

Supplementary Information about the Overseas ATM Cash Withdrawal Service

Supplementary information about the Overseas ATM Cash Withdrawal Service of our bank is provided as follows. Please note that the relevant charges remain unchanged:

I. General Services

Item	Charge
ATM Services	
d. Cash Withdrawals by HKD ATM Card via ATMs outside Hong Kong (for HKD account only) ¹	
i. Via ICBC ATMs in the Mainland	Free ²
ii. Via JETCO network in Macau	HKD10 per transaction ³
iii. Via CIRRUS network outside Hong Kong	HKD30 per transaction ⁴
iv. Via China UnionPay network outside Hong Kong	HKD15 per transaction ⁵
e. Cash withdrawals by CNY ATM Card via ATMs outside Hong Kong ¹	
i. Via China UnionPay network outside Hong Kong	CNY15 per transaction ⁵

Remarks:

1. Please be reminded that when customers perform ATM withdrawal transactions overseas, whether the transaction account type being able to be selected or not is determined by the acquiring bank. Also, the amount withdrawn may not be deducted from the same foreign currency account linked on the debit card as the currency that customers withdraw.
2. For ATM transactions made via ICBC ATMs in the Mainland and settled in HKD, the withdrawal amount will be first converted from the local currency to USD and then to HKD, at the actual transaction exchange rate set by ICBC and ICBC(Asia) respectively. For enquiries about the reference exchange rates, please visit ICBC's website www.icbc.com.cn and ICBC(Asia)'s website www.icbcasia.com or call ICBC(Asia)'s Customer Service Hotline at (852) 218 95588 respectively.
3. For ATM transactions made abroad and settled in HKD via the JETCO network, if the transaction currency is CNY, the withdrawal amount is converted to HKD at the actual transaction exchange rate set by JETCO acquiring banks and shown on the ATM screen

while processing the transaction. If the transaction currency is MOP, the withdrawal amount is converted to HKD at the daily exchange rate set by JETCO. For enquiries about the exchange rate for MOP, please call the JETCO hotline on (852) 2520 1747.

4. For ATM transactions made abroad and settled in HKD via the UnionPay network, the withdrawal amount of local currency is converted to HKD at the daily exchange rate set by UnionPay. For enquiries about the daily exchange rate, please visit UnionPay's website www.unionpayintl.com.
5. For ATM transactions made abroad and settled in HKD via Cirrus network, the withdrawal amount will be first converted from the local currency to USD and then to HKD, at the actual transaction exchange rate set by MasterCard and ICBC(Asia) respectively. For enquiries about the reference exchange rates, please visit MasterCard's website www.mastercard.com/global/currencyconversion and ICBC(Asia)'s website www.icbcasia.com or call ICBC(Asia)'s Customer Service Hotline at (852) 218 95588 respectively.

Industrial and Commercial Bank of China (Asia) Limited