

*For a Term Deposit where RMB is the Deposit Currency, additional terms and conditions apply the details of which are available on the Bank's website www.nabasia.com.

Additional Terms and Conditions – Call Deposit Accounts and Term Deposit Accounts Denominated in Renminbi ("RMB") Currency

These Additional Terms and Conditions – Call Deposit Accounts and Term Deposit Accounts Denominated in Renminbi ("RMB") Currency ("**Additional Conditions**") are to be read in conjunction with the Terms and Conditions for Deposit Accounts.

If there is a conflict between the Additional Conditions and the Terms and Conditions for Deposit Accounts, these Additional Conditions prevail over the Terms and Conditions for Deposit Accounts to the extent of the inconsistency.

Unless otherwise defined in these Additional Conditions, capitalised terms used in these Additional Conditions have the meanings given to them in the Terms and Conditions for Deposit Accounts.

Deposit Account held in RMB

1. If you are an individual, to hold a Deposit Account denominated in RMB, you must be a Hong Kong Identity Card Holder. If you are a corporate entity, to hold a Deposit Account denominated in RMB, you must be eligible to hold such an account in accordance with applicable Regulations.
2. You may only hold one Deposit Account denominated in RMB with the Bank at any one time.

Restrictions on Conversion of RMB

3. 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, Regulation or other restriction to which you and the Bank may be subject from time to time. The relevant limits are available from your Relationship Manager or our Bank's branch premises.

Remittance and transfer services

4. 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.