Appendix

Part 1

Initial Value of Deposit: HK\$40,000

Part 2

One-off Set Up Fee: 1% of initial deposit

Part 3

Joint Custody Account Commission Rate -HK Stock:

Online: 0.08% of transaction amount, min \$10 Offline: 0.18% of transaction amount, min \$50

Commission Rate for other products, please refer to:

https://www.poems.com.hk/en-us/customer-service/fees-and-charges/basic/