

ICBC (Asia) Online HKD Time Deposit Promotion*

Promotion Period: 17th February 2020 to 31st March 2020 (both dates inclusive)

Selected customers who set up 3-month/6-month/12-month HKD Time Deposit with new/existing funds through internet/mobile banking can enjoy Preferential Interest Rate with a Bonus Interest Rate on top of the Board Rate! The Bonus Interest Rate (p.a.) is shown in the table below:

Deposit Amount	3-month	6-month	12-month
HKD 100,000 to below 500,000	+ 0.90%	+ 0.90%	+ 1.00%
HKD 500,000 or above	+ 1.00%	+ 1.00%	+ 1.10%

Illustration Example:

HKD Time Deposit Amount	6-month HKD Time Deposit Board Rate (p.a.)	Bonus Interest Rate (p.a.)	Preferential Interest Rate (p.a.)
HKD 1,000,000	1.37821%*	+ 1.00%	2.37821%

* The above preferential interest rate is based on the interest rate announced by the Bank as of 12th February 2020 and is for reference only. **The Bank reserves the right to adjust the deposit interest rate at any time without prior notice.**

Terms and conditions apply. For details, please visit any of the Bank's branches or call the Customer Service Hotline on 218 95588.

Terms and Conditions:

1. The promotion period is from 17th February 2020 to 31st March 2020 (both dates inclusive) (the "Promotion Period"). Customer Online HKD Time Deposit Promotion Offer ("Offer") is available on a first-come, first-served basis.
2. The Offer is applicable to the Selected Customer of Industrial and Commercial Bank of China (Asia) Limited (the "Bank" or "ICBC (Asia)") who set up 3-month/6-month/12-month HKD time deposit through internet/mobile banking. The Offer is not applicable to the staff of the Bank.
3. During the Promotion Period, Selected Customers who hold an Integrated / E-Age / Elite Club account and set up instant HKD time deposit (not applicable for preset placement) with specified amount as shown in the above table through internet/mobile banking can enjoy the Offer.
4. The renewal interest rate for the time deposit set up under this Offer will be determined based on the latest interest rate announced by the Bank from time to time.
5. The board rate as referred to the above table is based on the interest rates (p.a.) announced by the Bank as of 12th February 2020 and for reference only. The Bank reserves the right to adjust the board rate and bonus interest rate at any time without prior notice.
6. An early withdrawal is permissible subject to the Bank's discretion and levy of handling charges. The Bank reserves the right NOT to pay any interest accrued. In addition, after deduction of relevant handling charges, the amount received by the customers may be less than the principal amount of the time deposit. The customers may contact the Bank's staff for details of the handling charges.
7. 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) to enforce any part of these Terms and Conditions.
8. The Bank reserves the right to vary the Offer and/or these Terms and Conditions, or to terminate the Offer at its absolute discretion at any time without prior notice.
9. In case of dispute, the decision of the Bank shall be final and conclusive.
10. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.