ICBC 工银亚洲

Descriptive Information for ATM Card

Features

1. Elite Club Account Card / E-Age Banking Card/ Easylink Card (HKD)/ Easylink Card (CNY) is an ATM Card issued by Industrial and Commercial Bank of China (Asia) Limited (the Bank).

2. Cardholders can access their accounts for the following functions:
   - HKD & CNY Cash withdrawal *(withdraw CNY cash from CNY Account is only available at ICBC (Asia)'s ATMs)*
   - Fund transfer
   - Balance inquiry
   - *Instant HKD and CNY Cash Deposit to ICBC(ASIA)'s bank account or credit card account(is only available at designated ICBC (Asia)'s ATMs)* (Deposits to credit card accounts via real-time cash deposits machine will be credited on the next calender day）
   - Statement request*(statement request from CNY Account is only available at ICBC (Asia)'s ATMs)*
   - Cheque book request *(cheque book request from CNY Account is only available at ICBC (Asia)'s ATMs)*
   - Change PIN
   - Overseas Transaction setting
   - Bill payment, credit card payment and charity donation *(can only be made at ATMs bearing JET PAYMENT logo)**
   - POS purchase at the designated merchants with "UnionPay" logo(only applicable to debit card bearing "UnionPay" logo)
   - EPS purchase*
   - PPS bill payment*
   - Last Four Transaction Enquiry
   - InterBank Transfer *
   - HK Jockey Club Cash Voucher purchase*
   - Change ATM Language
   - Personal E-banking Token Request

   * not applicable for CNY accounts

3. Cardholders can use our ATM cards (except for Easylink Card (CNY)) to enjoy free of charge service to withdraw cash and enquire account balance through ICBC ATMs in Mainland China. Also, you can perform cash withdrawal (refer to Service Charges Table) and balance inquiry transaction globally and in Mainland China through ATMs bearing "Union Pay" logo.

   \# If the ATM card back bearing the 'CIRRUS' logo, the cardholders can then perform the cash withdrawal (refer to Service Charges Table) and balance enquiry transactions via the ATMs bearing the 'CIRRUS' logo globally including Mainland China.

4. Easylink Card (CNY) holders are available to perform cash withdrawal (Cash Withdrawal Service Charges per each transaction is CNY15.00) and balance inquiry transactions via the ATMs bearing "UnionPay" logo in China. Also, the cardholders can make purchase at the designated merchants with "Union Pay" logo in the Mainland.

5. Cardholders can make purchase at any retail shop displaying EPS logo as well as the HKJC Cash Voucher from Hong Kong Jockey Club (the function of purchasing HKJC cash voucher is only available upon application at branch).

6. Cardholders can perform registration at the PPS terminals located at the designated service centers; you can pay most of your bills via digital tone phone or in the internet.

Application

7. Account holder can apply for ATM services by filling out the application form and submits identity document at any of our branches.

8. For debit card application via Internet Banking, customer should be applied Internet Banking account and token first.

Service Charges

9. For Easylink Card, services fee is charged on date of application and annually thereafter (refer to Service Charges Table).

10. Elite Club Account Card，E-Age Banking Card and Easylink Card (for Private Banking account and Integrated Account holders only) are provided to customers free of charge.

11. Service Charge is levied when cardholder withdraw cash from ATM outside of Hong Kong (refer to Service Charges Table).

12. Card replacement fee is levied before the replacement card is issued under customer's request (refer to Service Charges Table).

13. A service fee will be charged if RMB deposit amount exceeds the maximum daily deposit limit accumulative of all channels (refer to Service Charges Table).

Service Hours

14.   ATM service is provided to customer 24 hours. All payment/Inter-bank transfer transaction performed after cut-off time (i.e. Mon – Fri 7:30p.m.), or on Saturday and public holidays are treated as next business day transactions.

Restriction on the use of card

14. The maximum daily transaction limits of debit card are as follows:

Types of Transaction	Transaction limit(Per Debit Card level)*
Cash Withdrawal	HKD 20,000 or its equivalent (Maximum HKD 10,000** or CNY 2,000 per transaction via ICBCA ATMs)
Cash Deposit	HKD deposit limit: HKD 100,000 CNY deposit limit: CNY 20,000
Transfer within own account	No limit (Maximum HKD 999,999 per transaction)
Transfer to other account within the bank(shares the cash withdrawal limit)	HKD 50,000
Interbank Transfer	HKD 10,000
Bill Payment (Including bill payment, credit card payment and charity donation limit)	HKD 50,000
POS (Including POS(CUP), EPS, PPS and purchase of HK Jockey Club cash voucher limit)	HKD 100,000(Including purchase of HK Jockey Club cash voucher HKD 20,000)
	HKD 20,000

* Except joint-name debit card
** Only apply for ICBA(ASIA) debit cardholder

15.   Customers can personalize the daily transaction limit via the application at branches.

16.   For security reasons, cardholder may receive the SMS after the following transactions. The system will suspend the transaction if fails to receive the SMS for 5 times (accumulated). Cardholder needs to reset the function via our branch.
- Oversea cash withdrawal function
- EPS purchase
- PPS bill payment
- Third party fund transfer
- Overseas Transaction setting
- Personal E-banking Token Request
- Cheque book request

17.   Customer require to re-registered the PPS account and all corresponding bills after card replacement.

Dispatch of Card and PIN

18.   Upon application of ATM card, a pre-embossed ATM Card (without customer's name) and pre-printed PIN will be dispatched to customer over counter with customer's acknowledgement.

19.   If customer requests for a named ATM Card, a pre-printed PIN mialer will be delivered to customer or input PIN by key pad over counter with acknowledgement, and the customer can choose either to have the card collected at designated branch or delivered by post.

20.   Customer using personal chop as his specimen signature is required to collect the card and the PIN in person at designated branch.

21.   Cardholder is required to present identity document and sign on the acknowledgement receipt when collecting the card and the PIN at branch.

Card & PIN Reported Lost/Stolen

22.   Once the card/PIN is found lost/stolen, customer may inform any of our branches or call our Customer Service Hotline on (852) 218 95588 as soon as reasonably practicable.

23. Customer is required to confirm the lost/stolen of card/PIN in writing after the card is reported lost/stolen by phone.

24. Once the card/PIN is reported lost/stolen, the Bank will place retained code status on the card to prevent it from further usage.

25. If the card is lost/stolen, cardholder can request the Bank for card replacement in written instruction.

26. If the PIN is lost, forgotten or disclosed to someone else, cardholder can request the Bank to re-generate a new PIN for him in written instruction.

Security of Card & PIN

26. Keep the ATM card safe at all times.

28. Do not allow anyone else to use your card and PIN.

29. Keep the PIN separately from your card and do not mark it on your card.

30. Do not disclose the PIN to any person nor record it in any form recognisable as the PIN.

31. Change your PIN immediately and regularly. Telephone number, identity card number, date of birth or other easily accessible personal information is not suitable as the PIN.

32. Do not use the PIN for accessing other services, such as connection to the Internet or accessing other websites.

33. Destroy the original copy of the PIN after you have memorized the number.

34. Cardholder should refer to the security advice provided by the Bank from time to time for the use of card and PIN.

35. ATM card is captured by ATM at the fifth consecutive invalid PIN attempt.

36. Cardholder will be liable for all losses if he has acted fraudulently or acted with gross negligence or failed to follow the safeguards in keeping the card safe and the PIN secret or failed to inform the Bank as soon as reasonably practicable after he found that the card/PIN has been lost or stolen or when someone else knows the PIN.

Transactions

37. Card transaction, which is involved currency exchange, will be debited to the cardholder's account at prevailing rate on the day of conversion.

38. For tracing the transaction performed via our Bank's or JETCO Member Bank's ATM, cardholder can request through ATM a printed transaction advice which records the following information on it:
    - the amount of the transaction;
    - the account(s) being debited or credited;
    - the date and the time of the transaction;
    - the type of transaction;
    - whether the transaction is accepted or rejected;
    - a number or code that enables the terminal where the transaction was made to be identified.

Complaint about ATM Transactions

39. For complaint arising from ATM transactions, customer may fill out a Customer Complaint Form at any of our branches or related banks or call JETCO Hotline on (852) 2520 1747.

40. In case the discrepancy amount is to be refunded after investigation, amount will be credited to the customer's account or refunded to cardholder bank through JETCO.

41. The Bank's liability should be limited to those amount wrongly charged to cardholder's accounts and the interest on those amounts.

Applicable Rules

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

Amendment to this Information

43.   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

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

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Industrial and Commercial Bank of China (Asia) Limited

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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.