



Dear Customer,

Notice on the Integration of ICBC Macau Branch and Seng Heng Bank Limited

The two operating entities of Industrial and Commercial Bank of China Limited (“ICBC”), namely, ICBC Macau Branch (“Macau Branch”) and Seng Heng Bank Limited (“Seng Heng Bank”), are pleased to announce that the subject integration has already been approved by the Chief Executive of Macao SAR. On July 11, 2009, Macau Branch and Seng Heng Bank will be officially integrated.

Upon the integration, the banking licence of Macau Branch will be rescinded, and all its assets and liabilities as well as the rights and obligations of its business will be transferred to Seng Heng Bank. After transferral, ICBC’s interest in Seng Heng Bank will be increased to approximately 90%, and the latter will be renamed as Industrial and Commercial Bank of China (Macau) Limited (“ICBC Macau”). ICBC Macau will become the flagship of ICBC in Macau and continue to provide quality services to customers.

On July 11, 2009, the accounts of the customers of Macau Branch will be automatically transferred to ICBC Macau. The interests of customers will not be affected while the existing passbook, ATM card, credit card, and cheque book will still be valid. All the branches of Seng Heng Bank and Macau Branch will continue to operate at their existing premises, and the office hour remains unchanged. ICBC Macau has altogether 14 branches and 3 Wealth Management Centres to provide comprehensive banking services to the customers. Kindly refer to the attached schedule for their addresses and contact numbers.

For your better understanding, the products and services offered to customers after integration, as well as the interests of customers, pricing, and other changes will be provided in detail at our websites. Should you have any query or require additional information, you are kindly welcomed to visit any of our branches or contact our Customer Service Hotline at 2899 5588 / 8398 2888 for further details.

ICBC Macau will continue to provide you with a full range of banking products and quality services. We thank you for your continued support.

Best regards,

Shen Xiao Qi
General Manager
ICBC Macau Branch

Zhu Xiao Ping
Chairman
Seng Heng Bank Limited

The information contained herein is for information purposes only regarding the bank integration between ICBC Macau Branch and Seng Heng Bank Limited. We make no representations or warranties of any kind, expressed or implied, about the completeness with respect to this information. The English version of the notice is for reference only. In case of any discrepancy between the English and Chinese version, the Chinese version shall prevail.