

**ICBC (Asia) – RMB “Interest Plus” Time Deposit
Interest Rate up to 4% p.a.!**

14 March 2014, Hong Kong – From now till 30 April 2014 (“Promotion Period”), ICBC (Asia) launches RMB “Interest Plus” Time Deposit Promotion:

During the Promotion Period, personal customers under Retail Banking who set up “Interest Plus” time deposit at branches by RMB new fund with tenor of 288-day can enjoy preferential interest rate up to **4% p.a.!**

Tenor	Incremental Deposit Interest Rates (p.a.)
Phase 1 (First 90 days upon deposit placement)	2.50%
Phase 2 (91 st day to 180 th day upon deposit placement)	3.30%
Phase 3 (181 st day upon deposit placement to 288 th day)	4.00%

The minimum deposit amount is RMB100,000 only. Act now!

The privilege is subject to the relevant Terms and Conditions. For enquiry, please visit any of our branches or contact our Customer Service Hotline on 218 95588.

Remarks: The privilege is available on a first-come-first-served basis. The interest rate offers set out above are based on the interest rates of time deposit quoted on 10 March 2014 by the Bank which are for illustration and reference purposes only and are not guaranteed. The actual interest rates shall be subject to the quotes of the Bank from time to time.

RMB Deposit Risk Disclosure: The value of RMB deposit will be subject to the risk of exchange rate fluctuation. Such fluctuation may result in gain and loss in the event that the customers subsequently convert RMB deposit to other currencies (including Hong Kong Dollar). RMB is currently not freely convertible and subject to regulatory

restrictions. For personal customers, conversions conducted through RMB deposit accounts with banks in Hong Kong are subject to the limit of up to RMB20,000 per person per day. Customers who are Hong Kong residents should allow time for conversion of RMB from/to another currency of an amount exceeding the daily limit. Non-Hong Kong residents are not required to observe the corresponding limits and requirements regarding RMB conversions for Hong Kong residents. Non-Hong Kong residents (i.e. individuals who are not holders of Hong Kong Identity Card) that intend to conduct conversion of RMB through the banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment.

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Industrial and Commercial Bank of China (Asia) Limited

Industrial and Commercial Bank of China (Asia) Limited (“ICBC (Asia)”) is a licensed bank incorporated in Hong Kong. It has 55 branches, 22 “Elite Club” Wealth Management Centres and 4 commercial business centres in Hong Kong. It is principally engaged in banking, financial and other finance-related services with a focus on retail and commercial banking as well as corporate banking business. Chinese Mercantile Bank and ICBC (Asia) Investment Management Company Limited, two wholly-owned subsidiaries of ICBC (Asia), are specialized in RMB services in Mainland China and the investment management businesses with a focus on Asia respectively. ICBC (Asia) is the flagship of Hong Kong banking business of Industrial and Commercial Bank of China Limited (“ICBC”). ICBC was ranked first on the Forbes Global 2000 list (by sales, profits, assets and market value) in 2013, and topped Fortune’s Global 500 in Commercial Banks. On 25 June 2013, Fitch Ratings affirmed A/F1 Long-Term/Short-Term Issuer Default Rating with stable outlook, with '1' Support Rating assigned to ICBC (Asia). On 27 June 2013, ICBC (Asia)'s A2/Prime-1 Long-Term/Short-Term Deposit Ratings and C- Bank Financial Strength Rating (BFSR) assigned by Moody's Investors Service were affirmed. The outlook on the BFSR was revised to 'negative' from 'stable', while the outlook on the bank's deposit rating remained 'stable'.