

Additional General Information: Deposit Accounts
Deposit Accounts denominated in RMB

This brochure provides general information in respect to Deposit Accounts denominated in Renminbi ("**RMB**") and is to be read in conjunction with the brochure "General Information: Deposit Accounts – All Deposit Accounts".

Terms defined in that brochure have the same meaning when used in this document.

Deposit Accounts held in RMB

- RMB denominated Deposit Accounts are available only for Call Deposit Accounts and Term Deposit Accounts.
- To hold a Deposit Account denominated in RMB, you must be a Hong Kong Identity Card Holder.
- You may only hold one Deposit Account denominated in RMB with the Bank at any one time.

Minimum Deposit Requirement*

| | | Call Deposit |
|------------|--|---------------------|
| RMB | | 20,000 |

| | | Term Deposit |
|------------|----------------|-------------------------|
| RMB | 200,000 | 1, 2 or 3 months |

*We may change the minimum deposit requirement from time to time.

Are there any restrictions on conversion of RMB?

RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions. You may have to allow time for conversion of RMB from/to another currency and you may be subject to daily and other limits in respect of the RMB. The actual conversion arrangement and availability of RMB will depend on the circumstances and restrictions prevailing at the relevant time, taking into account any relevant agreement, laws and regulation or other restrictions to which you and the Bank may be subject from time to time. The relevant limits are available from your Relationship Manager or at our Bank's branch premises.

Daily time limits for making Deposits in RMB

Before 3:00pm (Hong Kong time)

Daily time limits for making Withdrawals in RMB

Before 3:00pm (Hong Kong time)

RMB Remittance and transfer services

For fund transfers or remittances between Hong Kong and the People's Republic of China of currency denominated in RMB, the name of the Customer and the Beneficiary must be the same. The total amount that may be transferred/ remitted by the Customer must not exceed the daily and other limits to which you and the Bank may be subject from time to time. The relevant limits are available from the Bank's website www.nabasia.com or from your Relationship Manager. The Bank will not accept any cheques denominated in RMB for collection and clearance except where the cheque is from a financial institution authorised to deal in RMB in Hong Kong.