

# Charter One Bank launches new remittance service with Bank of China



**Exclusive technology makes transferring funds more convenient with free cell phone notification messages to China Mobile and China Unicom customers**

CLEVELAND - With Chinese New Year fast approaching, Charter One Bank today announced it is making it more convenient for its Chinese customers in the United States to send money home through a new remittance service offered in collaboration with Bank of China. Remittance plus enables any Charter One customer with a checking account to safely and securely transfer up to \$1,000 per day to any account in China for a \$10 fee through Chinese New Year, February 18, 2007. For added convenience, China Mobile and China Unicom customers who are receiving funds are able to receive free instant notification messages sent via Chinese short message service (SMS) to their cell phones as soon as the transaction is processed.

"Charter One Bank is pleased to introduce Remittance plus to our Chinese customers in the U.S.," said Ned Handy, President and CEO of Charter One Bank. "The Chinese community is a growing segment of our nation's population and Charter One is committed to serving the needs of its diverse customer-base. We will continue to leverage our relationship with Bank of China in order to develop the products and services we need to become the bank of choice for the nearly one million Chinese living, working and studying in the U.S. markets we serve."

"Bank of China is proud to work with Charter One Bank to deliver this remittance service to the Chinese community," said Xiaojing Li, general manager, Bank of China USA. "Bank of China is China's second-largest bank and has the most international offices of any Chinese bank. We began serving the U.S. market more than a quarter-century ago. We look forward to future collaborations with Charter One that combine our resources and our shared commitment to convenience as we create

value-added products and services for our retail and commercial customers."

Bank of China processes thousands of Chinese remittance transactions every day from its two offices in New York City. The Chinese remittance market is estimated at \$22.5 billion. Charter One and parent company Citizens Financial Group's new remittance service expands opportunities for Chinese living in the U.S. to send funds home by making the service available at its more than 1,600 Citizens and Charter One branches in its 13-state footprint.

With Remittance plus, Charter One individual and business customers with checking accounts can safely and securely transfer up to \$1,000 per day to any account in China for a \$10 fee from any Citizens or Charter One branch. A \$30 fee will be assessed for transactions of more than \$1,000. Customers who want to notify recipients of the remittance must provide Charter One with the recipient's China Mobile or China Unicom cell phone number. Using technology exclusive to Citizens and Charter One through its relationship with Bank of China, fund recipients will be provided instant SMS of the remittance notification on their cell phones as soon as the remittance transaction is processed. China Mobile is China's largest wireless carrier, while China Unicom is the nation's second-largest. Combined, these companies serve nearly 380 million customers in China, where there are more than 450 million cell phone subscribers, compared to 220 million in the U.S.

Charter One is promoting the new service at select branches throughout its footprint, where the bank estimates there are nearly a million Chinese residents, expatriates and students. These branches are providing free red envelopes to customers in



recognition of Chinese New Year, February 18, 2007. It is a Chinese tradition during the New Year celebration to provide red envelopes filled with money to family, friends, loved-ones and others.

"As the number of Chinese living, working and studying in the U.S. increases, the demand for safe, reliable and convenient remittance service also is increasing," said Jun Wang, President of New England Chinese Information and Networking Association. "Remittance plus is being introduced to the Chinese community in the U.S. just in time for Chinese New Year, when, beginning this month, billions of dollars will be sent back home to family, friends and

loved ones. To that end, Citizens' product is not only well-timed, it also is well conceived. Recipients of remittance in China undoubtedly will appreciate the convenience this product affords them through its instant SMS notification."

In August 2005, RBS, Citizens' parent company, led a consortium to purchase a 10 percent stake in Bank of China for \$3.1 billion with RBS investing \$1.6 billion. Alongside the investment, RBS and Bank of China agreed exclusivity in credit cards, wealth management and insurance and close working relationships in key operational areas including risk, governance, financial management

and information technology.

## About Charter One Bank, N.A.

Charter One Bank, N.A., is a \$46 billion bank operating in Illinois, Indiana, Michigan and Ohio. It has 474 branches and more than 800 ATMs. It has 167 branches and 213 ATMs in Ohio. Charter One is a subsidiary of Citizens Financial Group, Inc., a \$164 billion commercial bank holding company headquartered in Providence, R.I. Citizens has more than 1,600 branches, approximately 3,200 ATMs and 26,000 employees in a 13-state retail branch network and has non-branch retail and commercial offices in about 40 states. Citizens is the eighth-largest commercial banking company in the United States ranked by deposits and ninth in assets as of March 31, 2006. Citizens is owned by RBS (The Royal Bank of Scotland Group plc). The Charter One Web site is charterone.com.



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