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Credit Card Letter of Instruction 信用卡在线申请授权书

Once you have submitted your ICBC Credit Card Online Application, please complete this Letter of Instruction and send to either credit_card_centre@sg.icbc.com.cn or to our Main Branch using our Business Reply Service.

Declaration 申请人声明

By submitting this Letter of Instruction, I/we hereby irrevocably:

- (a) authorise the Bank to process my/our ICBC Credit Card Online Application;
- (b) confirm that the information furnished by me/us herein are true and accurate. If any of the information changes or becomes inaccurate as a result of a change in circumstances, I/we shall immediately inform the Bank of such change; and
- (c) consent to the collection, use and disclosure of the information herein as the Bank considers appropriate for the purposes of processing the Application, and for the provision of any services in relation to any of my/our accounts with the Bank.

For ICBC Chinese Zodiac Credit Card (SGD) only Please select your preferred Zodiac (select only one Zodiac)

Rat Ox Tiger Rabbit Dragon Snake Horse Goat Monkey Rooster Dog Pig

Principal Applicant 主卡申请人填写

Full Name:

姓名:

NRIC/Passport Number:

证件号码:

I, or my Family member¹/Close associate², is/was a Politically Exposed Person³.

您, 或您的家庭成员, 或与您关系密切成员, 是或曾经是, 一名政治公众人物。

No 否 Yes 是

If yes, please specify 如是, 请注明:

I am a Director of ICBC. 您是 ICBC 董事会成员之一。

No 否 Yes 是

I would like to receive information about the Bank's credit card services (including offers, promotions, new credit card products) via the following channels. (Please tick)

我想通过以下渠道了解银行的信用卡服务 (包括优惠、促销、信用卡产品)。(请勾选)

SMS 短信 Email 电子邮件

By signing here, I have read and accepted the relevant DECLARATION AND AGREEMENT set out herein. I agree to abide and be bound by the matters stated therein.

Signature of Principal Applicant 主卡申请人签名

Date: _____

Supplementary Applicant (if any) 副卡申请人填写 (如有)

Full Name:

姓名:

NRIC/Passport Number:

证件号码:

I, or my Family member¹/Close associate², is/was a Politically Exposed Person³.

您, 或您的家庭成员, 或与您关系密切成员, 是或曾经是, 一名政治公众人物。

No 否 Yes 是

If yes, please specify 如是, 请注明:

I am a Director of ICBC. 您是 ICBC 董事会成员之一。

No 否 Yes 是

My residential address is identical to the Principal Applicant's residential address.

您的住宅地址与主卡申请人的住宅地址相同。

Yes 是

No. My residential address is:

否。我的住宅地址是:

Postal Code: _____

Signature of Supplementary Applicant 副卡申请人签名

Date: _____

Definitions:

¹ Family member means a parent, step-parent, parent-in-law, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, son-in-law, daughter-in-law, grandparents, grandparents-in-law, fiancé, fiancée, niece and nephew.

² Close associate means that you are closely connected to the Politically Exposed Person, either socially or professionally.

³ Politically Exposed Person means a person entrusted with the following roles domestically or in a foreign country or in an international organisation as a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations. An international organisation is established by formal political agreements between member countries that have the status of international treaties, whose existence is recognized by law in member countries and which are not treated as a residual institutional unit of the country in which it is located.

DECLARATION AND AGREEMENT 声明及协议

IMPORTANT: You must read and agree to the terms and conditions before signing and submitting the application.

注意: 阅读本条款及协议细则, 如果您理解并且同意本条款及协议细则, 请签名并递交申请表。

In consideration of the Bank issuing the ICBC Credit Card(s) to me/us at my/our request, I/We hereby irrevocably:-

1. confirm that I/We have read, understood and agree to be bound by the following (“Terms”):

- (a) ICBC Credit Card Cardmember Agreement (“Cardmember Agreement”),
- (b) Account Terms and Conditions (“Account Terms”),
- (c) Internet and Mobile Banking Terms and Conditions (“Internet and Mobile Banking Terms”),
- (d) Personal Data Protection Policy (“PDPP”).

and on such other terms and conditions as the Bank may prescribe from time to time, copies of which are available at any of the Bank’s branches or at www.icbc.com.sg.

2. represent and warrant that all information provided in the application form and all documents submitted to the Bank are complete, true and accurate, and undertake to immediately inform the Bank if there is any change or inaccuracy in the information.

3. acknowledge that the Bank may decline my/our application without giving me/us any reason for doing so. I/We further consent to the Bank retaining all documents submitted by me/us for the processing of this application, regardless of whether this application is approved or not.

4. consent to the Bank sending me/us at my/our sole risk through any means the Bank may deem appropriate, any credit card, any information regarding my/our account, personal identification number, statements of accounts, any alerts (including but not limited to transaction or activation alert) and any other communications or correspondences addressed to me/us (collectively “information”) to my/our address(es) or my/our mobile number(s) in accordance with the Bank’s records. I/We further agree to bear all risks (e.g. non-receipt or disclosure to any unauthorised third party) arising from the sending of the information and release the Bank from any liability or responsibility in any way for any losses that I/we may suffer as a result of the non-receipt or disclosure of the same.

5. agree that at my/our sole risk, the Bank is authorised but not obliged, to receive any instruction given by or over the phone, facsimile transmission, computer, email or any other electronic device, SMS from mobile telephone (collectively “Instructions”) from or purporting to be from me/us without separate verification by the Bank as to the genuineness of such Instructions.

6. confirm that I am not an/ we are not undischarged bankrupt(s), have no statutory demand served on me/us, do not have legal proceedings commenced against me/us, not a person/persons listed on a Sanction List, did not violate or is not in violation of any applicable Sanctions, and did not receive notice of and is not aware of any claim, action, suit, proceeding or investigation against me/us with respect to Sanctions by any Sanction authority. I/We further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) applies to me/us.

7. authorise the Bank to debit any of my/our accounts maintained with the Bank either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to me/us hereunder without any further reference to me/us. If I am the principal cardholder, I understand and agree that I am responsible for all charges, fees, interest and liabilities (collectively “Outstanding”) charged to the principal card and the supplementary card. If I am the supplementary cardholder, I understand that I am only responsible for the Outstanding of my supplementary card.

8. agrees that the Bank shall reserve the right to:

- (a) terminate or cancel or suspend my/our right to use the Card or the account; or
- (b) refuse to authorise any Card transaction; or
- (c) refuse to re-issue, renew or replace the Card;

so long as the Bank deem fit, or when the Bank is obliged or deem it necessary in good faith to comply with any applicable laws, regulations, notices or directives that you are subject to from anywhere in the world including but without limitation to the prevention of unlawful activities which may include fraud, money laundering, terrorist activity, bribery, corruption or tax evasion and the enforcement of any Sanctions and the Bank shall in no event be held liable to me/us for any loss suffered by me/us from such suspension, termination or refusal.

9. understand that the final credit limit indicated is solely at the Bank’s discretion. Where I/we have existing unsecured credit facilities with the Bank, I/we agree and consent to the Bank reviewing and adjusting the credit limit of such unsecured facilities at the Bank’s discretion.

10. authorise, permit, consent and give my/our written permission to the Bank and any of its officers to collect, store, use, disclose, divulge any information with respect me/us or any of my/our accounts with the Bank, or my/our financial conditions, or any services and/or other agreements, business, transactions or dealings between the Bank and me/us as the Bank considers appropriate for the purpose of providing or continuing to provide me/us with any services or transactions in relation to any of my/our account with the Bank, to and between:

- (a) the holding company or head office, branches, subsidiaries, representative offices, affiliates and associated or related corporations of the Bank wherever located;
- (b) data centres acting for the Bank, agents of the Bank and their respective officers, servants, agents, wherever situated;
- (c) any person who has agreed to provide or is providing security to the Bank for all or any moneys and/or liabilities owing or payable by me/us to the Bank from time to time;
- (d) any other persons: (i) to or through whom the Bank assigns or transfers or novates or may potentially assign or transfer or novate all or part of its rights and obligations hereunder; (ii) with or through whom the Bank enters into or may potentially enter into any participation or sub-participation; (iii) with whom the Bank outsources the performance of any operational function of the Bank, including and without limitation to a third party service provider whether within or outside of Singapore to perform any of the outsourced functions;
- (e) any financial institution, credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection whether within or outside of Singapore for the purpose of conducting credit checks and/or screening activities, and to contact my/our employer(s) for the purposes of verifying my/our employment status, such checks may take the form of a bank reference or employment verification and may be performed before or after the Card has been approved;
- (f) any government agencies, regulators, securities exchanges, futures exchanges and authorities whether within or outside Singapore to which the Bank is required to make disclosure under applicable laws pursuant to the directives of such government agencies regulators, securities exchanges, futures exchanges and authorities;
- (g) any merchant or member of card association where disclosure is in connection with the use of a debit card or credit card or ATM card;
- (h) any person who provides introducing services to the Bank;
- (i) any person to whom the Bank is under a duty to disclose;
- (j) any other person to whom the Bank considers such disclosure to be necessary or expedient for the Bank to observe and perform its obligations hereunder or is necessary in order to provide the Customer with services in connection with the account;
- (k) (where applicable, in respect of any RMB account), clearing/ agent bank and any relevant authorities in China as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the RMB account and all RMB account related transactions;
- (l) (where applicable, in respect of any USD account), clearing/ agent bank and any relevant authorities as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the USD account and all USD account related transactions;
- (m) any recipients who receive the information described above where it is necessary to provide me/us with services in connection with the account; and
- (n) the Bank and its strategic partners to contact or use such information for the purposes of informing me/ us of any products that they may offer from time to time.

11. authorise, permit, consent and give my/our written consent to the Bank (ICBC) and any of its offices to access to, inquire about and use the information relating to my/our credit status from China National Financial Credit Information Basic Database (金融信用信息基础数据库) or such other viable sources, for the purposes of execution and enforcement of the contracts thereof, credit line authorisation, review and approval, post-loan management, and review of eligibility for providing collateral.

12. confirm that my/our Account(s) will not be used for the financing, contributing or making funds directly or indirectly available to persons or entities that involve persons or entities which may be the subject of any Sanctions which is listed on a Sanctions List or located (or ordinarily resident) in a Sanctioned Country, to the extent such financing or provision of funds would be prohibited by Sanctions or would otherwise, to my/our knowledge and belief, cause any person to be in breach of Sanctions (including but not limited to OFAC Sanctions where such receiving, financing or provision of funds is or would be conducted by a person in the United States of America).

13. agree that all personal data provided by me/us in this application for the (insert card name) (“Co-brand Card”), and any information and details of my/our Co-Brand Card and the account(s) including but not limited to the transactions performed thereunder may be disclosed to the respective co-brand partners to enable the Co-Brand Partners, its agents and service providers to collect, use and disclose my/our personal data to any party the Co-Brand Partner deems necessary for the purpose of:

- (a) processing this application and provide services associated with the Co-Brand Card account, and
- (b) administering any benefit, privilege and term applicable to the Co-Brand Card account
- (c) conducting research or analysis relating to any product and/or service provided by the Co-Brand Partner, whether conducted by the Co-Brand Partner(s) or jointly with any other party.

14. acknowledge and agree that you and the Co-Brand Partner (if any) will be separately collecting, using and disclosing my/our personal data and each party shall only be responsible for its own collection, use, or disclosure of my/our personal data, and shall not be liable for the other party' s handling or use thereof. I/we agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my/our personal data to the relevant party.

15. apply for the Card to be issued to me/us, and that the Bank be authorised to renew and replace the Card(s) until termination. Further, if I/we request for ATM access (eg, for the purpose of cash advance), I/we agree that the use of the Card as an ATM card will indicate my/our acknowledgement and acceptance of the Bank' s Account Terms.

16. I/we acknowledge that ICBC has duly presented and explained to me/us all relevant terms and conditions herein per my/our request.

17. I/we accept that the original copy hereof shall be kept with ICBC, regardless of whether the relevant application is approved.

**Only 4 simple steps to apply ICBC credit card(s)!
在线申请工行信用卡，仅需 4 步!**

- Step 1: Fill this Credit Card Letter of Instruction
填写信用卡在线申请授权书
- Step 2: Scan QR Code and complete the online application
扫描二维码并填写在线申请表
- Step 3: Upload the mandatory documents
上传必需文件
- Step 4: Application complete
申请提交成功



For enquiries, please contact our 24-hour Hotline: (65) 6369 5588 or email to credit_card_centre@sg.icbc.com.cn
如果您有任何疑问，请致电工行 24 小时服务热线: (65) 6369 5588 或 发送件至 credit_card_centre@sg.icbc.com.cn

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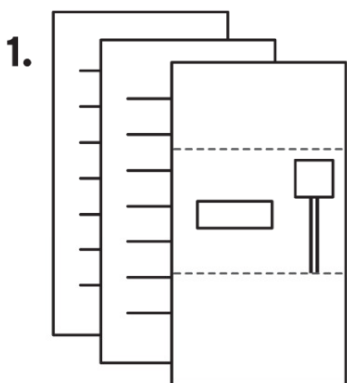


**INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
SINGAPORE BRANCH**

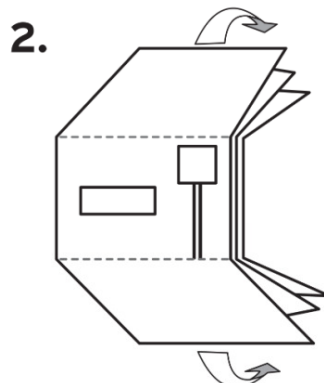
CREDIT CARD CENTRE
6 Raffles Quay #01-01
Singapore 048580

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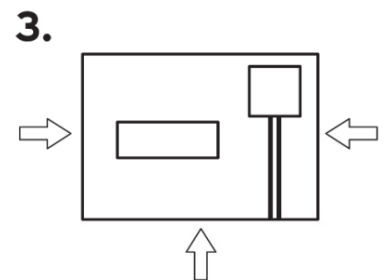
How to use the Business Reply Envelope (BRE)



Place all required documents together, with the BRE on top.



Fold inwards along the dotted lines as indicated.



Seal along edges with clear tape.