

## Frequently Asked Questions On Fast Service

### 1. What is FAST?

FAST (Fast And Secure Transfers) is a new electronic funds transfer service that allows a secure and almost immediate transfer of Singapore Dollar (SGD) funds between accounts held with the 20 participating banks in Singapore.

### 2. When was FAST launched in ICBC?

FAST service in ICBC has been launched since 10 November 2017.

### 3. Are there minimum and maximum transaction limits for using FAST in ICBC?

For individual customer, the single minimum transaction amount is SGD 1.00. FAST service single maximum transaction limit is capped at SGD 10,000.00 via internet banking or mobile banking (daily limit capped at SGD 50,000.00) and SGD 2,000.00 via ATM (daily limit capped at SGD 5,000.00).

For corporate customer, the single minimum transaction amount is SGD 1.00. With effect from 01 August 2018, single maximum transaction limit is capped at SGD 200,000.00 via corporate internet banking (previously capped at SGD 50,000.00). Daily transaction limit is capped at SGD 200,000.00 via corporate internet banking (previously capped at SGD 50,000.00).

### 4. Will Interbank GIRO continue to be made available?

Yes. You can still transfer funds using Interbank GIRO Function via internet banking.

### 5. Why choose FAST?

FAST enables almost immediate transfer of funds.

<u>Payment Type</u>	<u>Receipt of Payments</u>
FAST	Almost Immediate
CHEQUE	Up to 2 working days
GIRO	Up to 3 working days

**6. Are transfers via FAST secure?**

FAST is secure and adopts the same security standards established by the banking industry in Singapore for funds transfers.

**7. What are the operating hours of FAST?**

FAST service is available 24x7, 365days. You may visit our website [www.icbc.com.sg](http://www.icbc.com.sg) for any updates.

**8. Who can use FAST in ICBC Singapore?**

Customers with current accounts in ICBC Singapore can use FAST service.

**9. How do I use FAST to transfer funds?**

You can access FAST via ICBC internet banking, mobile banking and ATM channel. You will need the recipient's name, account number and bank name to transfer funds.

ICBC current accounts can be used as either transfer-out account or receiving account. ICBC credit cards can only receive funds using FAST and Credit Cards do not support the transfer of funds to any third party by using FAST.

**10. Can I use FAST if I have the payee's name only and not the account number?**

No. You will need to have the payee's bank account number to use FAST. The payee's name is for reference purposes only.

**11. Can I make a funds transfer from a FAST participating bank to a non-FAST participating bank?**

No. You can only use FAST to transfer funds between accounts held at the FAST participating banks in Singapore. You can still use Interbank GIRO to transfer funds between a participating bank and a non-participating bank.

**12. Can I use FAST to transfer funds to a bank account overseas?**

No. You can only use FAST to transfer SGD funds between customer accounts held at the Fast

participating banks in Singapore.

**13. How will I know if my funds transfer via FAST is successful?**

The status of your funds transfer is available via your internet banking/mobile banking.

**14. What happens if I made a wrong funds transfer?**

You should be careful when keying in the SGD amount and payee's bank account number, as funds transferred via FAST will be credited to the payee's bank account you submitted almost immediately and can't be cancelled.

**15. Will there be charges if I use FAST?**

Currently free of charge for individual customers. For corporate banking customers, FAST transfers will be charged at S\$ 5.00 per transaction with effect from 01 August 2018. Please visit our website [www.icbc.com.sg](http://www.icbc.com.sg) for latest updates.

**16. Can I make an appointment date for fund transfer via FAST?**

Yes, you can initiate a future dated FAST transaction via internet banking/mobile banking. The payment will be processed on the date which you have indicated on your instruction.

**17. Which are the 20 participating banks that offer FAST?**

The 20 participating banks are:

Australia & New Zealand Banking Group Ltd  
Bank of China Limited  
The Bank of Tokyo-Mitsubishi UFJ, Ltd  
BNP Paribas  
CIMB Bank Berhad  
Citibank NA  
DBS Bank Ltd  
Deutsche Bank AG  
HL Bank  
The Hongkong & Shanghai Banking Corporation Ltd  
HSBC BANK (Singapore) Limited  
Industrial and Commercial Bank of China Limited

ICICI Bank Limited  
Malayan Banking Berhad  
Mizuho Bank, Ltd  
Oversea-Chinese Banking Corporation Ltd  
RHB Bank Berhad  
Standard Chartered Bank  
Sumitomo Mitsui Banking Corporation  
United Overseas Bank Ltd

The Frequently Asked Questions On Fast Service is prepared in English and Mandarin language. The Mandarin translation is meant for reference. The English version prevails if there is any inconsistency between the Chinese and English version.

## FAST 常用问答

### 1. 什么是 FAST?

FAST（快捷支付即快速和安全转账）是一种新型的电子资金转账服务，用于完成新加坡元（SGD）资金在新加坡 20 家参加行的账户之间安全即时转账。

### 2. 工行什么时候启用 FAST?

工行自 2017 年 11 月 10 日起正式投产 FAST 相关服务。

### 3. 使用 FAST 是否有最小和最大交易金额限制?

我行零售客户的各渠道单笔交易最小起始金额均为 1 新币。我行网上银行和手机银行单笔交易限额为 10,000 新币，其每日累计交易限额为 50,000 新币。ATM 自助设备单笔交易限额为 2,000 新币，其每日累计交易的限额为 5,000 新币。

我行公司客户的企业网银单笔交易最小起始金额为 1 新币，自 2018 年 8 月 1 日起，单笔交易限额为 20 万新币（在此之前为 5 万新币），其每日累计交易的限额为 20 万新币（在此之前为 5 万新币）。

### 4. Interbank GIRO 将继续提供吗?

是的。您仍然可以使用 Interbank GIRO 进行资金转账。

### 5. 为什么选用 FAST 汇款服务?

FAST 可实现即时转账。和其他本地支付方式的到账时间比较如下：

付款类型	到账时间
FAST	即时到账
CHEQUE	最多 2 个工作日
GIRO	最多 3 个工作日

### 6. 通过 FAST 安全转账吗?

FAST 是安全的，采用与新加坡本地银行业统一、规范的资金转账安全标准。

### **7. FAST 的营业时间是多少？**

我行个人网银银行的 FAST 服务提供全年 7 x 24 小时不间断服务。您可以通过 [www.icbc.com.sg](http://www.icbc.com.sg) 获取最新的信息。

### **8. 谁可以使用 FAST？**

持有我行活期账户的客户均可以使用 FAST 服务。

### **9. 如何使用 FAST 转账？**

您可以通过我行网上银行、手机银行、ATM 自助设备等渠道实现 FAST 转账服务。

您将需要提供收件人的姓名、帐号及银行名称完成转账。

我行活期存款账户可以支持通过 FAST 系统完成资金的收入和支付，信用卡账户只能支持通过 FAST 系统完成资金的收入，不支持对外付款。

### **10. 如果我只有收款人的名字，而不是账号，我可以使用 FAST 吗？**

不可以。您将需要收款人的银行账号才能使用 FAST。收款人的姓名仅供参考。

### **11. 我可以从 FAST 参加行转入非 FAST 参加银行的资金吗？**

不可以，您只能使用 FAST 在新加坡参加行的账户之间转账。您可以使用 Interbank GIRO 在参加行和非参加行之间转账。

### **12. 我可以使用 FAST 将资金转入海外的银行账户吗？**

不可以，您只能使用 FAST 在新加坡本地参加行的客户账户之间进行新币转账。

### **13. 我如何确认我的资金通过 FAST 转账是否成功？**

您可以通过网上银行或手机银行等渠道查询转账的状态。

### **14. 如果我错误的资金转账会怎么样？**

您应该小心输入需转账的金额和银行账号，因为通过 FAST 转账的资金将被立即记入您输入的收款人的银行账户而无法被撤销。

**15. 如果我使用 FAST，会收取费用吗？**

目前，我行各渠道对零售客户提供 FAST 转账的免费服务。自 2018 年 8 月 1 日起，我行公司客户的 FAST 转账每笔交易将收取 5 新元费用。请您通过 [www.icbc.com.sg](http://www.icbc.com.sg) 查询最新信息。

**16. FAST 可以实现预约资金划转的功能吗？**

可以，您可以通过网上银行或手机银行实现预约资金划转功能，资金转账支付将根据您指定的日期完成。

**17. 哪些是目前提供 FAST 服务的银行？**

20 家参与银行是：

- 澳新银行
- 中国银行
- 三菱东京 UFJ 银行
- 法国巴黎银行
- 联昌国际银行
- 花旗银行
- 星展银行
- 德意志银行
- 丰隆银行
- 汇丰银行
- 汇丰银行（新加坡）
- 中国工商银行
- 印度工业信贷投资银行
- 马来亚银行
- 瑞穗实业银行

- 华侨银行
- 马来西亚兴业银行
- 渣打银行
- 三井住友银行公司
- 大华银行

本问答以中英文书写，中文翻译仅供参考。若本问答中英文文本发生冲突，则以英文文本为准。