

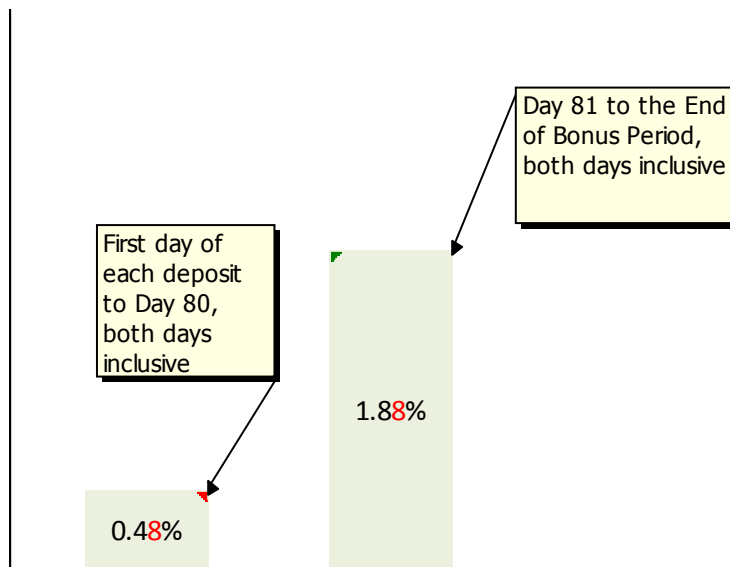
Flexi Plus Savings Deposit Promotion

Deposit New Funds into Flexi Plus Account during the Sign Up Period to enjoy 3.8 times of HKD savings interest rate[^]. Enjoy bonus interest rate and high financial flexibility that sweeten your days!

Sign Up Period: 8th November 2018 to 28th November 2018

*** HKD Savings Deposit Offer* - Early bird offer up to 1.88%p.a.**

Now all you need is to open a Flexi Plus Account and deposit New Funds into Flexi Plus Account during the Sign Up Period through ICBC(Asia) Mobile Banking, Internet Banking or branch, you can enjoy a bonus interest rate 0.355%p.a. on top of the savings Interest rate[^] during the Bonus Period up to 3rd February 2019 from the first day of deposit for your HKD savings. Customers signed up by 15th November 2018 can enjoy a bonus interest rate 1.755%p.a. from the 81st day of deposit for your HKD savings.



[^]The above annual interest rates of Savings Deposit set out is 0.125%p.a. as quoted by the Bank on 7th November 2018 and are for reference purposes only. The actual interest rate shall be subject to change from time to time of the Bank at sole discretion. Flexi Plus HKD Savings Deposit Offer's quota is limited and on a first-come-first-served basis. For transfer funds from Settlement Account to open Flexi Plus Sub-Accounts, please reserve one extra working day for settlement in case of cheque deposit into Settlement Account.

*Offers and rewards are subject to the terms and conditions, please refer to the applicable terms and conditions or contact our branches for more details.

Flexi Plus Account Terms and Conditions:

1. Flexi Plus Account is the specified savings deposit account that is qualified to enjoy the bonus interest rate offer.
2. Flexi Plus Account is only applicable to the sole account holder or the joint account holder (if the account is a joint-name account) who holds an Elite Club Account/ e-Age Banking Account/ Integrated Account (the "Eligible Customer") of Industrial and Commercial Bank of China (Asia) Limited (the "Bank").
3. Each Eligible Customer is entitled to open one Flexi Plus Account only. For the avoidance of doubt, if the sole account holder and the joint account holder (if the account is a joint-name account) holding the Elite Club Account/ e-Age Banking Account/ Integrated Account is the same person, he/she is entitled to open one Flexi Plus Account in his/her sole name or in joint name only.
4. The currency of Flexi Plus Account is denominated in Hong Kong Dollar only. Other foreign currency including Renminbi is not applicable.
5. The Flexi Plus Account (the "Primary Account") contains multiple Flexi Plus Sub-Accounts (the "Sub-Accounts"). The Primary Account is not the account for deposit or withdrawal of funds and is for identification purpose only. All the funds in the Flexi Plus Account are actually maintained in the Sub-Account(s).
6. Upon the opening of the Flexi Plus Account, the Eligible Customer must select the Hong Kong Dollar Savings Account of Elite Club Account/ e-Age Banking Account/ Integrated Account as a settlement account (the "Settlement Account") for interest disbursement. This Settlement Account will be used as the account for deposit into and withdrawal from the Sub-Account(s).
7. The Eligible Customer can make an initial deposit into a Sub-Account under the Flexi Plus Account. Further deposit into the same Sub-Account is not allowed after the initial deposit. Each transaction of subsequent deposit into the Flexi Plus Account thereafter will trigger the opening of another new Sub-Account which will hold each subsequent deposit. For the avoidance of doubt, the Eligible Customer who participates in a promotion of the Bank's bonus interest rate offer will open a Sub-Account for depositing the funds that fulfill the specified deposit requirement of each particular promotion. Each Sub-Account cannot be used for making further deposits. Withdrawal from Sub-Accounts must be credited to the Settlement Account.
8. The withdrawal of funds from the Sub-Account is subject to the relevant promotional terms and conditions of the bonus interest rate offer for deposit. Generally, partial withdrawal is allowed before the end of Bonus Period provided that the withdrawal must be transferred to the Settlement Account. If the Eligible Customer holds more than one Sub-Account, the Eligible Customer is required to select one of the Sub-Accounts for the withdrawal.
9. Interest calculation of a partially withdrawn deposit will be subject to the relevant terms and conditions of the bonus interest rate offer for deposit. Generally, it is calculated from the date of the funds deposited into the Sub-Account until the day before withdrawal. All the entitled interest (which may fall on a non-business day) will be credited to the Settlement Account.
10. If the credit balance of the Sub-Account is "zero" after withdrawal, the relevant Sub-Account will be automatically closed and all the entitled interest will be credited to the Settlement Account on the next day after withdrawal.
11. Another Hong Kong Dollar Savings Account of Elite Club Account/ e-Age Banking Account/ Integrated Account (except the closed account) must be selected as Settlement Account in case the Elite Club Account/ e-Age Banking Account/ Integrated Account which has been assigned as the Settlement Account needs to be closed, provided that the Flexi Plus Account is still valid. If there is no alternative Hong Kong Dollar Savings Account Elite Club Account/ e-Age Banking Account/ Integrated Account to be set as Settlement Account, the Eligible Customer must close the Flexi Plus Account together. The remaining funds and entitled interest will be credited to the Settlement Account, so that the Eligible Customer can withdraw the funds from the Settlement Account before the Settlement Account is closed.
12. The transaction record of Flexi Plus Account and Sub-Accounts will be shown on Monthly Statement, and can be reviewed via Internet Banking and Mobile Banking.
13. The signing authority of Flexi Plus Account must be the same as that of the Settlement Account.
14. ATM function is not offered for the Flexi Plus Account.
15. The Flexi Plus Account cannot be used as the settlement account of any investment products.
16. The Flexi Plus Account cannot be used for Direct Debit Authorization or Standing Instruction.
17. If the Flexi Plus Account does not have any transaction record and with zero balance for 23 months, the Flexi Plus Account will be automatically closed.
18. Funds in the Sub-Accounts are qualified for protection by the Deposit Protection Scheme in Hong Kong.
19. The Bank reserves the right to change, suspend and/or discontinue the Flexi Plus Account or to revise the relevant terms and conditions without prior notice.
20. The Flexi Plus Account, the Sub-Account(s) and the Settlement Account shall be also subject to the Master Terms and Conditions – Banking Services.

21. Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any part of these Terms and Conditions.
22. If there are any disputes, the decision of the Bank on all matters shall be final binding and conclusive.
23. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Flexi Plus Savings Deposit Promotion Terms and Conditions:

I. General Terms and Conditions:

1. Flexi Plus Account is only applicable to the sole account holder or the joint account holder (if the account is a joint-name account) who holds an Elite Club Account/ e-Age Banking Account/ Integrated Account (the "Eligible Customer") of Industrial and Commercial Bank of China (Asia) Limited (the "Bank").
2. The below offer is only applicable to the Eligible Customer who opened and held an Flexi Plus Account ("Flexi Plus Customer") and opens the Sub-Accounts using Mobile Banking, Internet Banking or Branch visit during the sign up period from 8th November 2018 to 28th November 2018, both days inclusive (the "**Sign Up Period**"). The effective period of the offer (the "**Bonus Period**") is based on the Sub-Account Open Date as stipulated in Clause 3 of part II below.
3. Funds that are deposited via cashier's order/cheques and transfers / remitted from other accounts within the Bank will not be considered as "New Funds". For details of the definition of "New Funds", please contact the Bank's staff. In case of disputes, the Bank has the sole discretion and final decision to determine the definition of "New Funds".
4. The Bank reserves the right to change, suspend and/or discontinue the Flexi Plus Account or to revise the relevant terms and conditions without prior notice.
5. Any person or entity that is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any part of these Terms and Conditions.
6. If there are any disputes, the decision of the Bank on all matters shall be final binding and conclusive.
7. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

II. HKD Savings Deposit Offer Terms and Conditions:

1. To be eligible for the bonus interest rate for the respective phases as set out in Clause 4 of Part II below, the Flexi Plus Customer must deposit funds into the Sub-Account during the Sign Up Period as stipulated in Clause 2 of Part I above, while deposit made via branch channel must be New Funds.
2. The minimum amount of HK\$20,000 is required to set up the above Sub-Account. Each Eligible Customer can deposit a maximum amount of HK\$20,000,000 into the above Sub-Account during the Sign Up Period.
3. The Bonus Period of this Promotion is based on the respective Sub-Account Open Dates as specified below:

Sub-Account Open Date	Bonus Period (both days inclusive)
8 th November 2018 to 28 th November 2018	8 th November 2018 to 3 rd February 2019

4. During the period between the date when fund is deposited into the Sub-Account and the end day of the corresponding Bonus Period, the Sub-Account opened during the Sign Up Period will be entitled to a bonus interest rate 0.355%p.a.. Sub-Account opened by 15th November 2018 will be entitled a bonus interest rate 1.755%p.a. from the 81st day of deposit until the end day of the corresponding Bonus Period.
5. The bonus interest rates as stipulated in Clause 4 of part II above are for reference only and are not guaranteed. Bonus interest rates are subject to change from time to time and at the Bank's sole absolute discretion.
6. Interest of each Sub-Account during the Bonus Period will be calculated based on the day-end balance of each Sub-Account and the relevant bonus interest rate as stipulated in Clause 4 of part II above over a 365 day year.
7. During the Bonus Period, the interest of the Sub-Accounts will be credited to the Settlement Account.
8. After the Bonus Period, the principal and interest of the Sub-Accounts will be credited to the Settlement Account, and the Sub-Accounts will be automatically closed.
9. The Bank has the sole and final discretion to determine and amend the end date of the Sign Up/Bonus Period without prior notice. Quota is limited and on a first-come-first-served basis.

III. Illustration Example

Example 1: Mr. Chan newly opens a Flexi Plus Account on 8th November 2018. He deposits the amount of HK\$1,000,000 on 8th November 2018, and maintained till 3rd February 2019. If he has maintained the amount of

HK\$1,000,000 in the Flexi Plus Account during Bonus Period, then the Flexi Plus Account can earn the sum of interest and the relevant interest rate (p.a.) as below:

Tiering	Date	HKD Savings interest rate (p.a.)	Bonus interest rate (p.a.)	Total interest rate (p.a.)	Interest (HKD)
Deposit date to Day 80	8 th November 2018 to 26 th January 2019	0.125%	0.355%	0.48%	1,052.05
Day 81 to End Day of Bonus Period	27 th January 2019 to 3 rd February 2019	0.125%	1.755%	1.88%	412.05

Mr Chan will be entitled to the total Interest of HK\$1,464.10 during the Bonus Period.

Example 2: Mr. Chan newly opens a Flexi Plus Account on 8th November 2018. He deposits the amount of HK\$1,000,000 on 28th November 2018, and maintained till 3rd February 2019. If he has maintained the amount of HK\$1,000,000 in the Flexi Plus Account during Bonus Period, then the Flexi Plus Account can earn the sum of interest and the relevant interest rate (p.a.) as below:

Tiering	Date	HKD Savings interest rate (p.a.)	Bonus interest rate (p.a.)	Total interest rate (p.a.)	Interest (HKD)
Deposit date to End Day of Bonus Period	28 th November 2018 to 3 rd February 2019	0.125%	0.355%	0.48%	894.25

Mr Chan will be entitled to the total Interest of HK\$894.25 during the Bonus Period.