

## 关于华美银行

华美银行现为全美以华裔为主要市场规模最大的商业银行，现有总资产二百零七亿美元，总行位于加州，在美国和大中华地区共有超过

130处服务网络，美国市场主要分布于加州、纽约、乔治亚州、麻萨诸塞州、德州以及华盛顿州；在大中华地区，我们在香港、上海和汕头都设有全方位服务的分行，在北京、上海、广州、深圳和台北亦设有代表处。

华美银行2010年获财富杂志评选为2011年全美国最为看好的十大股票之一，也是唯一的金融股，同时入选福布斯全美国最佳银行第二名。惠誉信用评级—BBB。

### 新移民及持外国身分者的专属银行服务

华美银行提供为新移民量身订做的银行服务，协助新移民达成个人以及企业目标。

### 个人银行服务

华美银行提供各类金融产品以及服务协助个人理财。

- 存款帐户
- 免费使用华美银行和沙漠社区银行自动提款机服务<sup>1</sup>
- 持中国银联卡可直接由帐户取款<sup>2</sup>
- 使用中国银联卡，提取美元方便快捷

### 接受银联卡

华美银行欢迎中国银联客户使用华美银行和沙漠社区银行的自动提款机取款。所有中国银联持卡人使用我们的自动提款机将免收手续费。

(1) 可能有其他手续费，非特定自动提款机取款，手续费将由您帐户内扣除。  
(2) 银联卡取款不能超过持卡人当日取款金额上限。



## 简易房屋贷款

华美银行的简易房屋贷款计划是为拥有强大流动资产的借款人所提供的贷款方案。此方案适用于拥有外国身份（持有效护照和无需收入核查）的借款人或拥有综合投资理财组合的投资人。

无论您是想购买新家，度假屋或投资房产，华美银行的简易房屋贷款计划可以帮助您满足融资需求。

### 简易房屋贷款计划的特色：

- 固定或浮动利率
- 贷款金额可达\$10,000,000美元
- 贷款比率高达60%
- 适用于独立住宅和集合住宅
- 如现金购买后，可立即进行套现贷款，贷款比率可高达50%
- 允许部份头款为赠予资金

## 商业房地产贷款

商业房地产贷款金额可达\$20,000,000美元，贷款比率50%。<sup>3</sup>

(3) 可能有其他条件限制，所有贷款申请须经信用审核估价。

## 个人信用卡

对于新移民和外国人士，华美银行提供有存款担保的信用卡，帮助您建立在美的信用记录。并提供购物时，简单迅速的付款方式。

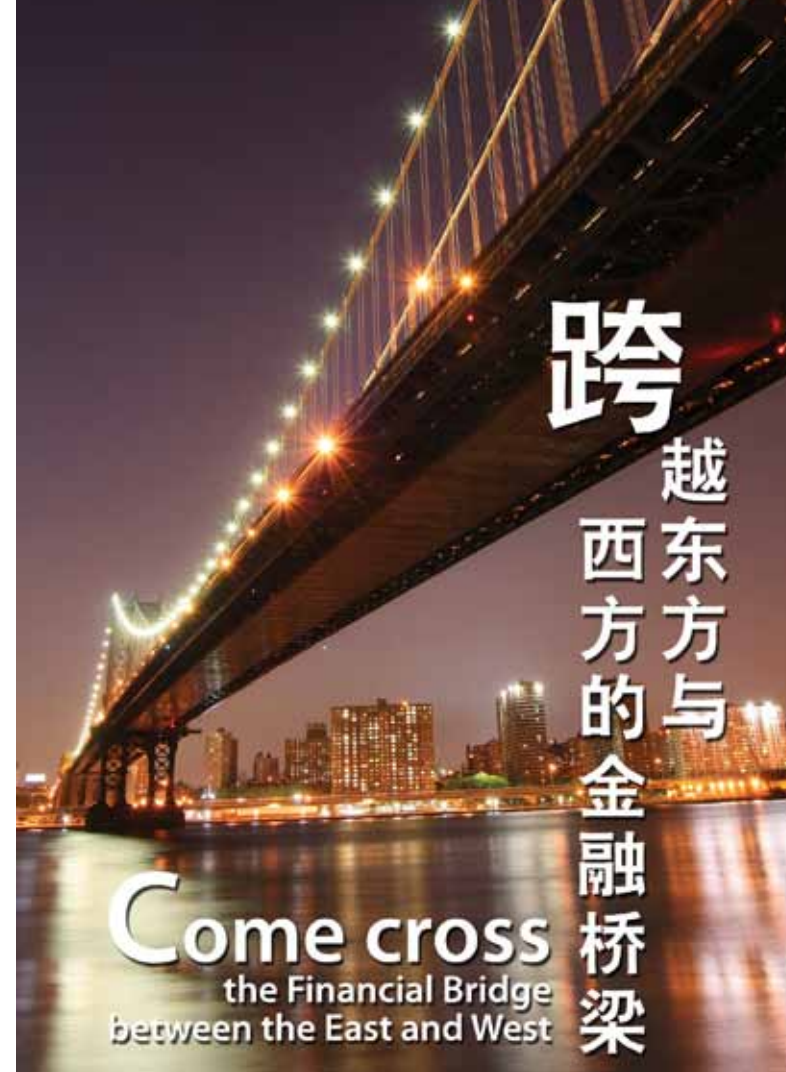
## 外币兑换

兑换外币是许多人全球经商和个人旅游需要的银行服务，华美银行提供客户兑换人民币、港币或欧元服务。

## 汇款

在华美银行汇款中国，手续简便，安全快捷！

若您对本行服务有任何疑问  
欢迎致电 1-888-895-5650 或  
发电邮至 info@eastwestbank.com



華美銀行  
EASTWEST BANK

# About East West Bank

East West Bank is one of the largest independent commercial banks headquartered in California with over 130 locations worldwide, including the U.S. markets of California, New York, Georgia, Massachusetts, Texas and Washington. In Greater China, East West's presence includes a full service branch in Hong Kong and representative offices in Beijing, Shanghai, Shenzhen and Taipei. Through a wholly-owned subsidiary bank, East West's presence in Greater China also includes full service branches in Shanghai and Shantou and representative offices in Beijing and Guangzhou.



East West was named as one of the ten best stocks to watch in 2011 by Fortune Magazine and received a Fitch "BBB" rating while Forbes ranked East West Bank as No. 2 of America's Best Banks in the nation.

## Customized Banking Services for Newcomers and Foreign Nationals

Our approach to personal banking starts with you, a unique individual with specific needs and goals.

### Personal Banking Needs

East West Bank offers a comprehensive array of financial products and services to assist you in managing your financial wealth.

- Deposit Accounts
- Surcharge-free transactions at all East West and Desert Community Bank ATMs\*
- China UnionPay cardholders can withdraw money directly from their account\*\*
- Easy access to USD with China UnionPay card

\*Third-party fees may apply. ATM usage fees may be charged to your account at the request of the provider operating the non-proprietary ATM.

\*\*Up to the cardholder's daily ATM withdrawal limit.

### We Accept China UnionPay

East West Bank welcomes China UnionPay customers to access their funds through our East West Bank and Desert Community Bank ATMs. All China UnionPay cardholders will not be assessed a transaction surcharge fee when using our ATMs.

### Limited Doc Loans

East West Bank's Limited Doc loan program is a streamlined program offered to borrowers with strong liquid assets. These borrowers benefit from our "Hassle-Free" no income verification processing. The Limited Doc loan is ideal for borrowers who are foreign Nationals (with valid passport) and those who may have complex financial profiles.

Whether you are looking to purchase your new home, a vacation home or investment property, East West Bank's Limited Doc program can help.

### Our Limited Doc program offers a variety of features that can help meet your financing needs:

- Fixed or adjustable rates
- Loan amounts up to \$10,000,000
- Loan-to-value up to 60%
- Finance 1-4 Single Family Residences, PUD's, Condos, and Townhomes
- No ownership seasoning requirement to cash-out refinance after purchasing in cash. (LTV up to 50%)
- Gift funds are allowed

### Commercial Real Estate Loans

Commercial Real Estate Loans up to \$20,000,000 loan amount with 50% LTV (Loan-to-Value)\*\*\*

\*\*\*Other terms and restrictions may apply. All loans are subject to credit approval and appraisal.

### Personal Credit Cards

For new immigrants and foreign nationals, East West Bank offers a Secured Credit Card designed to help you start establishing your creditworthiness here in the U.S. It is an easy way to make purchases by using your personal credit card.

### Foreign Currency

We understand that in a global society, there will be many times when our customers need to exchange foreign currency. Each East West Bank branch offers foreign currency exchange to customers who wish to buy or sell RMB, NTD, HKD, or EURO.

### Wire Transfers

At East West Bank, the China remittance is simple, quick and easy.

For additional information  
about our services,

please contact:  
1-888-895-5650 or  
email  
[info@eastwestbank.com](mailto:info@eastwestbank.com).

