

An effective way to expand your trade with China.

Under China's Renminbi Trade Settlement Pilot Programme, you can now settle trade deals with designated Chinese trading partners in Renminbi (RMB) instead of US dollars.

As the first Singapore bank to be included in the pilot programme, OCBC Bank offers one-stop convenience for all your trade needs denominated in RMB.

Step up your business activities with China

With China's move to promote the use of RMB for international trade, companies with a business presence in Singapore and the region that trade actively with China will benefit from an account that enables them to settle trade transactions in RMB and manage their payables and receivables.

The OCBC Renminbi Business Account is the solution you need as it offers these advantages:

- ✓ Manage your RMB foreign exchange risk exposure in a single account
- ✓ Reduce your currency exchange cost
- ✓ Boost efficiency and profitability of your trade transactions with China

Who is eligible for the OCBC Renminbi Business Account?

To qualify, companies must conduct cross-border trade transactions with designated provinces/cities that are approved by the relevant Chinese authorities.

Trade transactions include:

- 1) Import – Letters of Credit • Import Documentary Collection • Banker's Guarantee (strictly trade-related and subject to acceptability of format)
- 2) Export – Export LC Negotiation • LC Advising • LC Confirmation • LC Transfer • Export Documentary Collection
- 3) Open Account Telegraphic Transfer

Opening an OCBC Renminbi Business Account is easy

Simply bring your NRIC¹ to open an account immediately. What's more, you do not need an initial deposit² to open an account with us.

To find out more about the benefits of the OCBC Renminbi Business Account, contact your Relationship Manager, visit any **OCBC Bank branch** or call us at **(65) 6538 1111**.

Our awards:



BEST TRADE FINANCE BANK IN SINGAPORE 2010



BEST MOBILE PAYMENTS & AUTHORISATION SOLUTION OF THE YEAR IN SOUTHEAST ASIA 2009



BEST TRADE FINANCE BANK IN MALAYSIA 2010



THE ASIAN BANKER ACHIEVEMENT AWARD FOR CASH MANAGEMENT IN SINGAPORE 2010



BEST CASH MANAGEMENT BANK IN SINGAPORE 2009



2009 BEST CORPORATE/INSTITUTIONAL INTERNET BANK IN MALAYSIA - GLOBAL FINANCE



BEST SME BANK IN SINGAPORE 2010



2010 VOTED BEST CASH MANAGEMENT BANK IN SINGAPORE BY CORPORATES - ASIAWONEY



BEST SME CASH MANAGEMENT SOLUTION BANK IN SINGAPORE 2009



2009/2010 VOTED BEST FOREIGN CASH MANAGEMENT BANK IN MALAYSIA BY CORPORATES - ASIAWONEY



Important Information

1. Applicable to Sole Proprietors and Partnerships, who will have to be present with their NRICs/Passports for account opening. Private Limited Companies are also required to submit Board Resolution and certified true copies of Memorandum & Articles of Association (M&A). For details on other company types, please visit us at any OCBC Bank Branch or call us at (65) 6538 1111.

2. Any deposit into the account has to be supported by trade transactions.

Foreign currency deposits are subject to inherent exchange rate fluctuations that may provide opportunities and risks. Earnings on foreign currency deposits would be dependent on the exchange rates prevalent at the time of conversion. Exchange controls may be applicable from time to time to certain foreign currencies.

Terms and conditions apply.

有效地扩大贵公司的对华贸易

根据中国的《跨境贸易人民币结算试点管理办法》，贵公司现在可与指定的中国贸易伙伴以人民币代替美元进行贸易结算。

作为参与该试点项目的第一家新加坡银行，华侨银行提供一站式服务，方便贵公司以人民币进行贸易。

加强贵公司在中国的业务活动

随着中国推进人民币用于国际贸易，能以人民币进行贸易结算、管理应收及应付款项的账户，将使在新加坡及本区域有业务且与中国有贸易往来的公司受益。

华侨银行企业人民币账户正是贵公司所需，因为它提供以下优势：

- ✓ 以单一账户管理人民币汇兑风险
- ✓ 减少汇兑费用
- ✓ 提高贵公司对华贸易的效率和盈利性

哪些公司有资格申请华侨银行企业人民币账户？

与中国有关当局指定的省/城市进行跨境贸易业务的公司。

贸易业务包括：

- 1) 进口-信用证·进口票据托收·银行担保(仅限贸易相关担保，且为认可的格式)
- 2) 出口-出口信用证议付·信用证通知·信用证保兑·可转让信用证·出口票据托收
- 3) 赊销电汇

华侨银行企业人民币账户开户简便

只需携带身份证¹即可开户，无需存入任何款项²。

欲知更多关于华侨银行企业人民币账户的好处，请联络您的客户经理，亲临任何**华侨银行分行**或致电**(65) 6538 1111**。

本行荣获的奖项：



还是问华侨银行



重要声明：

1. 只适用于在开户时出示公司负责人个人身份证或护照的独资及合资公司。私人有限公司还须呈交董事会决议和经公证的公司章程。若需其他类型公司的相关信息，亲临任何华侨银行分行或致电(65) 6538 1111。
2. 所有存入此账户的款项须与贸易业务相关。

汇率波动会产生良机与风险，外币存款将受此影响。因此，外币存款的收益将取决于兑换外币时的汇率。某些外币有时可能会受政府管制。

附带条件