

[www.icbcasia.com](http://www.icbcasia.com)

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ICBC  工银亚洲

Broaden Your Vision. Bank with Us.

# Personal Internet Banking - Frequently Asked Questions

## Personal Internet Banking Service Registration

### 1. How can I register Personal Internet Banking Service?

**Ans:** If you would like to register Personal Internet Banking Service, you can:

1. Visit our branch for processing, or
2. Register on-line, or
3. Fill in the form (the form can be downloaded from the Bank's website) and send the form to our branch by post for processing.

If you are our bank's existing customer with the following services,

- ATM Card , or
- Phone Banking, or
- Credit Card

Simply complete several steps for registration, and then you can operate your bank accounts through Internet Banking service. (This service is only applicable for the customer who has not yet applied for our Personal Internet Banking Services. If you have already opened or activated our Internet Banking Services, please select Personal Internet Banking and click the "Go" button to login our Personal Internet Banking Service directly).

Step for Registration4 simple steps to activate the service,

#### Step 1 Choose account for registration

- a. Please select any one of the account type; e.g. ATM card, Phone banking, Credit Card etc.
- b. Please input your account information
- c. Please input the "identity text" in accordance with the graphic shown

#### Step 2 Create Personal Information for Login Personal Internet Banking Services

- a. Input user name, then click on "Check Login Name" to check whether the user name is valid
- b. Setup and confirm the password
- c. Input date of birth, then press "Next"

#### Step 3 Accept "Terms and Conditions" and "Privacy Statement and Disclaimer"

- a. Please read the "Terms and Conditions" and "Privacy Statement and Disclaimer" carefully, and then click on "I Agree"

#### Step 4 On-line Registration of Personal Internet Banking Services Completed

- a. Your account number, transaction limit will be automatically generated
- b. Please click "Login Now" to the login page

### 2. Should I click "Go" or "Register Now" when I cannot login Personal Internet Banking?

**Ans:** If you have already registered Personal Internet Banking Services and received the Personal Identification number (PIN) envelope, you can click "Personal/ Private Banking" in Internet Banking Services Login Box directly to login your internet banking service instead of processing "Register Now" opening procedure.

"Register Now" is only tailored for the customers who have not applied for Personal Internet Banking to register and activate the service online. After successful online registration, you can enjoy our Internet banking service such as account enquiry, deposit, loan, investment, credit card and insurance services etc.

### 3. How to reissue or reset the password if I forget my password?

**Ans:** The Internet banking Service and Mobile Banking Services will be suspended if the login password has been incorrectly entered for 3 consecutive times in the same day. You may try to login again in the next day. You may use the "forget password" function on Personal Internet Banking login page. If you are still unable to login to Internet Banking and Mobile Banking Services, your service may be suspended. Please call 218 95588 or visit the branch for

assistance. If you would like to reissue the Internet Banking password, please visit our branch for processing or fill in the form(the form can be download from the Bank's website)and send theformto the ICBC(Asia) branch where your account was opened.

**4. Why are some of the content not displaying properly on Internet Explorer?**

**Ans:**You have to alter your Internet Explorer's compatibility view settings. Go to Tools>Compatibility View Settings, and ensure that all the options are unchecked. The browser will update the settings automatically. Note that this applies to Internet Explorer 8 and above.

## General Information

**1. What are the services available from your Internet Banking Service?**

**Ans:**Internet Banking Service offers you the following services,

- Account Services
- Payment
- Account Maintenance
- Applications
- Rates Enquiry
- Message Box
- Investment Services
- Credit Card Services
- Remittance Services
- Insurance Services, etc.

**2. How many accounts can be pre-registered in the Internet Banking Package?**

**Ans:**You can apply the account registration function upon services application over the counter. After the approval of your application, all accounts under same account title will be auto registered to your e-Banking Account for your transaction processing. Also, you can register transferee accounts under the

e-Banking Account for funds transfer.

## Transfer and Remittance

**1. What are the different types of funds transfer available?**

**Ans:**Two types of funds transfer are available to you through our Internet Banking Service:

- Same Party Account Transfer
- Pre-registered Third Party Account Transfer

**2. Can I transfer funds to other banks in Hong Kong through your Internet Banking Service?**

**Ans:**Yes, you can transfer funds to other banks in Hong Kong by CHATS in HK dollar ,RMB,EUR or US dollar through our Internet Banking Service. Besides, you can transfer funds to other banks in Hong Kong by Local General Transfer in Hong Kong dollar or RMB through our Internet Banking Service.

**3. Do I need to pre-register the beneficiary accounts for fund transfer by Local General Transfer through your Internet Banking Service?**

**Ans:**Yes, you need to register the beneficiary accounts for fund transfer by Local General Transfer through our Internet Banking Service at branch. If you have registered two-factor authentication as authorization method, you need not to pre-register any beneficiary account for transferring funds to other local banks.

**4. Do I need to pre-register the beneficiary accounts for fund transfer by CHATS through your Internet Banking Service?**

**Ans:**Yes, you need to register the beneficiary accounts for fund transfer by CHATS through our Internet Banking Service at branch. If you have registered two-factor authentication as authorization method, you need not to pre-register any beneficiary account for transferring funds to other local banks.

**5. Can I transfer funds overseas through your Internet Banking Service?**

**Ans:** Yes, you can transfer funds overseas by Telegraphic Transfer through our Internet Banking Service.

**6. Can I transfer Renminbi to other bank accounts in Mainland China via your Internet Banking Service?**

**Ans:** Yes, you can make the CNY Telegraphic Transfer to other banks' account in Mainland China through our Internet Banking Service; however, this service is only applicable for personal CNY account holders at the moment.

**7. Do I need to pre-register the beneficiary accounts for fund transfer to other banks overseas?**

**Ans:** Yes, you need to register the beneficiary accounts if you want to perform fund transfer to other banks overseas through our Internet Banking service. If you have registered two-factor authentication as authorization method, you need not to pre-register any beneficiary account for transferring funds to other banks overseas.

**8. Do I need to pre-register the beneficiary accounts for transferring Renminbi to other banking accounts in China?**

**Ans:** Yes, you need to pre-register the beneficiary accounts at branch and the beneficiaries' name must be registered in Chinese Telex Code unless the beneficiary has no Chinese name. Meanwhile, the remitter's name must be same as the beneficiary. If you have registered two-factor authentication as authorization method, you need not to pre-register any beneficiary account for transferring funds to other banks in China

**9. What is the remittance information of ICBC(Asia)?**

**Ans:** 1) SWIFT code : UBHKHKHH

2) Bank name(Chinese) : 中國工商銀行 ( 亞洲 ) 有限公司

3) Bank name(English) : Industrial and Commercial Bank of China (Asia)

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4) Bank address(Chinese) : 香港中環花園道3號, 中國工商銀行大廈33樓

5) Bank address(English) : 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong

6) Bank code : 072

7) Bank account : your bank account

**10. How can I register other bank accounts for fund transfer?**

**Ans:** If you would like to register other bank accounts for fund transfer, please visit our branch for processing or please fill in form(the form can be downloaded from the Bank's website) and send the form to our branch by post for processing. You can register by yourself after login the internet banking if you have registered two-factor authentication service.

**11. What is "ICBC Remittance" Service?**

**Ans:** "ICBC Remittance" service is designed according to the usual practice of ICBC customer in mainland China. Apart from remitting funds to ICBC Account in mainland China("ICBC Account"), you can also transfer funds within our bank, to other local and overseas banks.

Below is the function list:

- CNY Remittance to ICBC
- Non-CNY Remittance to ICBC
- Other Overseas Remittance
- Same/Local bank Transfer
- Transfer within our bank and currency trading
- Free Transfer - Local General Transfer
- Express Transfer - Chats

**12. What is Small-value Fund Transfer service?**

**Ans:** Small-value Fund Transfer service allows you to submit a transaction instruction to unregistered third-party accounts without token authentication

within two consecutive days (on the day of and the day before you submit your request). This applies to fund transfers within our bank, to other local / overseas banks, ICBC express and bill payment. The transaction process is the same as original function, which you are not required to input the dynamic password from token, and transaction can be completed by entering your Internet Banking login password. The service is only available for Personal Internet Banking customers.

### **13. How can I apply for Small-value Fund Transfer service?**

**Ans:** You can apply through the following channels:

1. Branch: You can adjust the Small-value fund transfer limit with a maximum of HKD10,000, and the limit must be smaller than the daily accumulative limit for transfer/remittance to unregistered third-party account.
2. Internet Banking: You can use your password token to adjust the Small-value fund transfer limit with a maximum of HKD10,000 online via "Customer Services> Adjust Transaction Limit" using the menu. Note that the daily accumulative limit for transfer/remittance to unregistered third-party account should also be adjusted, and must be larger or equal to the two-day Small-value fund transfer limit.

## **Time Deposit**

### **1. Is it necessary to open a time-deposit account before making a time deposit with the Bank through Internet Banking Service?**

**Ans:** Yes, you should have opened a Time Deposit Account before making a time deposit with the Bank through Internet Banking Service.

### **2. What are the different types of Time Deposits that I can process through your Internet Banking Service?**

**Ans:** You can set up Regular Hong Kong Dollar, Renminbi and Foreign

Currency Time Deposit through our Internet Banking Service.

## **Bill of Exchange**

### **1. Is there any limitation for requesting cheque book?**

**Ans:** Yes, one request per day with maximum of nine cheque books is allowed through the Internet Banking Service.

### **2. How can I receive my ordered cheque book?**

**Ans:** You can choose to have the cheque book delivered to you by mail or registered mail. If you select registered mail, the mailing charges will be debited from your current account by system automatically.

### **3. Can I place stop payment instruction for my Current Account through your Internet Banking Service?**

**Ans:** Yes, you can place stop payment instruction for Current Account registered as Primary or Sub Account in the Internet Banking Package.

### **4. Can I enquire about the status of my issued cheques through your Internet Banking Service?**

**Ans:** Yes, you can enquire the status of cheques under your registered accounts in our Internet Banking Service. The period available for enquiry is upto the last six months.

### **5. Can I raise an application for Cashier's Order through your Internet Banking Service?**

**Ans:** Yes, you can raise an application for Cashier's Order anytime online and the payment amount and fees will be debited from your payment account immediately.

**6. Can I raise an application for Demand Draft through your Internet Banking Service?**

**Ans:** Yes, you can raise an application for demand draft anytime online and the payment amount and fees will be debited from your account immediately.

**7. What is the electronic cheque (e-Cheque) service?**

**Ans:** e-Cheque is a Portable Document Format (PDF) document and has a similar image layout as paper cheque which shows all essential information including cheque date, payee's name and cheque amount. The payer may issue an e-Cheque via the Internet banking platform and send the e-Cheque to the payee's email address. Once receipt of the e-Cheque, the payee may deposit the e-Cheque to his bank account via the Internet banking platform or the e-Cheque Drop Box provided by the HKICL. The e-Cheque Drop Box can be accessed through the website or mobile application. Our bank provides e-Cheque Presentation Service recently.

**8. What are the security measures of e-Cheque?**

**Ans:** First, every e-Cheque is digitally signed using the Public Key Infrastructure (PKI) technology. Any attempt to alter any information shown on the e-Cheque will render the digital signature invalid and thus the e-Cheque not presentable. Second, the virtual e-Cheque book is kept by the paying banks, thus eliminating the chance of any unauthorized access of the physical cheque book. Third, the e-Cheque issuance record kept by the paying bank provides an additional channel for the bank to verify the e-Cheques.

**9. What types of e-Cheque can our internet banking support for presentation?**

**Ans:** Our internet banking can support a cheque issued in the form of an electronic record (including cashier order) for deposit.

**10. What e-Cheque currencies can our internet banking can support for presentation?**

**Ans:** Our internet banking can support HKD, Renminbi and USD e-Cheque presentation service.

**11. What types of accounts that I can present e-Cheque through the internet banking?**

**Ans:** If you have opened accounts that corresponding to the e-Cheque same currency which have been linked into our internet banking, you can then make the presentation. The account category includes only current account and savings accounts, current and savings subaccount of Consolidated Account (Not including fixed deposit accounts, investment accounts and credit card accounts).

**12. Can I present the e-Cheque into a third party account through our internet banking?**

**Ans:** No. You cannot present e-Cheque into a third party account through our internet banking.

**13. How long is the e-Cheque validity of the date of issuance?**

**Ans:** Consistent with the practise of existing paper cheque, you cannot present the e-Cheque which date of deposit has been issued for six months or longer.

**14. Can I present the post-dated e-Cheque through the internet banking? If it is not, can I pre-set the future date for presentation?**

**Ans:** No. You cannot present the post-dated e-cheque and cannot pre-set the future date for presentation.

**e-Statement**

**1. What types of account are eligible for the e-Statement services?**

**Ans:** Banking Account, Investment Account, Credit Card Account and Margin FX & Precious Metal Trading Account are eligible for the e-Statement services.

**2. How can I apply for the e-Statement services?**

**Ans:** You can visit any of the branches for application. Or apply on Personal Internet Banking under "e-Statement">"Apply for/Cancel e-Statement" in horizontal menu, or under "Electronic Services">"e-Statement">"Apply for/Cancel e-Statement" in vertical menu.

**3. After applied the service, how can I read the statement?**

**Ans:** After applied the service, we will send an alert email to your registered email address when there is new e-Statement. And you can read and download the new e-statement via Personal Internet Banking ("e-Statement"> "View e-Statement" in horizontal menu, or under "Electronic Services">"e-Statement"> "View e-Statement" in vertical menu).

**4. Can I cancel e-Statement service?**

**Ans:** Yes. You can cancel e-Statement service via Internet Banking or visit any of our branches in person. After cancel the e-Statement service, our bank will resume delivery of the printed copy of the consolidated statement to your registered mail address.

## ICBC(Asia) Messaging Service

**1. What is "ICBC(Asia) Messaging" Service?**

**Ans:**"ICBC(Asia) Messaging" Service is an information alert service that allows you to grasp your account's status more efficiently and more comprehensively. You can flexibly set up SMS and Email Alerts for your account information. The SMS and Email will be sent immediately when there is movement in your

account, including inward/outward payment, cheque deposit/return, due repayment and changes in loan interest rates.

**2. What is "ICBC(Asia) Messaging" Service?**

**Ans:** To setup the Service, please logon to the Personal Internet Banking Services:

- Select "ICBC Messaging">"Setup Email address and SMS" using the horizontal menu, and "Electronic Services">"ICBC Messaging">"Setup Email address and SMS" using the vertical menu
- Select alert details (including settlement account and language)
- Input mobile phone number and/or Email address for receiving alert
- Select suitable alert items and setup related details (e.g. Account, Account - Alias, Alert Method etc.)

Read and Accept the Service's Terms & Conditions

**3. What are the charges of the "ICBC(Asia) Messaging"Service?**

**Ans:** Please refer to the "Service Charges Tables" for details.

## Payment

**1. What merchants can I pay for through your Internet Banking Service?**

**Ans:** You can pay to any of the Hong Kong merchants listed on JET PAYMENT. Apart from public utilities, you can also find Government departments like Rates, telecommunication companies, insurance companies, and charity such as Community Chest of HK on the list. Settling bills of money service operator or agent that provides services or products that can be easily converted to money (include but not limit to stock agents, finance/loans related merchants) is a high risk transaction which needs two-factor authentication tool to complete the transactions, if the bill payments exceed the Small-value Fund Transfer limit. You can access JET PAYMENT webpage (select "Hong Kong Bill

payment") to read the Internet Bill Payment Merchant List.

**2. Do I need to pre-register my bill account with your Bank before paying bills online?**

**Ans:**Pre-registration of your bill account with our Bank is not necessary.

**3. Can I settle my credit card bills of the Bank / other banks through your Internet Banking Service?**

**Ans:**Yes, you can pay bills of any of the credit card merchants listed on JET PAYMENT. Settling bills of unregistered credit card accounts is a high risk transaction which needs two-factor authentication tool to complete the transactions, if the bill payments exceed the Small-value Fund Transfer limit. On the other hand, settling bills of registered credit card accounts does not require two-factor authentication tool for transactions. You can access JET PAYMENT webpage (select "Hong Kong" > "Credit Card payment") for the Internet Bill Payment Merchant List.

## Investment

**1. How can I trade funds online?**

**Ans:** If you have activated our Personal Internet Banking Service with account auto-registration function enabled, then all accounts (including investment accounts) opened before or thereafter will be automatically included in the account lists of your Personal Internet Banking for your usage. You can then login to Internet Banking to make funds transactions. If you have not subscribed the account auto-registration service, please visit any of our branches to register your investment accounts. After registration, you can make any funds transactions online.

**2. I have already registered "Consolidated Investment Account - Investment Funds, Bonds and other Structured Product", but why I cannot subscribe funds online?**

**Ans:**According to the requirement of supervisory authorities, all investment fund customers should complete assessment on investment risk tolerance every year. If you have completed the risk assessment more than one year before, you can update the risk assessment via Personal Internet Banking or visit any of our branches to complete risk assessment.

Please note that if you online apply for the "Consolidated Investment Account - Investment Funds, Bonds and other Structured Product", you can use it only after one working day of account opened successfully .

**3. How can I apply for the Internet Securities Services?**

**Ans:** You may apply new "Consolidated Investment Account - Securities (Cash)" via Internet Banking (for Personal Customers only) or visit any of our branches to apply for a "Consolidated Investment Account - Securities (Cash)" and complete the Internet Securities Services application. Before you open a "Consolidated Investment Account - Securities (Cash)" with us, it is a prerequisite for you to maintain a HKD current or statement account, which will be used for the trade settlements arising from securities trading

## Credit Card

**1. Can I apply your bank's Credit Card instantly via Internet Banking Services?**

**Ans:** Yes. You can login to our bank's Personal Internet Banking services, and select "Card">"Credit Card Application">"Credit Card Application."

**2. Can I request for the ATM Pin of my Credit Card via Internet Banking?**

**Ans:** Yes. You can login to our Bank's Internet Banking system and select "Card">"My Card">"Credit Card's ATM PIN Application." Accordingly, input the required details and confirm the application. After your instruction is received, the PIN will be sent to your registered address on next working day by mail.



## Insurance

### 1. Can I enroll in any insurance plan through your Internet Banking Service?

**Ans:** Yes, you can enroll in the Travel Insurance anytime through Internet Banking Service.

## Loan

### 1. Can I apply for the Mortgage Instalment Loan through your Internet Banking Service?

**Ans:** Yes, you have to fill out the Mortgage Instalment Loan Application Form in English under the Application Section of Mortgage Instalment Loan and submit the application form through our Internet Banking Service. Our staff will notify you of the application result as soon as possible.

### 2. How can I submit "Vehicle Financing" application?

**Ans:** You can visit any of our branches or use Personal Internet Banking "Applying Vehicle Financing Services" function for application submission.

### 3. Can I submit required supporting documents via Personal Internet Banking?

**Ans:** You can submit required supporting documents during the application of "Vehicle Financing" via Personal Internet Banking. Furthermore, the function of "Vehicle Financing Services Application Record and Document Upload" on Personal Internet Banking allows you to submit the required documents within 30 days of your initial application.

### 4. How can I submit "Flexi Assets Financing" application?

**Ans:**

- You can visit any of our branches to complete and submit application;
- Personal Internet Banking Customers can make appointment via "Book

Appointment to Apply for Flexi Assets Financing" service to save your waiting time at our branches. For ICBC (Asia) customers with valid single name HKD/USD current account and single name time deposit account, they can directly choose "Apply for Flexi Assets Financing" via Personal Internet Banking for self-application and enjoy the benefit of obtaining instant approval result. The application of overdraft service has no handling fee and the overdraft service will be effective immediately once the application is approved.

### 5. How to apply financing by pledged time deposit through Personal Internet Banking?

**Ans:** For ICBC (Asia) customers with valid single name HKD/USD current account and single name time deposit account, they can directly choose "Apply for Flexi Assets Financing" via Personal Internet Banking for self-application and enjoy the benefit of obtaining instant approval result. For mainland customers, please download and complete the form "Authorization to Enquire and Use Customer's Information" on Personal Internet Banking "Loan > Apply Loan > Apply Flexi Assets Financing", also return it by mail "Retail Banking Department – Loan Product and Development Centre, 30/F, ICBC Tower, 3 Garden Road, Central, Hong Kong" within 3 days from the date of application.

## Security Center

### 1. Is it a must to change my password?

**Ans:** Yes, you are required to change your Password at the first time you login to the Internet Banking Service by using the new Password you received.

### 2. How do I change my Password?

**Ans:** You can login to our Internet Banking Service, select "Security Services">"Customer Information Management">"Change Password" using the horizontal menu, and "Electronic Services">"Security Center">"Change

Password" using the vertical menu, input your existing PIN, new PIN, re-input the new PIN for confirmation and verification code. Your new PIN will be effective once the change is successfully processed.

**3. Can I use special characters or symbols for my password?**

**Ans:** Yes, your password can include special characters and symbols, such as +!@#\$, but the complete password must also include letters and numbers. You can have a combination of numbers and letters with 8 to 30 digits, and the alphabets used are case sensitive. Passwords with consecutive or repetitive numbers or letters are not recommended.

If you have any problems or enquiry when using your Internet Banking Service, you can contact our Bank via the Customer Service Hotline on 218 95588 during office hours or any of our branches