

About this Application

This is an International Client Application Form. Please read it carefully, as you select products and services, please advise the best way to communicate with us, and agree to certain provisions that will govern our relationship. Once accepted, this application and all accompanying or supplemental documents form the entire agreement between us for this account.

Unless otherwise indicated in this application, the words "you," "your," "yourself," and "yours" mean the applicant(s). The words "we," "us," and "our" mean ABE Financial Group Limited, LHT Tower, 31-31A Queen's Road Central, Central, Hong Kong and our branches, subsidiaries, and affiliates.

Getting Started

Please complete and sign this application and forward along with any required supplemental forms identified through this application process.

In order to complete this application, you will need the following information:

- Identification information, such as a driver's licence, passport, or another type of government-issued identification
- International Client Application Form
- The Items with **RED [*]** are required fields. Please make sure you provide the information for those items.

The above information helps us comply with various securities regulations and rules that requires all securities firms to obtain, verify, and record information that identifies each applicant. The information also helps us more fully understand your investment profile and identify what types of investments or strategies may be suitable for you. Please note: if we cannot verify the information you provide, we may be required to restrict or deny your account.

Please remember to notify us if you experience a significant life change, such as the birth of a child, marriage, divorce, death of a spouse, loss of a job, change in financial situation, etc.

Your Account

*Account Type

Do you have other accounts with us? Yes | No

Account Type : Bronze Silver Gold

Details :

Amount :

Your Account Information

*Primary Applicant

Title: Mr. Ms. Mrs. Dr. Other: _____

Suffix : Sr. Jr. Other:

First Name

Middle Name

Last Name

*Address and Contact Information

Apt/Suite No.

Bldg.

Street

City

State

Postal Code (Zip)

Country

Home Phone

Mobile Phone

Work Phone

Email

Please check if you have been at your current address for less than one year.

*Mailing Address If Different From Above

Apt/Suite No.

Bldg.

Street

City

State

Postal Code (Zip)

Country

***Civil Status and Dependents**
 Single Married Domestic Partner Divorced Widowed

No. of Dependents

***Employment Status**
 Employed Self-Employed Not Employed Retired Student Other : _____

Job Title

Occupation

Employer

Years with this Employer

***Business Address**

Apt/Suite No.

Bldg.

Street

City

State

Postal Code (Zip)

Country

***Industry and Other Affiliations**

Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings and dependent(s):

 Yes | No

Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, branch manager, registered representative or other associated person of a broker-dealer firm) or a financial services regulator?

If yes, please specify entity below. If this entity requires its approval for you to open this account, please provide a copy of the required authorization letter (with this Application).

 Broker-Dealer or Municipal Securities Dealer

 Other Self Regulatory Organization*

 Investment Adviser

 State or Federal Securities Regulator

(*Including a national securities exchange, registered securities association, registered clearing agency or the Municipal Securities Rulemaking Board.)

Name of entity(ies) : _____

 Yes | No

An officer, director or 10% (or more) shareholder in a publicly-owned company? Name of company and symbol : _____

 Yes | No

A senior military, governmental or political official in a non-US country? Name of country : _____

***Financial Investment Experience**

Please provide the following information below in order for us to fully understand your investment experience. We are aware that the information you provide may change over time as you work with us. Please check the boxes below to best describe your investment experience to date.

Investment	Years experience			Transactions per year (excluding automatic investments)		
	0	1-5 yrs.	Over 5 yrs.	0-5	6-15	Over 15
<input type="checkbox"/> Mutual Funds/ Exchange Traded Funds	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
<input type="checkbox"/> Individual Stocks	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
<input type="checkbox"/> Bonds	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
<input type="checkbox"/> Options	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
<input type="checkbox"/> Securities Futures	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
<input type="checkbox"/> Annuities	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
<input type="checkbox"/> Alternative	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
<input type="checkbox"/> Margin	<input type="checkbox"/> 0	<input type="checkbox"/> 1-5 yrs.	<input type="checkbox"/> Over 5 yrs.	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15

***Financial Situation and Needs, Liquidity Considerations, And Tax Status** (please tell us your estimates)

ANNUAL INCOME ¹ (from all sources)	NET WORTH ² (excluding your residence)	LIQUID NET WORTH ³	TAX RATE (highest marginal)
<input type="checkbox"/> \$25,000 and under <input type="checkbox"/> \$25,001-50,000 <input type="checkbox"/> \$50,001-100,000 <input type="checkbox"/> \$100,001-250,000 <input type="checkbox"/> \$250,001-500,000 <input type="checkbox"/> Over \$500,000	<input type="checkbox"/> \$25,000 and under <input type="checkbox"/> \$25,001-50,000 <input type="checkbox"/> \$50,001-100,000 <input type="checkbox"/> \$100,001-200,000 <input type="checkbox"/> \$200,001-500,000 <input type="checkbox"/> \$500,001-1,000,000 <input type="checkbox"/> \$1,000,001-3,000,000 <input type="checkbox"/> Over \$3,000,000	<input type="checkbox"/> \$25,000 and under <input type="checkbox"/> \$25,001-50,000 <input type="checkbox"/> \$50,001-100,000 <input type="checkbox"/> \$100,001-200,000 <input type="checkbox"/> \$200,001-500,000 <input type="checkbox"/> \$500,001-1,000,000 <input type="checkbox"/> \$1,000,001-3,000,000 <input type="checkbox"/> Over \$3,000,000	<input type="checkbox"/> 0-15% <input type="checkbox"/> 16-25% <input type="checkbox"/> 26-30% <input type="checkbox"/> 31-35% <input type="checkbox"/> Over 35%
ANNUAL EXPENSES ⁴ (recurring)	SPECIAL EXPENSES ⁵ (future, non-recurring)	LIQUIDITY NEEDS	
<input type="checkbox"/> \$50,000 and under <input type="checkbox"/> \$50,001-100,000 <input type="checkbox"/> \$100,001-250,000 <input type="checkbox"/> \$250,001-500,000 <input type="checkbox"/> Over \$500,000	<input type="checkbox"/> \$50,000 and under <input type="checkbox"/> \$50,001-100,000 <input type="checkbox"/> \$100,001-250,000 <input type="checkbox"/> \$250,001-500,000 <input type="checkbox"/> Over \$500,000 Timeframe for special expenses: <input type="checkbox"/> Within 2 years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 6-10 years	The ability to quickly and easily convert to cash all or a portion of the investments in this account without experiencing significant loss in value from, for example, the lack of a ready market, or incurring significant costs or penalties is (check one) <input type="checkbox"/> Very important <input type="checkbox"/> Important <input type="checkbox"/> Somewhat important <input type="checkbox"/> Does not matter	

- Annual income includes income from sources such as employment, alimony, social security, investment income, etc.
- Net worth is the value of your assets minus your liabilities. For purposes of this application, asset include stocks, bonds, mutual funds, other securities, bank accounts, and other personal property. Do not include your primary residence among your assets. For liabilities, include any outstanding loans, credit card balances, taxes, etc. Do not include your mortgage.
- Liquid net worth is your net worth minus assets that cannot be converted quickly and easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purposes, and investments or accounts subject to substantial penalties if they were sold or if assets were withdrawn from them.
- Annual expenses might include mortgage payments, rent, long-term debts, utilities, alimony or child support payments, etc.
- Special expenses might include a home purchase, remodelling a home, a car purchase, education, medical expenses, etc.

***Investment Risk Tolerance**

Different investment products and strategies will involve different levels of risk. When choosing different products and strategies you must understand that higher expected returns will involve different degrees of risk and therefore it may cause you to lose the majority of your investment. Investments should be chosen based on your objectives, timeframe, and tolerance for market fluctuations.

Please select the degree of risk you are willing to take with the assets in this account.

- Conservative. I want to preserve my initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.
- Moderately Conservative. I am willing to accept low risk to my initial principal, including low volatility, to seek a modest level of portfolio returns.
- Moderate. I am willing to accept some risk to my initial principal and tolerate some volatility to seek higher returns, and understand I could lose a portion of the money invested.
- Moderately Aggressive. I am willing to accept high risk to my initial principal, including high volatility, to seek high returns over time, and understand I could lose a substantial amount of the money invested.
- Significant Risk. I am willing to accept maximum risk to my initial principal to aggressively seek maximum returns, and understand I could lose most, or all, of the money invested.

Decision-Making (check all that apply)

- I consult with my broker, investment adviser, CPA, or other financial professional.
- I generally make my own decisions.
- I discuss investment decisions with family and/or friends.

*Communications Options

We will use postal mail to send you any communications. As an alternative, you may choose to be notified by email when certain communications are available for you to access online. If you wish to be notified by email instead of receiving communications by postal mail, please select one of the options below:

- All communications** – I wish to be notified by email about the online availability of any communications, including trade confirmations, prospectuses, account statements, proxy materials, tax-related documents, and marketing and sales documents.
- All communications except trade confirmations, account statements, and tax-related documents** – I wish to be notified by email about the online availability of all communications except trade confirmations, account statements, and tax-related documents.
- All communications except tax-related documents** – I wish to be notified by email about the online availability of all communications except tax-related documents.

Please tell us the email address we should use :

*Duplicate Copies (optional)

Please send duplicate copies of the following documents to the person listed below:
 All Communications Trade Confirmations, Account Statements, and Tax-Related Documents Only

Title: <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Other: _____				Suffix : <input type="checkbox"/> Sr. <input type="checkbox"/> Jr. <input type="checkbox"/> Other:	
First Name		Middle Name		Last Name	
Apt/Suite No.	Bldg.			Street	
City		State	Postal Code (Zip)		Country

Relationship to Primary Applicant : _____

Review and Submit This Application

*Confirmations and Signatures (Please Read Carefully)

By signing this application, you affirm that you have received and read this application and any supplemental documents governing this relationship. You affirm that the information you have provided is accurate and you agree to notify us of any changes in the information provided.

*Primary Applicant

Non-Resident Alien : I certify that I am not a U.S. citizen, U.S. resident alien, or other U.S. person for U.S. tax purposes, and I am submitting the applicable Form W-8 with this form to certify my foreign status and, if applicable, claim tax treaty benefits.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

*Signatures

Name of Primary Applicant (please print)

Signature of Primary Applicant

Date

Please email your completed application to :

Email : info@abefingroup.com

Terms and Conditions

1. **Parties.** In this Agreement, the term "You" and "Your" shall mean You, individually, individual(s), Corporation(s) or Party/Parties who is/are the Account owner(s), has/have an interest in the Account(s), and consent(s) to be bound by the Terms of this Agreement and each other party on whose behalf may use the Services at any time. All references to "We", "Us" or "Our" shall refer to ABE Financial Group Limited, its employees, officers and directors.

THE FOLLOWING IS A LEGALLY BINDING CONTRACT BETWEEN YOU AND US AND GOVERNS YOUR RELATIONSHIP WITH US. BY CONDUCTING TRANSACTIONS WITH US, YOU ARE ACCEPTING AND AGREEING TO ABIDE BY ALL OF THESE TERMS AND CONDITIONS.

2. **Purchases and Sales.** We undertake on a "best efforts" basis, to sell or purchase securities on behalf of You, as per your instructions. Until such time as You receive a confirmation order of the sale and/or purchase. We shall not warrant that any trade, in whole or in part, can be completed.

3. **Delivery.** You shall upon notice of the company, deliver all documents and any monies necessary to complete the purchase or sale to be executed by Us as authorized and instructed by You.

4. **Fees.** In all PURCHASE transactions that we make on your behalf, we charge NO COMMISSIONS. In all SALE transactions that we make on your behalf, we charge the following commissions, depending on the growth each sold position generates:

- a) 0% if the sold position loses value or generates profits under 2%;
- b) 2% of the amount resulted from the sale if the sold position generates profits between 2% and 19.99%;
- c) 3% of the amount resulted from the sale if the sold position generates profits between 20% and 49.99%;
- d) 4% of the amount resulted from the sale if the sold position generates profits above 50%.

5. **Currencies.** US Dollars will be used for all trade transactions unless otherwise agreed and set forth in the confirmation order.

6. **Applicable Law.** To the maximum extent permitted by Applicable Law, this Agreement shall be governed by and construed in accordance with all relevant Rules and Regulations of the Exchange or Market wherever executed.

7. **Force Majeure.** We shall not be liable for loss caused directly or indirectly by any exchange or marketing ruling, government restriction, or any "forcemajeure" (earthquake or other act of God, fire, war, insurrection, riot, communications or power failure, equipment or software malfunction) or any other cause beyond the reasonable control of Us.

8. **Risk.** You understand that all purchases of investments involve risk and may not be suitable to all purchasers. Losses may be my entire principal of any or all purchases. The price or value of any Asset, Security, Industry, Sector, Market, or Financial Product does not guarantee future results or returns.

9. **Accuracy of New Account Application.** You herein confirms to us that all information provided by you is accurate and of a legal and truthful nature.

10. **Personal Information.** You affirm that he or You are of legal contracting age in your jurisdiction, or that Your entity has the legal authority to enter into this contract, and that You have read this contract.

We shall keep Your details and transactions strictly confidential. You agree to notify us in writing should there be any changes of material fact

11. **Termination.** You may close your account at Your discretion after all Debit Balances are paid, by sending Us written notice at any time. The Terms and Conditions of this Agreement will survive termination of Your Account and will continue to apply to any disputed or other remaining matters involving your relationship with Us. We may terminate this Agreement for any reason, effective immediately, by notifying You. Any outstanding balances due to You will be paid to You as instructed by You.

12. **(A) Electronic Transaction Confirmations and Account Statements.** It is Your responsibility to review all confirmations of transactions immediately on receipt, whether delivered to You electronically, by postal

mail or otherwise. You will notify Us or any objections to the Terms of a Confirmation with one (1) day after my receipt of Your confirmation. We are entitled to treat the Terms of the Confirmation as accurate and conclusive unless You object with two (2) day of receipt. In all cases, we reserve the right to determine the validity of Your objection.

(B) It is your responsibility to review all Account Statements promptly on receipt, whether delivered to You electronically, by postal mail or otherwise. You will notify Us of any objection (including any claim of improper transfers, omissions, check alterations, forgeries, other errors or fraudulent occurrences) to the information contained in Your Account Statement (excluding securities transactions, which are covered by transaction confirmations as stated above) with five (5) days after Your receipt of the statement. We are entitled to treat the information contained in the Account Statement as accurate and conclusive unless You object within five (5) days of receipt. In all cases, we reserve the right to determine the validity of Your objection to the information contained in the Account statement.

13. **Change to Terms and Conditions.** Upon notice to You, We may add, delete or otherwise modify any portion of this Agreement, in whole or in part at any time. Your continued use of the Services ten (10) days after receipt of such notice shall represent Your acceptance of such terms.

14. **Prior Agreements.** All previous agreements between You and Us are superseded by the Terms and Conditions herein.

15. **Authorized Signatures.** Signatures given below will be used in this and further transactions between You and Us as a means of identification. You agree that the signature(s) below are accurate and signed by You or Your Entities. By signing this agreement You and or Your Entities are legally bound and agree to these terms and conditions.

I hereby acknowledge that I have received and understood these terms and conditions containing my rights and obligations whether through affirmative acknowledge meant or by undertaking trading activity with ABE Financial Group Limited .

Signatures

Signature of Primary Applicant

Name of Primary Applicant (please print)

Date

Please email your completed application to :

Email : info@abefingroup.com