

**UnionPay International QR Code Payment Service (“UnionPay QR Service”)
Frequently Asked Questions**

1. What is UnionPay QR Service?

It allows payments through ICBC Mobile Banking Application via the use of UnionPay QR Code.

2. Who can register for UnionPay QR Service?

You are eligible to register for UnionPay QR Service if:

- a) you own at least one (1) valid and active Source Card with ICBC Singapore; and
- b) you are a user of the ICBC Mobile Banking Application and have a Singapore mobile number.

3. What is Source Card?

Source card is the ICBC UnionPay Credit Card or Debit Card designated by you which allows funds to be transferred to merchants via UnionPay QR Code.

4. How do I register for UnionPay QR Service?

- a) Log in to ICBC Mobile Banking Application;
- b) Click at “All” > “Fund Transfer” > “QR Transfer”;
- c) Read and accept UnionPay QR Service Terms and Conditions;
- d) Enter the OTP SMS code sent to you; and
- e) Choose at least one (1) Source Card for payments.

5. How do I make payments via UnionPay QR Service?

- a) Log in to ICBC Mobile Banking Application
- b) Select “QR Transfer” under the “Fund Transfer” tab. You can either:
 - i. scan QR Code provided by Merchant using our ICBC Mobile Banking Application, choose one Source Card for payment (if there are more than one (1) Source Card), enter QR Transaction amount or enter any other information (such as description)(where necessary) and authorize the QR Transaction; or
 - ii. choose one Source Card and generate QR Code using ICBC Mobile Banking Application for Merchant to scan.

6. Is there any payment limit and daily limit for UnionPay QR Service?

For Credit Card, the maximum payment limit is S\$500 per transaction and daily limit for all transactions is S\$500. There is no limit on the number of transactions in one day.

For Debit Card, the maximum payment limit is S\$200 per transaction and daily limit for all transactions is S\$500. There is no limit on the number of transactions in one day.

7. Can I receive funds via UnionPay QR Service?

Currently, UnionPay QR service is only for paying merchants that accept transactions via UnionPay QR Code.

8. What if I lose my card?

If your card is lost, please contact ICBC Singapore immediately. Once we receive your report, your lost card will automatically not be displayed under UnionPay QR Service for use. You may contact us via our 24-hour customer hotline at +65 6369 5588 or email us at credit_card_centre@sg.icbc.com.cn. for credit card. Alternatively, you may also visit our branches.

9. What if I change my mobile number?

If you have changed your mobile number, please ensure that you update your latest mobile number with us. You may do so over the counter or via ICBC e-Banking (under “Customer Service” > “Change Mobile Number”). Thereafter, your mobile number will automatically be updated for UnionPay QR Service.

10. Are there any fees associated with the UnionPay QR Service?

Currently, there are no fees associated with UnionPay QR Service.

11. I have charged an unexpected payment via UnionPay QR Service, what should I do?

You may check the merchant and transaction details via ICBC Mobile Banking Application (under “QR PAY”). Once you have confirmed that the payment was unauthorized, please inform our staff immediately so that we can assist you further. You may contact us via our 24-hour customer hotline at +65 6369 5588 or email us at credit_card_centre@sg.icbc.com.cn. for credit card. Alternatively, you may also visit our branches.

All information correct as at 04 June 2021.

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