关于贯彻银监会“七不准、四公开”规定的公示

Public announcement about implementation of CBIRC’s “7 Don’ts & 4 Dos”

尊敬的客户：

Dear Clients,

按照《中国银监会关于整治银行业金融机构不规范经营的通知》(银监发［2012］3 号)要求，我行现将“七不准、四公开”有关规定公告如下：

According to the < Notice of the CBRC on Correcting Non-standardized Operations of the Banking Financial Institutions >(Yin Jian Fa [2012] No.3) requirements, hereby our branch (ICICI Bank Limited, Shanghai Branch) announces as follows:

一、“七不准”内容 “7 Don’ts”

（一）不得以贷转存。(I). Don’t turn loans into deposits

（二）不得存贷挂钩。(II). Don’t link the deposits with the loans

（三）不得以贷收费。(III). Don’t charge fees on loans.

（四）不得浮利分费。(IV). Don’t inflate interest and divide it into fees

（五）不得借贷搭售。(V). Don’t be reluctant to issue loans and not to bundle the loans with the sale of other financial products.

（六）不得一浮到顶。(VI). Don’t inflate to the upper limit

（七）不得转嫁成本。(VII). Don’t transfer the cost.

二、“四公开”内容 “4 Dos”

（一）收费项目公开。Do publicly disclose the item for charge

（二）服务质价公开。Do publicly disclose the service for charge

（三）效用功能公开。Do publicly disclose the function and effect for charge

（四）优惠政策公开。Do publicly disclose the preferential service for reducing charge

我行将严格遵守以上规定，欢迎社会各界监督。

Our branch will strictly follow above regulation, your suggestions or queries are welcome.

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