

A GUIDE FOR NEW ZEALAND BUSINESS

ICBC E-mall Easy Shopping

**ICBC
CROSS-BORDER
E-MALL**

ICBC  融e购

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WHAT

What is ICBC Cross-border E-mall?

Cross-border e-commerce platform

Renowned merchants

Renowned stores

Renowned products

Flexible payment

Convenient financing

Communication channel between corporate and personal customers

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**January 12,
2014**

Officially launched

February 19, 2014

1
million
users registered



INTRODUCTION

ICBC, is the largest commercial bank by market value in the world, having: Over 46 international branches and subsidiaries, and More than 400 million retail customers in China.

In 2014 ICBC launched the first banking e-commerce platform, integrating the value chain: merchant, customer-remittance, and financial services. It provides leverage off the bank's reputation for excellence and leading-edge financial services, and follows closely our philosophy of: integrity leads to prosperity. Our platform gives customers immediate access to a diverse range of high-quality merchants, stores and products, supported by flexible payment systems and prompt financing. The platform serves as a strong communication channel, putting merchants and customers directly in-touch with each other — well praised by both sides.

ICBC E-mall covers over 10 major industries through hundreds of well-known brands and their best-selling products, food and beverages, jewelry, and travel services.

200
million
personal
internet
banking users
registered, with
huge potential
for more growth

MILESTONES

April 10, 2014
Trading volume
exceeded

NZD 600
million

July 22, 2014

5
million
users registered

End-May
2015
Trading
volume
exceeds

NZD 19
billion

100
million
users registered

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KEY FIGURES

Monthly growth of ICBC E-mall trading volume was 73%

Month grow of membership was 55%

NZD19.54 billion

17.84 billion financial commodities
0.96 billion non-financial commodities
0.74 billion services (air tickets and housing properties)
[January-May 30, 2015]

20,000+ merchants

85% in both international and national brands
71% achieved through direct sales
80% activity among all users
246,000 SKU

100 million registered customers

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ADVANTAGES

Advantages of ICBC Cross-border E-mall

One-stop provider of financial service solutions

Strong global promotional network

Ease and efficiency of services

Team of professional experts

NZD240
per customer
transaction

10%

Conversion rate
(Orders/UV)

**ICBC E-MALL
NEW ZEALAND**

Conversion rate
is the rate of
covering site visitor
into paying customer

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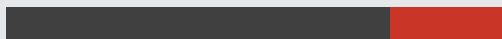
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FIRST ADVANTAGE

One-stop provider of financial service solutions



① Convenient and secure payment

Secure Internet banking 200 million internet banking users make direct payments

Convenient ICBC e Payment Tap the potential of 240 million non-internet banking customers

Flexible Multiple banks China UnionPay supports payment via over 100 banks



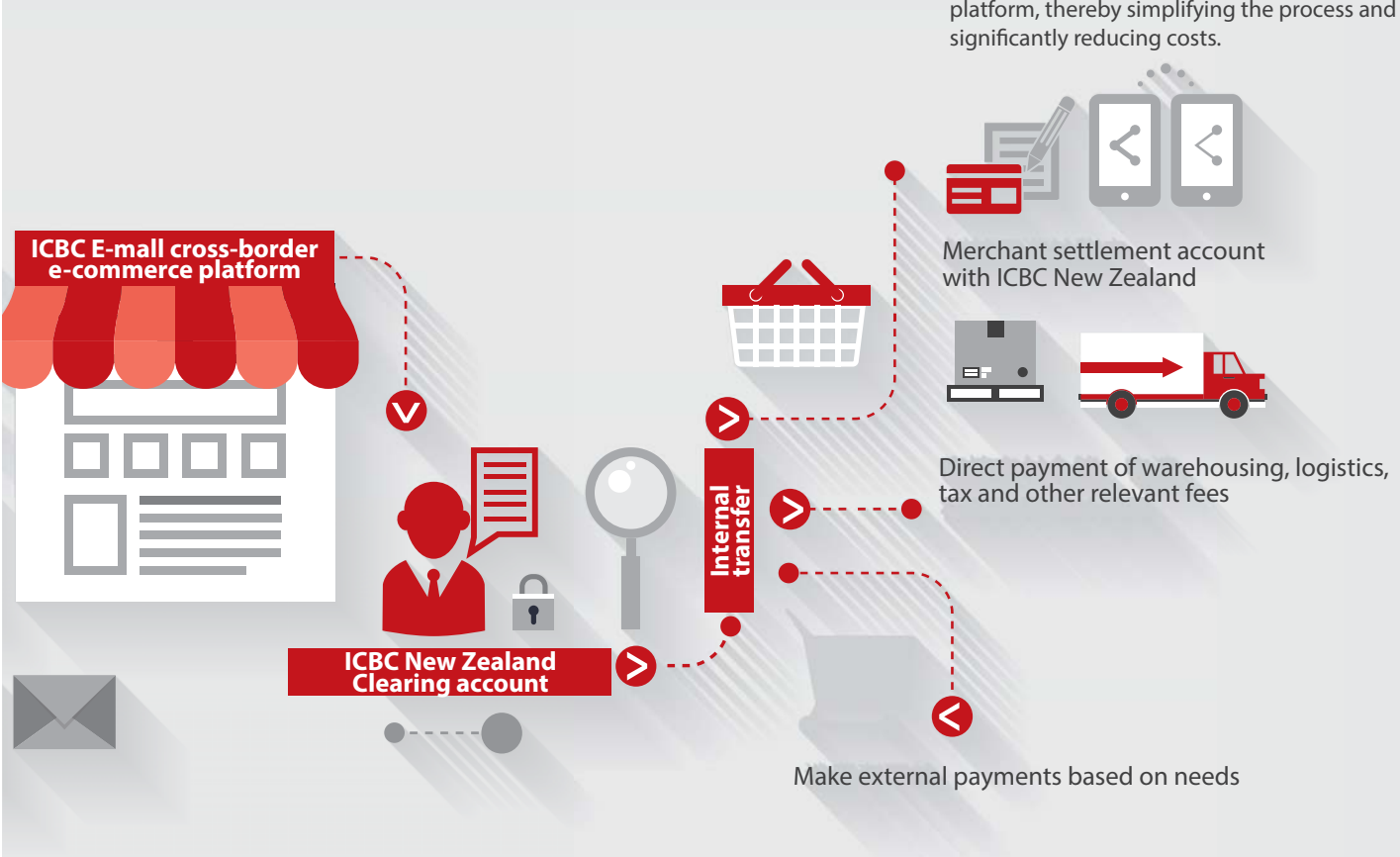


② Easy cross-border trading

ICBC cross-border E-mall provides a whole range of cross-border trading payment solutions, facilitating the cross-border payment and collection of merchants

③ Fast Financing Reduce Cost

Reduced costs through fast financing
ICBC provides integrated financial solutions, taking into consideration merchant transaction details and customer requirements. Systems automatically evaluate credit limits based on the transaction amounts on the e-commerce platform, thereby simplifying the process and significantly reducing costs.





China Central
Television



Local TV



Broadcast



TV



Bus
Interiors

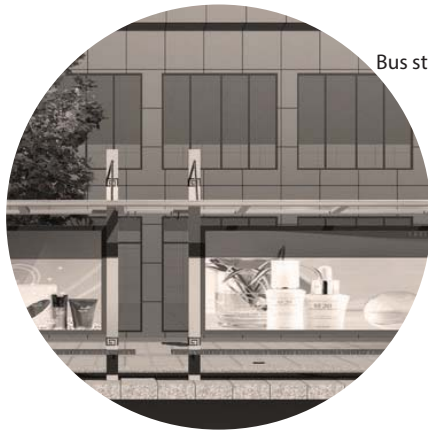
**Extensive
promotion across
traditional channels**

Traditional mass media advertisements

Diverse outreach channels through
traditional mass media



Cinemas



Bus stations



Airports



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Subways



Bus exteriors



SECOND ADVANTAGE-

Strong global promotional network

Exclusive ICBC branch promotion channels

ICBC leverages each potential contact point of its global network as an avenue for promotion of its E-mall platform. Every employee is an ambassador for the E-mall platform, and also an advisor of professional financial services and merchant promotion. ICBC has also broadcasted advertisements for its E-Mall platform at a total of 300,000 times across the LED screens located at approximately 10,000 of its outlets.



Mainland China



Physical outlets
17,000
Service outlets



Self-service facilities
Global network
of self-service
facilities, including
90,000 ATMs



Total of
approximately
470,000
employees



Smart outlets
Launch of O2O
promotions,
leveraging **smart
outlets**



268 wealth
management
centers



2,643 Financial
convenience stores



8,779 Wealth
management
outlets



5,028 VIP wealth
management
centers



Overseas

Covering **46** countries and regions worldwide and nearly **400** institutions at home and abroad.

Overseas quality merchants sign up for ICBC E-mall cross-border e-commerce platform with a wide-variety of commodities, the platform has become a powerful and effective branding tool.

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 MALL.ICBC.COM.CN



THIRD ADVANTAGE-

Ease and efficiency of services

Cross-border e-commerce platform	ICBC cross-border E-mall	Other e-commerce platforms
Administrative fee	NZD10,000 security deposit, NZD10,000 joining fee (one off) 0.5% of trading volume as commission, no advertisement fee or promotion fee	Quality assurance deposit of USD10,000-USD25,000 + Platform access fee (annual fee) of USD1,000-USD10,000 per annum + Commission of 5-8%, plus relevant promotion fee
Sales fund crediting time	T+1D	T+7D to 11+14D
Effective conversion rate	Conversion rate of ICBC E-mall is as high as 10.6%	Actual valid conversion rate is 2% to 3%
Ad advantages	Homepage ads and focus picture resources	Bid for homepage ads

T: transaction complete day

Signup fee **Low**

Processing time for payments **Fast**

Effective conversion rate **High**

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FOURTH ADVANTAGE-

Strong team of professional experts

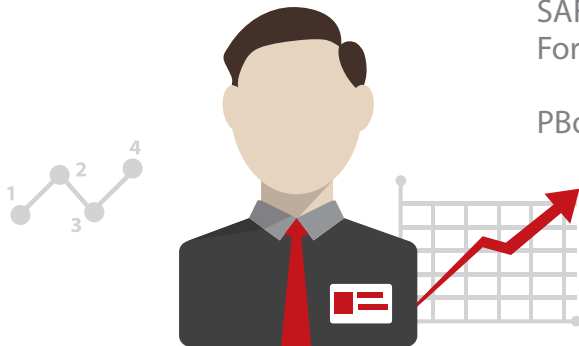
The ICBC E-mall operations team comprises numerous experts across various areas of expertise, who work together to provide one-stop services for all participating merchants.

Operation team

The dedicated, passionate operations team is responsible for recording and managing the basic information and updates of overseas merchants and product categories, as well as facilitating merchant registration and filings at customs and quarantine. Participating merchants with ICBC E-mall can therefore deliver their goods through direct legal channels to China ports, bypassing the challenges that individual merchants may otherwise face with the cross-border customs clearance service systems.

IT team

The IT team comprises knowledgeable, skilled IT specialists, who have achieved seamless connection with Electronic Port, SAFE, the PBoC, and warehouse logistics service providers.



SAFE: State Administration of Foreign Exchange

PBoC: The People's Bank of China

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PATHWAY

Export pathways on ICBC cross-border E-mall

Export pathways of ICBC cross-border e-commerce in China include direct to customer and bonded warehouse + drip shipping



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BONDED WAREHOUSE + DRIP-SHIPPING

"Bonded warehouse + drip-shipping" is a mode of where the merchants first determine through big data analysis the popular products to be stored in advance within the China's bonded areas. These products are then delivered directly to customers upon order placement and payment.



Fast delivery.

In bonded delivery, customs temporarily exempt taxes on In bonded delivery, goods have been temporarily placed in advance in bonded warehouses. Upon order placement and payment, the products will be packed and delivered within 2-3 business days, under normal business circumstances. The relative speed of bonded delivery is highly advantageous and suited to customers seeking overseas products.



DIRECT CUSTOMER

Direct to customer is a mode of where merchant purchase goods overseas upon receiving the order, and deliver the goods to China through air or sea transportation and other logistics methods. The acting clearing company will arrange the customs clearance in a centralized manner once receiving the goods and then directly deliver the goods to the consumer.





BONDED WAREHOUSE + DRIP-SHIPPING



Merchants sign up for ICBC cross-border E-mall.

- ① Merchants submit export product catalog to the Operation team.
- ② Operation team submit export product catalog to China customs for filing subsequently.
- ③ Filing approved.

Merchants send goods to bonded warehouse.

- ④ Logistics company transit goods and store in bonded warehouses.
- ⑤ Merchants list product's details on ICBC cross-border E-mall.
- ⑥ Customer places order.
- ⑦ ICBC back-end system processes the order in real-time.

Warehouse company handles the order placement.

- ⑧ Logistics company delivers the products.
- ⑨ Customer confirms receipt of the product.



DIRECT TO CUSTOMER

Merchants sign up for ICBC cross-border E-mail.

- ① Merchants submit export product catalog to the operation team.
- ② Operation team verify products .
- ③ Merchants list products details on ICBC cross-board E-mail.
- ④ Customer places order.
- ⑤ Merchants input gross weight, print out courier ticket, packing goods and collect in the overseas warehouse.
- ⑥ After the goods collection, merchant sends the goods to overseas by internation logistics.
- ⑦ Logistics company in charge of custom transit and clearance, delivery to customer.
- ⑧ Customer confirms receipt of the product.

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ICBC NZ



ICBC E-Mall New Zealand



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National or seasonal promotions in China



A cost-effective way for New Zealand brands to find new customers is to participate in the regular sales promotions put on by e-commerce marketplaces. These promotions typically focus on product categories (e.g. clothing, cosmetics), countries of origin and seasonal events.

January or February (according to lunar calendar)	>	Chinese New Year – the largest and most important gift-giving period for families and business.
January 12	>	ICBC E-mall anniversary promotion
February 14	>	Valentine’s Day
May 17	>	‘I want to eat’ food promotion on Yihaodian.
June 1	>	Children’s Day
June	>	Dragon Boat Festival
June 18	>	6.18JD.com anniversary and mid-year promotion for all major platforms.
August 8	>	International Day on Tmall and Taobao.
September or October	>	Mid-Autumn Festival - the second biggest traditional gift-> giving festival on the Chinese lunar calendar.
November 11	>	Singles’ Day - An annual online sales promotion targeting young single > Chinese. Items are often heavily discounted.
December 12	>	‘Double 12’ - China’s equivalent of Cyber > Monday, featuring heavy discounts.
December 25	>	Christmas.

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ICBC E-mall New Zealand Promotions

ICBC Cross-border E-mall provides various promotions



Banner of homepage



Group purchase



App ad banner



Combo purchase



Worthy to buy



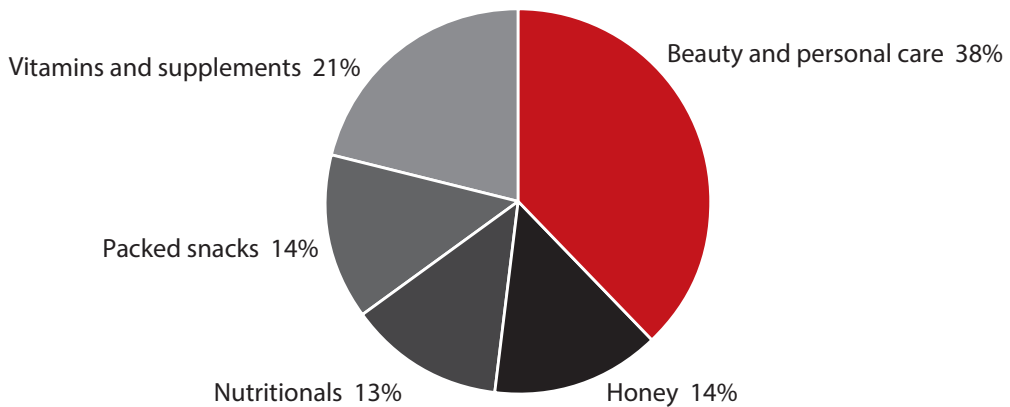
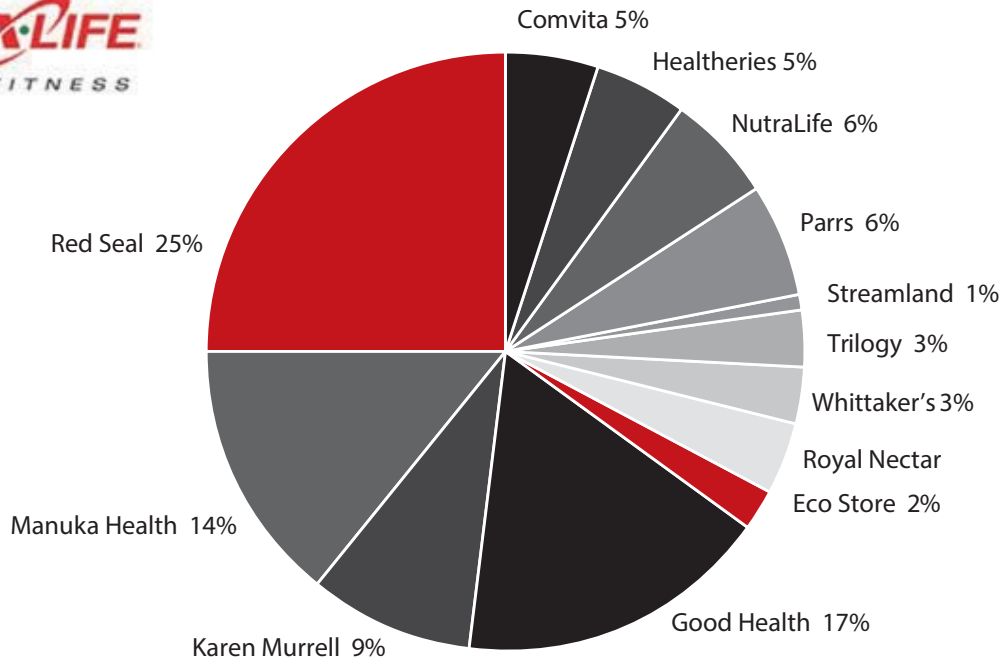
E-direct marketing, EDM

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ICBC E-mall New Zealand Current Products



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ICBC E-mall New Zealand Snapshot

新西兰馆
New Zealand
天然纯净 尽在新西兰

新西兰国家培育员 品牌旗舰店

蜜中极品 蜜纽康 甜甜蜜蜜过大年

新年到办年货 新西兰蜂蜜 新西兰个人保健专家好健康专场

个人保健专区
PERSONAL HEALTH CARE

新西兰 Manuka Health 活性乳牛半球蜜 100g*500克/瓶 RMB ¥278	新西兰 Red Seal 有机黑糖 500克/瓶 RMB ¥58
新西兰 Nutra Life 高含量维生素D 50粒/瓶 RMB ¥158	新西兰 Good Health 液体胶原蛋白 500ml/瓶 RMB ¥138
新西兰 Good Health 液体钙加维生素D 150粒/瓶 RMB ¥148	新西兰 Good Health 黄粉籽 55000mg 胶囊/瓶 RMB ¥238
新西兰 Comvita 活性麦卢卡蜂蜜 5+ 500克/瓶 RMB ¥288	新西兰 Nutra Life 关节灵 200粒/瓶 RMB ¥248

美妆洗护专区
BEAUTY CARE AREA

甜甜蜜蜜过大年

天然纯净蜂蜜 蜂蜜专家蜜纽康

新西兰 NEW ZEALAND
世界尚存的 自然纯净天堂
北岛原始森林为蜂蜜带来天然保障 成为高品质蜂蜜的故乡

独一无二的蜜源植物
北岛孕育 神奇植物麦卢卡
蜂蜜独具天然抗菌物质 MGO 提供稳定抗菌抗氧化能力 增强免疫系统

MANUKA HEALTH 自有无人蜂场
蜜纽康 专情麦卢卡蜂蜜
蜂场面积占北岛总面积 30% 原始无人区直升机运送



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Mobile Version of ICBC E-mall



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**Bringing together merchants
and consumers by
the millions**

Quality financing, endless opportunities in commerce

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