

ICBC (Europe) S.A. Amsterdam Branch

General Manual

MasterCard Credit Card

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1. What can you expect in this General Manual?

ICBC (Europe) S.A. Amsterdam Branch (hereinafter: ICBC Amsterdam) welcomes you to apply for a MasterCard Credit Card. To apply for the MasterCard Credit Card it is required to hold a Multi Currency Account (hereinafter: Payment Account) at ICBC Amsterdam. In this General Manual we provide you more detailed information on the MasterCard Credit Card.

Besides the product and user information, fees and conditions you can also find instructions which documents are required to open the Payment Account and how you can apply for the MasterCard Credit Card.

2. Introduction

The MasterCard Credit Card is a “deferred payment card” which you can use for payments, cash withdrawal and online shopping all over the world up to your monthly credit limit. ICBC Amsterdam offers two kinds of MasterCard Credit Cards: Classic Card, and Gold Card

3. Features and Characteristics

The MasterCard Credit Card can be used for payments or cash withdrawals all over the world where you see the MasterCard Logo which is displayed on the front of your MasterCard Credit Card.

MasterCard Credit Card

- Well accepted all over the world
- Very convenient to make payments and do cash withdrawals
- Very convenient to do online shopping and make reservations
- Well secured by a Pin Code to be decided by the customer
- 24 hours online access to your accounts (with Internet Banking)

Characteristics

- Currency is EURO
- One month credit limit
- No interest charge
- Linked to your Multi Currency Account for automatic repayment
- Voluntary early repayment possibility
- Cash advance possibility
- Monthly paper MasterCard Credit Card statement/ online transaction review
- Supplementary card available
- Age older than 18 years and Dutch residency required
- Annual Card fee
- Delay interest and penalty fee in case of overdue repayment
- Cash advance fee
- Foreign exchange fee
- BKR credit check

3.1 Deferred Payment Period and Credit Limit

Customers can do purchases and withdraw cash all over the world within their monthly credit limit without any interest charge. A Customer can request for a limit increase or decrease but it is not possible to temporary increase the credit limit.

Each card type has a different credit limit as shown in the table below:

Card Type	Credit Limit
Classic Card	EUR: 300 – 3000
Classic Student Card (only for Students)	EUR 500
Gold Card	EUR 3000 – 7000

*A Customer qualifies as a Student if he holds a valid student card from a research university (in Dutch a so called "universiteit") or University of Applied Sciences (in Dutch a so called "hogeschool").

When paying with a MasterCard Credit Card you may be asked to show your ID. The MasterCard Credit Card is also perfectly suited for making purchases on the internet or by phone. In addition to your MasterCard Credit Card number you will be asked for the Card Validation Code (CVC) when making a purchase. This code is unique to your MasterCard Credit Card and serves as an additional security check.

Spread repayment is not possible and your purchases are not secured.

3.2 Repayment and blocking

The Customer is required to repay the total outstanding balance at the month end in the following month. The outstanding balance will be shown on the monthly MasterCard Credit Card Statement or you can check the MasterCard Credit Card transactions and outstanding balance by Internet Banking.

The mandatory repayment date differs for each type of MasterCard Credit Card. In the overview below and/or on your MasterCard Credit Card Statement, you can find the repayment date of each MasterCard Credit Card type.

Card type	Repayment date
Classic card (including Student Card)	10 th of each next month
Gold Card	25 th of each next month

There are two ways of repayment:

1. Repayment by Internet Banking before the Repayment date for example to have more remaining available limit;
2. Repayment by automatic transfer from your Payment Account which is linked to your MasterCard Credit Card. The mandatory Repayment will be executed automatically (auto-repayment);

Repayments by depositing cash are not possible. There is no possibility of spread payments or paying by installments regarding the month end balance.

If the repayment date falls in the weekend the repayment will be executed the next working day. If there is no sufficient fund on the Payment Account for deduction, ICBC Amsterdam will try to debit the Payment Account again after 2 calendar days. If the second attempt fails, the MasterCard Credit Card will be automatically blocked on the fourth day. The MasterCard Credit Card is linked to an ICBC Multi Currency Account for automatic repayment. It is required that the Payment Account holder is the same person as the MasterCard Credit Card holder. The Customer will not be fined with a penalty fee if the repayment is within 3 calendar days.

3.3 Penalty fee

A penalty fee will be charged as of the 4th day after the repayment amount being due. The nominal penalty fee is 1.17% of the outstanding amount and a EUR 5 administration fee. To prevent a penalty fee please assure there is sufficient balance on your Payment Account at the Repayment Date. The Bank is obliged to report unauthorized overdue payments to the central credit registration office BKR ("Bureau Kredietregistratie"). Such a report may adversely affect your application for a mortgage or any other loan.

After the outstanding amount and penalty fee have been paid, there are two ways to unblock the MasterCard Credit Card.

1. It will automatically unblock the next working day
2. Call our 24/7 call center to unblock the MasterCard Credit Card immediately.

3.4 Delay interest

From the moment the blocking of the MasterCard Credit Card delay interest on the outstanding due balance will be applicable until the balance is fully repaid by the Cardholder. The delay interest equals the legal interest rate for non-commercial transactions (This rate is available on www.wetten.overheid.nl with search details "Besluit Wettelijke Rente") plus the maximum interest according to "Besluit Kredietvergoeding" article 4 which can be found also on www.wetten.overheid.nl.

4. Annual MasterCard Credit Card Fee and limits

Please refer to our Fee overview for more detailed information on the Credit Card fees and limits. You can find this on our Download page.

5. Special attention

5.1 Languages

Currently our monthly MasterCard Credit Card Statements are available in two languages: Chinese and English. Our Internet Banking is also only available in Chinese and English language.

5.2 Supplementary card

Supplementary cards are available if you apply in person at our counter in Amsterdam or on distance. The supplementary card(s) is (are) only available for adults (18 years and older) and have the following family relationship; partnership, marriage partnership, parents and children:

5.3 Emergency Card or Emergency cash advance

This is not offered by ICBC Amsterdam Branch.

5.4 Cancellation of your MasterCard Credit Card

If you want to cancel your MasterCard Credit Card, you have to fill in the form Add or Close Retail Products Form. The MasterCard Credit Card can only be cancelled after the outstanding amount and/or annual fee have been paid. The MasterCard Credit Card needs to be returned to ICBC Amsterdam. After ICBC Amsterdam has received the MasterCard Credit Card, the MasterCard Credit Card will be closed after 30 days automatically. Be aware that only the MasterCard Credit Card is cancelled and not your Multi Currency Account. If you want to cancel the Multi Currency Account, you have to indicate this separately on the form.

6. User Information

6.1 Pin Code

You have to pick up the MasterCard Credit Card in person at our counter. This gives you the ability to create your own 6 digit Pin Code. If you have forgotten your PIN you have to come to our office to reset the PIN. Check the amount before approving the payment with your PIN.

6.2 Blocking and Unblocking the MasterCard Credit Card

The MasterCard Credit Card will be temporary blocked after 6 false attempts or after 3 incorrect inserts of the Card Validation Code,(CVC) as stated on the back of your MasterCard Credit Card. If you have the MasterCard Credit Card in your possession, it is possible to unblock the MasterCard Credit Card in person at our counter in Amsterdam, by showing a valid ID.

6.3 Lost/Stolen MasterCard Credit Card

If the MasterCard Credit Card has been lost or stolen. You can call our 24/7 call center to block the MasterCard Credit Card or in person at our counter in Amsterdam. When you block the MasterCard Credit Card by calling our 24/7 call center, it is a temporary blocking and it is possible to request for a new card at the same time.

To apply for replacement of your MasterCard Credit Card, you can send the Replace MasterCard Credit Card application form with a copy of your valid ID to ICBC Amsterdam or call our 24/7 call center. Within 1 week, we will send you the new MasterCard Credit Card by post or you can pick it up at our branch. Charges are applicable. The old MasterCard Credit Card will be permanently blocked.

If your MasterCard Credit Card is blocked, you still have access to your funds through Internet

Banking however, you cannot use your MasterCard Credit Card.

Always report loss or theft of your MasterCard Credit Card to the police including when you are outside the Netherlands

6.4 MasterCard Credit Card Transactions in Internet Banking (including Mobile App)

The MasterCard Credit Card is automatically added to your ICBC Internet Banking and Mobile App. This enables you to monitor the debited and credited amounts and the date of the transaction.

6.5 MasterCard Credit Card Statement

Keep the MasterCard Credit Card transaction slips that you receive after using the MasterCard Credit Card and check your MasterCard Credit Card Statement or MasterCard Credit Card transactions in Internet Banking accordingly immediately but certainly within 14 days.

6.6 Disputed Transactions

If you dispute a transaction, you are requested to contact ICBC Amsterdam directly or call the 24/7 call center. ICBC Amsterdam will investigate your complaint seriously and notify you of the outcome. You can fill in the Dispute form for the Main card holder or the Supplement card holder.

6.7 Validity

On the front of your MasterCard Credit Card you can see until when your MasterCard Credit Card is valid. A few weeks before your MasterCard Credit Card expires you will automatically receive a new one.

7. MasterCard Credit Card Application

ICBC Amsterdam has defined its acceptance criteria for issuing a MasterCard Credit Card. It is required for example to have your residence in The Netherlands, to have reached the age of 18 and we do a BKR credit check. Please be aware that the MasterCard MasterCard Credit Card application procedure will take approximately three weeks. After your application has been approved, you need to come to our office in person to choose your Pin Code and pick up your MasterCard MasterCard Credit Card.

The Bank can ask for security regarding the provided credit limit and a corresponding amount will be blocked on the correspondent Account. The security is 90% of the credit limit.

To apply for a MasterCard Credit Card it is required to have an ICBC Amsterdam Payment and ICBC Amsterdam Internet Banking (including Mobile App). After your MasterCard Credit Card application has been approved, a Payment account and Internet Banking will automatically be activated. For more detailed information on the Payment account and Internet Banking you can visit our webpage [Payment Account](#) and [Internet Banking \(including Mobile App\)](#).

In the overview below you can find more information on the required documents and options to apply for a MasterCard Credit Card.

1. You already hold a Payment Account at ICBC Amsterdam Branch	
Directly (by approaching our office in person with the required documents)	Indirectly (on distance, at your own convenience behind your computer)
• Complete the MasterCard Credit Card application form. • Bring a copy of your valid ID card or Passport All must be issued by Dutch Authorities and still valid for 90 days. • Bring a copy of your valid resident permit card. The card must be issued by the Dutch authorities and valid for at least 12 months. • Other required document(s) are stated on the MasterCard Credit Card Application form.	1. Through your ICBC Amsterdam Internet Banking or 2. Through the online application form for MasterCard Credit Card.

2. New Customer: You do not hold a Payment Account at ICBC Amsterdam Branch	
Directly (by approaching our office in person with the documents)	Indirectly (on distance, at your own convenience behind your computer)
• Complete MasterCard Credit Card application form. • A proof of your BSN number • Bring your original and copy of your valid ID card or Passport All must be issued by Dutch Authorities and still valid for 90 days. • Bring your original and copy of your valid resident permit card. The card must be issued by the Dutch Authorities and be valid for at least 12 months. • Bring proof of residence, a recent banking statement, tax letter or a letter from your municipality (not older than 90 days) • Other required document(s) stated on the Account and MasterCard Credit Card Application form.	• Not possible yet

8. Secure Banking and Fraud awareness

Please visit our webpage "[secure banking](#)" for more information on secure Internet Banking and the secure use of cards.

9. Conditions

On all our retail products the Terms and Conditions Retail customers are applicable. In this terms and conditions, the *MasterCard Credit Card Conditions* give special attention to this product.

Besides this product terms and conditions, also our General Banking Conditions including the Notes to the General Banking Conditions are applicable.

10. Contact details

For more information on our products, please call our 24/7 call center

+31 (0)800 999 5588 (only Chinese and English) or send an email to banking@nl.icbc.com.cn.

We did our best to inform you in a complete and accurate manner, but we do appreciate your feedback if you find some information missing or unclear.