

**Bank of America, N.A, Shanghai Branch, Beijing Branch, Guangzhou Branch
Articles of RMB Call Deposit for Corporate Customer**

**美国银行有限公司上海/北京/广州分行人民币业务
单位通知存款章程**

Article 1 第一条

These Articles (the “**Articles**”) have been prepared by Bank of America, National Association, Beijing/Shanghai/Guangzhou Branch (the “**Bank**”) in accordance with the Administrative Measures for Call Deposit (*Yin Fa [1999] No.3*) issued by the People’s Bank of China (the “**PBOC**”) and other relevant rules and regulations.

根据中国人民银行（下文称“**人民银行**”）规定的（银发[1999]3号）《通知存款管理办法》及其它有关条例，美国银行有限公司上海/北京/广州分行（下文称“**本行**”）特制定本章程。

Article 2 第二条

Any Customer purporting to conduct call deposit business with the Bank shall be a corporate customer registered in the People’s Republic of China and qualified to open a basic deposit account or general deposit accounts (the “**Customer**”).

拟与本行办理单位通知存款业务的存户应为在中国注册且符合开设基本存款账户或一般存款账户条件的单位存户（下文称“**存款人**”）。

Article 3 第三条

The call deposit of the Bank is a kind of deposit under which no tenor would be determined upon placing the deposit, and any withdrawal shall be subject to a prior notice to the Bank by specifying the proposed withdrawal date and the amount to be withdrawn.

本行的单位通知存款是存款人在存款时不约定存期，支取时须提前通知本行并约定支取款项的日期和金额才能支取的存款。

Article 4 第四条

The call deposit shall be placed by the Customer in a lump-sum and may be withdrawn in a lump-sum or with several withdrawals. The minimum initial amount of placing call deposit shall be RMB 500,000.00 while the minimum amount for each withdrawal shall be RMB 100,000.00.

通知存款必须由存款人一次性存入，可一次或分次支取。其最低起存金额为人民币 50 万元，最低支取金额为人民币 10 万元。

Article 5 第五条

The placement and withdrawal of any call deposit shall be conducted on a business day of the Bank. In the event that withdrawal date of any call deposit is on a non-business day of the Bank, such withdrawal date shall be deemed as the succeeding business day of the Bank.

任何通知存款的存入和支取均应在银行的营业日办理。如果任何通知存款的支取日为银行的非营业日，则到期日应视为下一营业日。

Article 6 第六条

The call deposit is to be placed under the name of the Customer. A deposit confirmation specifying the name of the Customer shall be provided by the Bank for each call deposit placed with the Bank and the wording "call deposit" shall be recorded thereon.

通知存款为记名式存款，在本行办理的单位通知存款采用记名存款凭证形式，并注明“通知存款”字样。

Article 7 第七条

The call deposit may be classified into one (1) day call deposit and seven (7) days call deposit depending on the prior notification period required for withdrawal, regardless of the actual tenor of the call deposit. With respect to one (1) day call deposit, withdrawal shall be subject to one (1) day prior notice to the Bank; with respect to seven (7) days call deposit, withdrawal shall be subject to seven (7) days prior notice to the Bank.

The Customer is entitled to choose the type of call deposit when placing the call deposit with the Bank, but no tenor and interest rate will be recorded on the deposit confirmation. Without the consent from the Bank, the Customer shall not change the type of the call deposit, which has been determined by the Customer upon placing the call deposit.

单位通知存款不论实际存期多久，按提前通知期限长短划分为一天通知存款和七天通知存款两个品种。一天通知存款必须提前一天约定支取存款，七天通知存款必须提前七天约定支取存款。

存款人存入通知存款时，可自行选择通知存款类种，但存款凭证上不注明存期和利率。未经本行同意，存款人不得变更在通知存款存入时选择的通知存款种类。

Article 8 第八条

To the extent permitted by laws and regulations, the Bank is entitled to determine the actual interest rate for each call deposit based on the relevant applicable call deposit interest rate published by the PBOC on such withdrawal date. During the relevant interest period, the applicable interest rate could be adjusted based on the mutual agreement between the Bank and the Customer; while if the relevant interest rate is adjusted by the PBOC, the Bank shall be entitled to determine and adjust from time to time without any notice to the Customer the applicable interest rate. The interest on call deposit shall be cleared together with its relevant principal based on the period for such call deposit actually placed with the Bank.

To the extent permitted by laws and regulations, under the following circumstances, however, the interest on the relevant call deposit shall be calculated based on the demand deposit interest rate published by the Bank in accordance with law on the corresponding withdrawal date:

1. In the event that the actual term of the call deposit is shorter than the notification period for withdrawal of such call deposit, interest shall be calculated based on the interest rate applicable to demand deposit.
2. In the event that the Customer withdraws the call deposit without submitting any prior notice to the Bank, interest on the part of the call deposit which has been withdrawn shall be calculated based on the demand deposit interest rate.
3. In the event that the Customer withdraws the call deposit before or after the proposed withdrawal date despite a withdrawal notice has been submitted, interest on the part of call deposit which has been withdrawn shall be calculated based on the demand deposit interest rate.
4. In the event that the amount actually withdrawn by the Customer is less than or more than the proposed withdrawal amount, interest on the remaining part of the call deposit which is proposed to be (but not) withdrawn and the interest on the withdrawn part which exceeds the proposed withdrawal amount shall be calculated based on the demand deposit interest rate.
5. In the event that the amount actually withdrawn by the Customer is less than the minimum amount for each withdrawal, interest shall be calculated based on the demand deposit interest rate.

本行有权在法律法规允许的范围内按人民银行公布的在通知存款支取日适用的相应通知存款基准利率确定每笔通知存款的实际利率。在计息期间内，双方可经共同约定调整适用的利率；而若遇人民银行调整相关利率，银行有权自行决定并不时调整（且无需通知存户）适用的利率。通知存款应按实际存期计息，利随本清。

如遇以下情况，按通知存款支取日本行在法律法规允许的范围内自行决定的相应活期存款利率计息：

- 1.单位通知存款实际存期不足通知期限的，按活期存款利率计息。
- 2.单位通知存款未提前通知而支取的，支取部分按活期存款利率计息。
- 3.已办理通知手续却提前支取或逾期支取的，支取部分按活期存款利率计息。
- 4.支取金额不足或超过约定金额的，不足或超过部分按活期存款利率计息。
- 5.支取金额不足最低支取金额的，按活期存款利率计息。

Article 9 第九条

In the event that part of the call deposit has been withdrawn and the remaining part of such call deposit is less than the minimum initial amount for placing a call deposit, the Bank may close such call deposit account without any prior notification to the Customer. Interest on such call deposit shall be calculated based on the demand deposit benchmark interest rate published by the PBOC on such closing date (or other interest rate as determined by the Bank on its own discretion to the extent permitted by laws and regulations), and all amounts shall be transferred to the demand deposit account of the Customer or be placed as other deposits according to the instruction given by the Customer at that time.

通知存款部分支取，留存部分低于通知存款的最低起存金额的，本行可不预先通知存款人就予以清户，按人民银行公布的在清户日适用的活期存款基准利率（或银行在法律法规允许的范围内

内自行决定的其他利率) 计息并存入存款人的活期账户, 或根据存款人当时的书面指示转为其他存款。

Article 10 第十条

The Customer shall submit prior notice to the Bank by mail, fax or other written forms before withdrawing the call deposit, and such notices shall be deemed to be received by the Bank upon its actual receipt. The Customer shall be responsible for all risks regarding the delivery of such notices. The Bank shall not be responsible for any incorrectness, interference, mistake, delay or invalidity of the delivery of such notices delivered by means of post, fax or other written forms.

Methods of notification would be further agreed between the Bank and the Customer. All notification shall be made in the methods agreed between the Bank and the Customer or in such other methods acceptable to the Bank. Otherwise, the Bank shall be entitled to refuse to act in accordance with such notices submitted by the Customer without notifying the Customer.

In the event that any notice is delivered to the Bank on a non-business day of the Bank, such notice shall be deemed as be delivered to the Bank on the succeeding business day of the Bank.

存款人支取存款前, 必须以邮递、传真或其他书面形式提前通知本行, 通知时日以本行收到传真或其它书面通知书的时日为准。有关通知书传递风险一概由存款人承担, 对于邮递、传真或其它书面形式传递的不正确, 干扰, 错误, 延误或失效, 本行无需担任何责任。

具体通知形式由本行与存款人双方协定。所有通知均应以本行与存款人协定或本行接纳的其他方式做出, 否则本行有权拒绝按该通知行事而无须通知存款人。

任何通知若非在本行的营业日送达本行, 则应被视为于该日的下一个营业日送达本行。

Article 11 第十一条

Other terms applicable to the call deposit shall be subject to the relevant rules and regulations published by the PBOC.

其他有关通知存款的条款, 以人民银行公布的有关条例为准。

Article 12 第十二条

These Articles are prepared and shall be interpreted by Bank of America, National Association, Shanghai/Beijing/ Guangzhou Branch, who reserves the right to make relevant amendments and interpretations to these Articles upon any amendments made to the relevant rules and regulation of the relevant regulatory authorities.

By fourteen (14) days' prior written notice, Bank of America, National Association, Shanghai/Beijing/Guangzhou Branch shall be entitled to amend these Articles. If no written objection has been raised by the Customer to Bank of America, National Association, Shanghai/Beijing/Guangzhou Branch in fourteen (14) days from the date when the written notice is sent, the Customer is deemed to agree and accept such amendment. However, if the amendment is a mandatory requirement of laws and regulations, Bank of America, National Association, Shanghai/Beijing/Guangzhou Branch shall be entitled to amend these Articles at any time without the consent of or notice to the Customer.

本章程由美国银行有限公司上海/北京/广州分行负责制订和解释。

经至少提前 14 天通知，美国银行有限公司上海/北京/广州分行有权对本章程进行修订，如存款人未能在发出该通知之日起 14 日内向美国银行有限公司上海/北京/广州分行提出书面异议，则视为存款人同意并接受该等修订。如果该等修订为法律及法规的强制性要求，则美国银行有限公司上海/北京/广州分行有权随时修订本章程而无需征得存款人的同意或通知存款人。

These Articles have been filed with the local branch of People's Bank of China, for use.

本章程已向中国人民银行当地分行备案并执行。

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