



**Product Information Sheet**

**YIELD ENHANCED FIXED-TERM DEPOSIT(CNY)**

**工银财富-灵猴送宝存款产品说明书（人民币）**

**Date: 03 February 2016**

**BASIC TERM(基本条款):**

TYPE (产品类型)	YIELD ENHANCED FIXED-TERM DEPOSIT (定期存款)
CURRENCY (币种)	CNY (人民币)
SUBSCRIPTION MINIMUM AMOUNT (最小认购金额)	10,000 CNY (人民币)
SUBSCRIPTION MAXIMUM AMOUNT (最高认购金额)	Not applicable (无最高额限制)
TENOR (期限)	3-Months (月)
ISSUE PERIOD (发行时间)	From 25 January 2016 To 12 February 2016
VALUE DATE (起息日)	15 February 2016
3M MATURITY DATE (3个月到期日)	3M: 16 May 2016
APPLICATION CHANNEL 办理渠道	At the counter of ICBC (Europe) S.A. Brussels Branch or Antwerp Branch 工银欧洲布鲁塞尔分行或者安特卫普分行柜台办理
ACCOUNT STATEMENT 账户明细	The Client may consult the balance and the executed transactions via the counter, internet banking or the monthly bank statement. 客户可以通过柜台、网上银行或者月度账单查询账户余额与明细。

**FEATURE&RATE(产品特点以及收益):**

<b>FEATURE (产品特点)</b>	1.Principal guaranteed, Fixed return(本金保障, 收益稳定)
	2. Pay principal and return after the maturity day (到期后支付收益和本金)
<b>CALCULATION OF INTEREST RATE (计息方式)</b>	Actual / 360 (实际天数/360)
<b>ANNUALIZED DEPOSIT INTEREST RATE (存款年化利率)</b>	See Below
<b>ADVANCE WITHDRAWAL (提前支取)</b>	Allow the client to withdraw in advance. but pay the interest at the interest rate for current account(允许客户提前支取, 但将按照活期账户计息)
<b>Maturity (到期处理)</b>	Transfer the principal and the interest accrued to the current account (本金与利息转至活期账户)

**RISK DISCLOSURE (风险揭示):**

<b>RISK DISCLOSURE (风险揭示)</b>	1. If the interest rate of CNY rises significantly, the rate of product may be lower than the actual market interest rate (如果人民币利率大幅上升, 客户获得的收益比较实际市场利率为低)
	2. If the client withdraws in advance, would be paid the interest at the interest rate for the current account. The client would lose part of interest (若客户提前支取, 将无法取得定期存款利率, 收益将按照活期账户计息, 客户将损失一部分利息)
<b>TAXATION (税率) <sup>1</sup></b>	This Yield enhanced fixed-term deposit is subject to a 27% withholding tax on interests (该存款利息收入需缴纳 27%的收入所得税)

**ANNUALIZED DEPOSIT INTEREST RATE<sup>2</sup>**

金额 (Amount) CNY	3M(3 个月)
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<sup>1</sup> Certain exemptions are allowed under Belgian law. In order to benefit from an exemption, please provide the Bank with a certificate of exemption at the time of subscription.

<sup>2</sup> All interest rates in the table are gross and provided on an annual basis.

≥ 10,000 and <30,000	4.0%
≥ 30,000 and <1,000,000	4.5%
≥ 1,000,000	5.0%

Note: This Product Information Sheet is subject to the Bank's Special Terms and Conditions for Short Term Deposit Account.

#### Contact

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