

# Fixed Deposit User Guide



## Introduction to Fixed Deposit

The fixed deposit function of ICBC Corporate Online Banking provides a service that allows you to perform transfer from corporate current account to corporate fixed deposit account. You just need to open a corporate fixed deposit account and link it to Corporate Online Banking to enjoy better yield on your surplus funds.

## Why choose ICBC Fixed Deposit ?

- **Real-time and diversified choices:** Support deposits in SGD, USD and RMB, with a variety of deposit terms;
- **Easy operation and time-saving:** Convenient, simple online steps to do deposit, withdrawal and inquiry of corporate FD account without heading down to the branch.

**\*Tip :** If you want to use this service, please contact your corporate relationship manager to open a fixed deposit account and add this account to Corporate Online Banking platform.

## Three steps to manage Fixed Deposit

**STEP 1** Log in to ICBC Corporate Online Banking, click **Fixed Deposit**→**Current to Fixed**→ select the currency

and deposit type, then click **Deposit-in** :

**Fixed Deposit**

- Operation Guide
- Check Fixed Deposit
- Current to Fixed
- Change Instruction at Maturity



Deposit type	Deposit Period	Minimum Amount Required	Interest Rate(%)		Privilege Description	Action
<a href="#">7D USD TD CORP-RES</a>	7 Day	USD 5,000.00	0.00 < Amount< 1,000,000.00	0.2500%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	0.2500%		
			10,000,000.00 or above	0.3000%		
<a href="#">14D USD TD CORP-RES</a>	14 Day	USD 5,000.00	0.00 < Amount< 1,000,000.00	0.3000%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	0.3000%		
			10,000,000.00 or above	0.3500%		
<a href="#">1M USD TD CORP-RES</a>	1 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.1000%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	1.1000%		
			10,000,000.00 or above	1.1500%		
<a href="#">2M USD TD CORP-RES</a>	2 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.3000%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	1.3000%		
			10,000,000.00 or above	1.3500%		
<a href="#">3M USD TD CORP-RES</a>	3 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.5000%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	1.5000%		
			10,000,000.00 or above	1.5500%		
<a href="#">6M USD TD CORP-RES</a>	6 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.6500%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	1.6500%		
			10,000,000.00 or above	1.7000%		
<a href="#">7M USD TD CORP-RES</a>	9 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.7500%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	1.7500%		
			10,000,000.00 or above	1.8000%		
<a href="#">12M USD TD CORP-RES</a>	12 months	USD 5,000.00	0.00 < Amount< 1,000,000.00	1.8000%		<a href="#">Deposit-in</a>
			1,000,000.00 ≤ Amount< 10,000,000.00	1.8000%		
			10,000,000.00 or above	1.8500%		

**Current to Fixed**

Please select deposit currency:

USD  
SGD  
CNY

Inquiry

## Three steps to manage Fixed Deposit

### STEP 2

Select deposit account and fill in the deposit amount, confirm the information.

Use the Token to verify and submit the instruction:

If the deposit is made before the day of a public holiday of Singapore, it will be automatically postponed to the next working day. In case of early withdrawal, the interest will be accrued for the actual days of deposit.

From: XI

From Account: 010

Debit Currency: USD Usable Balance: 8,286.84

Deposit account No.: 010

Currency Credited: USD

Withdrawal: USD 5,000.00

Deposit: USD

Deposit Type: USD TD CORP-RES

Reference Interest Rate:	Amount Range	Interest Rate
	0.00 < Amount < 1,000,000.00	0.0100%

Net interest for reference: USD 0.00

Option upon maturity:  Transfer principal and interest to other account

Deposit account No.: 010

Currency: USD

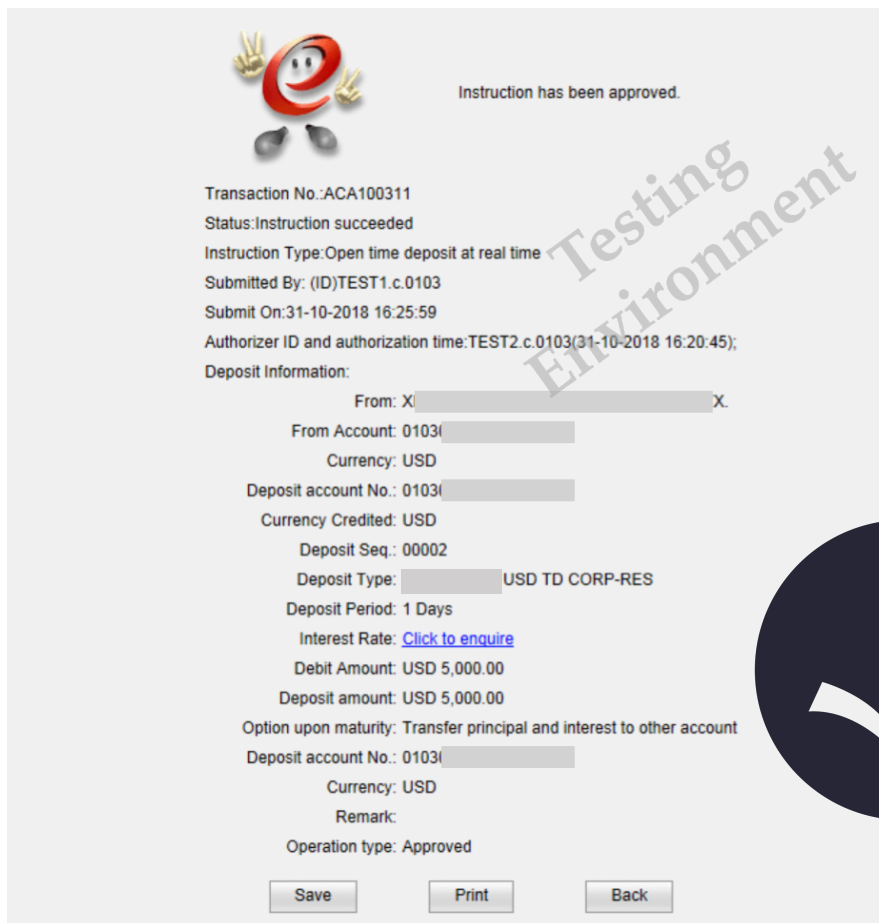
Remark:

Submit Reset

Testing Environment

## Three steps to manage Fixed Deposit

**STEP 3** The company authorizer approves the fixed deposit instruction to complete the authorization:



Instruction has been approved.

Transaction No.: ACA100311  
 Status: Instruction succeeded  
 Instruction Type: Open time deposit at real time  
 Submitted By: (ID)TEST1.c.0103  
 Submit On: 31-10-2018 16:25:59  
 Authorizer ID and authorization time: TEST2.c.0103(31-10-2018 16:20:45);  
 Deposit Information:

From: X[REDACTED] X.  
 From Account: 0103[REDACTED]  
 Currency: USD  
 Deposit account No.: 0103[REDACTED]  
 Currency Credited: USD  
 Deposit Seq.: 00002  
 Deposit Type: [REDACTED] USD TD CORP-RES  
 Deposit Period: 1 Days  
 Interest Rate: [Click to enquire](#)  
 Debit Amount: USD 5,000.00  
 Deposit amount: USD 5,000.00  
 Option upon maturity: Transfer principal and interest to other account  
 Deposit account No.: 0103[REDACTED]  
 Currency: USD  
 Remark:  
 Operation type: Approved

Save Print Back

### \* Tips:

1. The fixed deposit interest rate in all the screenshots here is only for reference, please refer to the real-time interest rate on ICBC Corporate Online Banking.
2. If you want to withdraw the fixed deposit before maturity, please contact your corporate relationship manager.
3. Singapore dollar deposits held in the accounts listed below for non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.  
 (For more information, please refer to SDIC's website at [www.sdic.org.sg](http://www.sdic.org.sg).)



For more details, please scan the QR code on the left and follow our **WeChat official account** !

For more information of ICBC Corporate Online Banking, please visit our Website: [WWW.ICBC.COM.SG](http://WWW.ICBC.COM.SG).

HOME > **Commercial Bank Business** > **Corporate Banking** > **Corporate Online Banking**

If you have any queries or need any help, please contact your **RM in-charge** or contact us.

Attn: **Cash Management Hub**

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