



## ICBC USA Customer Referral Program

ICBC USA is now offering cash bonus for our valued customers!  
Offer valid through December 31, 2016



### Account Opening Cash Bonus Offer:

- > Open your very first ICBC-USA checking account with debit card by December 31, 2016 to receive up to \$100 cash bonus!
- > Sign up for ICBC Online Banking and paperless statements to earn an extra \$10 cash bonus!
- > Refer your friends and relatives to receive \$25 cash bonus for each new customer!

#### Bonus for Opening Account

Personal Checking with debit card	\$25
Combined balance package (with a checking and savings account)	\$50
Direct Deposit	\$25
Bill pay	\$25
Business Checking Account with debit card	\$50
Online Banking and Paperless Statements	\$10

Note: Restrictions may apply.



### We also offer extra benefits! Especially for you:

- > Enjoy Free Checking with Direct Deposit: unlimited check writing, no monthly fee, no per check charge and no minimum balance requirement!
- > No non-ICBC USA ATM withdrawal fee!
- > For eligible customers\*, ICBC USA reimburses all ATM surcharges for using non-ICBC USA ATMs all around the world!\* No fees, no charges, free to go! Competitive in comparison to similar products on the market! This feature is always valid for qualified cardholders.

\* Minimum \$15,000 maintained in average daily balance (minimum \$1,000 maintained in average daily balance for student accounts)



To open your account, please visit one of our branches:

### New York Region

Canal Street Main Branch	202 Canal Street, New York, NY 10013	(212) 238-8208
Brooklyn Branch	5714 8th Avenue, Brooklyn, NY 11220	(718) 210-0508
Flushing Branch	39-02 Main Street, Flushing, NY 11354	(347) 905-9772

### Northern California Region

San Francisco Chinatown Branch	1001 Grant Avenue, San Francisco, CA 94133	(415) 352-6900
Clement Branch	622 Clement Street, San Francisco, CA 94118	(415) 668-8877
Noriega Branch	1250 Noriega Street, San Francisco, CA 94122	(415) 665-8877
Oakland Branch	401 9th Street, Oakland, CA 94607	(510) 208-2141
South San Francisco Branch	235 Grand Avenue, Suite 101, South San Francisco, CA 94080	(650) 872-9700

### Southern California Region

Alhambra Branch	388 East Valley Boulevard, Suite 118, Alhambra, CA 91801	(626) 300-8888
Hacienda Heights Branch	17180 Colima Road, Hacienda Heights, CA 91745	(626) 965-3938
San Gabriel Branch	168 West Valley Boulevard, San Gabriel, CA 91776	(626) 656-0880
Temple City Branch	5773 Rosemead Boulevard, Temple City, CA 91780	(626) 656-8888
Torrance Branch	23133 Hawthorne Boulevard, Suite 100, Torrance, CA 90505	(310) 802-7388



## Terms and Conditions:

1. The cash bonus offer is only available to the referrer ( the existing customer ) and referee ( the new customer ).
2. For Personal Checking accounts, customer must open a new personal checking account ( with a debit card ) and minimum opening deposit of \$500 in order to receive \$25 bonus. For Business checking accounts, customer must open a new checking account with a business debit card and a minimum opening deposit of \$1,500 in order to be entitled to the \$50 bonus.
3. The cash bonus will be paid to the referrer and referee by depositing to their accounts within 30 days after the account is opened.
4. If the account is closed within 12 months of opening, all cash bonuses received will be forfeited in addition to any other fees that may apply. Please see the account terms and conditions for further details.
5. Early account closure fees, cash bonus forfeitures and monthly account maintenance fees may reduce account earnings. Please refer to the ICBC (USA) account fee schedule for further details.
6. Extra incentives for opening additional ( e.g. checking/ savings) accounts at the same time that the new checking account is opened are for the new customer only, and not the referrer (who is only entitled to receive \$25 bonus).
7. Cash Bonus is considered interest income and will be reported on IRS form 2016 1099-INT.
8. Cash bonus on Non-CD Account opening is subject to normal account opening procedures and regulatory requirements.
9. The Cash Bonus offer is limited to one per new customer and cannot be combined with other ICBC (USA) promotional offers.
10. Please contact us for more details. ICBC (USA) reserves the rights to explain or change the terms at any time.

**Member**  
**FDIC**