

Descriptive Information for debit Card

Features

1. “Elite Club” Account Card / 349 Super Card/ Easylink Card (HKD)/ Easylink Card (CNY) / Family Club Card is an debit Card (also known as debit card) issued by Industrial and Commercial Bank of China (Asia) Limited (the Bank).
2. Cardholders can access their accounts for the following functions via our ATMs or any of the ATMs located in Hong Kong and Macau bearing the JETCO logo:
 - HKD & CNY Cash withdrawal (*withdraw cash from CNY Account is only available at ICBC (Asia)’s ATMs*)
 - Fund transfer*
 - Balance inquiry
 - Envelope Deposit (*is only available at designated ICBC (Asia)’s ATMs*)*
 - Statement request
 - Cheque book request
 - Change PIN
 - Bill payment, credit card payment and charity donation (*can only be made at ATMs bearing JET PAYMENT logo*)*
 - Mini-Statement
 - InterBank Transfer *

* not applicable for CNY accounts

3. Cardholders can use our debit cards (except for Easylink Card (CNY)) to enjoy free of charge service to withdraw cash and enquire account balance through ICBC ATMs in Mainland China. Also, you can perform cash withdrawal (refer to Service Charges Table) and balance inquiry transaction globally and in Mainland China through ATMs bearing “Union Pay” logo.
 - # If the debit card back bearing the ‘CIRRUS’ logo, the cardholders can then perform the cash withdrawal (refer to Service Charges Table) and balance enquiry transactions via the ATMs bearing the ‘CIRRUS’ logo globally including Mainland China.
4. Easylink Card (CNY) holders are available to perform cash withdrawal (Cash Withdrawal Service Charges per each transaction is CNY15.00) and balance inquiry transactions via the ATMs bearing “Union Pay” logo in China. Also, the cardholders can make purchase at the designated merchants with “Union Pay” logo in the Mainland.
5. Cardholders can make POS purchase at any retail shop displaying JETCO service mark in Macau.
6. Cardholders can make purchase at any retail shop displaying EPS logo as well as the HKJC Cash Voucher from Hong Kong Jockey Club (the function of purchasing HKJC cash voucher is only available upon application at branch).
7. Cardholders can perform registration at the PPS terminals located at the designated service centers, you can pay most of your bills via digital tone phone or in the internet.

Application

8. Account holder can apply for ATM services by filling out the application form and submits identity document at any of our branches.

Service Charges

9. For Easylink Card, services fee is charged on date of application and annually thereafter (refer to Service Charges Table).
10. “Elite Club” Account Card / 349 Super Card and Family Club Card are provided to “Elite Club” Account / 349 Super Account holder and Family Club member free of charge.
11. Service Charge is levied when cardholder withdraw cash from ATM outside of Hong Kong (refer to Service Charges Table).
12. Card replacement fee is levied before the replacement card is issued under customer’s request (refer to Service Charges Table).

Service Hours

13. ATM service is provided to customer 24 hours. All transaction/payment performed after cut-off time (i.e. Mon – Fri 7:30p.m.), or on Saturday and public holidays are treated as next business day transactions.

Restriction on the use of card

14. In addition to one Primary Account, a maximum of two Sub Accounts can be encoded on the same Easylink Card or Family Club Card, while one Sub Account can be encoded on the same “Elite Club” Account Card / 349 Super Card.
15. To withdraw cash from ATMs outside Hong Kong, Cardholders can only withdraw cash from the Primary Account. (except for the ATMs with selection function is available for the cash withdrawals and balance enquiries via the registered sub-account(s)).
16. The daily cash withdrawal limit is up to the account available balance or maximum of HKD20,000.00 or its equivalent (HKD6,000 per transaction) whichever is lower.

17. The daily fund transfer limit between accounts encoded on the same Debit card is unlimited. However, the maximum transfer transaction limit is HKD999,999.00.
18. The daily limit for fund transfer to accounts not encoded on the Debit card (third party accounts) is HKD50,000 or its equivalent which shares with the cash withdrawal limit. For bill payment, credit card payment & charity donation, the maximum daily limit is up to the account available balance or maximum limit of HKD50,000. The daily maximum transfer limit for Interbank transfer is HKD10,000. For EPS, PPS, purchase of Hong Kong Jockey Club cash voucher (the purchase of HKJC cash voucher shares the sub limit of HKD20,000.), and "Union Pay" POS, the maximum daily transfer limit is HKD100,000. Meanwhile, the function of purchasing HKJC cash voucher is only enabled upon application at branch.
19. Apart from ATM function, 349 Super Card also serves signature verification function for the Bank's counter transaction by providing a signature panel at the back of the card for cardholder's signature.

Dispatch of Card and PIN

20. Upon application of Debit card, a pre-embossed Debit card (without customer's name) and pre-printed PIN will be dispatched to customer over counter with customer's acknowledgement.
21. If customer requests for a named Debit card, a pre-printed PIN will be delivered to customer over counter with acknowledgement and the customer can choose either to have the card collected at designated branch or delivered by post.
22. Customer using personal chop as his specimen signature is required to collect the card and the PIN in person at designated branch.
23. Cardholder is required to present identity document and sign on the acknowledgement receipt when collecting the card and the PIN at branch.

Card & PIN Reported Lost/Stolen

24. Once the card/PIN is found lost/stolen, customer may inform any of our branches or call our Customer Service Hotline on (852) 218 95588 as soon as reasonably practicable.
25. Customer is required to confirm the lost/stolen of card/PIN in writing after the card is reported lost/stolen by phone.
26. Once the card/PIN is reported lost/stolen, the Bank will place hot code status on the card to prevent it from further usage.
27. If the card is lost/stolen, cardholder can request the Bank for card replacement in written instruction.
28. If the PIN is lost, forgotten or disclosed to someone else, cardholder can request the Bank to re-generate a new PIN for him in written instruction.

Security of Card & PIN

29. Keep the Debit card safe at all times.
30. Do not allow anyone else to use your card and PIN.
31. Keep the PIN separately from your card and do not mark it on your card.
32. Do not disclose the PIN to any person nor record it in any form recognizable as the PIN.
33. Change your PIN immediately and regularly. Telephone number, identity card number, date of birth or other easily accessible personal information is not suitable as the PIN.
34. Do not use the PIN for accessing other services, such as connection to the Internet or accessing other websites.
35. Destroy the original copy of the PIN after you have memorized the number.
36. Cardholder should refer to the security advice provided by the Bank from time to time for the use of card and PIN.
37. Debit card is captured by ATM at the fourth consecutive invalid PIN attempt.
38. Cardholder will be liable for all losses if he has acted fraudulently or acted with gross negligence or failed to follow the safeguards in keeping the card safe and the PIN secret or failed to inform the Bank as soon as reasonably practicable after he found that the card/PIN has been lost or stolen or when someone else knows the PIN.

Transactions

39. Card transaction, which is involved currency exchange, will be debited to the cardholder's account at prevailing rate on the day of conversion.
40. For tracing the transaction performed via our Bank's or JETCO Member Bank's ATM, cardholder can request through ATM a printed transaction advice which records the following information on it:
 - the amount of the transaction;
 - the account(s) being debited or credited;
 - the date and the time of the transaction;
 - the type of transaction;
 - whether the transaction is accepted or rejected;

- a number or code that enables the terminal where the transaction was made to be identified.

Complaint about ATM Transactions

- 41. For complaint arising from ATM transactions, customer may fill out a Customer Complaint Form at any of our branches or related banks or call JETCO Hotline on (852) 2520 1747.
- 42. In case the discrepancy amount is to be refunded after investigation, amount will be credited to the customer's account or refunded to cardholder bank through JETCO.
- 43. The Bank's liability should be limited to those amount wrongly charged to cardholder's accounts and the interest on those amounts.

Applicable Rules

- 44. This information is subject to the terms setting out in Master Terms and Conditions – Banking Services/Investment Products/Derivatives products.

Amendment to this Information

- 45. The Bank shall be entitled to add, delete and/or amend this information from time to time at the discretion of the Bank.

English and Chinese Version

- 46. In the event of any inconsistency between the English and the Chinese version, the English version shall prevail.

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Industrial and Commercial Bank of China (Asia) Limited

The above information is for reference only. For any queries, you are welcome to contact any of our branches or call Customer Service Hotline on (852) 218 95588 during office hours. Our staff are happy to serve you.
