

ifund.com.hk

iPoint Reward Program

(version: 5th July, 2016)

Ways to Earn iPoint

1. You will receive **100 iPoints** once you register as an iFund member (whether by iFund or fb).
2. You will receive **500 iPoints** when becomes iFund client.
3. You will receive **20 iPoints** when you introduce of a friend (either by iFund or fb) become a member of iFund successfully.
4. You will receive **100 iPoints** when your referee becomes an iFund client.
5. You will receive **10 iPoints** when your referee also refers their friends to become iFund member.
6. Your will receive **1,000 iPoints for every \$ 10,000** new net investment amount (new capital) amount above iFund's record).
7. Your will receive **100 iPoints** each anniversary year.
8. Your will receive **500 iPoints** once your suggestions for improving iFund website and service is adopted
9. Your will receive **500 iPoints** if your articles is published on iFund Blog.
10. You will receive iPoints when participate iFund event, the quantity of the point will be shown in each event.

iPoint Expiry Date:

1. iPoints are valid for 12 months from the date of issue. All unused points will be forfeited after the 12-month period.
2. The maximum cumulative iPoint is **100,000** in every 12 months.

Using iPoints:

1. Valid iPoint can offset some of the transaction costs on ifund.com.hk. **Every 100 iPoints is valued at HK\$ 1**. These costs include fund subscription fee and Managed Account Service management fee and performance fee.
2. Valid iPoint can be redeemed for promotional products on ifund.com.hk
3. Valid iPoint can offset some of the service fees charged by members of Noble Apex Group on various services. **Every 100 iPoints is valued at HK\$ 1**. Please refer to the relevant service information for more detail.

Example:

1. Mr. Chan Tai Man (Chan) registered as iFund member on 1st Jan 2014 and referred iFund to several friends.
(Chan earns 100 iPoints, Cumulative iPonts: 100, Valid cumulative iPoints: 100)
2. Chan's friend "N1" registered as iFund member on 3rd Jan 2014 and referred ifund to several friends.
(Chan earns 20 iPoints, Cumulative iPonts: 120, Valid cumulative iPoints: 120)
3. N1's friend "M1" registered as iFund member on 6th Jan 2014 and referred ifund to several friends.
(Chan earns 10 iPoints, Cumulative iPonts: 130, Valid cumulative iPoints: 130)
4. Chan registered as iFund client on 1st Feb 2014.
(Chan earns 500 iPoints, Cumulative iPonts: 630, Valid cumulative iPoints: 630)
5. Chan purchased \$100,000 mutual fund through iFund platform on 6th Feb 2014.
(Chan earns 10,000 iPoints, Cumulative iPonts: 10,630, Valid cumulative iPoints: 10,630)
6. Chan redeemed \$50,000-equivalent mutual fund through iFund platform on 1st Jun 2014.
(Chan earns 0 iPoints, Cumulative iPonts: 10,630, Valid cumulative iPoints: 10,630)
7. Chan purchased HK\$80,000 Fund through iFund platform on 1st August 2014.
(New invested capital: HK\$30,000, Chan earns 3,000 iPoints, Cumulative iPonts: 13,630, Valid cumulative iPoints: 13,630)
8. N1 registered as iFund client on 15th Aug 2014 and purchase \$100,000 Fund through iFund platform on 20th Aug 2014.
(Chan earns 100 iPoints, Cumulative iPonts: 13,730, Valid cumulative iPoints: 13,730)
9. Chan purchased HK\$100,000 Fund through iFund platform on 15th Oct 2014 and the subscription fee is HK\$2000. He use 12,000 iPoint offset HK\$120 and just pay HK\$1880 subscription fee for this transaction.
(Chan earns 10,000 iPoints, Cumulative iPonts: 23,730, Redeemed iPoint: 12,000, Valid cumulative iPoints: 11,730)
10. Chan gives a suggestion to iFund to improve website functionality and adopted by ifund on 30th Oct 2014.
(Chan earns 500 iPoints, Cumulative iPonts: 24,230, Redeemed iPoint: 12,000, Valid cumulative iPoints: 12,230)
11. Chan sent an article to iFund on early Nov and published on iFund Blog on 3th Nov 2014.
(Chan earns 500 iPoints, Cumulative iPonts: 24,730, Redeemed iPoint: 12,000, Valid cumulative iPoints: 12,730)
12. Chan became iFund member for one full year on 1st Jan 2015.
(Chan earns 100 iPoints, Cumulative iPonts: 24,830, Redeemed iPoint: 12,000, Valid cumulative iPoints: 12,830)
13. 1630 iPoints are forfeited on 1st Aug 2015. Chan has 13,630 valid cumulative iPoints on 1st Aug 2014 and redeemed 12,000. 1630 cumulative iPoints hasn't been used within 12 month.
(Chan's Cumulative iPonts: 24,830, Forfeited iPoint 1630, Redeemed iPoint: 12,000, Valid cumulative iPoints: 11,200)