of the securities online trading system to check your IPO Margin Loan Information, such as the name of issuer, number of shares applied, total subscription amount, credit advanced, interest rate, financing period etc. By clicking "Confirm", you agree to the information displayed on the IPO application page and the following terms.

閣下申請新股發行孖展相關資訊，如發行人名稱、申請的股份數量、申請金額、貸款金額、利率及貸款期間等，詳見證券線上交易系統新股發行申請頁面。點擊“確認”即代表閣下同意申請頁面顯示的資訊及如下條款。

Grandly Financial Services Limited will offer the IPO Margin Loan Facility on the terms and conditions set out below in this IPO Margin Loan Facility Terms, the Securities Account Client Agreement, the Margin Client's Agreement – Addendum and the Account Opening Forms. Please note that the Securities Account Client Agreement, the Margin Client's Agreement – Addendum may be amended from time to time, a copy thereof can be found in www.grandlyifg.com or such other website of our group as notified to you from time to time.

冠力金融將按照本孖展證券交易帳戶(「賬戶」)的新股發行孖展貸款融通條款、客戶證券協定及附件及保證金客戶協議書 – 補充協議為閣下提供融資。此外，孖展證券交易帳戶(「賬戶」)的新股發行孖展貸款融通條款、客戶證券協定及附件及保證金客戶協議書 – 補充協議經不時修訂，其副本載於 www.grandlyifg.com 或不時知會閣下的本集團其他網站。

This IPO Margin Loan Facility is at all times to be secured by your allocated shares as well as all of your securities which are now or which shall at any time be deposited with, or come into the possession, custody or control of Grandly Financial or any member of the Group or any nominee or custodian appointed or agreed by Grandly Financial, or with any person, to facilitate the provision of this Facility in respect of the Account, which shall include all dividends and other distributions or property of whatever nature accruing to or offered at any time by way of redemption, bonus, preference, options, purchase consideration or otherwise in right or in respect of the aforesaid securities (“Margin Securities”).

新股發行孖展貸款融通在所有時候均由閣下目前或在任何時間在冠力金融或本集團任何成員公司，或冠力金融委任或同意的任何代名人或託管人，或為了促進向賬戶提供本融通的任何人士存放或由其持有、託管或控制的所有證券提供抵押，其中包括透過與上述證券相關的贖回、紅利、優先權、期權、購買對價或其他權利而在任何時間累積或提供的任何性質的所有股息及其他分配或財產(「孖展證券」)。

You must comply immediately with any margin call Grandly Financial may make from time to time pursuant to clause 2.2 of the Margin Client's Agreement – Addendum. Upon any default by you, we may without any notice to you sell or dispose the whole or any of the allocated shares and apply the sale proceeds of such sale or disposition towards discharge of your liabilities.

閣下必須即時遵守冠力金融可能不時根據保證金客戶協議書 – 補充協議一第 2.2 條發出的追收孖展通知。如閣下違約我們可能在不通知閣下的情況下出售或處置全部或任何分配的股份，並將此類出售或處置的銷售收益用於清償您的債務。

Grandly Financial shall be entitled to charge the Client default interest (“Default Interest Rate”) of 18% on any loan that is due and repayable but not paid or on any debit balance of the Account.

冠力金融將有權就到期應還但沒有償還的任何貸款或賬戶上的任何借方餘額收取 18% 的客戶違約利息(「違約利率」)。

You have represented and warranted to Grandly Financial that:

您已向冠力金融聲明並保證：

- (a) We have the due authority from you to make the subject application on your behalf.
我們擁有閣下的正式授權代表您提出相關申請。
- (b) No other application is being made for the benefit of you by yourself or by any person other than Grandly Financial applying as your agent; and
除冠力金融以外，閣下或他人沒有提出閣下為受益人的其他相關申請；和

- (c) We are duly authorized to provide a warranty to the Hong Kong Stock Exchange in relation to the above public offer that no other application is being made by Grandly Financial as agent for the benefit of you or by your or by any other person as agent for you.

我們被正式授權就上述公開發行股票向香港聯合交易所提供保證，除本申請外，冠力金融，閣下或他人沒有提出閣下為受益人的其他相關申請。

You warrant to Grandly Financial that you have had the benefit of independent legal advice and have had ample opportunity to obtain financial or other professional advice in relation to all the documents and matters in connection with this Facility.

閣下向冠力金融保證，閣下已獲得獨立法律建議，並且有足夠的機會就與上述融資有關的所有文件和事項獲得財務或其他專業建議。

Meantime, should you have any query, please do not hesitate to contact your customer service representative with Grandly Financial immediately without any delay.

同時，如果您有任何疑問，請立即與冠力金融的客戶服務代表聯繫。

Note: If there is any conflict or inconsistency between the English and Chinese versions of this letter, the English version shall prevail. This letter is computer generated and therefore no signature is required.

附註：倘若本函件的英文版本與中文版本存在任何衝突或不一致，概以英文版本為準。這封信是自動生成的，因此不需要簽名。