

**ICBC (Asia) Launches Time Deposit Promotion
and Diversified Banking Products Rewards**

10 November 2011, Hong Kong – ICBC (Asia) launches time deposit promotion and diversified banking products rewards. Customers may now enjoy privileges by conducting designated transactions till 31 December 2011:

1. Time Deposit Promotion – Reward up to HK\$13,800¹

Customers who set up time deposit with **HKD500,000 or USD64,000 or above** by new fund with tenor of 68 days will enjoy free credit card spending limit:

Time Deposit	Free Credit Card Spending Limit Rebate (HKD)
Every HKD 100,000	HK\$150
Every USD 12,800	HK\$150

Preferential interest rate will be offered to the related time deposit with new fund (Applicable to time deposit with amount not less than HKD500,000 or USD64,000 only):

Time Deposit	Preferential Interest Rate²
HKD	0.95% p.a.
USD	1.00% p.a.

2. Account Opening for New Customers – Reward up to HK\$888¹

New customers who open designated account³ and apply for the designated products will enjoy rewards:

Account Type	“Elite Club” Account	“e-Age Banking” Account	349 Super Account

1st Reward : Designated Accounts				
New customers who open designated account ³ and maintain average daily Total Liquid Assets (TLA) at designated amount in the first 3 months after account opening are eligible to enjoy the rewards.		HK\$428	HK\$200	HK\$100
2nd Reward : Designated Products	Investment Account	HK\$50		
	Debit Card	HK\$40		
	Internet Banking	HK\$20		
New customers who open designated account ³ and maintain average daily TLA at designated amount in the first 3 months after account opening are eligible to enjoy the designated products rewards.				
3rd Reward: Credit Card		HK\$350⁴		
Rewards up to		HK\$88 8	HK\$660	HK\$560

3. Member-Get-Member Referral Program – Reward up to HK\$10,000¹

Existing customers can enjoy member-get-member reward by referring new customers to open designated account³ and maintain average daily TLA at designated amount in the first 3 months after account opening successfully. Maximum reward is HK\$10,000:

Account Type	Reward
“Elite Club” Account	HK\$500
“e-Age Banking” Account	HK\$150
349 Super Account	HK\$50

4. Auto-Payroll Service - Reward up to HK\$1,500¹

Customers who register designated accounts for auto-payroll service will enjoy free credit card spending limit up to **HK\$1,200**:

Monthly Salary	Free Credit Card spending Limit Reward
HK\$60,000 or above	HK\$1,200
HK\$28,000 – Less than HK\$60,000	HK\$800
HK\$10,000 – Less than HK\$28,000	HK\$400
HK\$6,000 – Less than HK\$10,000	HK\$100

Set up Autopay Service via Payroll Account to enjoy extra reward up to **HK\$300**:
Enjoy **HK\$50** free credit card spending limit for each setup of autopay instruction through payroll account, customers can enjoy up to **HK\$300** reward.

To enjoy more rewards, more convenience and more fun, please use the services provided by ICBC (Asia) now! For enquiry, please visit any of ICBC (Asia) branches, contact Customer Service Hotline on 218 95588 or visit website www.icbcasia.com.

1. 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. 2. The preferential interest rates quoted on this document are for reference purpose only and based on the time deposit interest rate quoted by the Bank on 28 October 2011. The actual interest rate quoted by the branch on the transaction date shall apply. 3. Designated account including "Elite Club" Account/ "e-Age Banking" Account/ 349 Super Account. 4. Credit Card Reward includes HK\$50 supermarket coupon instant reward. Applicant who submitted full documents on application of ICBC Credit Card at branches will be rewarded with HK\$50 supermarket coupon.

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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 51 branches, 16 "Elite Club" Wealth Management Centres and 4 commercial business centres in Hong Kong. It is principally engaged in banking, financial and other financial related services with focus on retail banking, commercial banking as well as corporate banking business. Chinese Mercantile Bank and ICBC (Asia) Investment Management Company Limited, the wholly-owned subsidiaries of ICBC (Asia), are specialized in the 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, the largest commercial bank in Mainland China (in terms of total assets). On 5 May 2010, Fitch Ratings assigned '1' Support Rating and 'C' Individual Rating to ICBC (Asia). On 7 May 2010, ICBC (Asia) was assigned A2/Prime-1 long-term/short-term deposit ratings and C- Bank Financial Strength Rating (BFSR) by Moody's Investors Service while the outlook on all ratings is stable.