

## EXHIBIT F

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## Iphone mobile banking

### About the Product

All iPhone users can use the CMB App free of charge. Accessible through the three major operators' networks and WiFi, the CMB App provides a completely fresh mobile banking experience!

### System introduction

(For more details about iPhone mobile banking, please see the CMBiPhoneIntroduce.pdf)

The iPhone App is a personal online banking application developed by CMB based on Apple's iOS. Covering the All-in one card, gold card, and the Sunflower and Affinity cards, users can log in to CMB iPhone Mobile Banking with their bank card number and pin to check account balances and transaction details, transfer money, and change passwords. You can apply for the online payment function, pay your phone bills and other bills, buy treasury bonds and apply for personal loans through Personal Banking (General Edition).

### System highlights

Unique "Financial Assistant"

iPhone users can gain access to the latest financial information from CMB without logging in.

Attractive and user-friendly interface

The interface is designed to offer an attractive and easily navigable mobile banking experience.

Multiple protective measures ensure account security

To ensure mobile banking security, the CMB iPhone App combines SSL encrypted communication with security measures such as idle-time limits, detection of IP-address changes for login, and settable transfer amount limits. Users have to input an identity code sent to their mobile phone to perform any monetary transactions.

### Functions

The CMB iPhone App provides the following functions:

The latest financial information through a convenient virtual assistant

Users can obtain the latest financial information without logging into mobile banking, including:

Financial market information including deposit interest rates, loan interest rates, fund NPVs and financial products, FX rates, and the gold price;

Bank information including ATM, branch and self-service bank locations, and GPS bank searches;

Various calculators including deposit and loan calculators, a foreign exchange calculator, and a mortgage calculator;

Information about CMB's special offers;

The latest information about securities, funds, foreign exchange, and gold;

News and announcements about CMB's new products and services;

The latest stock prices;

Service fees and the CMB hotline;

Exclusive advice and news on wealth management and financial events;

Convenient flight booking services;

Mobile phone bill payments to China Mobile, China Unicom and China Telecom;

A CMB store that allows users to buy lottery tickets and obtain discounts at CMB-supported businesses; and Inquiries about wait in times in a branch Mobile banking incorporates all the regular financial services of the All-in-one card and CMB credit cards, including:

Account management: All-in-one card and credit card balance inquiries, transaction inquiries; password management; report lost cards; set transaction limits for ATMs/POS;

Money transfer: applies to All-in-one cards and credit cards; other banks' accounts; and CMB time, deposit, current, notice deposit, and securities accounts;

Investment management: fund inquiries, fund subscriptions and redemption, wealth management account management, securities quotations, buy/sell entrusted financial products, bank-securities transfers, buy/sell gold, and loan management;

Credit card management: manage credit card limits, inquire about transactions, set repayments, and manage bonus points;

Payment: pay mobile phone bills and other bills;

Foreign exchange management: buy and settle foreign currencies;

### **Other functions**

Remittance, message and email reminders of your personal schedule, message reminders of fund NAVs, and mobile phone accounting.

Money transfers by entering the receiver's mobile phone number.

### **Instructions**

The CMB iPhone App is available for all iPhone users. The App supports all three of the major operators' telecom networks and WiFi access. If your iPhone has access to the Internet, you can use the mobile banking function free of charge without registering an account.

You can apply for expanded mobile banking services through Online Banking (Professional Edition) or at a CMB branch. The expanded mobile banking services only currently available for iPhone/Android/WEB mobile banking include instant message verification, and a wide range of convenient and secure financial services.

After you download the App, you will receive be notified by text message that 1 US dollar has been deducted from your account. This is to verify your Apple ID; however, no fee is deducted from your account.

You can manage multiple All-in-one cards and credit cards via the App in a similar way to Online

Banking (Professional Edition). If you wish to do so, register an All-in-one net account on CMB's website and use the account to log in to Online Banking (General Edition). Then, associate your all-in-one and credit cards with the account. When you log into mobile banking with your All-in-one net account, you can manage all the associated All-in-one and credit cards.

When you tap HOME on any page of the App, the App sends a withdrawal instruction to CMB's server, logging you off securely (even in the iOS4.0 multi-task environment).

You can remit up to RMB50,000 to another account. To enable this function, you need to apply for it via Online Banking (Professional Edition) or at a CMB branch (with your ID) and your All-in-one card. Choose Settings > Message and open Preview. In iOS5, you can scroll down on the display page to view a message, and tap the Home button, or scroll up to return to your iPhone's default interface.

Your iPhone must be connected to the Internet to use the App.

**Note:***All the contents stated above is for your reference only. Please consult the local branch of China Merchants Bank for further information. China Merchants Bank reserves the ultimate right of interpretation for the contents in this page.*