

## Certificate of Deposit Promotion

# Enjoy higher interest return

- ★ Custodian fee waiver
- ★ Subscription fee waiver<sup>+</sup>
- ★ New customers who open designated account will enjoy rewards up to HK\$888<sup>^</sup>

**RMB 2.28%\***  
Annual interest rate up to

**HKD 2.38%\***  
Annual interest rate up to

Subscription Period	Now to 7 <sup>th</sup> February 2012	
Investment Period	6 Months	1 Year
RMB Annual Interest Rate*	2.08%	2.28%
HKD Annual Interest Rate*	2.08%	2.38%
Interest Period	On Maturity Date	Semi-annually
Maturity Date	14 <sup>th</sup> August 2012	14 <sup>th</sup> February 2013

\*Customers must hold the Certificate of Deposit until the maturity date.

With the support of ICBC, the largest bank in terms of market capitalization, ICBC (Asia) leverages on the group platform and assists you to protect, accumulate, and grow your wealth.

Please join us to achieve your financial plans and grasp the opportunities together!

For details, please visit any of our branches and our customer service officers will be pleased to provide you with more information.

You may also call our Customer Service Hotline on **218 95588**.

<sup>+</sup> Subscription fee waiver is applicable to designated subscription amount only.

<sup>^</sup> Free credit card spending limit will be served as the reward/ rebate to customer. Offers are subject to Terms and Conditions. Please refer to the relevant applicable Terms & Conditions for details.

**Note:** Certificate of Deposit is NOT equivalent to time deposit. Certificate of Deposit is NOT protected deposit, it is not protected under the Deposit Protection Scheme in Hong Kong.

**Important information:** Investors should note that investment involves risks (including the possibility of loss of the capital invested). Individual Certificate of Deposit may involve substantial market, currency, volatility, credit/counterparty, regulatory and political risks. Investors should not make any investment decision solely based on the information provided in this document and should read the Certificate of Deposit terms and conditions and/ or offering documents and risk disclosure for details and should seek independent legal, financial and tax professional advice. This information has not been reviewed by Hong Kong Securities and Futures Commission.