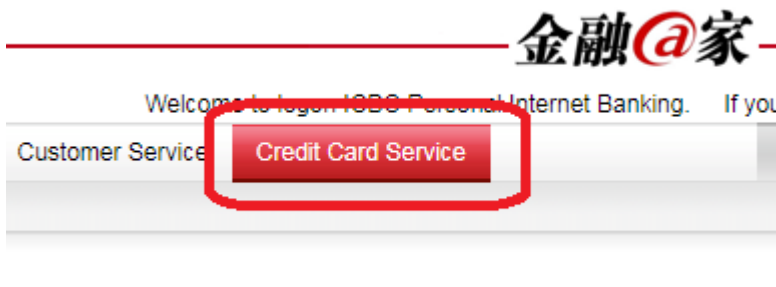
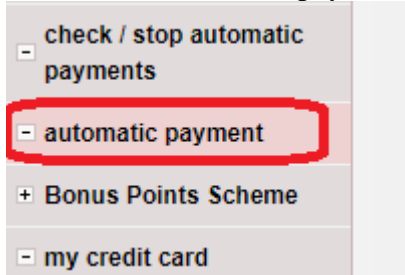


1. How to set-up ICBC Auto Payment using ICBC Online Banking

1.1. Select “Credit Card Service”.



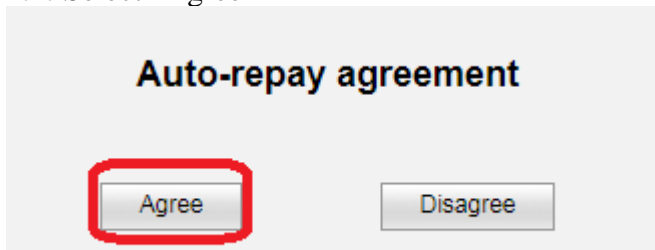
1.2. Select “automatic payment”.



1.3. Select the credit card you wish to sign up for ICBC Auto Payment by selecting “automatic payment”.

account country/area	main/subsidiary card mark	Card No.	Status of card	Currency	Internet Banking Registration Flag	Operation
Singapore	main card		Normal	SGD / USD	Registration card of Internet Banking	automatic payment

1.4. Select “Agree”



1.5. If you wish to use ONLY SINGAPORE DOLLARS to repay all your credit card accounts, please select the following checkbox.

You have signed automatic payment agreement for the SGD account. No need to sign again.

One local-currency account is used for automatic repayment of other accounts of all currencies (optional)

Description: If ticked, one local-currency transfer-out account is used for automatic repayment of accounts of all currencies under the card (including foreign-currency account to be opened)

Please select repayment type: optimal amount repayment minimum payments

Do you want to make partial payment:

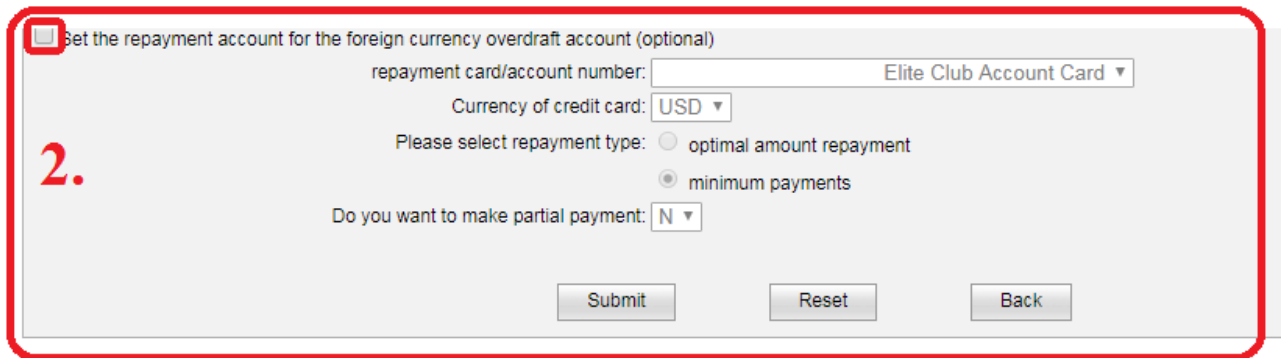
Step 1: Repayment Type

- (a) If you wish to make **full payment**, please select “*optimal amount repayment*”.
- (b) If you wish to make **minimum payment**, please select “*minimum payments*”.

Step 2: Partial Payment option if ICBC current account has insufficient balance

- (a) If you select “**Y**” for partial payment, ICBC will deduct all your balance in your ICBC current account to make payment to your ICBC credit card.
- (b) If you select “**N**”, ICBC will not deduct any balance in your ICBC current account. You are advised to make alternate payments to your ICBC credit card.

1.6. If you wish to use your foreign currency in your ICBC current account to repay your credit card accounts, please select the following checkbox.



Set the repayment account for the foreign currency overdraft account (optional)

repayment card/account number:

Currency of credit card:

Please select repayment type: optimal amount repayment
 minimum payments

Do you want to make partial payment:

Step 1: Repayment Type

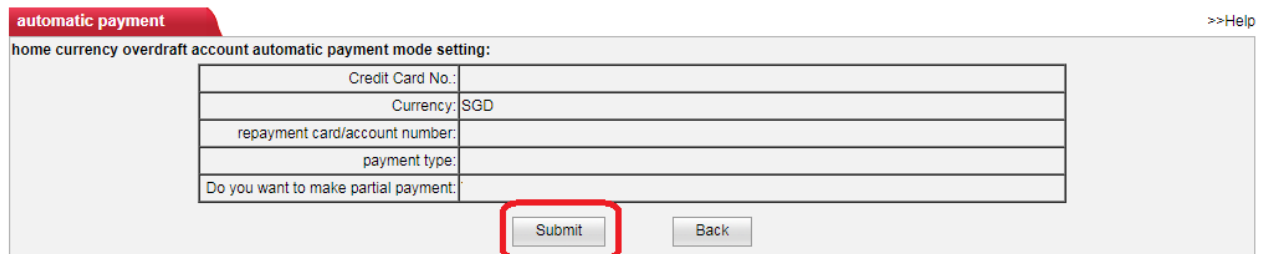
- (a) If you wish to make **full payment**, please select “*optimal amount repayment*”.
- (b) If you wish to make **minimum payment**, please select “*minimum payments*”.

Step 2: Partial Payment option if ICBC current account has insufficient balance

- (a) If you select “**Y**” for partial payment, ICBC will deduct all your balance in your ICBC current account to make payment to your ICBC credit card.
- (b) If you select “**N**”, ICBC will not deduct any balance in your ICBC current account. You are advised to make alternate payments to your ICBC credit card.

After completion, please select submit.

1.7. Please check your details before selecting “submit”



automatic payment >>Help

home currency overdraft account automatic payment mode setting:

Credit Card No.:	
Currency:	SGD
repayment card/account number:	
payment type:	
Do you want to make partial payment:	

1.8. You will receive a SMS notification on your mobile phone number in our records informing you that the set-up was successful.