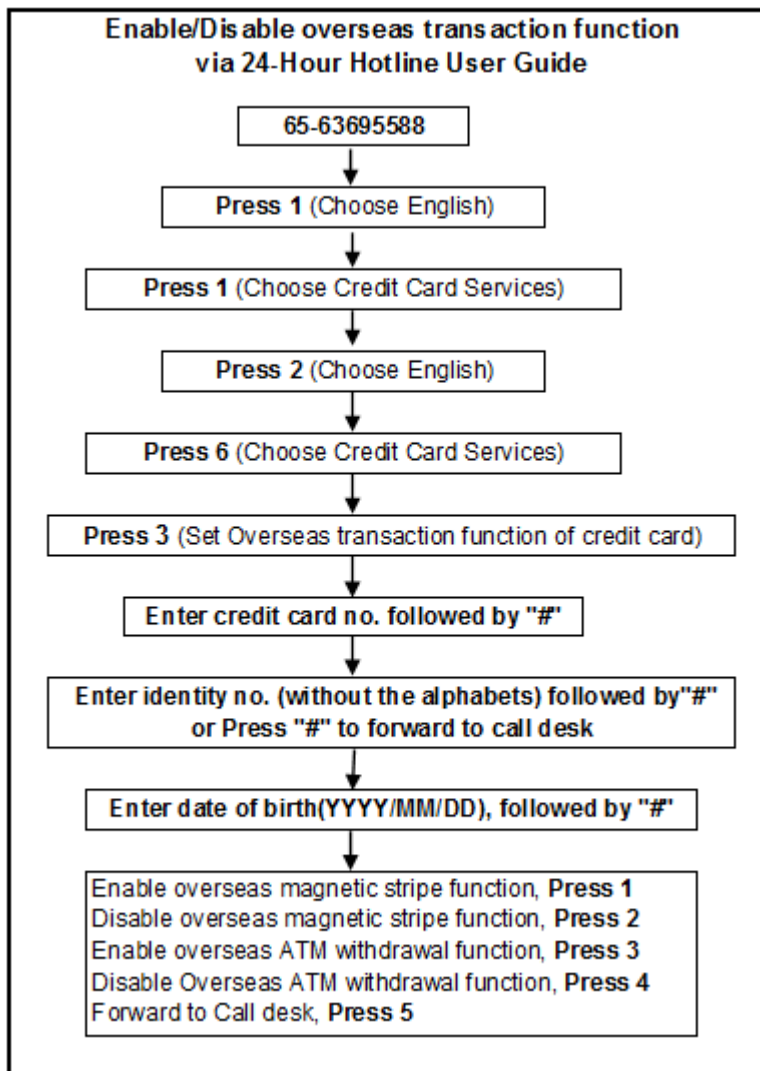


Activation / Deactivation of Overseas ATM Cash Withdrawal

The overseas ATM cash withdrawal function in your credit card has not been activated. To use your card(s) overseas for ATM cash withdrawal, please remember to enable the said function on your card(s). Please note that this function will remain activated until you deactivate it. For security measures, we advise you to deactivate this function as soon as you return from your overseas trip.

Enable/disable the overseas ATM cash withdrawal on your card(s) via:-

1. Call 24-hour Hotline: (65)63695588



2. Login Internet Banking, choose credit card service-my credit card-Operation(More)

name	Status	Operation
Overseas withdrawal	Close	Activate
Mark of overseas magnetic stripe transaction	Control	adjust

3. Visit any of our branches with your identification card and ICBC credit card to activate/deactivate the overseas ATM cash withdrawal.

Activation / Deactivation of Overseas ATM Cash Withdrawal - FAQ

1. Why are the banks disabling overseas ATM cash withdrawal?

This is part of the industry-wide measures to reduce the possibility of transactions being undertaken by unauthorized parties.

2. When is this measure implemented?

This measure has been implemented with effect from 16 December 2012.

3. How safe is it for me to use ATMs overseas?

This will be subject to the security measures put in place for ATMs overseas, which may vary depending on the requirements in the jurisdictions and the practices of the Banks operating the ATMs. As such, the Bank is taking additional measures to enhance the security of ATM transactions, such as by sending transaction alerts for ATM cash withdrawals and deactivating the overseas ATM cash withdrawal function of your credit card. For your added protection, please also take note of the precautionary measures in Question 4 below.

4. What are some of the precautionary measures that I must take when I use my card at the ATM?

Do note the following tips when using an ATM:

- (i) Be observant - If something about the ATM does not appear normal, cancel your transaction immediately. Confirm, as soon as possible, with the Bank that the transaction has been cancelled.
- (ii) Safety first - Use ATMs in safe locations. If you notice anyone suspicious around you, use an ATM in a different location.
- (iii) Keep your PIN confidential - Never share your PIN number with anyone. Cover the hand used to key in your PIN with your other hand. This will reduce the chance of scammers recording your PIN via a hidden camera. Make sure that no one can see you entering your PIN or transaction amount. For added protection, we also encourage you to change the PIN for all your cards regularly.
- (iv) Keep tabs - Keep close tabs on your account activities and report any fraudulent or suspicious withdrawals immediately. When an ATM cash withdrawal transaction equal to or exceeding a pre-defined threshold amount is made using your credit card, a transaction alert will be sent to you via SMS or email. Please contact us immediately if the transaction is not authorized by you. Please also make sure that you inform us immediately if there is any change in your particulars.