

【For Immediate Release】

PAObank Becomes the First Digital Bank to Offer 16-hour U.S. Stocks Trading

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Licensed to Launch Wealth Service with Dual Advantages
Blending Online Brokerage Experience with Bank-Level Assurance
Powering Up Investment Opportunities with Speed, Reliability, Flexibility



18 November 2025, Hong Kong – PAO Bank Limited (“PAObank”) has been granted Type 1 (Dealing in securities) and Type 4 (Advising on securities) licenses by relevant regulator, signalling its entry into the wealth sector officially. PAObank’s wealth service covers a wide range of investment products, including Hong Kong stocks, U.S. stocks, fund and money market fund, further strengthening retail banking wealth management portfolio. PAObank is going to soft launch its wealth services for selected customers, with a public launch on the horizon.

PAObank’s wealth service provides broker-level trading experience with protection by a licensed bank, combining the competitive edges of both online brokers and banks. As the first digital bank in Hong Kong to provide both pre-market and after-hours trading sessions for U.S. stocks, PAObank extends U.S. trading sessions up to 16 hours* a day, giving customers the flexibility to react to market news or global events even during day time in Hong Kong, without sacrificing peace of mind.

Mr. Ronald Lu, Chief Executive of PAObank, said, “PAObank is poised to expand our retail banking business by tapping into the investment market. Our wealth service combines speed, reliability and flexibility, offering customers a simpler and more seamless investment experience, seizing the opportunities to grow wealth just a fingertip away. We are honoured to be the first digital bank to offer up to 16-hour U.S. stocks trading, elevating customer experience. PAObank continuously enhances the retail banking services, now offering investment, insurance, deposit and cross-border remittance features, supporting customers’ financial needs at every stage of life, solidifying our position as Ping An Group’s integrated financial platform in Hong Kong.”



Whether seeking speed in stock and fund investments or flexibility in asset allocation, PAObank's one-stop solution is designed to meet diverse financial needs, powering up the investment opportunities with speed, security and flexibility.

For details, please visit PAObank's website at www.paob.com.hk. For enquiries, please contact our customer service hotline at 3762 9900.

*U.S. market trading sessions are based on Hong Kong time:

Summer time - Pre-market: 16:00 – 21:30; Market opening: 21:30 – 04:00; After-hours: 04:00 – 08:00.

Winter time - Pre-market: 17:00 – 22:30; Market opening: 22:30 – 05:00; After-hours: 05:00 – 09:00.

Total trading hours are 16 hours.

Investment involves risk. The price of investments fluctuates, sometimes dramatically. The price of investments may move up or down, and may become valueless. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling investment products. Foreign investments carry additional risks not generally associated with the domestic market. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances.

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About PAO Bank Limited

PAO Bank Limited ("PAObank"), a wholly-owned subsidiary of Lufax Holding Ltd ("Lufax") (SEHK: 6623; NYSE: LU) and a member of Ping An Insurance (Group) Company of China, Ltd. ("Ping An") (SEHK: 2318; SSE: 601318), is committed to fostering financial inclusion and establishing a digital banking ecosystem by leveraging its extensive experience in SME banking services and its leading financial technology advantages. PAObank was granted a banking licence by the Hong Kong Monetary Authority in May 2019 to offer banking services via virtual channels. PAObank is expanding diverse business segments including retail banking and SME banking, serving customers in Hong Kong and the Greater Bay Area, establishing itself as Ping An Group's comprehensive financial platform in Hong Kong.