



Relying on the Unified Global Technology Platform of Parent Bank ICBC (Asia) Launched the New Internet Banking Services Promoting Integrated Global Asset Management

6 March 2013, Hong Kong – ICBC (Asia) has successfully launched the new Internet Banking and Mobile Banking services recently, relying on the leading technology and integrated global FOVA system platform of the parent bank – Industrial and Commercial Bank of China ("ICBC Group"). The new services furnish customers with brand new experience by new interface, more comprehensive functions, higher processing speed and enhanced safety standard. This is not only an important step of ICBC Group to execute globalization strategy, but also creates favourable conditions for ICBC (Asia) to further develop the business in Hong Kong with the technological and resource support by the parent bank.

According to latest data published by the Hong Kong Government, the number of internet banking accounts in local banks increased to more than 8 million over the past decade, representing an average annual growth of 22%. The amount of transaction through internet banking reaches approximate HK\$4 trillion per month, which reflects managing banking accounts online becomes more popular and the development of internet banking business has great potential. ICBC (Asia) grabs this opportunity to launch new Internet Banking and Mobile Banking services based on the unified platform of ICBC Group, in order to provide the customers with a better experience of convenient global asset management.

Adopting a consistent design style as ICBC Group, ICBC (Asia)'s new Internet Banking services introduce more than 70 new and enhanced functions so as to bring comprehensive and effective e-banking services to customers. For example, Personal Internet Banking customers can set up and terminate auto-payment to credit card, proceed speedy fund transfer to ICBC accounts via ICBC Global Transfer services, inquire the time deposit of ICBC accounts in Mainland, record payee information etc. Commercial Internet Banking customers can enjoy speedy fund transfer to ICBC accounts via ICBC Global Transfer services, inquire the time deposit of ICBC accounts in Mainland, manage fund pool, set up user authorization rights and delegation hierarchy etc.

ICBC (Asia)'s new Internet Banking services emphasize the global asset management services by making use of ICBC Group's FOVA system platform. After simple application process, customers can inquire their own ICBC accounts across different countries or districts and make fund transfers through one single platform at ease. Currently, customers can manage their mainland ICBC accounts. The services will be extended progressively to other countries and districts in future. Through our ICBC Global Transfer services on the new Internet Banking, customers can remit HKD or USD to ICBC accounts of other countries (districts) quickly. The fund can be promptly credited to the recipient's ICBC account within 10 minutes and the service fee is as low as HK\$80 per transaction. Currently, ICBC Group has over 15,000 receiving points to support this ICBC Global Transfer services and they cover all ICBC branches in Mainland and many designated branches overseas. The receiving point network will keep growing to meet the increasing customer needs. By making use of ICBC group's unified system platform, ICBC (Asia) provides customers with convenient global asset management services, in order to realize its commitment to be "The Leading Bank for Cross-Border Financial Services".

In recent years, ICBC Group continued to steadily advance globalization strategy led by technology. The self-developed multi-currency, multi-language and multi-time zone global technology platform FOVA system significantly enhances the competitive edge of ICBC's foreign institutions. The international operation shows a good momentum in terms of scale, quality and efficiency, which continuously enhance ICBC's global service capability. Being the overseas flagship of ICBC Group, ICBC (Asia) implemented the integrated global platform of ICBC for core businesses since April 2012. The newly launched Internet Banking services signified a further step to integrate with ICBC Group's global platform.

The overseas network of ICBC Group and its conglomerate business capacity are constantly growing. As the overseas flagship of ICBC Group, ICBC (Asia) ranks the fifth overall in Hong Kong and becomes one of the banks with the highest profit growth in Hong Kong.

ICBC (Asia) commenced the promotion of new Internet Banking services by launching large-scale outdoor billboard advertisements in both Western Harbour Tunnel and Eastern Harbour Tunnel, using "New Internet Banking, New Experience" and "ICBC Global Transfer: Reaching in 10 mins" as the main themes. Meanwhile, more promotional campaigns and a number of customer benefits will be introduced soon. For enquiry, please visit any of our branches, contact our Customer Service Hotline on 218 95588 or visit our website www.icbcasia.com.

Remarks: These services and privileges are subject to Terms and Conditions. For details, please refer to the Terms and Conditions in promotion material or contact our staff.

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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, 20 "Elite Club" Wealth Management Centres and 4 commercial business centres in Hong Kong. It is principally engaged in banking, financial and other financial related services with focus on retail banking, commercial banking as well as corporate banking business. Chinese Mercantile Bank and ICBC (Asia) Investment Management Company Limited, the wholly-owned subsidiaries of ICBC (Asia), are specialized in the 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, the largest commercial bank in Mainland China (in terms of total assets). On 15 June 2012, Fitch Ratings affirmed A/F1 Long-Term/Short-Term Issuer Default Rating with stable outlook, "A-" Subordinated Notes Rating and "1" Support Rating assigned to ICBC (Asia). On 15 June 2012, ICBC (Asia)'s A2/Prime-1 Long-Term/Short-Term Deposit Ratings and C— Bank Financial Strength Rating assigned by Moody's Investors Service were affirmed while the outlook on all ratings is stable.