Operation guide

For personal Internet banking customers

(Jan 2018)

Customer helpline: 020-7397-8888   **Website：www.icbclondon.com**

Content

1. **Introduction**

Welcome using ICBC (London) personal internet banking services!

ICBC personal internet banking has made remarkable achievement in the recent years and gained full recognition from domestic and overseas peers as well as mass users. Since awarded "Global best bank website" By *BANKER* magazine in 2002 and "China best personal internet banking" in 2003, ICBC has launched "Banking @ Home" in 2004, a banking, investment, asset management in one package that brings the personal internet banking experience to a new era. ICBC (London) is now launching the "Banking @ Home" oversea version online. It's advanced powerful functions offer clients a "3A" service and further illustrate the quality of ICBC's professional services, You can now easily manage your assets and enjoy the "one-stop" service at home around the clock.

Product features:

- *Safety & Reliability*：Rigorously adopted personal customer certificate that meets enterprise safety grade. Customers can safely and reliably use the personal Internet banking at their ease; even if making large value trades on the Internet.
- *Extensive Service Scope*：Multiple accounts management, account transfer, make a payment, oversea remittance in multi currencies, financing and investments.
- *Convenient and flexible all-day service*：24/7 "3A" services, accounts and transactions are clear at a glance. Menu is designed in a very friendly way for easy understanding and operating.
- *Enriched information*：Bank interest rates, foreign exchange rates, promotion information, as well as detailed function introduction, operation guide and help documents.

ICBC (London) personal internet banking applies itself to new service and product innovations. We will continuously provide various new products and new functions to satisfy customers' needs. You are very welcome to join us. For any enquiries, please do not hesitate to telephone or visit any of our branches.

Please visit ICBC (London) website：www.icbclondon.com
Customer helpdesk: 020-7397-8868/3230

|	
ICBC (London) PLC	**ICBC (London) PLC Chinatown Branch**
Head office	**(Temporarily close from 31st Dec 2013 Due to refurbishment)**
Addr：81 King William Street，London EC4N 7BG	Addr：81-85 Shaftesbury Avenue, London, W1D 5DX
Tel：02073978888 Fax：02073989555	Tel：020 7397 3230 Fax: 020 7397 8846

2. System requirements

ICBC Internet banking service supports IE (Internet Explorer) 8.0 and its earlier version, firefox 3.0 and its later version, Chrome 8 and its later version. It requires windows XP, windows VISTA, windows7 system. Beside, safari under Mac system will be supported at Nov, 2013.

● Personal PC Hardware requirements: Intel Pentium III 500MHz processor or above.

　　　　　　　　　　　　　　　　　　　　128mb (RAM) or above

　　　　　　　　　　　　　　　　　　　　56kbps modem or above, or broadband, SVGA monitor

● Software requirements: Windows 98/2000/Millennium Edition/NT/XP/VISTA operation system

　　　　　　　　　　　　　　　Internet Explorer 5.0 or above

　　　　　　　　　　　　　　　Active X Control

● Internet Explorer requirements:
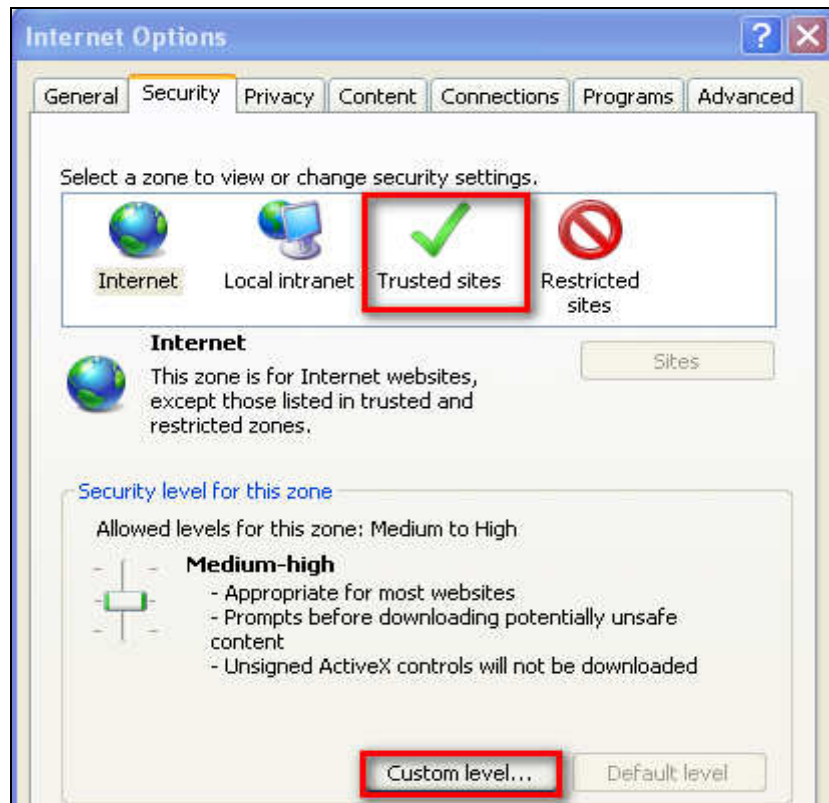
We recommend the following Internet Explorer settings:

1.「Tools」 ⟶「Pop up blocker」 ⟶「Turn off Pop up blocker」
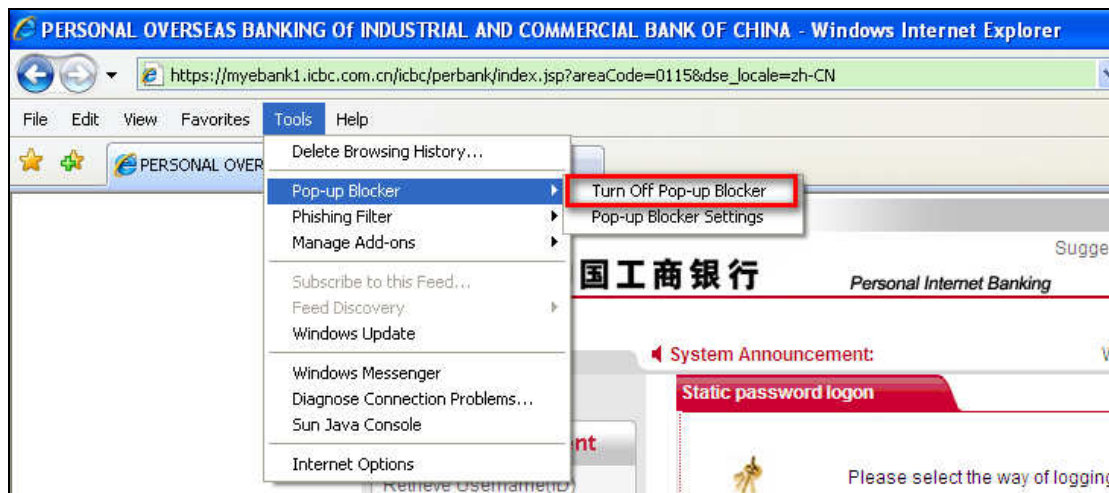
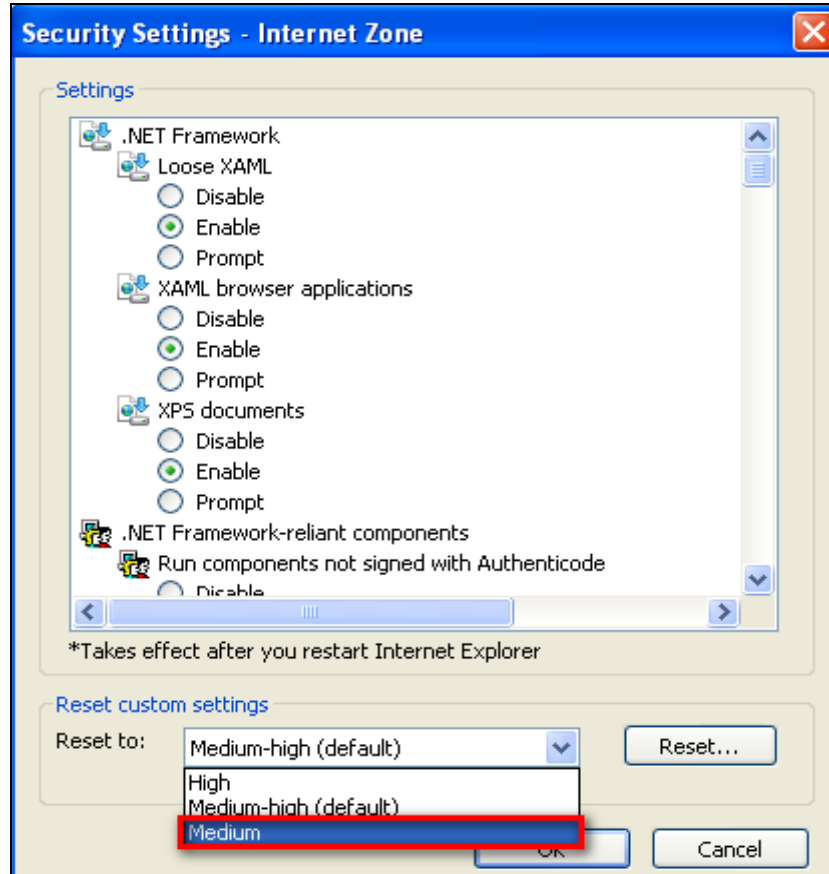2. Set ICBC Internet banking logon website as trusted site:
     a. [Tools⟶   Internet option」
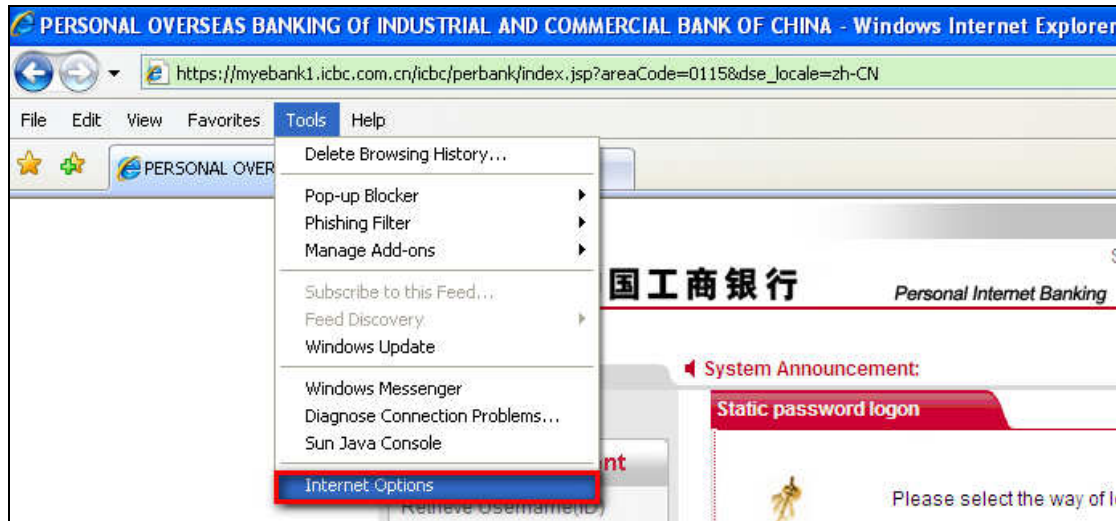
b.「Trusted sites」━━━▶「custom level」

c. Reset to「Medium-Low」or [Medium] and click「OK」

We recommend turn off Google, Yahoo and other Toolbar in your Internet Explorer's Toolbar.

Note:
In order to ensure the smooth use of personal internet banking, we recommend adjust your monitor resolution to 1024×768 or above.

3. First time access to the internet banking

3.1 First time logon

If you are in one or more of the following situations：
    i. First time access to the internet banking;
    ii. Logon to internet banking from a new PC;
   iii. Internet explorer has been updated;

Please follow the steps to install **Active X control.**

a.   The message「this site may require the following Active X control：from' Industrial and Commercial Bank of China'」 prompts，

Click [Click here to install] →[Install Active control],

If installation is successful, please refer to 3.2 Input logon account number and password for details.

b. If the installation failed, click [System Set-up] under the logon area to install ICBC Internet banking control to your computer.

c. In the next page, select [Online Banking ActiveX] to install.
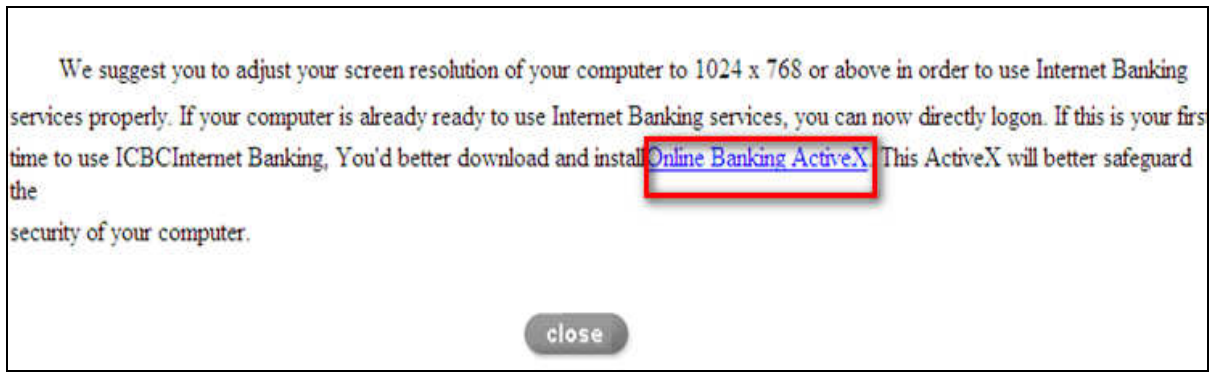
d. When installation completes, restart your computer.

Note:

1. Currently, this Active X control is incompatible with Mac and Windows 7.0.

2. If you would like to install Active X control in your company computer, please contact IT staff to confirm the firewall settings. We suggest IT staff to assist the installation. Please note if firewall is turned on, Active X control will not be installed.

3.2 Input logon account number and password

Logon web address: :www.icbc.com。 Click personal internet banking button in the home page.

English is the default language on ICBC (London) Personal E-Banking homepage. If you would like to view in Simple Chinese, please click [简体中文] on the upper right corner.
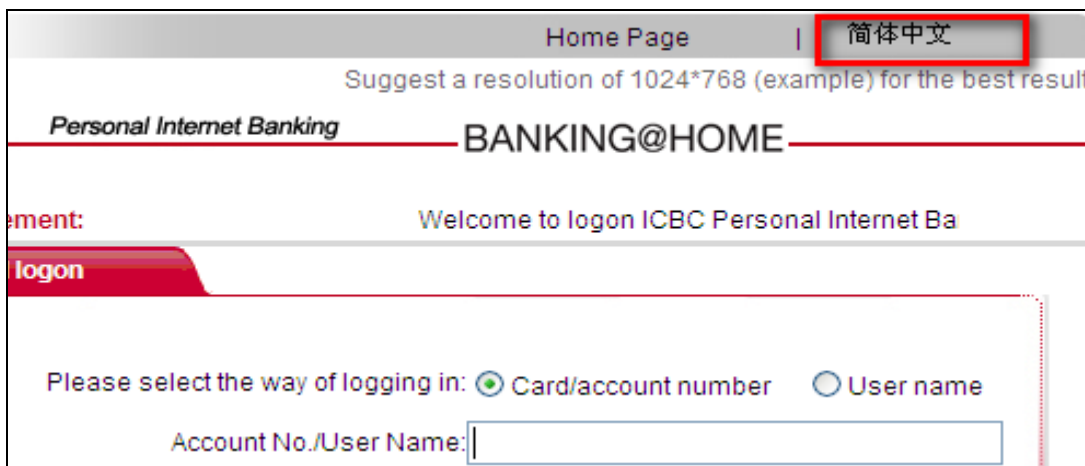
The default logon mode for the first time sign in is set to use card/account number

1. Firstly, please enter your primary logon account number (Refer to "Personal Internet banking notice") which consist of 19 digits.E.g.0115000100000376454
2. Input your temporary 6 digits password reserved at the branch；
3. Input verification code as shown on the right；
4. Click「Login」.
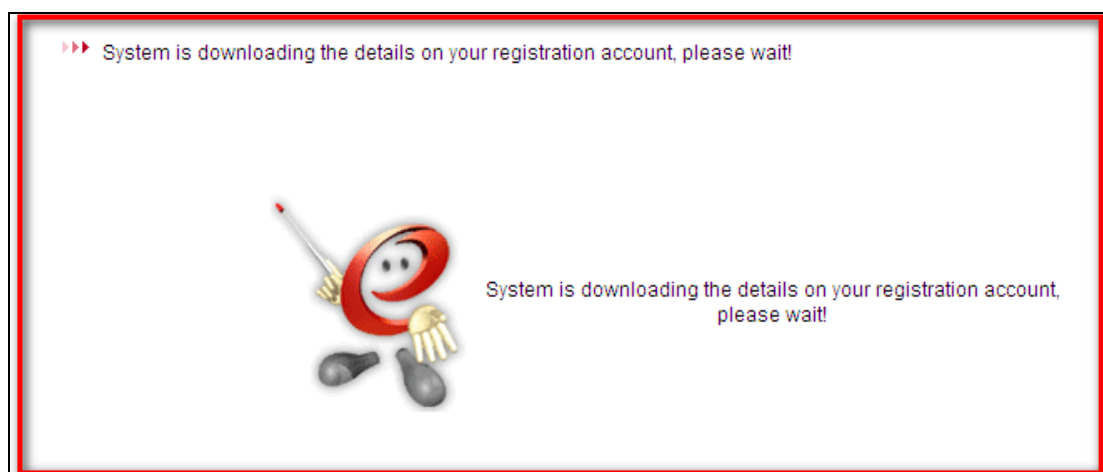
3.3 Change password after first logon

For security reasons, the system will automatically prompt a notice to requiring you to amend your logon password at the first time logon. The Following steps explain how to amend your password:

1. Input your temporary 6 digit password again;
2. Type new password, which must be a combination of 6-30 letters(upper or lower case) and numbers；
3. Re-type your new password；
4. Enter the verification code shown on the right;
5. Select ID type which was used to apply for Internet banking (e.g. passport);
6. Enter ID number. Please do not include symbol such as ( ), / (e.g.ID No. G 000 000 (0), should enter as G 000 000 0);
7. Click [Confirm] to change.

A new page will then appear to confirm amendment is successful and require the user to re-logon with new password.

Note:
When you are entering the logon password, please pay attention to prevent others from stealing your information..

3.4 Create/amend logon username

For your own convenience, we suggest you creating an internet banking logon username for future logon instead of inputting the long account number. Follow the steps below to create a username:
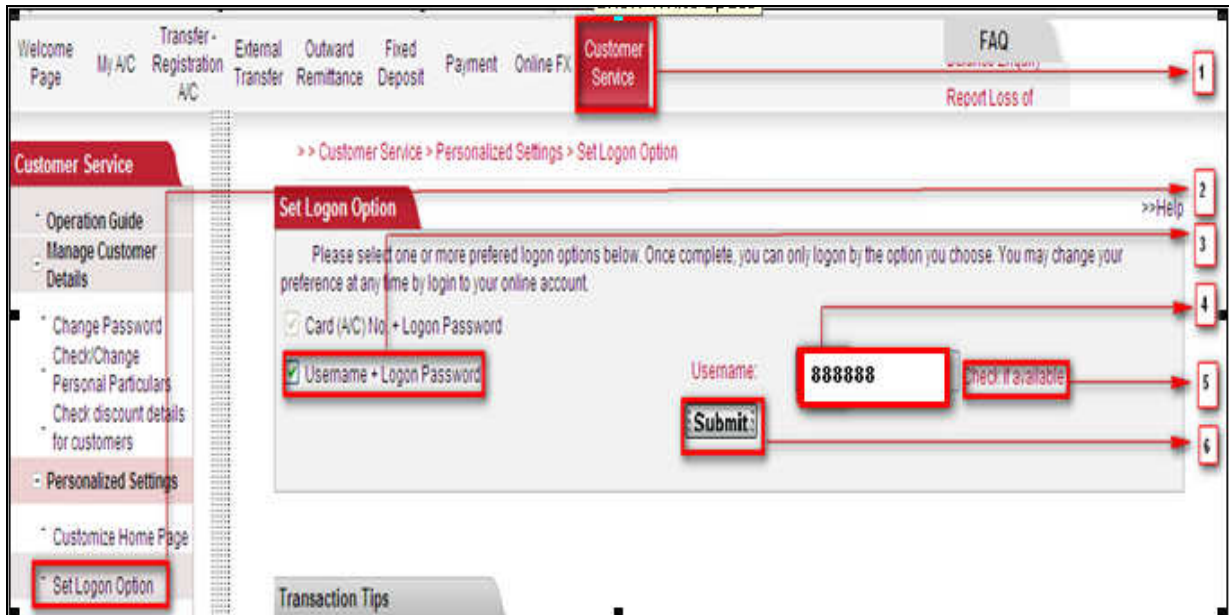
1. Click「customer service」in the main menu

2. Select「logon option」in the submenu on the left

3. Tick [username logon + logon password]

4. Input your preferred username which should include 6 - 15 digits, character, or underline. E.g.888888

5. Click [Check if available] to check the availability of chosen username

6. Click [submit]
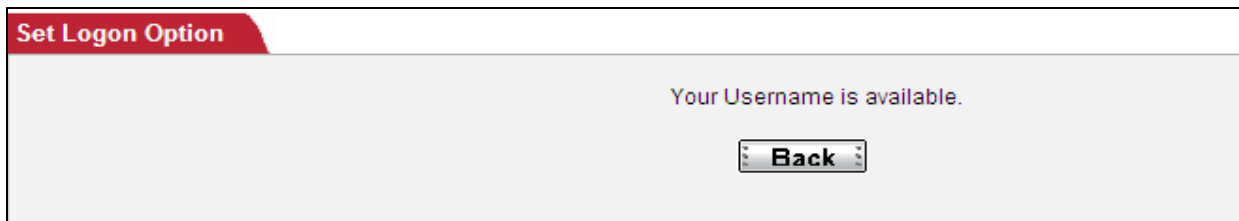
To confirm the username, please enter the token password (for full information, please refer to "8. Security certificate") and verification code respectively.

Set Logon Option

Confirm the logon option changed

Logon Options: Card (A/C) No. + Logon Password and Username + Logon Password

Username: 888888

The instruction you submitted is shown as above. Enter your Dynamic Password after confirmation

Dynamic Password Card Coordinates: C 5 N 2

Enter Dynamic Password: ******

Enter Verification Code: 1297 ⟨1 29 7⟩

[Confirm] [Back]

The system will confirm if the new logon option is setup successfully.

Personal Overseas Banking >>>

You have successfully changed the logon options. Logon Internet Banking again

Logon again

Don't use the system in public. Warning, after using Internet banking, you must sign it off.

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Please re-logon by selecting [username], and then enter your username instead of account number in the box, as well as fill in the other required fields to complete the logon.

ICBC 中国工商银行   Personal Internet Banking   BANKING@HOME

System Announcement: al Internet Banking.   If customers have problems using E-banking ser

Static password logon

User Management

Retrieve Username(ID)

Freeze Internet Banking Logon (Self-Service)

Internet Banking Help

ICBC   Financial
NEWS>   News>

Safety
Notice>

V 3.7

Please select the way of logging in: ○ Card/account number   ● User name

Account No./User Name: 888888

Password: **********

Verification code: 2277 ⟨2277⟩

[Login]

When logon username is created, either the primary registered account number or the username can be used to logon.

3.5 Setup logon homepage

We suggest you setting up a logon homepage for easy access to your regular used page every time when you logon. Operations are as follow:
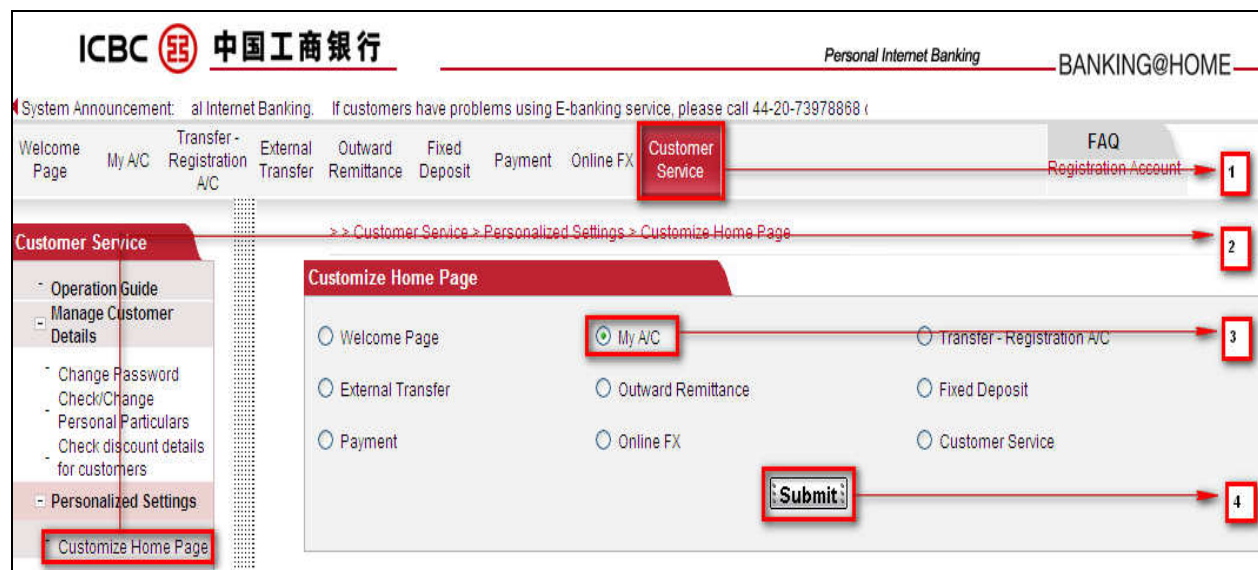
1. Click「Customer service」;
2. Select [Customise Home Page] under [Personalise Settings] on the left;
3. Select your preferred homepage. E.g. My account;
4. Click [OK].
The system will prompt a new page to confirm the setting is successful.

3.6 Setup fast track menu

Personal Internet banking's 「Set tab」function will allow you to set a fast track to your favorite or regularly used Internet banking functions:
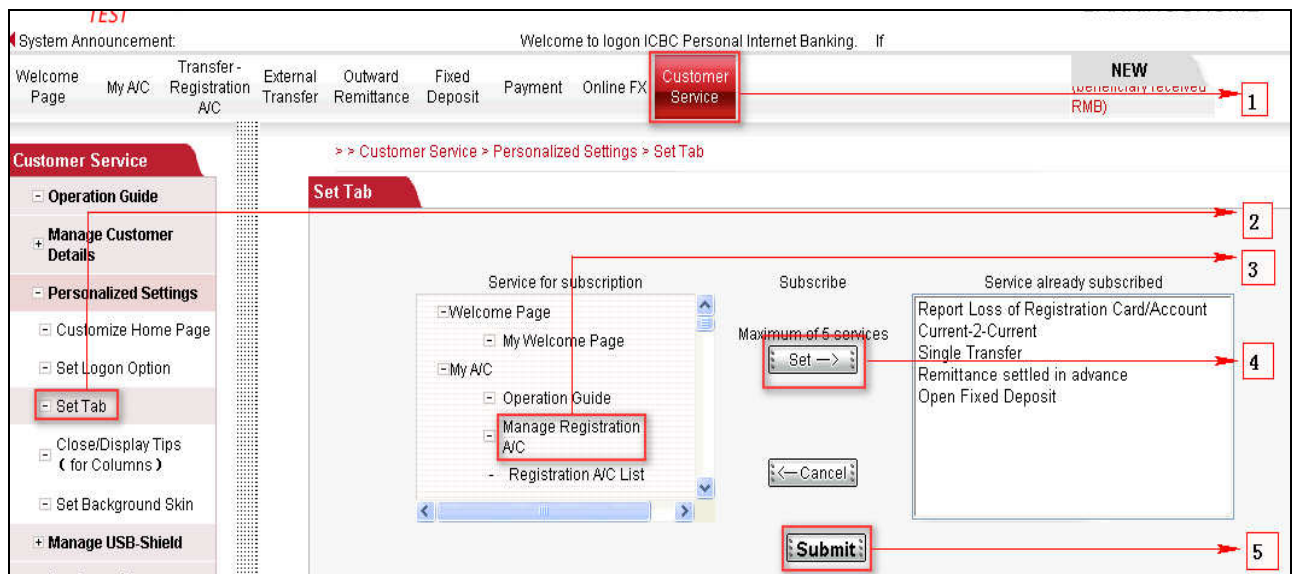
1. Click main menu [Customer Service];
2. Select [Set Tab] under [Personalise settings」 on the left of the screen;
3. Select your favorite or regular used services provided in the [Services for subscription] (e.g. Review Current account);
4. Click 「Set」. All your select services will display in the [Services already subscribe].
5. If they are correct, click [Submit]

The system will again require confirmation of the subscribed function. Click [Submit] to confirm.

All your subscribed functions are just one click away no matter what page you are currently in.
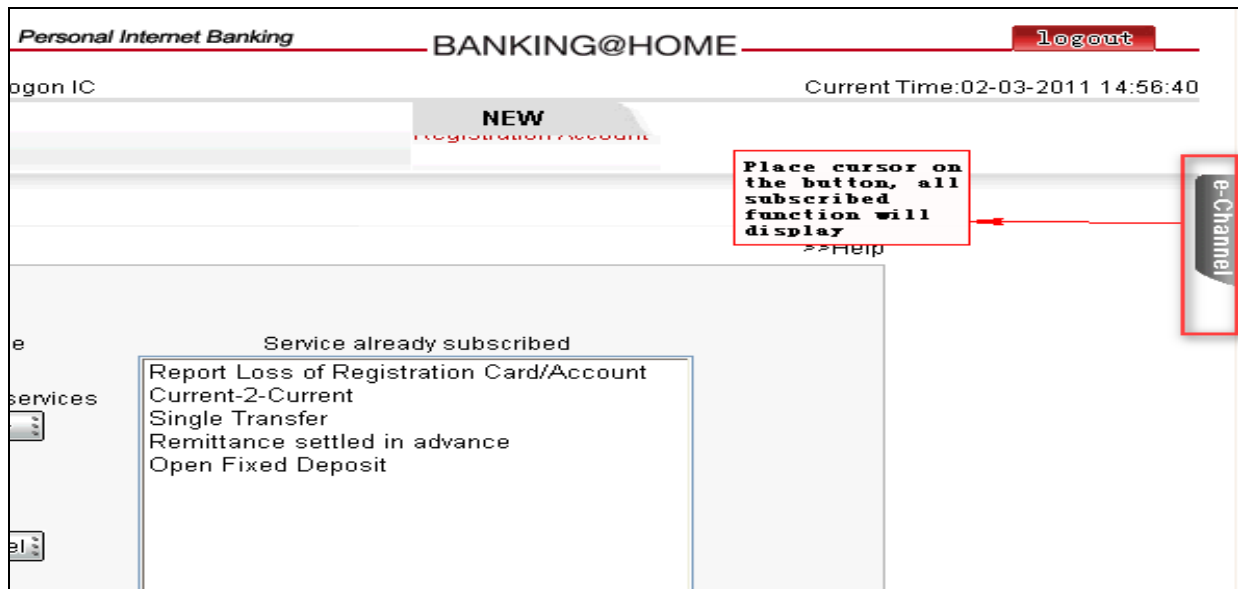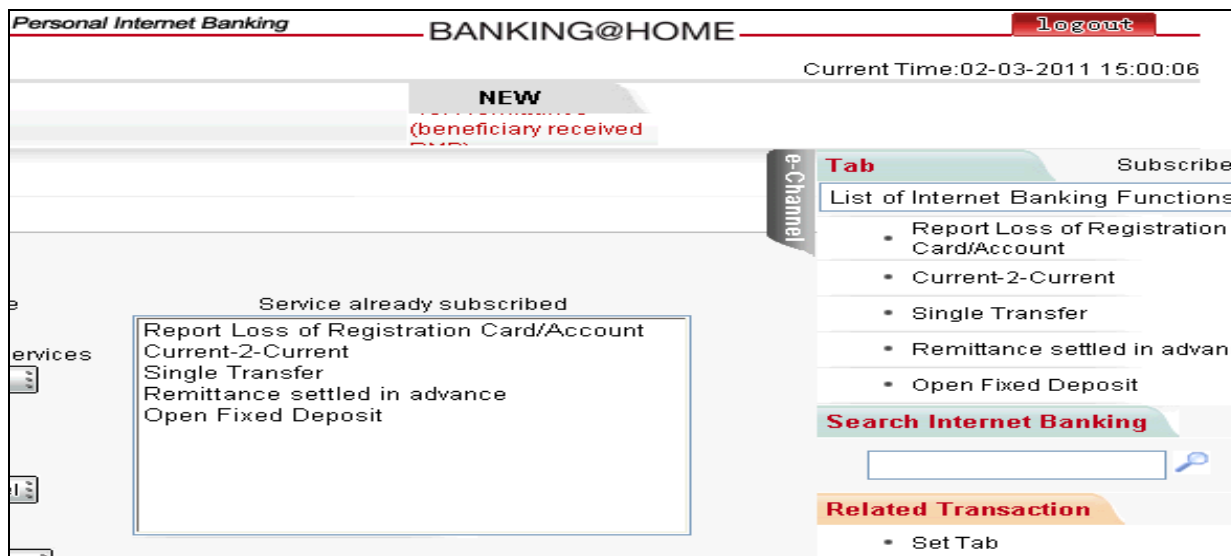
Note:

You can only subscribe to up to 5 functions, however, you can change your favorite functions at any time to suit your needs.

3.7 Maintain account Nicknames

If you have registered several accounts, we suggest using [Alias maintenance] for your convenience：
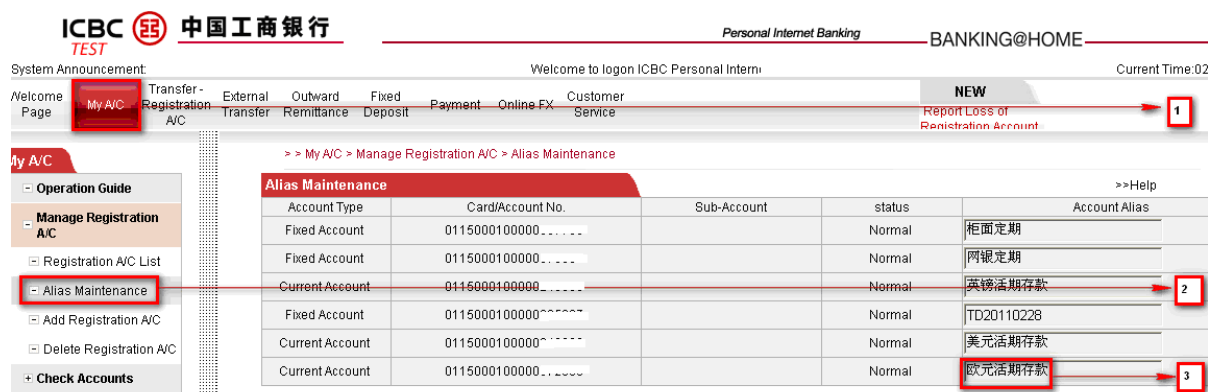
1. Select [My A/c] in the top main menu;

2. Choose [Alias maintenance] on the left;

3．Select the intended account and amend the name in the given box. For example, [EUR current A/C].

4. Account enquiry

With ICBC (London) personal Internet banking services, you may review your accounts at any time anywhere, and may also review account balance summary and individual transactions according to the account and currency. In addition, bank statements, E-receipt and remittance instructions are all available

for review, download and print, thus giving you comprehensive account information that may optimise your asset management.

4.1 Real time account balance

1. Click「My A/C」at the top main menu
2. Click「Registration A/C list」on the left
3. Select you intended account，click[Balance Enquiry]

The system will then display your current account balance in real time.

4.2 Account transaction history

[My A/C] ⟶ [Check Current A/C] ⟶ [A/C Movement]

Select a current account with its corresponding currency, and enter which period that you would like to review by choosing a starting date and ending date. You may review online or download it as a excel file.

The system will display all your account movements during the period. You can select [Print] to print the statement.

If you would like to have an electronic receipt for you payment, please click [Return slip] next to it and select [Get receipt]. Your E-receipt will be returned with an electronic stamp and unique verification serial number. To find out more, please see 4.6 'E-Receipt' for further details.
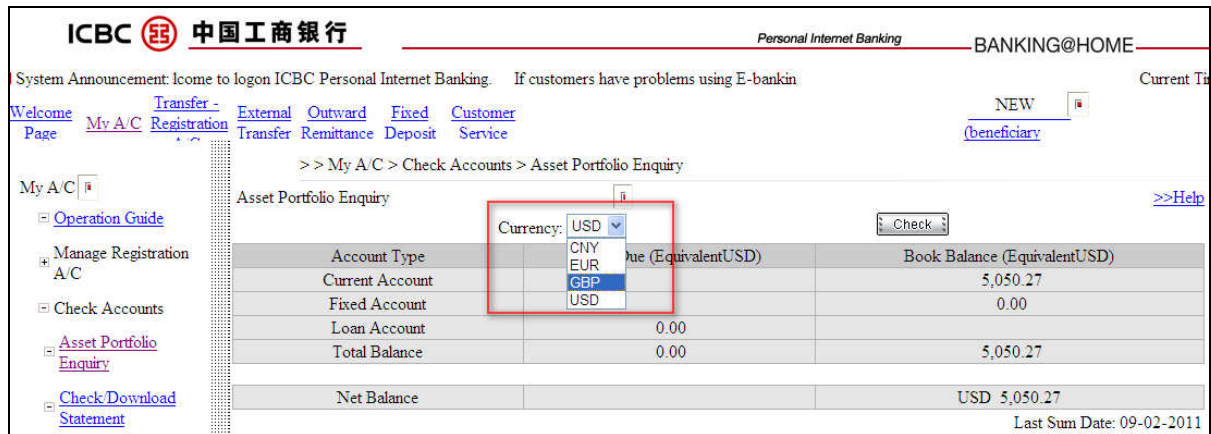
4.3 Asset portfolio

Click [My A/C]，followed by clicking [Asset portfolio enquiry] on the left，the system will display the total value of all your deposit in USD by default. If you wish to see your total asset in another currency, select a currency in the [Currency] drop down menu. The system will automatically convert all your assets into your chosen currency.

4.4 Customise bank statement delivery

To sign up your bank statement agreement, [My A/C] ⟶ [Sign Statement Agreement] to read the statement and click [Agree]
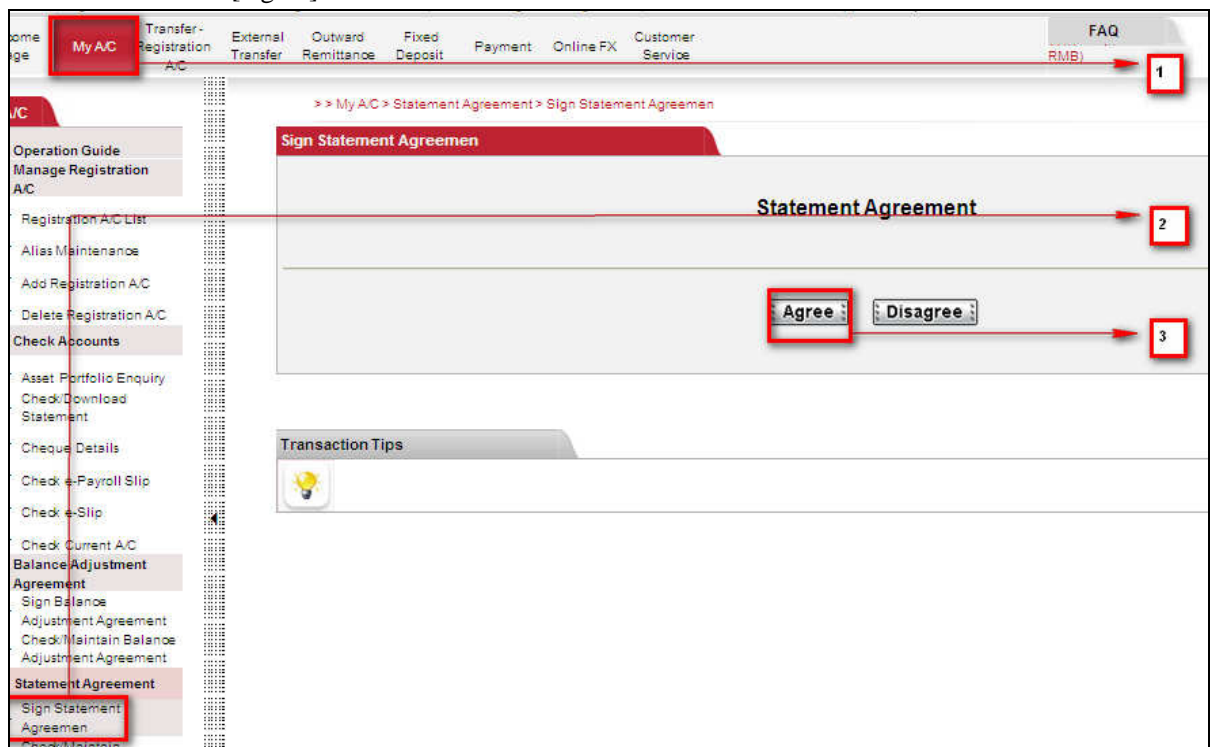
Fill in the fields according to your preference as illustrated below:

You may choose to collect the letter by yourself at a selected ICBC branch or receive it by post to your home address. Choose [Customise Statement].

To complete the agreement, you will be required to enter token password and input the verification code:

Click [Confirm to customise], the agreement is signed successfully. The system will provide your agreement license on the next page.

If you wish check, amend, add, delete, print, download or even terminate you statement agreement, please click [Check / Maintain statement agreement] and select one of the options listed.

To download your bank statement, please follow the picture below:

1. Select your agreement number. E.g. 011500012030100006342880
2. Enter the starting month and ending month. E.g. yyyy/mm
3. Search

4.5 Review cheque details

If you have already opened personal GBP current account with cheque facility, Internet banking can assist you to manage the cheques issued.

Cheque Details   [i]   >>Help

Registration A/C: 0115000100000□ □□□□ Cheque Current Account main A/C 英镑活期存款 ▾

Currency: GBP ▾

Status ☑Normal   ☑Report loss   ☑Void ☑Already Paid ☑Payment suspended

◉ Cash cheque   ○ Cheque for transfer

Date of Purchase: From   21-03-2011   [📅]▾ Till   21-04-2011   [📅]▾

Cheque No.: [   ]

[Search]   [Download]

Operation

3	31-01-2011 10:48:11	BACS B/O ▮▮▮▮▮	3,000.00		3,022.29	0115000111121150143	0	
4	11-02-2011 13:54:35	TRF+CHGS ACC▮▮▮▮		3,000.00	22.29	0115000111121821013	1	Return Slip
5	16-02-2011 09:34:49	BACS B/O ▮▮▮▮	5,000.00		5,022.29	0115000111121150143	0	
6	24-02-2011 11:35:30	Ebank-YJH		1,000.00	4,022.29	020023960100▮▮▮▮	0	Return Slip
Total			8,022.29	4,000.00				

[Print]   [Back]

[My A/C] ⟶ [Check account] menu on the left ⟶ [Cheque details]：

1. Select a GBP current account with cheque facility.
2. Tick the status of the cheques that you would prefer to search. E.g. Normal (Paid).
3. Please select the cheque type as [Cash cheque]
4. Enter search period
5. Click [Search] or [Download] the information.

The system will then display all the available cheque information according to the search criteria.

> > My A/C > Check Accounts > Cheque Details

Cheque Details   [i]   >>Help

Cheque Account No.: 0115000100000□□▮▮▮▮	Currency: GBP	Alias: 英镑活期存款
Cheques available to be bought: 10	Total cheques available: 8	Total cheques lost: 1

Cheque No.	Cheque Status	Date of Purchase	Date of Report Loss/Payment
00000000000200001	Paid	21-04-2011	21-04-2011
00000000000200002	Report loss	21-04-2011	21-04-2011
00000000000200003	Normal	21-04-2011	
00000000000200004	Normal	21-04-2011	
00000000000200005	Normal	21-04-2011	
00000000000200006	Normal	21-04-2011	
00000000000200007	Normal	21-04-2011	
00000000000200008	Normal	21-04-2011	
00000000000200009	Normal	21-04-2011	

[Print]   [Back]

The displayed information is available for print.

4.6 E-receipt

This is an electronically stamped receipt. Unless you submitted an application for a payment (Refer to 4.2 'Account transaction history enquiry'), an E-receipt will not be issued.
Operation as follow:

[My A/C] ⟶ [Check e-receipt]. Select starting date and ending date, and the current account you would like to review. Click [Search]

Example of E-receipt

5．Funds transfer

5.1 Internal transfer

Internal transfer refers to fund movement between all your registered accounts at ICBC (London). Same currency transfers are available 24/7, however transfers between different currency accounts are only available in specific time period due to daily exchange rate fluctuation. (Please see section 10 for details).

[Transfer-Registration account] ⟶ [Current 2 Current].

1. Select a payment account. E.g. 0115000100006376454

2. Choose a currency. You can review your account balance by click [Balance enquiry]

3. Select a receiving account. E.g. 0115000100006378134

4. Choose a receiving currency.

5. Choose a currency and enter the amount

Click [Confirm]. The system will display the following information, please check again and confirm to submit the instruction.

Note:

Internal account transfers do not require using token card.

5.2 External transfer

External transfer refers to fund movements from your registered accounts at ICBC (London) to another ICBC customer account. Same currency transfers are available 24/7; however transfers between different currency accounts are only available in specific time period due to daily exchange rate fluctuation. (Please see section 10 for details).

Please select [Single transfer] under [External Transfer]:

1. Select a payment account from you list of accounts. E.g. 0115000100006376454
2. Choose a currency. You can review your account balance by click [Balance enquiry]
3. Click [My payee] to find your record beneficiary or manually type in the name. If you would like us to check beneficiary name, please tick the box provided below the currency.

4. Fill in Beneficiary account number Select a receiving account. E.g. 0115000100006378134

5. Choose a receiving currency.

6. Choose a currency and enter the amount. You may also describe the payment in [Payment Details].

If this is a new payee or you have not previously saved the payee, the system will ask you if you would like to save the payee information for faster transfer in the future. For no, please click [Cancel].

In the next page, the system will ask you to confirm the details and instruction. Please check the information, if it is correct, enter your token card password and verification code accordingly. Click [Confirm] to complete your transfer instruction.

The system will confirm transfer succeed and provide you with the instruction reference. For example, APB00000001000000581. You can use the reference to track your instruction by [Single transfer instruction enquiry] under [External transfer].

Note:
1. Make sure you enter the token card password within 90 seconds when the coordinate prompts.
2. You can track your instruction by [Remittance instruction enquiry].

6. Outward remittance

ICBC online outward remittance makes local, cross border, and multi currency remittance effortless. According to the type of currency the beneficiary receives, it is divided into advanced remittance and

non-advanced remittance.

6.1 Advanced Remittance

Features of advance remittance:

a. Beneficiary is based in China.
b. Beneficiary receives RMB (Chinese Yuan CNY) rather than the remitted foreign currency
c. Any foreign currency (e.g. GBP) is converted into RMB at the exchange rate that is fixed at the time the remittance instruction is submitted, rather than the rate when the fund is received by beneficiary. You are assured the amount the beneficiary will receive and avoid the risk of any exchange rate fluctuation.

Operation is as follow:

Remitter information:

1. Go to Outward remittance. The default page is Advanced Remittance. Make sure you read and tick the [Circular on remittance] before proceed.
2. If you remitted funds in the past and successfully saved the information as a template, you can click template for convenience.
3. Select a payment account from the drop down menu.
4. Select payment currency. The currency must be consistent with the selected account currency.
5. Fill in your contact number.
6. Fill in your contact address.
7. You may select a remittance purpose from the option given or select [Others] where you can input your preferred purpose in a blank box prompt. Make sure that the nature of the purpose comply with Chinese foreign exchange rules, or the funds will be returned.

Beneficiary (receiver) information:

1. Please select if beneficiary account is with ICBC or another banks.
2. Select destination province and city
3. And the branch name if it is an ICBC account.

4. If you are unable to find the branch name or the account is with another bank, please manually fill in the receiving bank's name. Also enter beneficiary name (see note), account number, ID type and ID number. We recommend you to provide beneficiary's contact number in case beneficiary bank wants to contact beneficiary for information. In the [Payment details], you may inform beneficiary the purpose of the payment.

Funds and charge details:

1. The total amount you wish to remit. (e.g. 2000.00)
2. Select an account to pay for remittance fee and other charges associated with the instruction.
3. Select a currency that is consistent with the account selected above.
4. You may save current remittance instruction as a template for future use.
5. After [Confirm] the information, the next page will require you to confirm again using the token card and the instruction is sent at this point.

Note:

1. You must provide beneficiary's ID card number.
2. Make sure you enter the token card password within 90 seconds of the coordinate prompts.
3. According to Chinese foreign exchange regulation, individual Chinese citizens cannot receive more than USD 50,000 or equivalent per year.
4. You can track your instruction by [Remittance instruction enquiry].

6.2 Non-advance remittance

Features of non-advance remittance:

a. Beneficiary and beneficiary bank can be based in local (i.e. UK) or anywhere in the world.
b. Beneficiary receives GBP, USD or EUR as instructed. Subject to their account terms and conditions.

c. Cross currency remittance. For example, send GBP and receive USD.

Operation is similar to Advance remitttance:

[Outward remittance] ⟶ [Remittance not settled in advent]，fill in all mandatory fields (marked with *) and submit your instruction. Please choose whether the funds are to be remitted within the UK or not.

The next page will ask you to confirm your remittance instruction details by using a token card and the instruction is sent at this point.

7. Timed deposit

For online time deposit account service, customer must apply for an all-in-one account at any of our branches and add the account to the internet banking account.

Internet banking operation:

Choose [Fixed deposit] in the main menu. Click [Open fixed deposit]，then choose [Deposit type], and fill in all mandatory fields to complete the transaction.

The customers can also withdrawal fixed deposit and change instruction on maturity by simply chick the menu on the left.

8. Security certificate

Customers will receive their Electronic Banking Token Card usually at the time they apply for internet banking in any of our branches. Electronic Banking Token Card offers high level of security protection to ensure your assets are safe at all times.

Electronic Banking Token Card

Front   Back

1. Whenever there is a outward money movement, signing up agreement or making certain important changes to your account settings through Internet banking account, you will be required to use your unique token card and the picture below will be prompt.
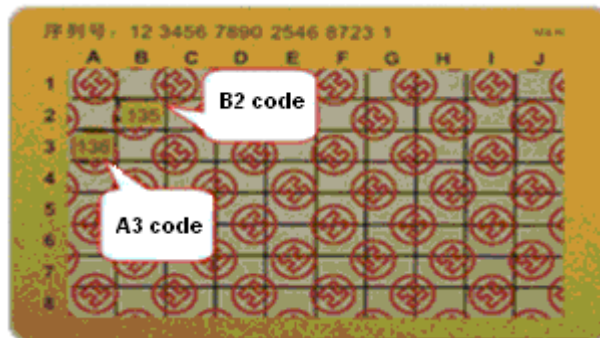

2. Scratch the fields specified by the given coordinates:

3. Input the numbers in order. E.g. A3B2, A3 refers to 136, B2 refers to 135, then input 136135.

4 Enter verification code. Transaction completes.

Note:

1. When coordinates shows, input the coordinate value within 90 seconds or the input will be invalid.

2. If the number of input errors/invalids accumulated up to 5 times, your token card will be temporarily barred until the next day. When up to 10 times, it will become permanently frozen. You may have to visit our branch to apply for a new token card.

3. Our token card has a life time of up to 1000 times of use. Please visit our branch to apply for a new token card when it expires.

9. Useful shortcuts

9.1 Internet banking search

You may use [Internet Banking search] to find out a function which you are unsure where to find. Please go to [Welcome page], type in the key words of a function you are looking for in the blank box provided. For example, 'Deposit'. The system will display all the functions related to 'Deposit'. Click your desire one to start using the function.
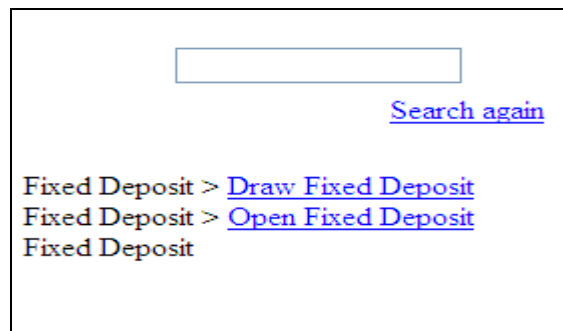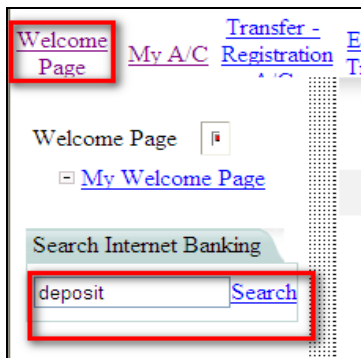
9.2 Helps

If you don't understand the meaning of certain operation name, please use click [Help] for information. For example, if you don't know how to modify password, please find [Help] on the top right corner of the transaction area.
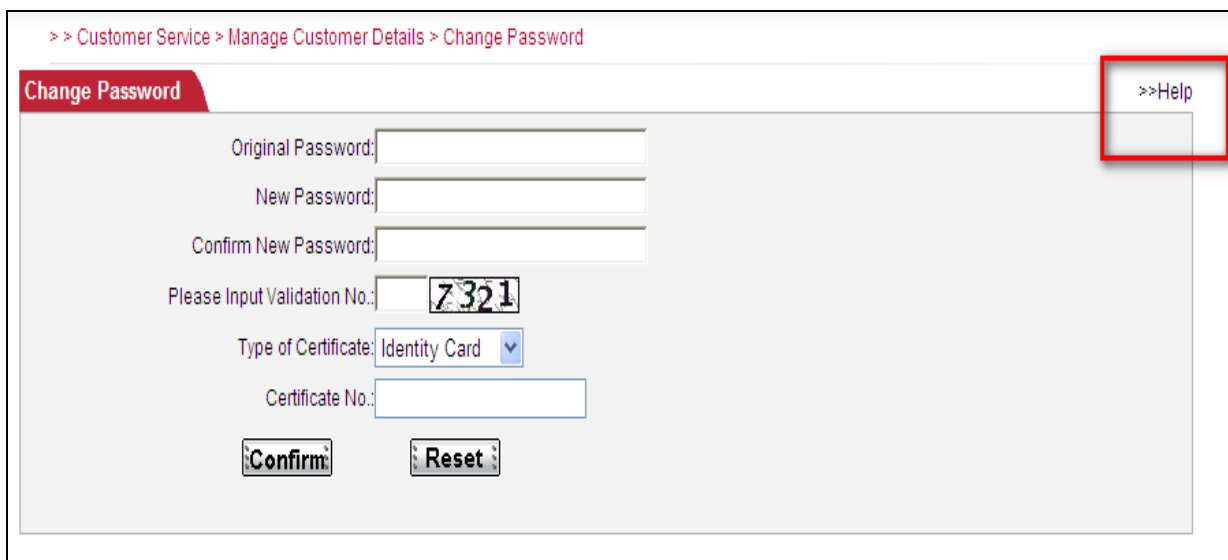
A brief explanation will display as below. For further information, please click on [More help].

9.3 Retrieve username

If you forget your username, click [Retrieve Username] on the left of the Internet banking logon page.

Enter the required verification information.

When verification completes successfully, the system will display your Username.

9.4 Lost Cheque

For any reason that you have your issued cheque have been lost, ICBC Internet Banking allows you to report the lost cheque(s) immediately to avoid further lose. Operation as follow: Click [My A/C] in the main menu, and choose [Report lost cheque], enter the information required in the screen below and click [Report lost].
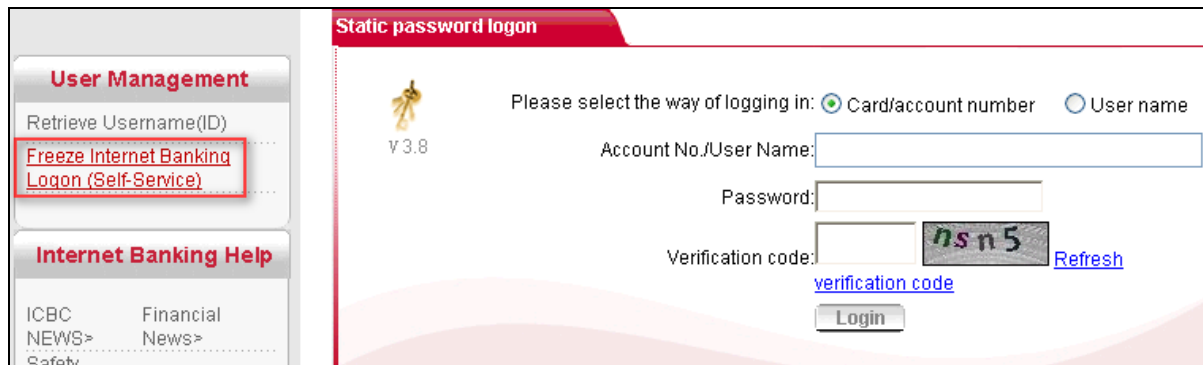
This operation will require using the token card code to verify.

9.5 Freeze logon – Self service

For the account safety, if you are not going to use the Internet banking service in a foreseeable period (e.g. holiday), you may freeze the account yourself by clicking Freeze Internet banking logon on the home page.
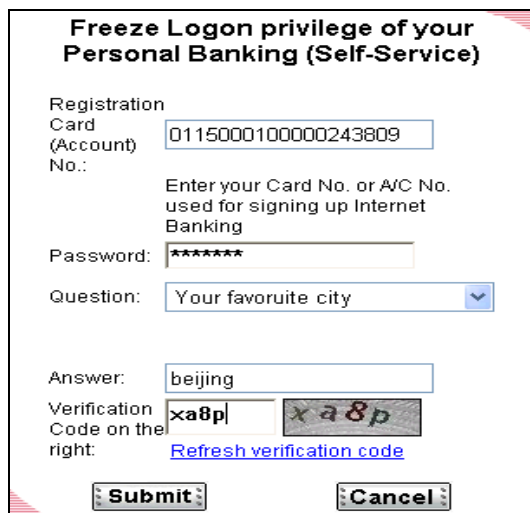
The system will require you to enter the information as below. They are all mandatory.

Once finished, click submit. Please note you must make a personal visit to unblock your access restriction.

10. Business time:

Due to the bank's internal procedure requirements，some types of remittance/transfer can only be processed within specified time periods. Instructions submitted within the following time period will be processed by us on the same day; others (Including bank holidays) will be dealt with on the next working day.

Service types	Cut off time	Number of working days	Limitation of online banking transfer
ICBC a/c - same currency transfer	24 / 7	Real time	The maximum single transfer is amount $ 15,000 (or equivalent), the maximum limit on the cumulative one day transfer is $ 50,000 (or equivalent)
ICBC a/c - cross currency transfer	Banking day 10:00 - 16:00	Real time	
UK other banks - same currency remittance	24 / 7	1	
UK other banks - cross currency remittance	Banking day 10:00 - 16:00	1	
RMB Remittance	Banking day before 16:00 (Excl Chinese bank Holiday)	2	
Non-RMB Remittance	24 / 7	2	

11. FAQs

1). **Q: Why I cannot use internet banking in VISTA operating system?**

    A：We recommend reinstall your I.E; or reinstall your Active X control, and restart your computer.

2). **Q: Why I cannot use internet banking on another computer?**

    A：We recommend install Active X control，and restart your computer.

3). **Q: I can use internet banking on my computer before, why I cannot use it now?**

    A：We recommend reinstall Active X control，and restart your computer.

4). **Q: Why I cannot input logon password and verification code?**

    A: As this is your first time logon that your computer has not yet installed ActiveX control. Please refer to section 3 「First time access to the internet banking」and follow the steps.

5). **Q: Why Token card coordinate prompt [system error, please contact…]?**

    A: When token card coordinates shows, please input the coordinate value within 90 seconds or the input will be invalid. If the number of input errors/invalids accumulated up to 5 times, your token card will be temporarily barred until the next day. When up to 10 times, it will become permanently frozen. You may have to visit our branch to apply for a new token card.