I.   About Tricor's IPO App and HK eIPO White Form website

1.   What is IPO App?

Tricor's IPO App has been exclusively developed for our IPO clients and public investors, it is the first mobile app of its kind developed in Hong Kong.

You can apply for IPO shares anytime anywhere, while keeping track of the IPO allotment results with just a few clicks. Together with our fast payment method, we will give you a brand-new IPO shares subscription experience.

2.   How can I apply for IPO shares with HK eIPO White Form website?

You can now apply IPO shares with HK eIPO White Form service via the IPO App and website at http://www.hkeipo.hk.

For HK eIPO Blue Form (Preferential Offer), you can apply via our website at http://www.hkeipo.hk.

3.   What can I do with IPO App and HK eIPO White Form website?

With Tricor's IPO App and HK eIPO White Form website, investors can apply IPO shares as a registered user and pay with IPO Smart Pay, or a guest and pay with other channels. Investors can also check IPO results and monitor the latest IPO news anytime.

4.   Why Tricor's IPO App and HK eIPO White Form website?

Tricor partnered with HSBC to develop IPO Smart Pay and give you the new and hassle-free experience. IPO Smart Pay is a new payment method allowing you to settle payment automatically for the application monies of your HK eIPO White Form application on the closing day of an IPO using electronic Direct Debit instruction given by you.

II.   About User Registration

5.   How can I register as a user?

To register, fill in personal information and submit.

6.   Will any fees be charged for registering as a user?

There is no fee imposed by us for registering as a user.

7.   Do I have to register as a user to apply IPO shares via IPO App and HK eIPO White Form website?

It is not compulsory to register as a user before applying IPO shares. However, it is recommended to have a user account for time saving purpose for all further IPO shares application and allotment results checking.

8.   Who can apply for IPO shares via IPO App and HK eIPO White Form website?

Any individual who is 18 years of age or above with a Hong Kong Identity Card and a valid Hong Kong address, outside the U.S., with valid email address and contact number. Corporate or joint applicants have to make applications through other application channels. You should also pay attention to the relevant section in the prospectus regarding who can apply for IPO Shares.

9. Can I close my registered user account?

You may send your written request with your personal information to is-enquiries@hk.tricorglobal.com if you want to do so. Please be reminded that all your records would be deleted and cannot be reinstated once receipt of your request.

III. About IPO Shares Application

10. How many applications can I make?

You can only make one application through either the IPO App or HK eIPO White Form website or other application channels mentioned in the prospectus, suspected multiple applications may be rejected.

11. How can I confirm that my application has been submitted successfully?

A Payment Reference Number will be assigned and shown with payment options once you have submitted your application. Please note that your application without full payment will not be treated as a valid application.

12. How do I know the allotment results and the number of shares allotted to me?

By logging in or entering your HKID/Passport/HK Business Registration number in the IPO Results / Allotment Results sections, you can view the allotment result and shares allotted to you anytime.

You will be receiving an email which specifies the number of shares allotted to you.

The results of allocation will also be published at the Company's and HKEX's websites by the issuer.

IV. About IPO App Set Up

13. How can I change the system language?

Click on the setting icon on the top right corner and select "切換成中文".

V. About IPO App and HK eIPO White Form website Support

14. Is the service available outside of business hours?

The online service is available on a 24-hour basis during the offer period.

15. Where can I download the user manual?

Click on the menu icon in the IPO App on the top left corner, and select "User Manual; or go to "Support" session in the website.

16. Where can I find the hotline number if I have encountered any difficulties?

Please call (852) 3907 7333 if you have encountered any difficulties, our support team is available Monday to Friday, 9:00 am to 6:00 pm, excluding public holidays in Hong Kong. During the offer period, it will be extended to be available on Saturday.

VI. About IPO App and HK eIPO White Form website payment – IPO Smart Pay

17. How do I make payment for my application?

You can make the payment via IPO smart pay (only applicable to registered user), or through other payment channels specified in the acknowledgment email with the Payment Reference Number. If you have not completed the payment in full, your application will be treated as invalid. If you have made an overpayment, the overpaid monies will be refunded to you in form of cheque.

18. What is IPO Smart Pay?

IPO Smart Pay is a new payment method allowing you to settle payment automatically for the application monies of your HK eIPO White Form application on the closing day of an IPO using electronic Direct Debit instruction ("eDDI") given by you.
Once you have executed and completed an electronic Direct Debit authorization ("eDDA") with your bank through our system, the application monies will be automatically debited from your designated bank account from 11 am to 12 noon on the closing day ("Closing Time") via the Faster Payment System ("FPS") channel.

19. Why use IPO Smart Pay?

IPO Smart Pay can give you the new and hassle-free experience in applying IPO using our HK eIPO White Form platform without missing the payment deadline:

- **Timely Automated Payment**: Once setup, auto payment will be debited at the Closing Time on the IPO closing date for each IPO applied, without worrying making separate payment or transfer every time.

- **Investors can enjoy the benefit that their IPO application monies will only be debited from their account until the Closing Time**: Unlike most of the applications through banks and brokers which will debit or freeze your IPO application monies upon application submission, Tricor's IPO Smart Pay only debit your IPO application monies until the Closing Time, leaving your monies in your own account until the deadline day. Giving you more flexibility in your financial arrangement.

- **More flexibility for investors to make cancellation/resubmission before the Closing Time**: Compared to other application channels where your IPO application is final and cannot change after application is made, Tricor's IPO offering under the IPO Smart Pay allows you to cancel and/or resubmit your application any time before the Closing Time. Giving you more flexibility and time for you to determine the right application until the Closing Time.

20. Who can use IPO Smart Pay?

Any Tricor's HK eIPO White Form registered user who has bank account in Hong Kong licensed banks which support eDDA/eDDI under the FPS channel. Please consult your bank if needed.

21. Can I use IPO Smart Pay on those IPOs that are not served by Tricor?

Currently, our Tricor HK eIPO White Form service and our IPO Smart Pay are only applicable to those IPOs that Tricor is acting as the share registrar.

22. What is the list of banks* that can support IPO Smart Pay?

I.   Bank of China (Hong Kong) Limited
II.   Bank of Communications (Hong Kong) Limited
III.   China Construction Bank (Asia) Corporation Limited
IV.   Citibank (Hong Kong) Limited
V.   CMB Wing Lung Bank Limited
VI.   DBS Bank (Hong Kong) Limited
VII.   Hang Seng Bank Ltd
VIII.   Industrial and Commercial Bank of China (Asia) Ltd
IX.   Standard Chartered Bank (Hong Kong) Limited
X.   The Bank of East Asia, Ltd
XI.   The Hongkong and Shanghai Banking Corporation Ltd

* The bank list is subject to update from time to time.

23. Will any fees be charged for using IPO Smart Pay?
There is no fee imposed by us for using IPO Smart Pay.

Note: You may like to check with your bank whether there will be any charge for payment kicked back (i.e. failed eDDI). Occasionally, there may be some banks that may charge service fee on eDDA setup. Please check with your own bank if necessary.

24. Can I set up more than one eDDAs?
Only one eDDA can be maintained for each registered user but you can set up sufficient daily payment limit to settle your IPO payments for multiple IPOs.
If you would like to change your eDDA, you must deactivate the existing one and register a new one.
Please note that there may be a limit to the number of registration times imposed by your bank. You should consider carefully and/or consult your bank before deactivating.

25. How long does it take for the bank to confirm my eDDA set-up?

**(I)**   **For bank accounts in HSBC, eDDA can be set up instantly.**

Input the registration details required and you will receive a SMS message according to your contact details maintained with HSBC. If information is correct and be verified by HSBC, you will be informed instantly via SMS and you can also check the registration status under "Register IPO Smart Pay" Screen.
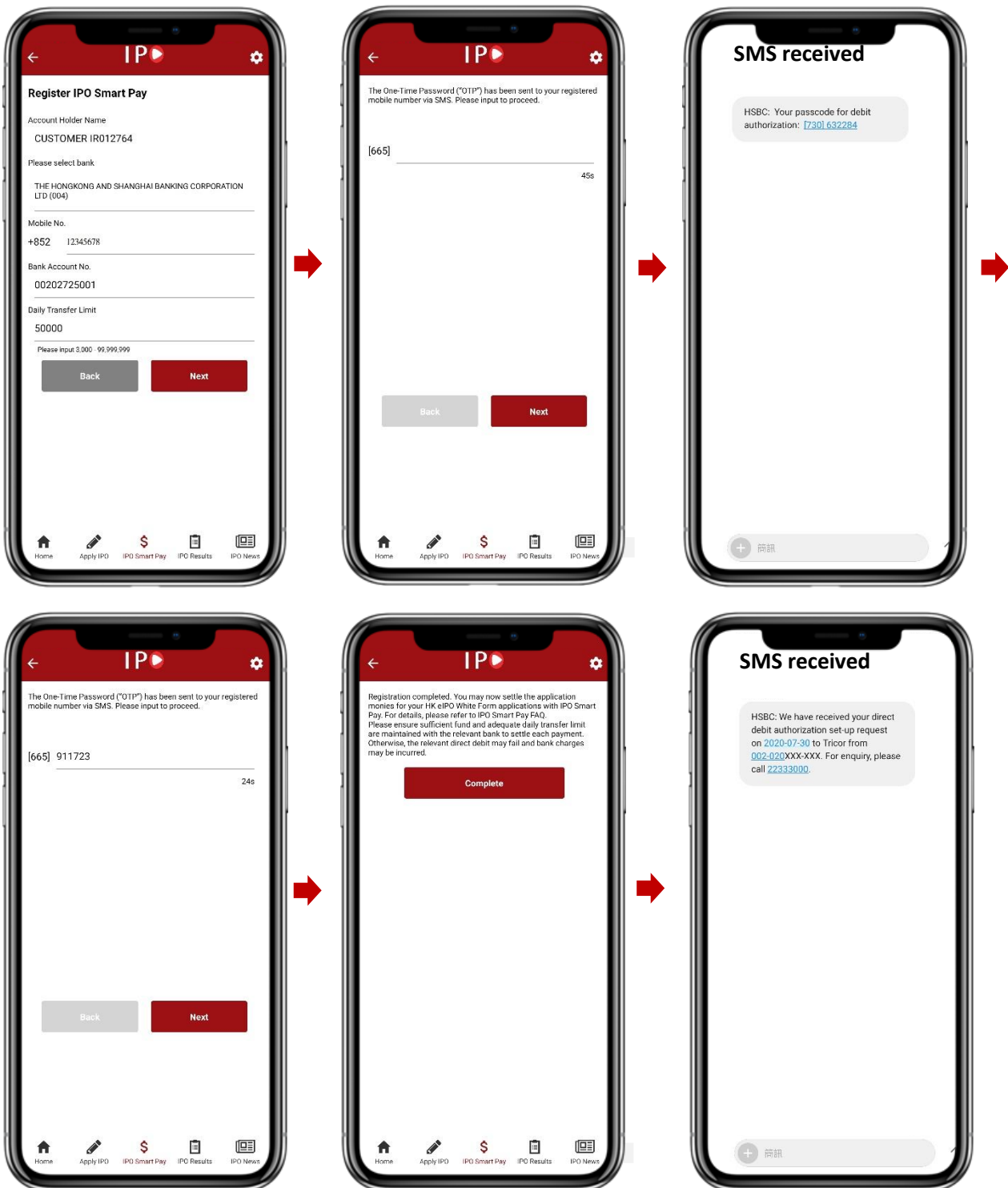
(II)   For non-HSBC accounts, it normally requires 5-15 business days to proceed. You will receive an email notification from us no matter the registration is successful or not.

26. **How do I know whether the eDDA is being set up and can be used for my IPO applications?**

   Please check the "Register IPO Smart Pay" or "Bank Account Settings" for the registration status
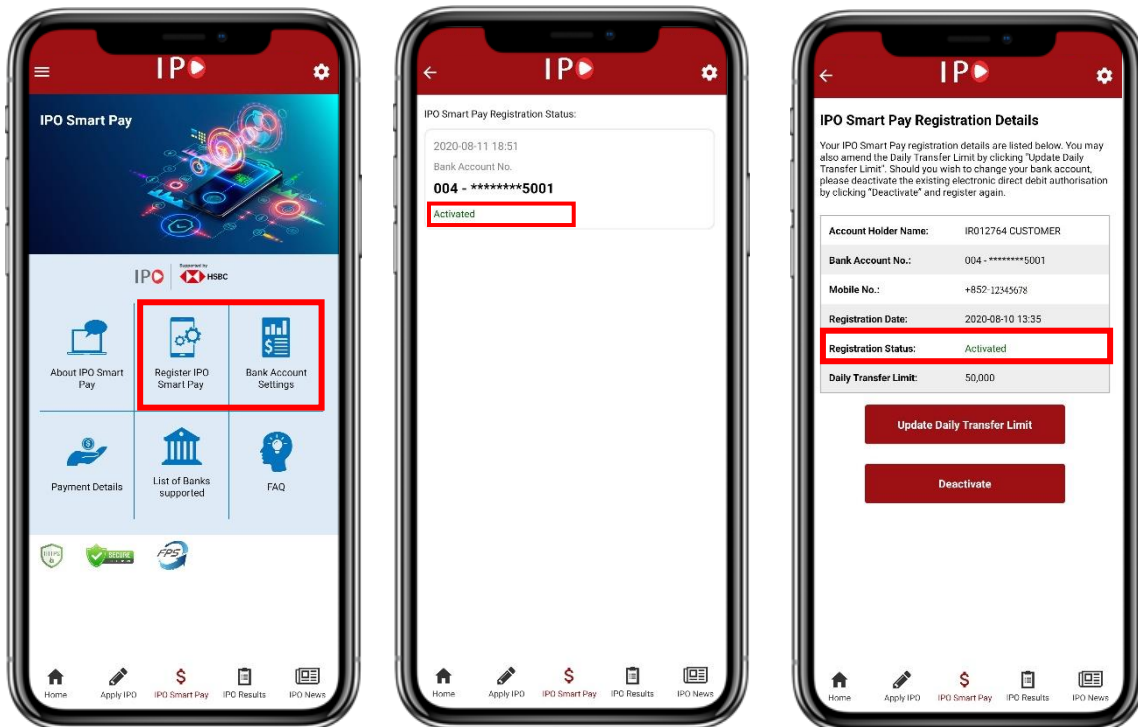
Activated	means eDDA has been accepted/activated by the bank and can be used.
Pending	means eDDA is still pending to be confirmed by your Bank. IPO Smart Pay cannot be used until the status becomes "Activated".
Failed	means eDDA has been rejected by the Bank.
Deactivated	means eDDA is cancelled.

   Please ensure your IPO Smart Pay registration status is "activated" before you start to use this function.

27. **Why my eDDA set-up has failed?**

   During the registration process, the bank will verify your Name, Hong Kong Identification Card Number, Mobile Number, Bank Account Number to make sure all the above personal information is consistent with your bank's records. If any information does not match, the registration may be rejected by your bank. You are advised to contact your bank to find out the reason why eDDA set-up has failed.

28. **I have checked all information is consistent with my bank's records. Why my eDDA set-up still failed?**

-6-

eDDA may **NOT** be supported by the bank accounts which are joint names / virtual / inactive / without online banking function. Please check with your bank for details.

29. **Can I still choose whether to use IPO Smart Pay for each IPO after I setup my eDDA (i.e. Linking my bank account for IPO Payment)?**

Yes. Upon submitting each IPO application, you will be asked which payment method you would like to use.
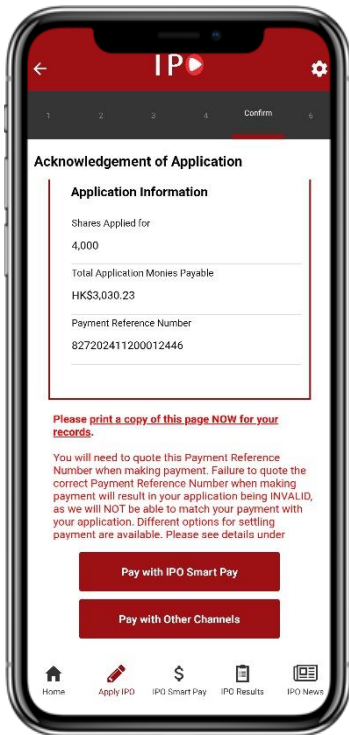
Even you've signed up for eDDA, you can still choose which payment method you would like to use.

30. **If my eDDA is not activated yet at the time when I submit the IPO application, can I still opt to use the IPO Smart Pay later when it's activated?**

Yes. Before the Closing Time, you can still choose to use the IPO Smart Pay by going back to **"Application Records"** and click "Pay with IPO Smart Pay".

Click here to pay the IPO using "IPO Smart Pay".
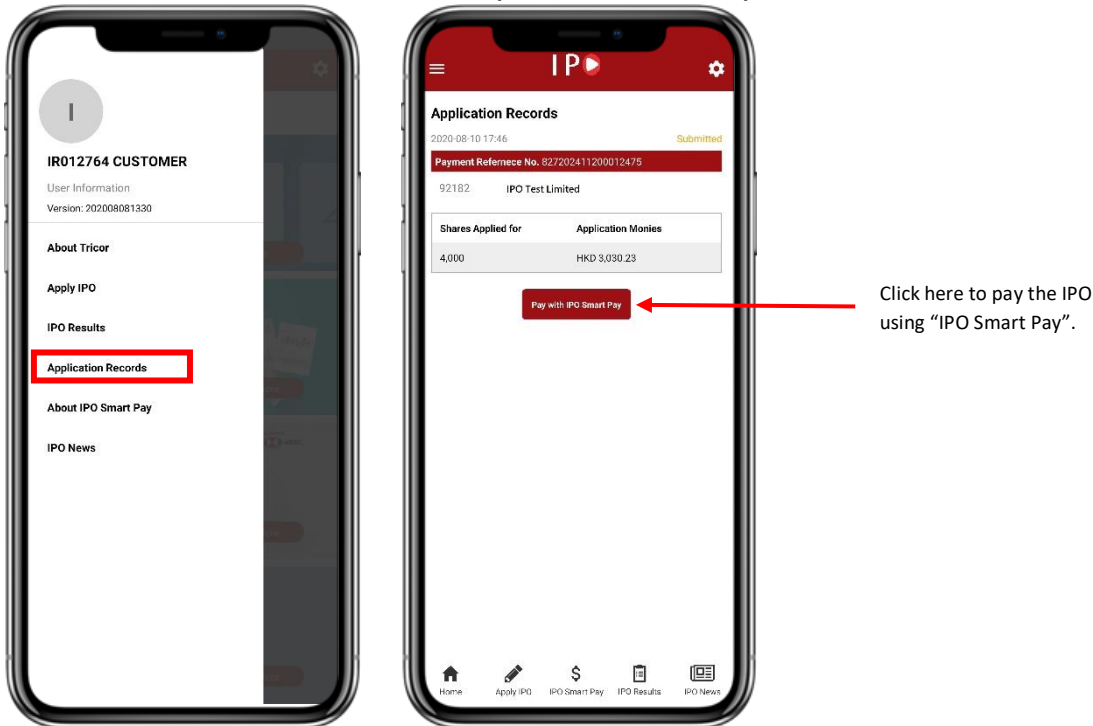
31. **Can I cancel the eDDI if I want to use other payment method later?**

Yes. eDDI for auto payment can be cancelled anytime before the payment is executed yet. Go and select the "Payment Details" under the IPO Smart Pay button and you can see those instructions still "Pending for execution".

Choose **Cancel** to cancel those unexecuted **payments**
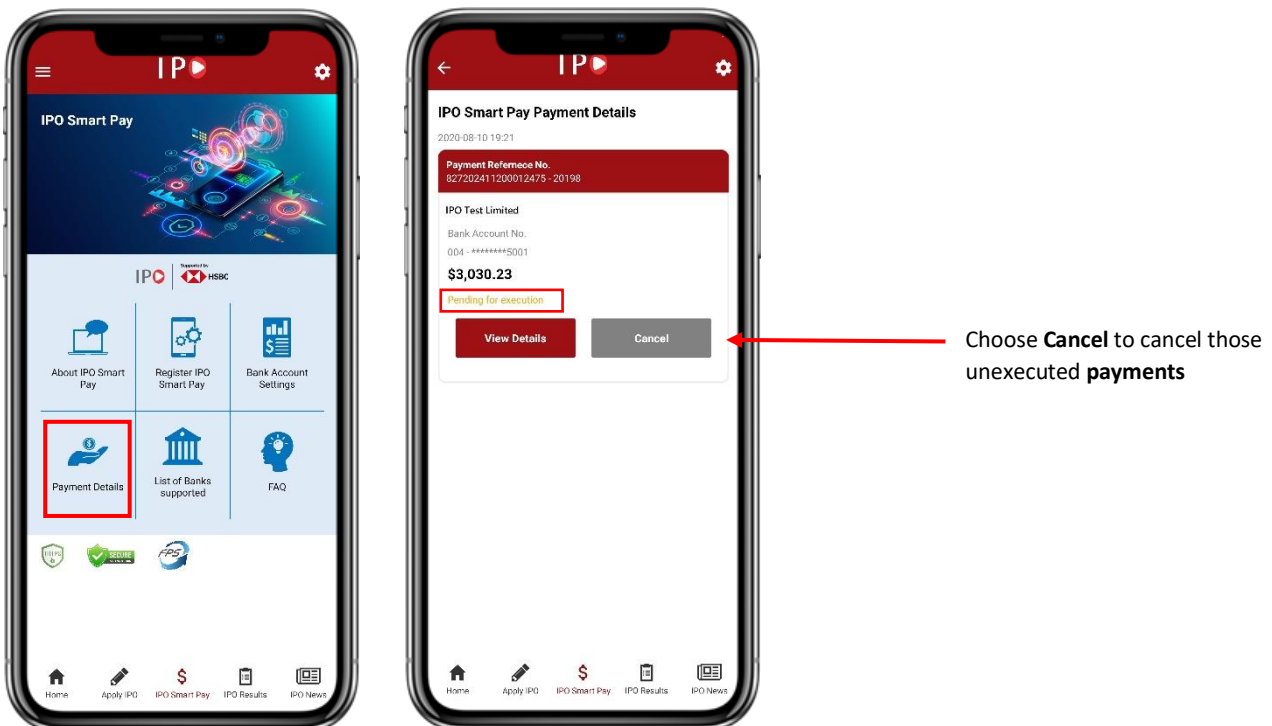
32. How can I cancel or deactivate my eDDA?

If you would like to cancel your eDDA setup, go to "Bank Account Settings" and choose **"Deactivate"**.

Click this button and follow the steps required.
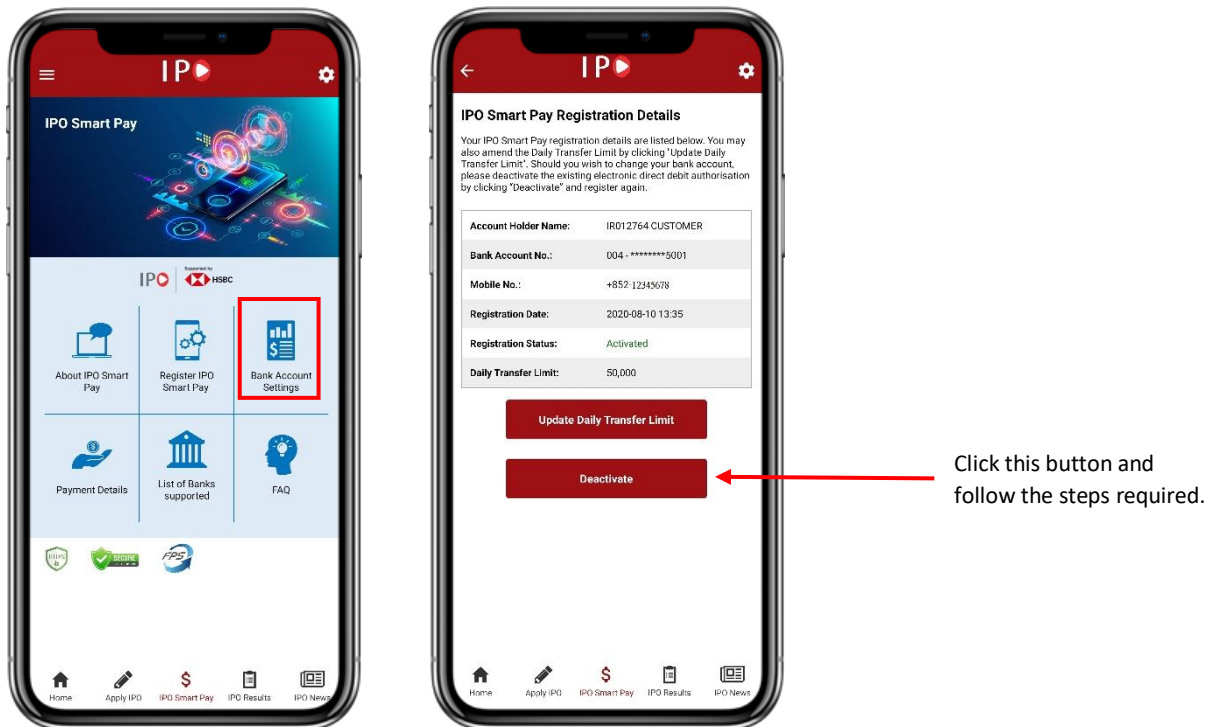
33. When will the application monies be debited from my registered bank account?

If you choose to use IPO Smart Pay, the IPO application monies will be debited from your designated bank account via the FPS channel in accordance with below timeline: -

Applications submitted anytime during the offer period and before 11:00 am on the closing day	IPO application monies to be debited at or around 11:00 am on the closing day
Applications submitted between 11:00 am and 11:30 am on the closing day	IPO application monies to be debited at or around 11:30 am on the closing day

You will receive an email notification whether the scheduled payment is executed or rejected. Your bank may also send you a SMS message or an email (please double check with your bank for notification).

34. Why my eDDI(s) has/have failed?

Please check whether your bank account is active or whether it has sufficient monies for all your scheduled payment on the same day. If not, your eDDI(s) may fail and bank charges may be imposed by your bank.

35. Any daily transfer limit for eDDI?

eDDI is subject to the daily transfer limit in your bank's records. Please check with your bank direct. In case that your bank allows, you can settle the application monies up to HK$99,999,999 to accommodate most of your IPO applications.

36. What is the different between eDDA daily transfer limit and IPO Smart Pay daily payment limit?

eDDA daily transfer limit is recorded by your bank which is default as HK$99,999,999. You may contact your Bank to make any adjustment on the limit if necessary. However, if your eDDIs exceed the eDDA daily transfer limit, the eDDIs may fail and bank charges may be imposed by your bank.

IPO Smart Pay daily payment limit is the maximum limit to settle your daily aggregated application monies via IPO Smart Pay. It is set on your preference and recorded by Tricor which may be changed via our platform from time to time. If your eDDIs exceed the IPO Smart Pay daily payment limit, you are not allowed to schedule the eDDIs for your IPO applications.

37. If I need help with my eDDA set up, is there any contacts within Tricor can help?

You may contact our IPO App hotline 3907 7333 or email us at is-enquiries@hk.tricorglobal.com.

Remark: Pictures showed in the above are from IPO App for reference only.