



Descriptive Information for Personal Internet Banking Services

Features

1. Internet Banking is a 24 hours banking service provided to the customer through Internet by visiting the Bank's web site (<http://www.icbcasia.com>).
2. For the queries concerning Internet Banking Service, customer may call Customer Service Hotline on (852) 218 95588 for assistance during office hours.
3. Customers need a PIN, or registered e-Cert authorization password, or registered SMS password to confirm financial transactions under different risk levels. For example: transfer funds to non-registered accounts is required to use the registered electronic certificate (e-Cert) password or SMS authorization password for authentication.
4. Customer is allowed to enable the account 'Auto-Registration' function that all accounts under same account title (with same identity number) of the Customer will be auto-registered to the Internet Banking. Any new accounts opened afterwards will also be registered to the Internet Banking package automatically, and it is not necessary to fill out the amendment form for account addition.
5. Personal Internet Banking Services provides the following services:
 - a) Change PIN (8-12 alphanumeric digits) *(PIN – Personal Identification Number - should be changed during first login to the Personal Internet Banking Services)*
 - b) Portfolio Overview *(View the deposit, investment, loans and credit card account balance)*
 - c) Deposit Service
 - Deposit Details *(View the transaction record for last 60 calendar days)*
 - Fund Transfer Within Our Bank ^α *(Pre-set the processing date of fund transfer for the coming 30 calendar days is allowed)*
 - Fund Transfer / Telegraphic Transfer to Other Bank ^β *(Pre-set the processing date of fund transfer/Telegraphic Transfer for the coming 30 calendar days is allowed. Funds Transfer to Other Banks in HK: For fund transfer via CHATS, the fund will be credited to the beneficiary account on the same day. For fund transfer via Electronic Clearing, beneficiary account will be credited within 3 working days.)*
 - Time Deposit Placement/Renewal/Redemption & Change of Maturity Instruction *(Set up Regular Time Deposit with Minimum initial deposit^χ: Time deposit for HKD: HKD5,000
Time deposit for foreign currencies: HKD10,000 equivalent
Early redemption of Time Deposit is not allowed)*
 - Remittance Enquiry *(View the record of inward remittance for last 60 calendar days)*
 - Bill Payment *(Pre-set the processing date of bill payment for the coming 30 calendar days is allowed)*
 - d) Loans Service
 - Account Summary
 - Online Application for Mortgage Installment loan
 - e) Investment Service
 - Investment Overview *(View the account balance of securities, the last business day account balance of funds/bonds . The information shown is for reference only)*
 - Securities
 - Summary *(View Securities Account Portfolio)*
 - Securities Trading *(Buy / Sell HK stocks)*
 - Order Status Enquiry/Amend/Cancel
 - Transaction History *(View Securities transaction history for the last 60 days)*
 - Monthly Saving Plan *(Set up monthly execution of buying HK stocks in fixed amount(minimum amount of HKD1,000.))*
 - Market Information *(Get Real Time/Delayed stock Quote and view Stock related market information)*
 - Customer Service *(Setup Stock Watch Alert, Cost Calculator, Profit & Loss simulator, Setup / Change Notification Instruction, apply for streaming quote service, etc.)*
 - Investment Funds
 - Summary *(View Funds Account Portfolio up to last business day. The information shown is for reference only)*
 - Funds Trading *(View Subscription / Switching / Redemption / Transaction History)*
 - Transaction History *(View Funds transaction history for the last 60 days)*
 - Market Information
 - EIPO (Yellow Form)
 - Trade Summary *(View e-IPO trade summary for the last 60 days)*
 - Application
 - f) Credit Card Service
 - Account Summary
 - Application *(Download Application Form)*

^α CNY transfer is not applicable for the beneficiary account of CNY Joint Account Customers.

^β CNY transfer is not applicable for the beneficiary account of CNY Joint Account Customers, and Telegraphic Transfer is not allowed to Joint Customers. For CNY T/T, the beneficiary should be same as the remitter and registration at branch is required.

^χ Excluded USD SWAP, Planned Savings, Call Deposit and Offshore Deposit.

- Our Card Payment *(Only available for cardholders who have already opened our Bank's deposit account)*
 - Cash Advance
 - Account Statement Request
 - Credit Card Limit Adjustment Request/Reallocation
 - Credit Card's ATM PIN Application *(Applicable for the Two Factor Authentication user only)*
 - Dual Currency Card RMB Repayment Rate
- g) Insurance Service
- Policy Summary
 - Travel Insurance Application
 - Claim Form Download
- h) Interest & Exchange Rates Enquiry
- i) Other Services
- Cheque Status Enquiry/Stop Cheque Payment
 - Cheque Book Request *(Only one time of request with maximum of nine cheque books is allowed per day)*
 - Bank Statement Request *(Only one time of request is allowed per day)*
 - Cashier's Order Request *(Either collect at branches or send by registered mail. The option of sending by registered mail is applicable for the Two Factor Authentication user only)*
 - Demand Draft Request *(Either collect at branches or send by registered mail. The option of sending by registered mail is applicable for the Two Factor Authentication user only)*
 - Standing Instruction Request *(Applicable for the Two Factor Authentication user only)*
 - ATM Card Application *(Applicable for the Two Factor Authentication user only)*
 - e-Statement *(Customer is accepted to apply for the consolidate e-Statement, which is available to read and download via our Personal Internet Banking Services. The e-Statement will be retained for 6 months from the statement date.)*
- j) Administration
- Internet Banking Transaction Activities Enquiry
 - Daily Transaction Limit Deduction
 - Define User Name *(Customer can only define his User Name once. User Name must include at least a character and the length must between 6 and 20.)*
 - Account Maintenance *(Customer can delete any own accounts from Internet Banking Services or set any own accounts as Enquiry only in Internet Banking Services)*
 - Post Dated Transaction Enquiry *(View and amend post-dated transaction for the coming 30 calendar days)*
 - Two Factor Authentication Registration *(Register HK Post e-Cert or SMS Authorization as Two Factor Authentication, not applicable to joint account customers.)*
 - Fund Sweeping *(Preset instruction for currency switching(instruction can be based on Exchange Rate, Fixed Transfer Amount, Remaining Account Balance, Execution Frequency and Maximum Number of Transaction, etc). The instruction will be automatically executed once the pre-set criteria are met. Only for Elite Club Account Holder)*
 - Online Account Opening *(Applicable for the application of Securities, Time Deposit, HKD/CNY/MCY Savings Accounts.)*
- k) Message Box *(Only store the result of post-dated transaction)*

Application

6. Account holder can apply^λ for Internet Banking Service via Internet Banking or by filling out the application form and submits identity document at any of our branches in person.

Service Charges

7. Internet Banking Service is provided to customer free of charge. However, service charge on fund transfer to other banks via CHATS & Telegraphic Transfer, Securities Trading, Stock Quote, Price Alert service, Funds Trading, stop cheque payment, purchase of Cashier's Order & Demand Draft, etc. Postage for registered mail of cheque books, Cashier's Order & Demand Draft is levied (refer to Service Charges Table of our bank).

Service Hours

8. Service hours of Internet Banking Service are as follows:

<u>Transaction/Service</u>	<u>Service Hours</u>
Transfer Fund within the Bank ^δ	24 hours
Transfer Fund to Other Bank via Electronic Clearing ^δ	24 hours
Transfer Fund to Other Bank via CHATS ^ε	With the following cut-off time
	(HKD) Mon - Fri 9:30a.m. – 5:00p.m.
	(USD) Mon - Fri 9:30a.m. – 5:00p.m.

^λ Customer is accepted to use his ATM card or Phone Banking Account or Credit Card Account and the Personal Identity Number to register our Personal Internet Banking Services online.

^δ All transaction/payment performed after cut-off time (i.e. Mon-Fri 7:30p.m. and Sat 5:30), on Sun or public holidays are recorded as next business day transactions. Service hour for Cross Currency Transfer: Monday-Friday 9:00 a.m. to 6:00 p.m. Saturday 9:00 a.m. to 1:00 p.m.

^ε Transaction not involving foreign currency made after the cut-off time (i.e. Mon-Fri 7:30p.m. and Sat 5:30.), on Sun or public holidays will be recorded as next business day transaction. Whereas, transaction involving foreign exchange is not accepted for processing after service time.

Transfer Fund to Other Bank via Telegraphic Transfer ^ε	(EUR)	Mon - Fri	9:30a.m. – 4:00p.m.
	With the following cut-off time		
	(CAD)	Mon - Fri	9:30a.m. – 2:00p.m.
	(other currencies)	Mon - Fri	9:30a.m. – 3:00p.m.
Securities Trading	Mon-Fri		8:00a.m. – 4:08p.m.
Securities Enquiry Services	(except public holidays)		
	24 hours		
Investment Funds Transaction (Subscription / Switching / Redemption)	Mon-Fri		9:00a.m. – 3:00p.m.
Investment Funds Enquiry Services	24 hours		
eIPO Application	Mon-Sun		6:00a.m. – 10:00p.m.
			The application deadline for e-IPO application is 4:00p.m. on the day before the official closing date of the respective IPO.
eIPO Enquiry Services	24 hours		
Transaction Involving Foreign Currency	Mon-Fri		9:00a.m. – 6:00p.m.
	Sat		9:00a.m. – 1:00p.m.
	(except public holidays)		
Insurance Application	24 hours		
Time Deposit Placement/Renewal/Redemption/ Change Maturity Instruction	Mon-Fri		9:00a.m. – 6:00p.m.
	Sat		9:00a.m. – 1:00p.m.
	(except Sun & public holidays)		
Stop Cheque Payment	(Business Day)	Mon - Fri	9:00a.m. – 7:30p.m.
	Sat, Sun & Public holidays		24 hours
Cashier's Order ^δ	24 hours		
Demand Draft ^ε	Mon-Fri		9:00a.m. – 6:00p.m.
	Sat		9:00a.m. – 1:00p.m.
	(except Sun & public holidays)		
Payment ^δ	24 hours		
Other Services	24 hours		

Restriction on the Internet Banking Service

9. Except Time Deposit Account and Planned Savings Deposit Account, all deposit accounts can be registered as a Pre-registered Transferee Account.
10. Daily limit for fund transfer of the same currency within own Accounts under one e-Banking Package is unlimited.
11. The maximum daily transfer limit to each Pre-registered 3rd Party Transferee Account within Bank is HKD250,000 or its equivalent or amount as specified by customer (whichever is lower) with total daily limit of HKD500,000 or its equivalent. For CNY, the maximum daily transfer limit to Pre-registered Transferee Account is CNY20,000 per customer (not applicable for joint account customer). Customer can reduce the daily limit via Internet.
12. The maximum daily transfer limit to Non-registered Transferee Accounts (including transfer fund within our bank accounts and transfer funds to other bank accounts and purchase of Cashier's Order & Demand Draft to be collected by authorized person at our branch or sent by registered mail) is HKD20,000 or its equivalent, which is applicable to Two Factor Authentication users only. Customer can reduce the daily limit via Internet.
13. The maximum daily transfer limit for general payments (including all bill payments, credit card payments and donations) is HKD50,000. The maximum daily transaction limit for White Form eIPO Online Payment is HKD2,000,000. The maximum daily transaction limit for tax payment is HKD200,000.
14. For the same Internet Banking Account, the maximum daily limit for fund transfer between Hong Kong Dollars and United States Dollars is HKD4,000,000 or its equivalent.
15. For the same Internet Banking Account, the maximum daily limit for fund transfer between Hong Kong Dollars and foreign currencies other than United States Dollars is HKD1,500,000 or its equivalent.

Dispatch of Password

16. Each account holder is assigned an Internet Banking Account Number and given a pre-printed Password.
17. Customer is required to present proper identity document and sign on the acknowledgement receipt or the application form or the amendment form when collecting the Password at branch. The password is effective only after receiving customer's acknowledgement receipt.

Security of Password

18. Change your new password during your first login to the Internet Banking Service.
19. Destroy the original copy of the password after you have memorized the number.
20. Change your password periodically.
21. Do not allow anyone else to use your password.
22. Do not disclose your password to any person, including Bank's employee.
23. Do not write down or record the password in any form recognizable as password.
24. Do not send your password via e-mail.
25. Do not use your identity card number, telephone number, birthday, or recognizable part of the name as your password.
26. Do not use the same user name and password for your Internet bank accounts and for access to other Internet services (for example, for connection to the internet or accessing other web sites).
27. Use combination of numbers and alphabets for your password.
28. Log out the Internet Banking Service and clear the browser cache after you have completed your banking activities.
29. Ensure the computer is not left unattended whilst the service are in use.
30. Internet Banking Service is suspended by system automatically at the fourth consecutive invalid password attempt.
31. If password is lost, forgotten or disclosed to someone else, customer may inform any of our branches or call our Customer Service Hotline on (852) 218 95588 as soon as reasonably practicable and request for suspension of the Internet Banking Service. However, customer is required to give written instruction for password re-generation.
32. Customer will be liable for all losses if he has acted fraudulently or acted with gross negligence (this may include cases where customer knowingly allow the use by others of his password) or failed to follow the safeguards in keeping the password secret or failed to inform the Bank as soon as reasonable practicable after having found that the password has been lost or stolen.

Transaction

33. Once the exchange rates, stock price, etc. quoted by the Bank pursuant to Internet Banking Service be confirmed by customer shall be absolutely binding on the customer.
34. The Bank will give the customer a transaction reference number after the acceptance by the Bank of instruction from the customer pursuant to Internet Banking Service except of enquiry and application transaction. Customer can quote the transaction reference number provided in every communication with the Bank in connection with such instruction through Internet.

Complaint about Internet Banking Transactions

35. For complaint about transaction relating to bill payment, credit card payment and charity donation, customer may fill out a Jet Payment Adjustment Advice at any of our branches.

Applicable Rules

36. This Information is subject to the terms setting out in Master Terms and Conditions – Banking Services / Investment Products / Derivatives Products.

Amendment to this Information

37. 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

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

July 2009

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.
