

Terms and Conditions:

General Terms and Conditions:

1. All rewards cannot be exchanged for cash.
2. The above rewards cannot be used in conjunction with any other promotional offers.
3. Free credit card spending limit will be served as the reward of the Integrated Investment Account opening. The free credit card spending limit will be credited to customer's ICBC Credit Card account within the Reward Period. For joint-name account, the reward will be credited to the Industrial and Commercial Bank of China (Asia) Limited ("the Bank" or "ICBC") Credit Card account of the primary account holder of the joint-name account. If the primary account holder does not have a valid ICBC Credit Card, the reward will be credited to the ICBC Credit Card account of other account holders of the joint-name account subject to the Bank's sole and absolute discretion. For customers who do not have an ICBC Credit Card, they have to apply for one in order to enjoy the reward. If the customer's credit card application is rejected by the Bank, the reward will be credited to customer's debit card account.
4. The free credit card spending limit reward is for credit card spending only and cannot be used for cash advance or settlement of credit card overdue payment.
5. Customers must hold a valid ICBC Credit Card or debit card at the time of crediting free credit card spending limit or otherwise the reward will be forfeited.
6. The Bank is not the supplier of any product or service for the rewards, and makes no representation or guarantee in respect of such product or service. The Bank shall not be responsible for or guarantee the quality or the quantity of supply, and fitness for any particular use of such product or service and shall have no liability for any matters relating thereto. Customer should contact the suppliers directly if there is any complaint or dispute on such product or service. Use of any product or service under the reward shall be subject to the terms and conditions of the participating suppliers (if applicable).
7. The Bank reserves the right to vary or terminate the Reward at any time and to amend these Terms and Conditions from time to time.
8. In case of any dispute, the decision of the Bank shall be final and conclusive.
9. In case of any discrepancy between the English and Chinese versions, the English version shall apply and prevail.
10. Any person or entity that is not a party to the General Terms and Conditions, the Integrated Account Opening Reward Terms and Conditions , RMB exchange offer Terms and Conditions, Outward remittance service charge waiver through ICBC

Express via electronic channels Terms and Conditions and Account Opening Reward for Tertiary Education Students Terms and Conditions (collectively called “these Terms and Conditions”) shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) to enforce any part of these Terms and Conditions.

Integrated Account Opening Reward Terms and Conditions:

1. The Promotion Period (the “Promotion Period”) for Integrated Account Opening Reward (the “Reward”) is from 3 July 2017 to 31 October 2017 (both days inclusive).
2. Each customer can only enjoy the Reward once. Joint-name account will be counted as one account for one Reward only.
3. Only new customer is eligible for the Reward. New customer refers to customer who has not held any account (in sole name or joint name) (except those who has only credit card account) with the Bank in the 12 months prior to the account opening date.
4. Eligible customer who has to open an integrated account and apply for the e-statement service during the Promotion Period and maintain a Total Liquid Assets (TLA) balance of HK\$10,000 up on account opening date can enjoy:
 - a) A coffee coupon (worth HK\$25)
 - b) Extra HK\$100 credit card spending limit will be offered for customers who have also opened an integrated investment account and completed Investment Customer Risk Profile questionnaire successfully and maintain average daily Total Liquid Assets at HK\$10,000 or above for 1 month immediately after the account opening
 - c) 30 basis points offer on RMB exchange (minimum exchange amount: HK\$10,000)
 - d) Outward remittance service charge waiver through ICBC Express via electronic channels
5. Average daily Total Liquid Assets (TLA) include all deposit balances and the market value of investments in the Bank. For sole-name account holders, their other joint-name account(s) will also be counted. TLA of joint-name account will be counted as the TLA of the primary account holder only.

6. The 1 month calculation period (“Calculation Period”) mentioned under clause 4a above for the average daily TLA and free credit card spending limit reward period :

Account Opening Period	3 Months Calculation Period for the Average Daily TLA	Reward Period
3 – 31 July 2017	1 August 2017 – 31 August 2017	End of October 2017
1 – 31 August 2017	1 September 2017 – 30 September 2017	End of November 2017
1 – 30 September 2017	1 October 2017 – 31 October 2017	End of December 2017
3 – 31 October 2017	1 November 2017 – 30 November 2017	End of January 2018

7. Eligible customer must hold a valid Integrated Account and Integrated Investment Account when the Bank credits the free credit card spending limit to the ICBC Credit Card account or debit card account.
8. Eligible customer has to apply for the e-statement service via Integrated Account and Integrated Investment Account and must use the e-statement service when the Reward is credited. Eligible customers need to register internet banking in order to apply for the e-statement service.
9. The Bank will deduct the equivalent amount of the Reward from any of the Eligible customer’s accounts without prior notice if the customer terminates the Integrated Account or Integrated Investment Account within 12 months after the account opening date.
10. Gifts and all rewards are not transferrable, returnable or redeemable for cash. The Gifts are available on a first-come, first-served basis while stocks last. The Bank reserves the right to offer an alternative gift as replacement in case of shortage of stock.
11. The Rewards are bound by the terms and conditions of Integrated Account and Integrated Investment Account respectively.

Outward remittance service charge waiver through ICBC Express via electronic channels Terms and Conditions:

1. Personal banking customers can enjoy the outward remittance service charge waiver through ICBC Express on internet banking and mobile banking (the “Offer”).
2. The Offer is only applicable to Personal Internet Banking and Mobile Banking.
3. Through electronic channels, personal banking customers may enjoy the outward remittance service through ICBC Express in terms of HKD and USD payment. The

daily accumulative limit for transfer/remittance to registered third-party account is HK\$500,000 while the daily accumulative limit for transfer/remittance to unregistered third-party account is HK\$100,000. The actual limit depends on the application channel, amount as set by each customer and the transfer/remittance channel.

4. The service charge of ICBC's overseas branches is determined by the locations involved, please contact the beneficiary bank for enquiry.
5. Settlement day means Monday to Friday, excluding public holiday. For the personal banking customers who remit funds to receiving branches of ICBC, if the remittance fulfills the requirements for auto-settlement procedures of receiving branches, the funds can reach the receiving branches of ICBC within only 10 minutes. Actual fund reaching time may be affected by factors below, including but not limited to:
 - a) Accuracy and completeness of the remittance information provided by the client;
 - b) Actual operation and processing of fund receiving bank in respective regions, including foreign exchange control, laws and regulations restrictions, holiday and non-business hours, etc;
 - c) Computer system failure or severe weather; and /or
 - d) Readiness of foreign exchange business at ICBC designated branches in China, etc.
6. Fund receiving branch network of ICBC group covers all branches within China and the designated branches overseas. For the designated branches, please contact our Bank's staff for enquiry.
7. If there are any delayed remittances or related disputes induced by organizations other than our Bank, our Bank will not be responsible for any liabilities thereof and will reserve the right to make the final decision in such disputes.

Account Opening Reward for Students in Tertiary Institutes

1. Offers are only applicable to full-time university / tertiary students of local universities/ institutions who aged 18 or above. Accredited educational institutions including: The University of Hong Kong, The Chinese University of Hong Kong, The Hong Kong University of Science and Technology, Hong Kong Baptist University, The Hong Kong Polytechnic University, City University of Hong Kong, Lingnan University,

The Education University of Hong Kong, Hong Kong Shue Yan University, The Open University of Hong Kong, Chu Hai College of Higher Education, The Hong Kong Academy for Performing Arts, The Hong Kong Institute of Vocational Education, Hang Seng Management College, Caritas Bianchi College of Careers, Caritas Institute of Higher Education, and students from nursing program provided by hospitals in Hong Kong ("Customers"). The Bank may alter the above list of educational institutions from time to time.

2. Customers are required to present valid Student ID Cards to enjoy the offers.
3. To be eligible for the Reward, student in tertiary institute with valid student identity card can enjoy Integrated Account Opening Reward and below additional offers:
 - a) No requirement on Total Liquid Assets balance for account opening
 - b) Integrated Account monthly service fee waiver of HK\$15 until 31 August of graduation year shown on student identity card. Maximum waiver period offered is 48 months.

Important Note

Securities/investment involves risks. The prices of investment products may move up or down. Before making any investment decision, you should study thoroughly the offering documents, financial reports and relevant risk disclosure statements issued by the issuer of the investment product(s). Further you should consider your own circumstances including financial position, investment experience and objective to ensure the investment is suitable for your particular investment needs and risk tolerance capacity. You should seek independent financial and professional advice before trading or making an investment. This promotional material does not constitute an offer or solicitation for the purchase or sale of any investment products. This promotional material is issued by Industrial and Commercial Bank of China (Asia) Limited (the "Bank") and the contents have not been reviewed by Securities and Futures Commission. If there is any dispute arising out of the selling process or processing of the related transaction in the future and the dispute is eligible as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the product should be resolved between directly the product service provider and the customer.

Investment involves risk and the prices of securities products fluctuate. The prices of securities may move up or down, sometimes dramatically, and may become valueless. It is as likely that loss will be incurred rather than profit made as result of buying and selling investment. The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should consider your own circumstances including but not limited to financial position and investment objectives to ensure the investment are suitable for your particular investment needs. You shall seek independent professional advice on legal, tax, financial and other issues in connection with the investment.

Foreign Exchange Risk Disclosure

- Foreign Exchange Risk Disclosure: Currency conversion risk - the value of your CNY deposit/foreign currency will be subject to the risk of exchange rate fluctuation. If you choose to convert your CNY deposit/foreign currency to other currencies at an exchange rate that is less favorable than the exchange rate in which you made your original conversion to CNY/foreign currency, you may suffer loss in principal.
- Risks relating to CNY: The Chinese Yuan Renminbi is currently a restricted currency. Due to the exchange controls and/or restrictions which may be imposed by the PRC government on the convertibility or utilization of CNY from time to time, there is no guarantee that disruption in the transferability, convertibility or liquidity of CNY will not occur. There is thus a likelihood that you may not be able to convert the Chinese Yuan Renminbi received into other freely convertible currencies.