

中国工商银行 人民币业务



Your Global Partner.
Your Reliable Bank.

Cross-border RMB Business
Around the clock Around the world



中国工商银行 (加拿大)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

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中国工商银行简介

中国工商银行概况

1984年1月1日，中国工商银行股份有限公司（工商银行）于北京正式成立；2006年10月27日，中国工商银行在上海证券交易所和香港联合交易所同步上市。

工商银行境外网络已扩展至40个国家和地区，通过17,245个境内机构、329个境外机构和1,903个代理行以及网上银行、电话银行和自助银行等分销渠道，向473.5万公司客户和4.32亿个人客户提供广泛的金融产品和服务，形成了以商业银行为主体，综合化、国际化、信息化的经营格局，继续保持国内市场领先地位。2013年，工商银行位列英国《银行家》全球1000家大银行榜首，在美国《福布斯》杂志全球企业2000强排名中，成为全球最大企业，并首次入选全球系统重要性银行。

Introduction of Industrial and Commercial Bank of China

Overview of the Bank Group

Industrial and Commercial Bank of China Limited (“ICBC”) was established in Beijing on January 1, 1984. It has been listed on both Shanghai Stock Exchange and Stock Exchange of Hong Kong since October 27, 2006.

ICBC has 17,245 domestic branches, 329 overseas branches and a global network of 1,903 correspondent banks as well as Internet Banking, Telephone Banking and Self-service Banking, providing comprehensive financial products and services to 4.735 million corporate banking customers and 432 million personal banking customers. In 2013, ICBC ranked No.1 on Forbes Global 2000 list of world’s biggest public companies, and No.1 in The Banker’s Top 1000 World Banks ranking. Additionally, ICBC has been added to the list of 29 Global Systematically Important Banks (G-SIBs).

中国工商银行全球网络 Global Network



中国工商银行的国际化步伐

ACCELERATED PACE OF INTERNATIONAL EXPANSION

- | | | | | | | | |
|---|---|--|--|--|--|--|---|
| <p>1992</p> <ul style="list-style-type: none"> ▪ Singapore - the very first footprint abroad | <p>1995</p> <ul style="list-style-type: none"> ▪ London - the first presence in Europe | <p>1998</p> <ul style="list-style-type: none"> ▪ Established ICBC-BEA Finance Holding Co. Ltd | <p>2000</p> <ul style="list-style-type: none"> ▪ Acquired Union bank and subsequently renamed to ICBC(Asia) | <p>2006</p> <ul style="list-style-type: none"> ▪ Listed in Shanghai and Hong Kong | <p>2007</p> <ul style="list-style-type: none"> ▪ Entered Indonesia through acquiring 90% of Halim Bank ▪ Established ICBC (Moscow) | <p>2008</p> <ul style="list-style-type: none"> ▪ Became the single largest Shareholder Of Standard Bank, the largest bank in South Africa - the most significant overseas investment ▪ Established presence in Sydney, New York, Middle East, Doha ▪ Acquired Seng Heng Bank, Macau | <p>2009</p> <ul style="list-style-type: none"> ▪ Established ICBC ▪ Acquired Thailand's ACL Bank PCL ▪ Opened branches in Macau, Hanoi, Abu Dhabi ▪ Established ICBC(Malaysia) ▪ Renamed Seng Heng Bank and ICBC Macau branches as ICBC(Macau) |
|---|---|--|--|--|--|--|---|



OVER **17,000**
BRANCHES IN
CHINA



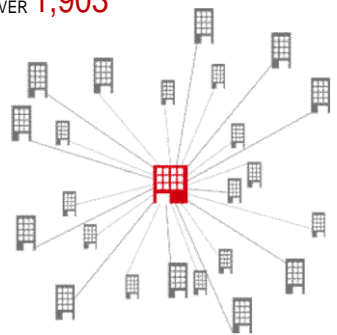
OVER
4MILLION
CORPORATE CUSTOMERS

AND APPROXIMATELY
432MILLION
RETAIL CUSTOMERS AROUND THE WORLD

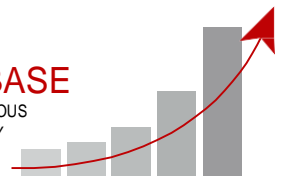


329 OVERSEAS
BRANCHES AROUND THE
WORLD

CONNECTION WITH OVER **1,903**
FOREIGN BANKS
AROUND THE
WORLD



SOLID CLIENT BASE
ESTABLISHED THROUGH CONTINUOUS
BUSINESS EXPANSION GLOBALLY



- 2010
 - Acquired Bank of East Asia(Canada) and renamed it as ICBK
 - Officially renamed ACL Bank PLC as ICBK (Thai)PCL
- 2011
 - Opened branches in Paris, Brussels, Amsterdam, Milan and Madrid
 - ICBK (Luxemburg) renamed as ICBK (Europe)
 - Announced acquisition of Standard Bank Argentina
- 2012-2014
 - Established ICBK(Peru) ICBK(Brazil)
 - Acquired Bank of East Asia (U.S.A.) N.A.
 - Acquired Standard Bank Argentina S.A.
 - Opened Branch in Poland
 - Acquired 60% shares in Standard Bank PLC
 - Opened ICBK New Zealand Branch

工银加拿大发展历程

工银加拿大概况

中国工商银行（加拿大）为中国工商银行在加拿大的控股子银行。2010年1月28日，中国工商银行斥资8025万加元（约7300万美元）完成对加拿大东亚银行（1991年成立）70%股权的收购交割。2010年7月，加拿大东亚银行正式更名为中国工商银行（加拿大）。目前，中国工商银行持有中国工商银行（加拿大）80%的股权，东亚银行持有20%。中国工商银行（加拿大）下设八家分行，其中五家位于安大略省的大多伦多地区，两家位于英属哥伦比亚省的温哥华，一家位于阿尔伯塔省的卡尔加里市，另有一家位于温哥华市中心的高端客户服务中心。中国工商银行（加拿大）持有全功能商业银行牌照，可以办理各类机构、公司和零售业务。

2014年11月9日，中国人民银行决定授权中国工商银行（加拿大）有限公司担任多伦多人民币业务清算行。

Milestones in Canada

Overview of ICBK

In order to keep in pace with customers and to support their global financial development in Canada, ICBC acquired 70% common shares of Bank of East Asia (Canada) on January 28, 2010 and officially renamed it as Industrial and Commercial Bank of China (Canada) (“ICBK”) on July 2, 2010. Today, ICBC’s shareholding percentage has increased from 70% to 80%.

Headquartered in the financial district of Downtown Toronto, the bank is currently operating a network of eight branches: five in Greater Toronto Area, Ontario, two in Vancouver, British Columbia and one in Calgary, Alberta. Besides, there is a Corporate and Premium Banking Office located in Downtown Vancouver.

Since acquisition, ICBK is dedicated to providing one-stop shop of multinational financial services. ICBK also earns great reputation through providing excellent, comprehensive, and efficient financial services to private, corporate and institutional clients. As a pioneering in building a sound and solid bridge for further economic and trade co-operation between China and Canada, ICBK will continue to support the business development of Chinese and Canadian enterprises.

On November 9, 2014, People’s Bank of China (PBOC) has decided to authorize the Industrial and Commercial Bank of China (Canada) to serve as the RMB clearing bank in Toronto.

人民币：在岸和离岸人民币

人民币：在岸和离岸人民币

随着中国经济的不断发展，中国与世界经济往来日益密切，人民币也逐渐走向国际化。按照人民币流通区域的不同可将人民币分为：在岸人民币和离岸人民币。

CNY：在岸人民币

CNY（中国元），又称在岸人民币，是中国大陆的法定货币，由中国的货币当局中国人民银行发行。

CNH：离岸人民币

CNH：市场投资者认为有必要对离岸交易的人民币进行区分，“离岸人民币”的名称由此产生。

CNH：是指在中国大陆以外的地区，如香港、新加坡、澳门以及其他国家和地区流通使用的人民币。字母 H 代表香港，这也是人民币可以电子形式流通的首批离岸金融中心之一。该市场逐渐发展壮大，操作指引日益完善。但 CNY 仍然是人民币在全球市场上唯一的 ISO 代码。

由于流通区域和监管政策的不同，在岸人民币与离岸人民币目前的交易利率也不同。在岸人民币交易利率主要由中国人民银行进行政策性制定与调节。离岸人民币交易利率主要受离岸市场调节。

人民币在在岸市场与离岸市场间的流通往来受中国人民银行、中国国家外汇管理局及离岸市场所在地金融监管政策影响，往来流通需符合相关监管规定。

RMB: Onshore and Offshore RMB

RMB: Onshore and Offshore RMB

With the continuous development of the Chinese economy, China has been increasingly strengthening its economic ties with the rest of the world, leading to the gradual globalization of RMB. According to the geographical circulation of RMB, RMB can be categorized into onshore RMB and offshore RMB.

CNY: Onshore RMB

CNY (Chinese Yuan), also known as Onshore RMB, is the legal tender in Chinese Mainland, and is issued by the People's Bank of China (PBOC).

CNH: Offshore RMB

The term CNH originated from the markets players who felt a need to identify CNY that was allowed to trade offshore China. CNH refers to RMB that is circulated in regions outside Chinese Mainland such as Hong Kong, Singapore, Macau, other countries and regions.

The letter H in CNH stands for Hong Kong, since this was one of the first offshore centers where the CNY was allowed to circulate electronically. The CNH market has developed significantly, and has adopted the best market practices. CNY remains the sole ISO code to identify the Renminbi globally.

Exchange and interest rates are different between Onshore and Offshore RMB due to different areas of circulation and policy regulation. CNY exchange and interest rates are primarily subject to policy imposition and adjustments by PBOC while that of CNH is mainly affected by offshore market conditions.

The circulation of RMB in onshore and offshore markets is subject to and affected by the regulatory policies of PBOC, China State Administration of Foreign Exchange (SAFE) and the local authorities in the offshore market.

人民币国际化

人民币国际化

（一）跨境人民币清算是如何发展的？

由于 2009 年以前对人民币交易的严格管制，人民币很少在国际市场上交易。2009 年 7 月，中国宣布了一项试点，允许上海/广州/深圳/东莞/珠海 5 城市的贸易公司同其在香港、澳门或新加坡等东盟国家的交易对手间使用人民币。试点取得了重大成功，因此该方案在 2011 年 8 月进一步扩展至整个中国大陆。

（二）人民币国际化有什么意义？

中国作为世界第二大经济体，随着在国际经济与贸易中的地位和扮演的角色日益加重，人民币必然要与之相适应，并得到与之相称的国际地位。

中国作为加拿大第二大贸易伙伴、第二大出口目的地和第二大进口来源地，对加拿大 GDP 的贡献可谓举足轻重。2014 年加中贸易总额为 705 亿美元，如果相当一部分采用人民币结算的话，将大大减少企业汇兑成本，规避汇率风险。

对加拿大而言，如果人民币成为贸易结算的主流货币，将为加拿大的金融业提供良好的发展机遇，并吸引企业前来投资，提升加国在全球金融市场的地位。

人民币自由化进程迅速，市场上人民币产品越来越多，新的金融产品，如离岸人民币债券和衍生工具等正在开创许多新的融资方式。

RMB Internationalization

RMB Internationalization

1. How is the Cross-Border RMB Business being developed?

Before 2009, CNY and CNH had little exposure in the international markets due to strict controls by the Chinese government prohibiting almost all forms of Yuan holdings or transactions outside China. In July 2009, China officially announced a pilot scheme allowing trading companies in 5 cities namely Shanghai, Guangzhou, Shenzhen, Dongguan and Zhuhai to transact in RMB with their counterparties in Hong Kong, Macau, Singapore and ASEAN countries.

It proved to be a remarkable success, and the program was further extended to cover whole of Chinese Mainland from August 2011.

2. What is the significance of the globalization of RMB?

China, as the second-largest economy around the globe, has gradually become more pivotal in international trades. Meanwhile, the internationalization of Renminbi shows great importance in order to match with the improved status that China currently has.

As the second largest trading partner, export destination, and source of imports for Canada, China contributes enormously to Canada's GDP. In 2014, trades between two countries totaled \$70.5 billion. And it would be much more cost efficient and less risky for trading companies if they could trade in Renminbi.

For Canada, if Renminbi could become the predominant currency in trading settlements, it would provide more opportunities, attract more foreign investments, and elevate the status of Canadian financial market to a great extent.

As the process of RMB liberalization proceeds, an increasing number of RMB products such as offshore RMB Bonds and derivatives, would emerge in the near future.

人民币国际化

（三）人民币市场现状是怎样的？

2013年，中国境内累计办理跨境人民币结算业务4.6万亿元，同比增长57%，货物贸易结算额3.0万亿元，同比增长47%，占同期海关货物进出口总额的比重约为11.7%。与中国境内发生人民币跨境收付的境外企业所在国家和地区达到222个。截至2014年底，中国人民银行已和28个国家和地区的货币当局签署货币互换协议，总规模人民币30000亿元。目前人民币已成为世界上第五大用于支付的货币。

RMB Internationalization

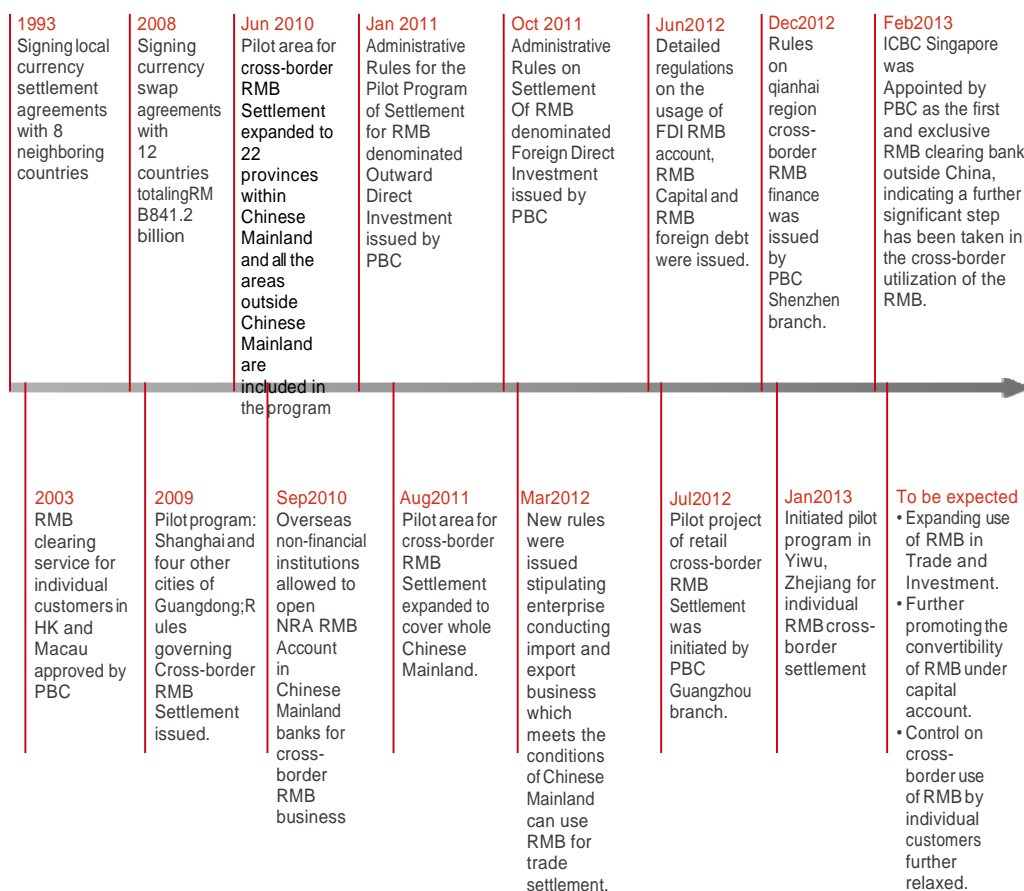
3. How is RMB Market nowadays?

As the year of 2013, total offshore RMB settlement amounted to 4.6 trillion yuan in Chinese Mainland with a year-over-year growth of 57%. The size of the trades in goods was 3 trillion yuan with a year-over-year increase of 47%, accounting for 11.7% of the net export. There were 222 countries and regions all over the world that were able to recognize cross-border Renminbi settlements at that time. By the end of 2014, People's Bank of China has reached agreements with 28 countries and regions in currency exchange, which was equivalent to 3 trillion yuan in value. Renminbi has become the fifth most used payment currency in the world.

人民币国际化里程碑

1993 年 与 8 个接壤国家 / 地区签署当地货币结算协议	2008 年 与 12 个国家 / 地区签署了总额达 8412 亿人民币的货币互换协议	2010 年 6 月 跨境贸易人民币结算试点区域扩大至中国内地 22 个省市及中国大陆以外的所有地区	2011 年 1 月 中国人民银行发布《境外直接投资人民币结算试点管理办法》	2011 年 10 月 中国人民银行发布《外商直接投资人民币结算业务管理办法》	2012 年 6 月 进一步细化境外对内地直接投资的人民币账户种类、人民币资本金与人民币外债的使用限制等规定	2012 年 12 月 深圳人行发布《前海跨境人民币贷款管理暂行办法》，实现人民币资本项目开放突破	2013 年 2 月 中国人民银行授权中国工商银行新加坡分行为人民币清算行，首次在中国以外的国家选定人民币清算行，标志着人民币的跨境使用又迈出坚实一步
2003 年 经中国人民银行批准为香港和澳门的个人客户提供人民币清算服务	2009 年 发布跨境贸易人民币结算管理办法和实施细则，开始在上海和广东省等五个城市实施试点方案	2010 年 9 月 海外非金融机构获准在内地银行开立境内外汇账户，用于跨境人民币业务	2011 年 8 月 跨境人民币结算试点范围扩大至整个中国大陆	2012 年 3 月 取消跨境人民币贸易结算试点出口企业名单制，凡是符合条件的中国大陆地区的进出口企业均可使用人民币进行货物贸易结算	2012 年 7 月 广州人行启动广东地区个人跨境人民币汇款试点业务	2013 年 1 月 启动浙江义乌个人人民币跨境贸易试点	未来发展趋势 人民币在贸易和投资领域使用扩大化进一步推进资本项目项下的人民币可兑换继续放宽对个人客户跨境人民币使用的控制

RMB Internationalization Milestones



人民币的优势

使用人民币的优势

（一）规避汇率风险

在目前国际金融市场剧烈动荡的大背景下，各国货币汇率起伏不定，企业在外汇交易中容易遭受损失。人民币汇率相对稳定，以人民币计价的国际贸易可以帮助企业防范汇率风险。

（二）与中国贸易商交易更便捷

使用人民币进行国际结算的境内企业无需办理结售汇，降低了其经营成本，受到中国境内出口商的欢迎，也更易于境外企业与其达成交易。

（三）实现保值增值

人民币汇率相对稳定，近年来持续升值，长期来看仍有升值空间，持有人民币可实现保值增值。

（四）投资渠道广泛，收益率高

在岸人民币及离岸人民币可通过投资中国银行间人民币债券市场以及香港、新加坡等离岸人民币市场获得较高的收益。

Advantages of RMB

Advantages of using RMB

1. Avoid exchange rate risk

Enterprises are vulnerable to currencies fluctuations and may suffer losses from foreign exchange transactions. In the context of the current international financial market, RMB exchange rate is relatively stable; therefore RMB denominated international trades can help companies guard against exchange rate risk.

2. Ease trade with Chinese counterparties

Chinese enterprises which use RMB for international settlement do not need to apply for foreign exchange conversion, which reduces their operating costs, thus welcomed by the Chinese domestic trading companies. Consequently it may make it easier for foreign enterprises to reach their deal with Chinese counterparts if using RMB for settlement.

3. Realize hedging and appreciation

RMB exchange rate is relatively stable. In recent years, RMB sees continuous appreciation. In the long run, there is still room for appreciation. To hold RMB asset is a good way to maintain and increase the value of assets.

4. Wide range of investment channels for higher return

CNY and CNH can be invested in the RMB bonds in China Inter-Bank Bond Market, Hong Kong offshore RMB market and other offshore RMB centers to get higher returns.

如何办理跨境人民币业务？

如何办理跨境人民币业务？

（一）跨境人民币业务种类有哪些？

- 结算
- 投资
- 融资
- 货币兑换
- 其他有关金融服务

（二）人民币资金来源渠道有哪些？

- 出口到中国或第三国
- 从当地离岸市场或者中国大陆获得的人民币融资
- 中国境内机构向境外进行直接投资
- 在中国大陆和香港发行人民币债券
- 货币互换
- 兑换, 人民币购买

（三）境外人民币使用渠道有哪些？

- 从中国或第三国进口
- 境外对中国境内直接投资
- 在中国银行间人民币债券市场投资
- 通过人民币合格境外机构投资者（RQFII）投资在中国证券市场
- 存放在结算银行或在中国大陆银行开立的境内外汇账户存款
- 兑换成其他货币
- 贸易融资，向第三方提供的融资

How to Deal with Cross-Border RMB Business?

How to Deal with Cross-Border RMB Business?

1. RMB business scope

- Settlement
- Investment
- Financing
- Exchange
- Other related financial services

2. Channels for obtaining RMB funds

- Export to China or any other country
- RMB financing from Offshore RMB market in home country or from Chinese Mainland
- RMB Overseas Direct Investment from Chinese Mainland
- RMB bond issuance in Chinese Mainland and Hong Kong
- RMB Currency Swap
- Exchange, RMB purchase

3. Channels of Overseas RMB Use

- Import from China or any other country
- RMB Foreign Direct Investment
- Investment in China inter-bank RMB bond market
- Investment in China stock and bond market via RQFII (RMB-Qualified Foreign Institutional Investors)
- Deposit in clearing bank or via NRA account
- Conversion into other currencies
- Trade Finance, financing for the third party

公司客户人民币服务

公司客户人民币服务

(一) 人民币存款业务

- 活期存款：企业人民币活期账户允许客户通过现金或转账方式办理存取款，灵活方便；
- 定期存款：存款期限分为 1 个月、2 个月、3 个月、6 个月或 1 年；
- 公司账户借记卡：带有银联标识的双币种借记卡，可在中国大陆消费或取现，以人民币结算。

(二) 人民币国际结算和贸易融资服务

- 进口：汇出汇款、开立信用证/备用信用证、进口代收、进口押汇、进口 TT 融资、买方远期信用证、进口保理、预付款融资等；
- 出口：汇入汇款、信用证/保函通知、转让信用证、出口托收、打包放款、出口押汇/贴现、福费廷、出口发票融资、出口保理、信用证议付、订单融资等；
- 综合融资服务方案：可结合企业的实际需求，提供包括融资和资金管理在内的综合服务方案，帮助企业有效管理汇率和利率风险。

(三) 人民币贷款

- 账户透支：在核定账户透支额度内，允许客户在账户存款余额不足以支付时，通过透支方式取得信贷资金的一种短期融资方式；
- 流动资金贷款：流动资金贷款是我行为满足优质借款人日常经营中合理的资金连续使用需求，以其未来综合收益和其他合法收入等作为还款来源而向客户发放的贷款；
- 内保外贷：根据企业在中国国内银行的授信额度，国内银行向我子行发出备用信用证或保函。我子行在加拿大本地向指定受益人提供人民币贷款；
- 外保内贷：根据企业在我子行的授信额度，我子行向中国工商银行国内分行发出备用信用证或保函，国内分行凭子行保函在国内向您指定的受益人发放人民币贷款。

Corporate RMB Services

Corporate RMB Services

1. Corporate RMB Deposit

- Current Account: a deposit account with no fixed term and mainly transacted through cash or transfer. It provides customers with ease of access to deposits and withdrawals
- Time Deposit: Corporate RMB time deposit with competitive interest rates and wide choice of terms i.e. 1 month, 2 months, 3 months, 6 months or 1 year, or other term according to your needs
- Dual Currency Debit Card: The Card is supported by China Unionpay network. It allows corporate clients withdraw cash and shop in Chinese Mainland; the transactions will be settled in CNY

2. RMB International Settlement and Trade Finance Services

- Import: Outward Remittance, Letter of Credit / Standby Letter of Credit Issuance, Import Documentary Collection, Import Loan, Usance LC, Import Factoring, Advance Payment Financing
- Export: Inward Remittance, Letter of Credit Advising, Export Documentary Collection, Packing Loan, Export Bill Purchased / Discounting, Forfaiting, Export Invoice Financing, Export Factoring, Order Financing, Export Letter of Credit Negotiation, etc
- Comprehensive finance services: We offer highly customized trade finance solutions structured with different treasury products, to help company to manage the RMB exchange rate and interest rate risk

3. RMB Financing

- Overdraft: An overdraft provides customers with a direct access to funds to meet their short-term financing needs. Where there are insufficient funds to cover, customers may tap on the overdraft facility, which has a limit that is placed on their account
- Working Capital Loan: Working capital loans are loans granted to customers to meet their daily funding needs and to ensure their normal production and business activities
- Oversea Loan under Domestic Guarantee: Our bank may offer credit facilities secured by standby letter of credit from ICBC branches in China
- Domestic Loan under Oversea Guarantee: ICBC branches in China may offer credit facilities secured by standby letter of credit from our bank

公司客户人民币服务

（四）人民币外汇交易

- 人民币即期购售：即期外汇买卖通常指在外汇买卖成交后的第二个银行工作日之前（含第二个银行工作日）交割的外汇买卖交易。通过即期外汇买卖客户可将手上的一种外币即时兑换成另外一种外币。
- 人民币远期购售：远期外汇买卖是指交易双方在达成交易后，按事先约定的日期和约定的汇率进行交割的外汇买卖。远期外汇买卖的期限通常为一个月、三个月、六个月、一年等。目前我行对客户远期外汇买卖最长暂以一年为限。
- 人民币无本金交割远期业务（NDF）：无本金交割远期外汇交易，是一种离岸金融衍生产品，交易双方基于对汇率的不同看法，签订非交割远期交易合约，确定远期汇率、期限和金额，合约到期时只需将远期汇率与实际汇率的差额进行交割清算
- 24/7 网银自助换汇：我行网银提供 7x24 小时全天候不间断兑换人民币服务，通过网银操作可享受分层级的优惠汇率。

（五）人民币代发工资

跨境/当地人民币代发工资：我行可为有发放人民币工资需求的企业在本地或跨境发放人民币工资。

（六）全球现金管理

通过为企业提供全球账户管理、集中收付款、资金池等现金管理服务，协助其及时准确掌握海内外资金信息，统一管理境内外应收、应付账款，统筹安排全球资金。

Corporate RMB Services

4. RMB Foreign Exchange Products

- RMB spot exchange: Simple, secure and convenient way for businesses to conduct global trade, prepare for business travels or for bookkeeping convenience
- RMB forward exchange: Forward Contracts allow clients to exchange two designated currencies at a specific time in the future with a pre-determined rate. The exchange rate can be set months before the trade takes place to eliminate the need for you to monitor exchange rate. These types of transaction can protect you from fluctuations in currency prices
- RMB non-deliverable forward (NDF): RMB Non-Deliverable Forward is one of the hedging tools that help you to avoid unnecessary fluctuation of your operating costs, to lock-in the return for your business
- 24/7 Online Banking Foreign Exchange: Foreign exchange can be done by online banking, and 3 tiers of promotional rates will be offered online

5. RMB Payroll Service

Our bank provides Cross-border RMB Salary payments into the Chinese Mainland or RMB Salary payments locally

6. RMB Global Cash Management

RMB cash management services such as global account management, centralized collection, disbursement and cash pool

同业客户人民币服务和人民币清算行服务

同业客户人民币服务

(一) 人民币账户服务

为同业开立人民币账户服务。

(二) 人民币结算服务

信用证通知、保兑、偿付、托收、转汇款等服务。

(三) 人民币融资服务

人民币出口代付、进口代付、风险参贷、福费延、权利转让等融资服务。

(四) 人民币资金服务

人民币外汇交易、资金拆借、货币掉期、衍生品交易等服务。

(五) 人民币咨询服务

提供人民币咨询服务。

人民币清算行服务

(一) 人民币现钞服务

为境外参加行提供人民币现钞服务，包括人民币现钞提存、人民币现钞兑换以及残损人民币现钞更换服务等。

(二) 人民币汇款

为参加行提供跨境人民币清算服务，以及离岸人民币清算服务。

(三) 清算账户透支服务

清算行对参加行开立的清算账户提供日间透支和隔夜透支服务。

(四) 人民币定期存款

向参加行提供三个月以内的人民币定期存款服务，提高参加行在清算账户上沉淀人民币资金的使用效率。

Financial Institutions RMB Services & RMB Clearing Bank's Services

Financial Institutions RMB Services

1. RMB Nostro Account Service

Open RMB Nostro accounts for Financial Institutions

2. RMB Trading Services

LC Advising, LC Confirmation, LC Reimbursement, Bills Collection, Act as Intermediary Bank for Remittances

3. RMB Financing Services

Export Refinancing, Import Refinancing, Risk Participation, Forfaiting, Direct Assignment without Recourse Discounting

4. RMB Treasury Services

Foreign Exchange, Money Market Borrowing, FX Swaps, Derivatives

5. Other Services

Provide information on RMB related enquiries

RMB Clearing Bank's Services

1. RMB Banknotes Services

Provide Participating Banks (PBs) with RMB banknotes services including RMB banknotes deposit and withdrawal, RMB banknotes exchange and replacement of mutilated banknotes

2. RMB Remittance

Provide PBs with cross-border clearing services and offshore RMB clearing services

3. Account Overdraft

The Clearing Bank provides intra-day and overnight overdraft to PB's clearing bank account

4. Term Deposit

The Clearing Bank provides RMB fixed deposit services, with fixed deposit tenor within 3 months, to help PB increase its yield on residual funds in its clearing account

个人客户人民币服务

个人客户人民币服务

（一）人民币账户及存款服务

活期账户：存款付息，期限灵活；

定期存款：超低起存金额，5000 元人民币起存；期限分为 1 个月，2 个月，3 个月，6 个月和 12 月；

优惠利率：根据存款金额的不同设定利率档次，灵活优惠，年化利率高于加币；

存款方便：可接受现钞及现汇方式存款；

取款自由：可以提取人民币现钞或汇出人民币款项。

（二）人民币现钞兑换和外汇买卖

提供加币、美元、港币与人民币之间的外汇买卖及加币、美元与人民币之间的现钞兑换。通过个人网上银行进行的外汇买卖在享受我行网银兑换点差优惠外，还可以根据交易金额不同而额外享受更优的汇率。我行网上银行和手机银行为您提供实时报价和 7*24 小时的不间断服务。

（三）预结汇汇款

客户在加拿大支付加币或美元，同时获知结汇汇率，收款人可以通过国内任何银行账户直接收到固定金额的人民币汇款。

（四）跨境人民币汇款

可以为中国境内符合个人贸易项下（所有地区）和其他经常项下（部分开放地区）的个人客户提供人民币的跨境汇出和汇入服务。

（五）双币信用卡（人民币/加币）

具有加币和人民币账户的双币信用卡，中国境内 100%受理并以人民币清算，可以选择用人民币进行还款，无货币兑换损失。

Personal RMB Services

RMB Account and Service

1. RMB Account and Services

Chequing deposit: Provide interests and flexible terms

Term Deposit: Minimum deposit amount as low as RMB5,000, with flexible terms including 1, 2, 3, 6 or 12 months

Tiered interest rates: Premium tiered rates to match up with deposit amount

Convenient deposits: For setting up a RMB account, we accept various fund resources, including but not limited to cash or wire transfer

Flexible withdrawal: Easily withdraw cash, issue cheques or wire transfer

2. RMB Cash Conversion and Forex

ICBK offers HKD, USD and CAD against RMB foreign exchanges, as well as cash conversion. You are entitled to an even better exchange rate by simply using ICBK online banking. In addition, a more favorable rate, which will be adjusted accordingly to a large transaction amount, can be applied on top of the preferred online banking rate. You can also enjoy our 7*24 online banking and mobile banking services.

3. RMB Pre-settlement Remittance

You wire out CAD/USD and beneficiary receives funds in RMB, making your exchange settlement at ease. Lock in a foreign exchange rate, protecting you from exchange rate fluctuation

4. RMB Remittance

ICBK is offering direct personal international RMB outward and inward remittance through designated regions in China

5. RMB/CAD Dual Currency Credit Card

The dual currency credit card with 100% acceptance in China provides flexibility in CAD and RMB. When spending RMB in China, clients can repay by RMB. This reduces the risk of currency exchange losses

个人客户人民币服务

(六) 双币借记卡（人民币/加币）

卡下挂有加币和人民币两个户口，在加拿大境内通过 Interac 网络使用加币户口，2400 台Exchange 网络ATM为持卡人提供我行ATM一样的方便低成本服务；在中国境内通过中国银联网络100%受理并以人民币清算，无人民币时可自动由加币账户清算，可在中国境内直接支取或消费人民币。

(七) 人民币预付卡

在加拿大预先存入加币或人民币，在中国境内以及港澳台地区任一 POS 机均可进行消费，亦可在全球银联网络消费使用。通过设置消费密码，更可扩展成为去往中国的旅行支票和电子现金卡。

(八) 个人跨境担保业务

我行可以通过内保外贷或内存外贷业务，为您办理中国境内资产或存款的抵押担保，并在加拿大进行融资。

(九) 人民币跨境在线支付

作为全球规模最大商业银行的中国工商银行，是中国大陆最大的人民币债券市场的做市商，也是人民币流动性的最大提供者，工银加拿大近年来在不断推动加拿大本地人民币市场建设。近期，子行联动集团母行在本地首家创新推出了人民币跨境在线支付服务，我行的借记卡及信用卡持卡人现可以在中国境内主要航空公司官网（海航、东航、南航、山航、厦航等）和旅游服务商（去哪网等）预定机票、酒店以及集团融易购电子商务平台进行人民币跨境 B2C 支付。

Personal RMB Services

6. RMB/CAD Dual Currency Debit Card

Taking the advantage of enormous Interact, Exchange and UnionPay Network, our unique CAD and RMB dual currency debit card provides cardholders with competitive convenient service in both Canada and China. Transactions happened in Canada will be settled in CAD. There are over 2400 Exchange ATMs across Canada, on any of which will not charge cardholders surcharge fees. In addition, the debit card has 100% recognition in China, and transactions happened in China will be settled in RMB. If there wasn't enough balance in your RMB account, payment will be settled with your CAD account at spot exchange rate.

7. RMB Prepaid Card

The prepaid card does not only have 100% recognition in Chinese Mainland, but also widely accepted in Hong Kong and Macao. Deposit CAD or RMB at your choice into your prepaid card, and shopping with it on any UnionPay POS across the world. The prepaid card will become the next generation of designated traveler's check and electronic purse for customers who are traveling to China.

8. Personal Cross Border Guarantee Services

Taking the advantage of ICBK's global network, we offer overseas loan under domestic guarantee, which can be in forms of deposit or property pledge.

9. RMB Cross-Border Online B2C Payment

ICBK is dedicating in providing customer with various convenient B2C payment services. As an industry leader with consciousness of foresight, ICBK is the first Canadian financial institution to provide cross-border RMB online payment service to our customers. Customers with our credit card and debit card are able to book their flights, reserve hotel, and shop online in China. Payments will be settled in RMB, easily avoid the extra costs from fluctuated exchange rate.

为什么选择工商银行？

为什么选择工商银行？

（一）遍布全球的分支机构和庞大的代理行网络

工商银行作为全球市值最大的银行和最盈利的银行之一，已经建立了跨越亚、非、欧、美、澳五大洲的海外经营网络。截至目前，工商银行已拥有超过 1.7 万家境内机构、329 家境外机构和遍布 145 个国家和地区的逾 1903 家代理行，基本形成了以商业银行为主体，跨市场、国际化的经营格局。

（二）强大的系统优势

工商银行拥有全球最为领先的银行系统，功能强大、性能稳定、业务处理速度快。工商银行是中国境内首家应用统一的全功能银行系统的大型商业银行，本、外币集中化处理，使得工商银行可为客户提供更为一体化的资金清算服务。

（三）雄厚的资金优势

工商银行是全球人民币资金规模最大的商业银行和人民币最大的做市商，强

大的资金优势为您的人民币跨境业务提供可靠的保障。

（四）多样的产品服务

工商银行已经形成了全面的跨境人民币产品体系，覆盖了零售业务、资金清算、贸易金融、全球现金管理、专业金融、投资银行、银行卡、网上银行、资产管理等众多领域，能够为客户提供多样化的产品组合。

（五）广泛的客户基础

工商银行拥有着优越而广泛的客户基础，共向 473.5 万公司客户和 4.32 亿个人客户提供广泛的金融产品和服务。

（六）丰富的业务经验

工商银行拥有丰富的人民币业务经验，成功承销了离岸人民币债券近 300 亿元，开创了发债资金回流境内的新模式；成功完成跨境人民币租赁项目，成功营销外国央行以人民币作为外汇储备资产并为其提供资产管理服务，开创中资同业先河。

Why Us?

Why us?

1. Wide coverage and a huge network of correspondent banks

As the world's largest bank by market capitalization and most profitable bank, so far ICBC has established network consisting of 17,245 domestic institutions, 329 overseas institutions and over 1,903 correspondent banks worldwide spanning 145 countries and regions in Asia, Africa, Europe, America, and Australia, forming an internationalized cross market operating structure focusing on commercial banking business.

2. Powerful system

ICBC has the world's most advanced banking system, enjoying a powerful, stable performance and high business processing speed. ICBC is the first Chinese bank applying uniform full-functional banking system. The Bank also took the lead in establishing a global unified system platform which centralized local and foreign currency clearing, rendering ICBC capable in providing customers with more integrated financial clearing services.

3. Strong financial position

Being the largest global commercial bank in RMB funds, ICBC has distinguished strong funding advantage to provide reliable handling of your RMB cross-border business.

4. Diversified RMB services

Consisting of retail banking, commercial banking, investment banking, settlement service, trade finance, specialized finance, global cash management, e-banking, asset management, credit card, etc, ICBC has established a comprehensive platform of cross-border RMB product capabilities to provide diversified range of products to our customers.

5. Broad customer base

ICBC provides comprehensive financial products and services to more than 4.735 million corporate clients and 432 million retail clients, enjoying superior and wide customer base.

6. Wealth of Experience

Extensively experienced in RMB business, ICBC for example has successfully underwritten offshore RMB-denominated bonds of nearly RMB 30 billion, creating a new way for repatriating the proceeds obtained from the offshore bond issuance to Chinese Mainland. Besides, ICBC has successfully completed several cross-border RMB financial leasing projects.

风险提示与免责声明

风险提示

购买人民币会有一定的流动性风险，市场上的人民币为在岸人民币（中国境内）以及离岸人民币（中国境外），两种人民币按照不同的汇率进行兑换。这主要是因为中国的外汇管制政策限制境外和境内的人民币的相互流通，因此两种人民币实际上是在不同的市场中进行交易的。在岸人民币目前没有实现全面流通，其兑换数额受到限制，因此客户可能有兑换额度不足导致无法兑换回本币的风险。

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Risk Disclosure and Disclaimer

Risk Disclosure

Buying RMB involves liquidity risk. RMB is traded both onshore (in Chinese Mainland), and offshore (outside Chinese Mainland). It is the same currency but they trade at different rates. As Chinese regulations have explicitly kept RMB onshore and offshore separated, the supply and demand conditions lead to separate market exchange and interest rates. RMB is not yet freely convertible to other currencies and is subject to exchange controls and restrictions initiated by the Chinese Government which may make it difficult or even impossible for the Customer to convert to other currencies.

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The information in this document does not constitute a solicitation for the making of any deposit or investment in any products referred to herein. Customers should not make deposit or investment decisions only based on this material. The customers are strongly advised to make prudential evaluation and consult experts before making any decisions in RMB-related business transactions. We will not accept any responsibility arising from losses of customers making decisions in RMB only based on information provided in this document.

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Toronto Downtown Branch	Suite 110, 151 Yonge St., Toronto, Ontario Canada M5C 2W7	Tel: (416) 607-2084 (416) 607-2087
Richmond Hill Branch	Suite 102 - 103, 350 Highway 7 East Richmond Hill, Ontario Canada L4B 3N2	Tel: (905) 882 - 8182
Scarborough Branch	Unit 38, Dynasty Center 8 Glen Watford Drive Scarborough, Ontario Canada M1S 2C1	Tel: (416) 298 - 6883
Markham Branch	Unit B - 88, Pacific Mall 4300 Steeles Avenue East Markham, Ontario Canada L3R 0Y5	Tel: (905) 940 - 2218
Mississauga Branch	Suite GR05 25 Watline Avenue Mississauga, Ontario Canada L4Z 2Z1	Tel: (905) 890 - 2388
Richmond Branch, Vancouver	6740 No. 3 Road Richmond, British Columbia Canada V6Y 2C2	Tel: (604) 699 - 3210
Vancouver City Branch	3396 Cambie Street Vancouver, British Columbia Canada V5Z 2W5	Tel: (604) 709 - 9668
Calgary Branch	Suite 1850, 801-6th Ave. SW Calgary, Alberta Canada T2P 3W2	Tel: (587) 293-9660
Vancouver Corporate and Premium Banking Office	Suite 1018, Bentall 5, 550 Burrard Street, Vancouver, British Columbia Canada, V6C 2B5	Tel: (604)-699-3210

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Wechat (微信) : 工银加拿大



工于至诚 行以致远

Integrity Leads to Prosperity



中国工商银行 (加拿大)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)