

# **ICBC (Europe) S.A. Amsterdam Branch**

## **Maestro Debit Card**

### **Product Information**

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## 1. What can you expect in the Maestro Debit Card Product Information?

The Multi Currency Account (Payment Accounts) of ICBC (Europe) S.A. Amsterdam Branch (hereinafter: ICBC Amsterdam) offers you the possibility to add a Maestro Debit Card. We hereby provide you information on the characteristics and benefits of the Maestro Debit Card.



## 2. The characteristics and benefits

This Debit Card is issued with the Maestro logo and very well accepted in Europe.

- Cash withdrawal at ATM with Maestro logo all over the world
- Online purchases for example with IDEAL are not possible
- Charge per withdrawal at ATM
- Very well accepted in The Netherlands and rest of Europe
- PIN (Personal Identification Number)
- Monthly statement or Internet Banking (including mobile App) to check your transaction(s)

## 3. Fees, rates and limits

Please refer to our "Fees, limits and cut-off times retail customers" for the applicable fees, limits and cut-off times.

## 4. Special Attention

### 4.1 Acceptance of the card

The Debit Card is widely accepted in the Netherlands and rest of Europe. You can use your Debit Card where you see the Maestro logo displayed.

### 4.2 Languages

Currently our Internet Banking (including Mobile App) is only available in Chinese and in English language. A Dutch version is planned.

### 4.3 Joint Account & Debit Card

At this moment it is not possible to connect your personal Maestro Debit Card to a joint account.

## 5. User information

### 5.1 PIN and PIN Lost

#### Choose your own PIN:

If you visit the office in Amsterdam in person you are able to create your own PIN or through internet banking if you are an existing customer. If you forgot your PIN, You can request for a new PIN by completing our form.

### 5.2 Secure banking and fraud awareness

Please visit our webpage "Secure Banking" for more information on security and how to keep your PIN safe.

### 5.3 Blocking and Unblocking the Debit Card

The Maestro Debit Card will be blocked after 6 false attempts. If you have the Maestro Debit Card in your possession, it is possible to unblock the Maestro Debit Card at our counter in Amsterdam, by showing your valid ID.

The Maestro Debit Card will be blocked if ICBC Amsterdam failed to deduct the costs after 2 attempts. If the Maestro Debit Card is blocked, please contact ICBC Amsterdam by telephone.

If your Maestro Debit Card is blocked, you still have access to your funds through Internet Banking (including Mobile App). You can visit our webpage "Internet Banking and Mobile App" for more information.

### 5.4 Lost/stolen

If the Maestro Debit Card/ PIN has been misused, lost or stolen. You must call our 24/7 Call Center (Hotline) to block the Maestro Debit Card and apply for a replacement of the Maestro Debit Card. The Call center's (Hotline) international number is +31 (0)800 9995588, and they will be able to serve you in English and Chinese. In case you do not apply for a replacement of the Maestro Debit Card, your Maestro Debit Card will only be temporary blocked. Please be aware that after a temporary block of two months your Maestro Debit Card will be automatically unblocked and your Maestro Debit Card can be used again. So in case you do not apply for a replacement Maestro Debit Card with the Call Center (Hotline) you also must notify the Amsterdam office during normal business hours to permanently block the Maestro Debit Card and prevent further abuse or liability.

### **5.5 Replace card**

To apply for replacing a Maestro Debit Card, you need to complete our Replace card, reset PIN and Internet Banking form. You need to post/fax/email this form to ICBC Amsterdam. The Debit Card will be send to your registered address. The PIN remains unchanged.

### **5.6 Debit Card transactions in Internet Banking (including Mobile App)**

Internet Banking (including Mobile App) enables you to monitor the debited amounts and transaction details.

### **5.7 Disputed transactions**

If you dispute a transaction, you can contact our 24 hours service line +31 (0)800 99955888 or ICBC Amsterdam. ICBC Amsterdam will investigate your disputed transaction and notify you about the outcome.

## **6. Conditions**

On all our retail products the Terms and Conditions Retail Customers are applicable. In this terms and conditions the Maestro Debit 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. You can find them at our webpage "Download".

## **7. Deposit Guarantee Scheme**

The Bank is operating in the Netherlands as a branch of ICBC (Europe) S.A. which is incorporated in Luxembourg. For this reason the Deposit Guarantee Scheme of Luxembourg is applicable on all our offered accounts to retail customers. The Customer's funds, in EUR and/or foreign currencies, are currently guaranteed up to a maximum amount of EUR 100,000 equivalent per accountholder. A document describing the main features of this protection system is available on the website [www.agdl.lu](http://www.agdl.lu).

## 8. Debit Card Application

If you are minor you cannot request a Maestro Debit Card.

### 1. New Customer

If you apply for the Multi Currency Account (Payment Account), you can include the Maestro Debit Card in your account application. Download your application form our download page if you are a new customer. For more detailed product information and explanations regarding the account opening we refer you to our Payment Account product information available on our webpage "[Payment Account](#)", the section "Account application".

### 2. Existing customer with ICBC Amsterdam Payment Account

#### 2.1 Customer with Internet Banking (including Mobile App)

You can apply for the UnionPay Debit card through your Internet Banking.

### 3. Customer with online Saving Package with fixed counter account

When you have opened the Internet saving package with fixed counter account, you need to convert to a regular Payment Account, you can do this through your Internet Banking environment. Please visit our webpage "Online Saving Package" for more information. You need to visit our branch in person to convert the online Saving Package to a regular Payment Account.

## 9. Contact details

For more information on our products, please call our 24/7 call center +31 (0)800 9995588 (Only English or Chinese) or send an email to [banking@nl.icbc.com.cn](mailto: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.