

**ICBC (Asia) Launched “Fabulous New Year Account Opening Reward” :
“Year of the Horse Silver Badge” Issued by ICBC and
Free Credit Card Spending Limit Reward up to HK\$2,250**

23 January 2014, Hong Kong - As the Hong Kong banking business flagship of ICBC, the largest commercial bank in terms of market capitalization in China, ICBC (Asia) (the Bank) always strives to provide customers comprehensive and high quality banking services. The latest fabulous account opening reward is now offered to the Bank’s new customers. From now to 31st March¹, new customers who conduct the following designated transactions can enjoy the reward of “Year of the Horse Silver Badge”² and free credit card spending limit reward up to HK\$2,250.

1. Account Opening Reward: “Year of the Horse Silver Badge” and up to HK\$1,200 reward³

ICBC issued valuable collections of “Year of the Horse Silver Badge” with weight of 50g and fineness of Ag99.9 per each. New customer who opens designated integrated account with RMB sub-account and maintains average daily Total Liquid Assets (“TLA”) at designated amount with new set up autopay service, apply e-statement service and new set up consolidated investment account or securities account simultaneously in the first 6 months after account opening is eligible to enjoy the account opening reward “Year of the Horse Silver Badge” or up to **HK\$1,200 reward³** (Non-Hong Kong Residents⁴ are welcome to open an account).

Designated Integrated Account	Reward
“Elite Club” Account	“Year of the Horse Silver Badge” or up to HK\$1,200
“e-Age Banking” Account	HK\$500

Customers may also enjoy the welcome reward of **HK\$350^{3,5}** upon successful application of ICBC Credit Card.

2. Auto-Payroll Service - Reward up to HK\$1,400³

Customer who registers for auto-payroll service at branches and fulfill **ONE of the following designated requirements** will enjoy reward up to **HK\$1,400**:

Monthly Salary	Free Credit Card Spending Limit Reward
HK\$70,000 or above	HK\$1,400
HK\$30,000 – Less than HK\$70,000	HK\$1,000
HK\$10,000 – Less than HK\$30,000	HK\$600
HK\$6,000 – Less than HK\$10,000	HK\$100

Designated Requirement: To be eligible for the Auto-Payroll Service Reward, customers should (1) be “Elite Club”/ “e-Age Banking” customers, or (2) set up a new autopay instruction via payroll account, or (3) apply e-statement service via payroll account.

3. Member-Get-Member Referral Program – Reward up to HK\$10,000³

Existing customers can enjoy member-get-member reward by referring new customers to open designated account 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
”Integrated Account”	HK\$50

For enquiry, please visit any of our branches, contact our Customer Service Hotline on 218 95588 or visit our website www.icbcasia.com.

1. The Promotion Period (“Promotion Period”) for the above privileges is from 2 January to 31 March 2014 with both dates inclusive. 2. The weight of “Year of the Horse Silver Badge” is 50g, while the fineness is Ag99.9. The real object should be considered as final. 3. 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. 4. The reward requirement of new set up autopay service is waived for non-Hong Kong residents, while the requirement of registering e-statement service is remained. 5. 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 56 branches, 22 “Elite Club” Wealth Management Centres and 4 commercial business centres in Hong Kong. It is principally engaged in banking, financial and other finance-related services with a focus on retail and commercial banking as well as corporate banking business. Chinese Mercantile Bank and ICBC (Asia) Investment Management Company Limited, two wholly-owned subsidiaries of ICBC (Asia), are specialized in 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 (“ICBC”). ICBC was ranked first on the Forbes Global 2000 list (by sales, profits, assets and market value) in 2013, and topped Fortune’s Global 500 in Commercial Banks. On 25 June 2013, Fitch Ratings affirmed A/F1 Long-Term/Short-Term Issuer Default Rating with stable outlook, with '1' Support Rating assigned to ICBC (Asia). On 27 June 2013, ICBC (Asia)'s A2/Prime-1 Long-Term/Short-Term Deposit Ratings and C- Bank Financial Strength Rating (BFSR) assigned by Moody's Investors Service were affirmed. The outlook on the BFSR was revised to 'negative' from 'stable', while the outlook on the bank's deposit rating remained 'stable'.