

Personal Internet Banking

Protecting environment while managing your wealth by using e-Statement

Have you been lost and frustrated in a pile of statements? Do you have to put a bunch of useless statements into a paper shredder once for a while? Have you ever worried about the statement being lost or delivered late during mail delivery? How do you check your statement when you are going on a business trip or traveling aboard? We believe that you support environmental protection, and you would like to leave a beautiful and clean world to your children.

Now we are providing you a better choice instead of the traditional paper statements, which is e-statement. Apply now!

1. Five advantages of e-Statement

Convenience: You can apply for e-Statement through Internet Banking and check your statements wherever and whenever you want. The time-consuming delivery for traditional statement will no longer exist.

Autonomous Control: You can retrieve any of your statements in the last six month for printing or downloading. The style of the e-Statement and the traditional statement are identical.

Security: You can check your e-Statement after logon to Internet Banking and you do not have to worry about accidents on the way of mail delivery.

Instant reminder: When your statement is ready, we will send you an alert e-mail immediately.

Free of charge: e-Statement and e-mail alert service are completely free.

2. How to apply the e-Statement?

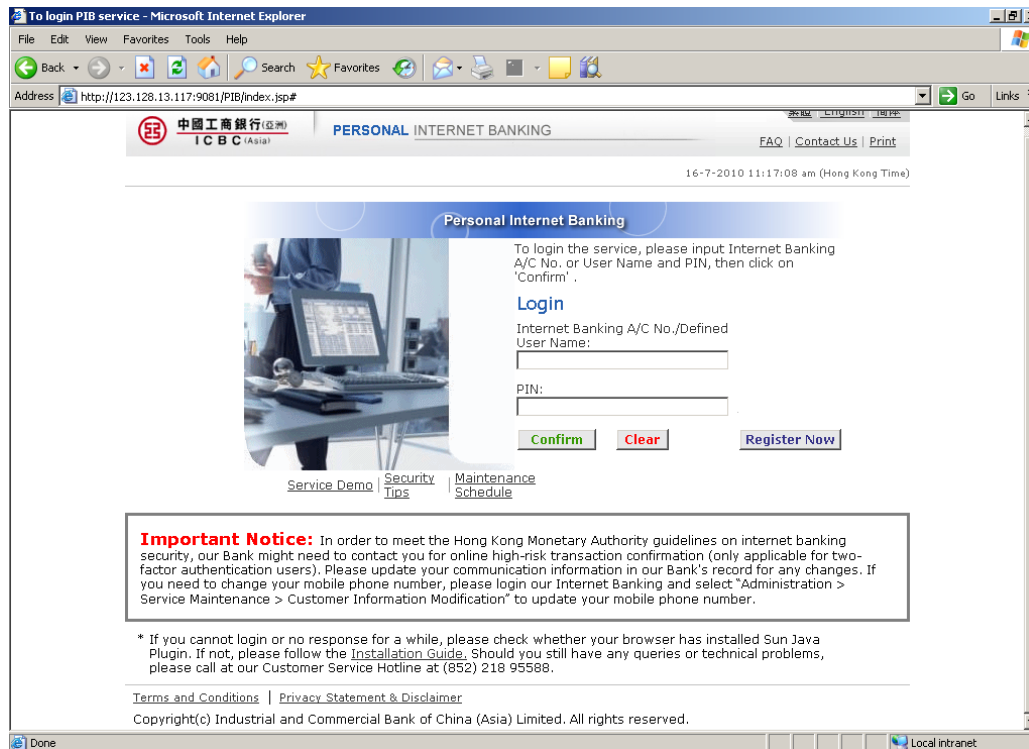
Our Internet banking service now provides e-Statement for both “consolidated account” and “credit card account” of personal customers. You can register the e-Statement service

through Internet Banking service by yourself if you can access to the Internet Banking service. If you do not have the access to the Internet Banking service, please register through any of our branches or apply online. (Internet Banking service will be effective immediately after your registration.)

A. Apply the e-Statement of consolidated bank account

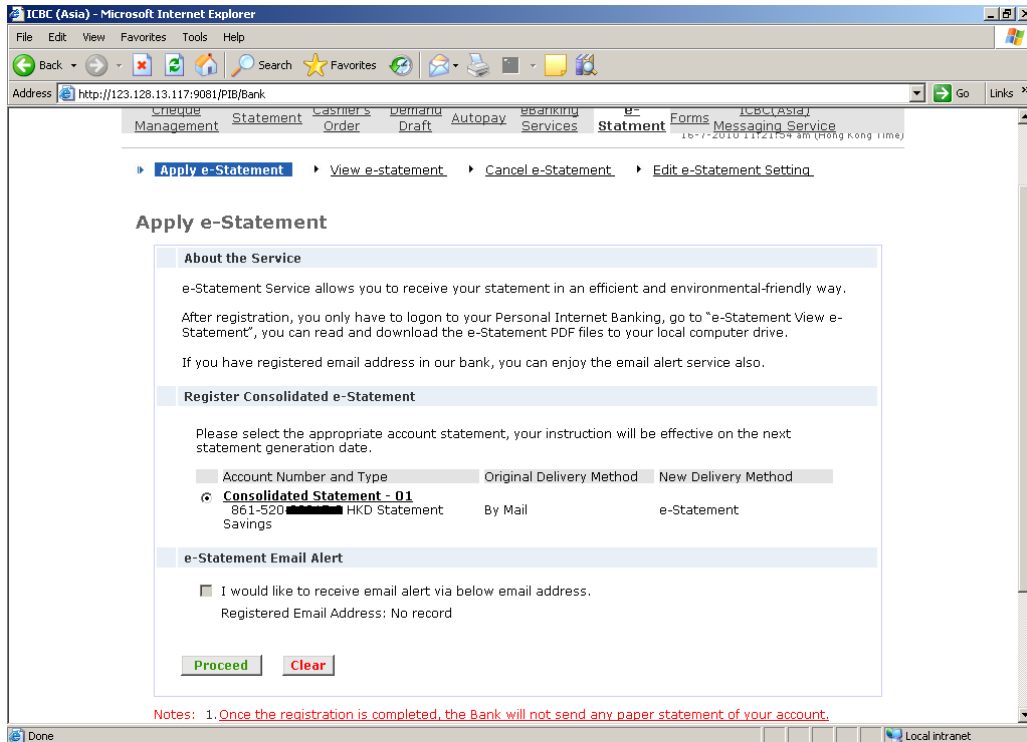
You may go to “Others--e-Statement--apply e-Statement” to do the registration. (Note: Consolidated bank accounts include saving account and current account.)

Step 1: Please logon to the Personal Internet Banking (www.icbcasia.com). (See Figure 1)



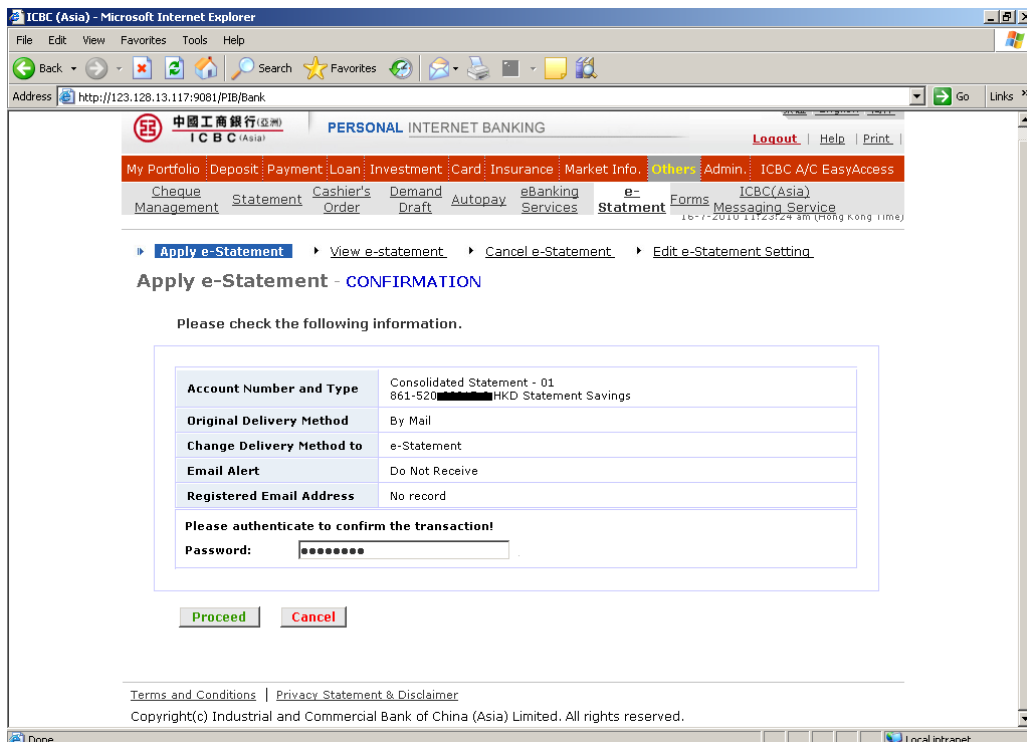
(Figure 1)

Step 2: Go to “Others--e-Statement--apply e-Statement” to set the e-Statement. Please choose your accounts and whether you need the e-mail alert service. Click the “Proceed” button and go to the next part. (See Figure 2)



(Figure 2)

Step 3: You are in the “Confirmation” part now. Please type in your login password following the instructions again and then click the “Proceed” button to go to the next part. (See Figure 3)



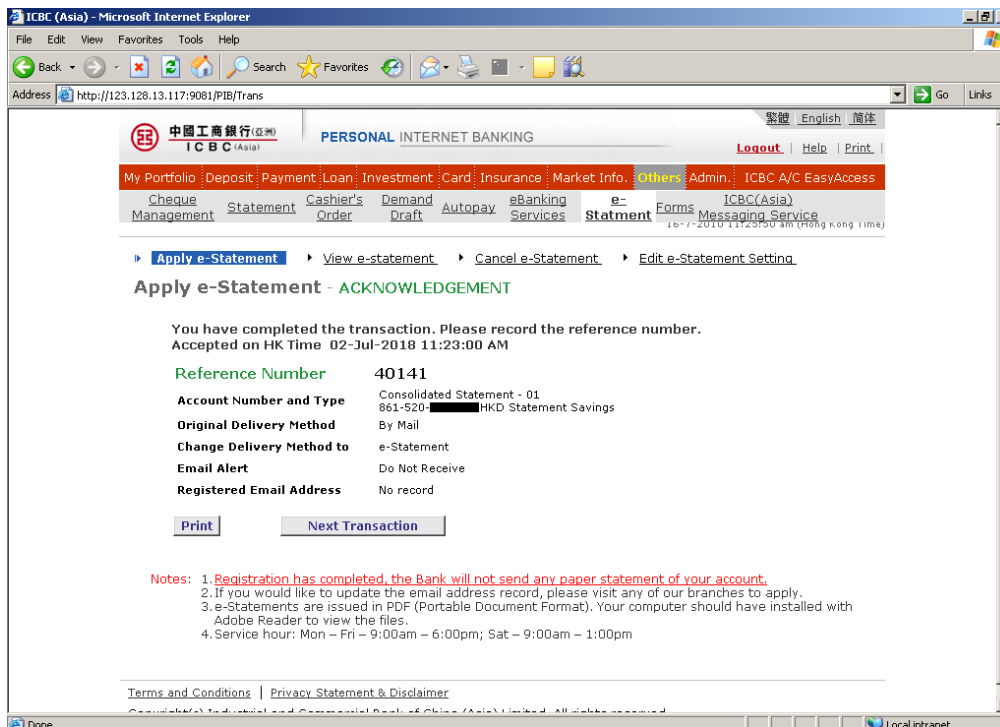
(Figure 3)

Step 4: You are now in the “Register e-Statement Customer Declaration” part. Please click the “Accept” button to go to the next part. (See Figure 4)



(Figure 4)

Step 5: You are now in the “Acknowledgement” part, which means the transaction has been completed. You will receive your e-Statement next time!! (See Figure 5)

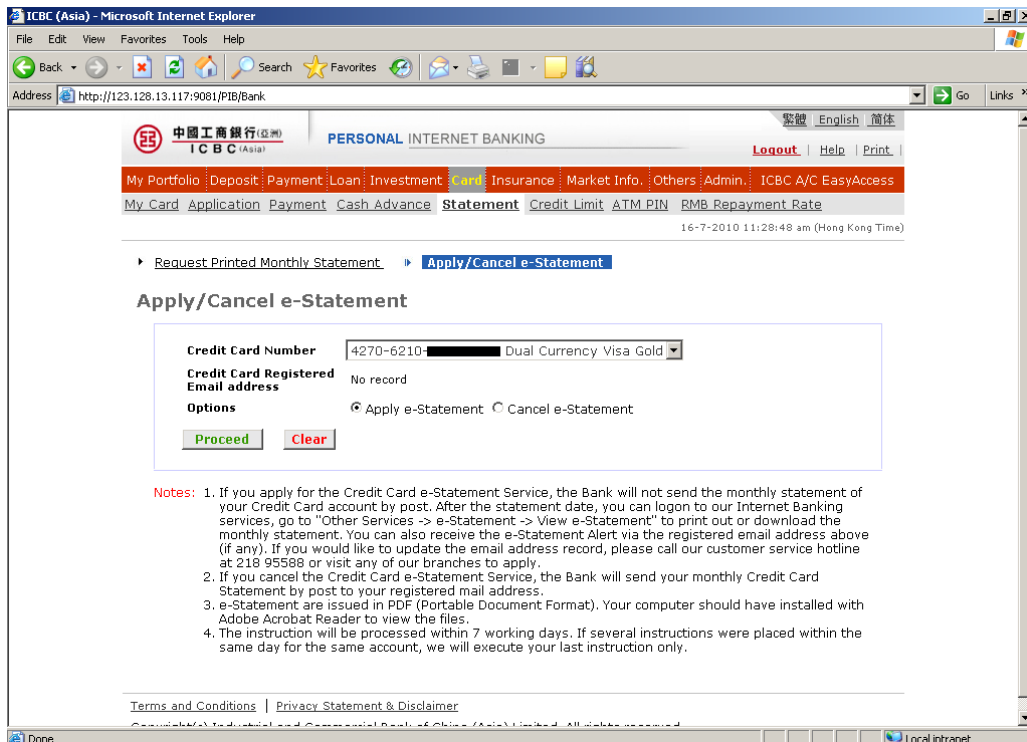


(Figure 5)

B. Apply the e-Statement of Credit card accounts

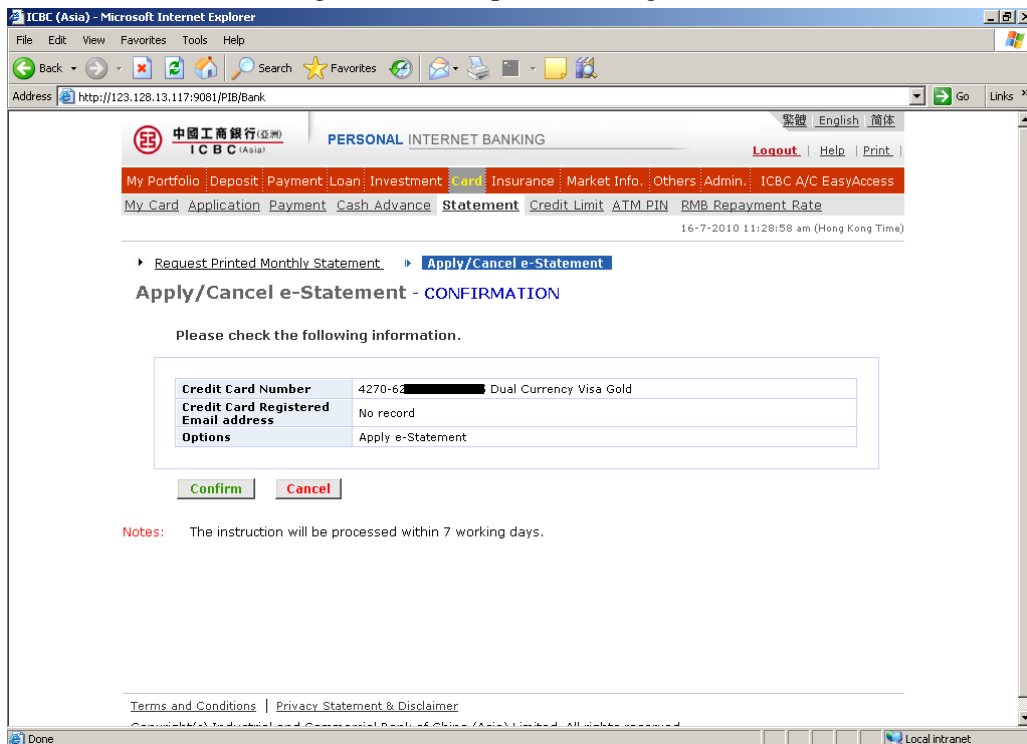
You should go to “Card--Statement--Apply/Cancel e-Statement” to apply the e-Statement for the credit card account.

Step 1: Please logon to the Personal Internet Banking (www.icbcasia.com), then go to the “Card--Statement--Apply/Cancel e-Statement” to set the credit card e-Statement. Please choose the accounts and whether you need an e-mail alert service. Then, click the “Proceed” button to go to the next part. (See Figure 1)



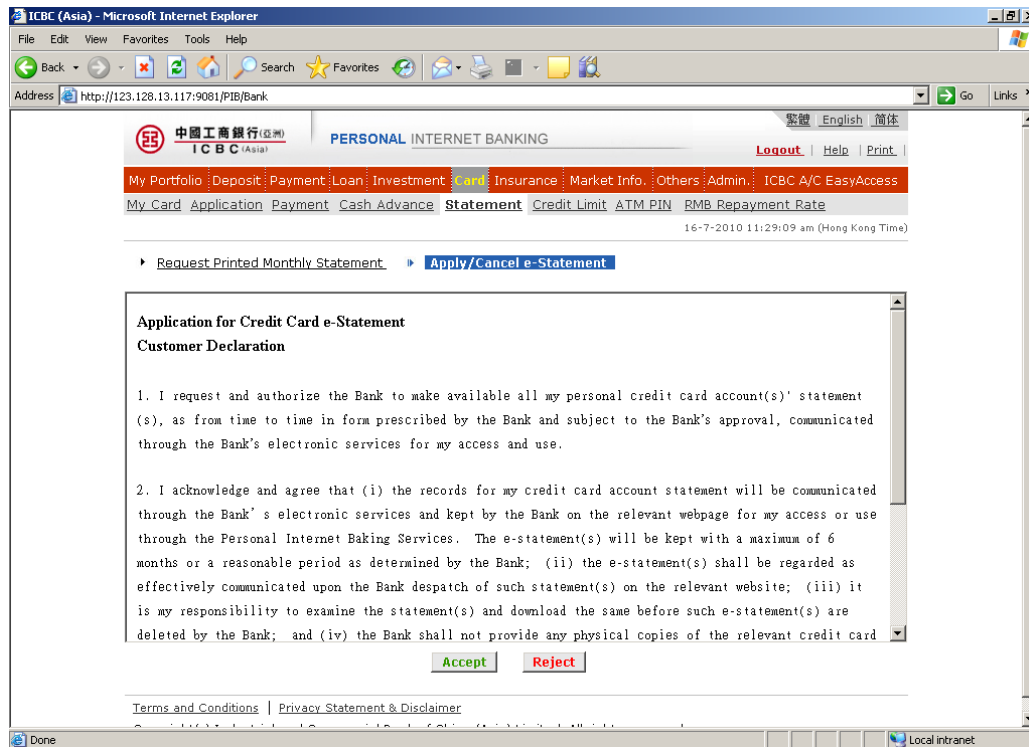
(Figure 1)

Step 2: You are now in the “Confirmation” part. Check your information and then click the “Confirm” button to go to the next part. (See Figure 2)



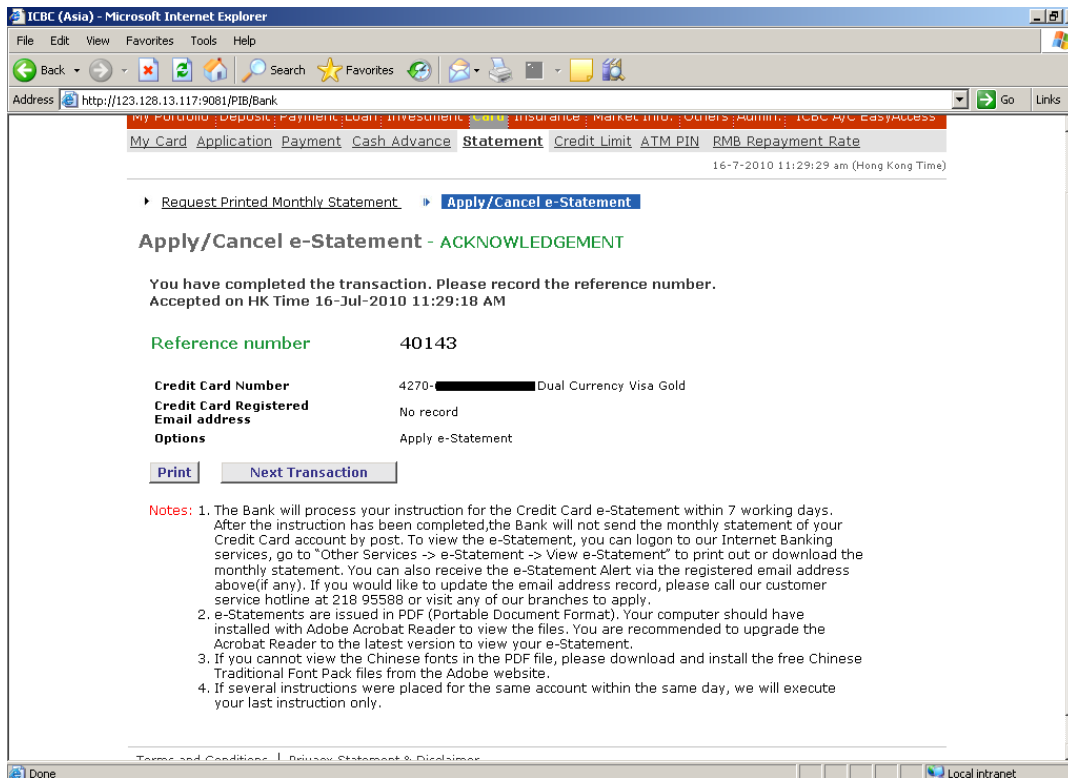
(Figure 2)

Step 3: You are now in the “Application for Credit Card e-Statement Customer Declaration” part. Please click the “Accept” button to go to the next part. (See Figure 3)



(Figure 3)

Step 4: You are now in the “Acknowledgement” part, which means the transaction has been completed. You will receive your e-statement next time. (See Figure 4)



(Figure 4)

After you finished the online registration, you will not receive any paper statement of your consolidated account(s) and credit card account(s).

Just by clicking your mouse, you can make such a big contribution to the earth and the human race. Why not? Apply the e-Statement now!!