

VISA Credit Card User Guide

• Cash Rebate

Earn **0.75%** cash rebate on your annual purchase with our **classic** Visa credit card.

Earn **1%** cash rebate on your annual purchase with our **gold** Visa credit card.

• Visa PayWave® - a faster way to pay

Let you pay with your card by simply tapping it over a secure reader instead of inserting or swiping your card.

• Easy Repayment

Payment can be made via your ICBK internet banking, other bank's online banking, Auto-Repayment Service, or at our branches.

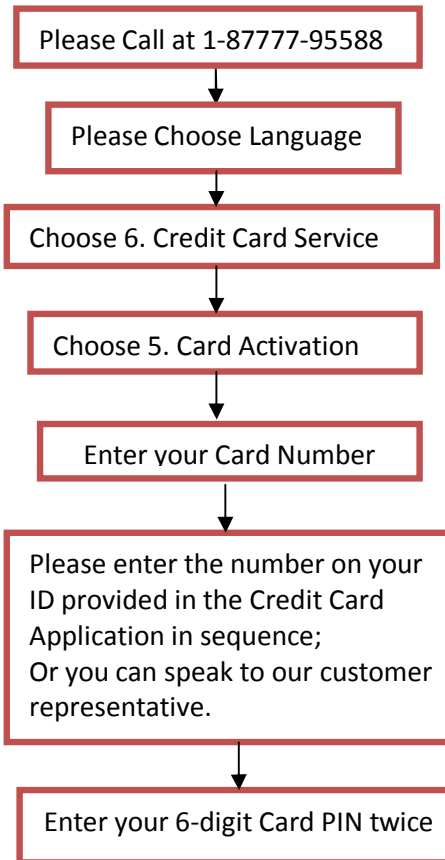
• 24/7 Customer Service

Our global customer service representatives are available 24/7 and provide you with fast and professional assistance.

* Card Activation *

▪ Activate Your Card over the Phone

For security reason, please use your phone provided in the Credit Card Application to activate your Card and set up 6-digit Card PIN.



A signature may be required for your VERY PIN is not required on FIRST CHIP Transaction, but required on your second chip transaction.

* Account Management *

▪ Register Credit Card on Online Banking & Mobile Banking

You can register your card to our Online Banking. If you do not have our Online Banking, please refer to the following procedure to self-register Online Banking by using your credit card.

✓ Register Your Card to Online Banking

1. Login to Online Banking and choose *Registered Account Management* under *My Account*.
2. Click *Add Registered Accounts* and enter credit card number.
3. Enter *Dynamic Card* Password and click *Confirm* to complete.

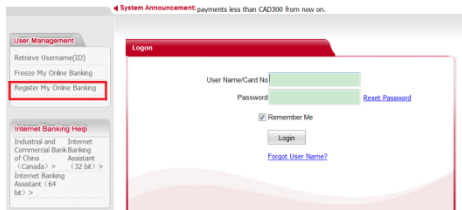
Tips: How to input Dynamic Card Password?



Please scratch the corresponding coordinates of the dynamic card shown on the screen (Eg.D8 & G3). For security reason, please do **NOT** scratch all the coordinates at once.

✓ **Self-Register Online Banking**

1. Sign in to *Personal Banking* and choose *Register My Online Banking*.



2. Follow the instruction step by step to register Online Banking Service.
3. You can then login to Online Banking Service by using credit card number and password.

▪ **View Credit Card Statement**

Your monthly statement will be mailed to your address recorded in our system, except that there are no transaction activities on your credit card account during the previous statement period. You can also inquire your transaction history by calling 1-87777-95588.

We do recommend you to register Online Banking and Mobile Banking Services so that you can view your statement whenever and wherever you want.

If you are worried that the statement may be lost in mail, you can change the paper statement to online statement which is also eco-friendly.

✓ **View Statement Online**

After you login to Online Banking, you can enjoy all kinds of credit card services by choosing *Credit Card Services*, such as *View Statement, Change Statement Delivery Measures*, etc. You can cancel paper statement and register *Statement Email Notification* under *Change Statement Delivery Measures*.

- ✓ **View Statement via Mobile Banking**
You are advised to access our mobile banking via smart phone by searching "Industrial and Commercial Bank of China" or "ICBK" in Apple App Store.

You can also scan the QR Barcodes below to get access to our mobile banking.



iPhone Barcode



Android Barcode

▪ **Apply for Authorized User Card**

Primary cardholder can apply for up to 9 authorized user cards provided that the authorized cardholder is a family member (defined as parent, spouse, partner, sibling or child over 16 years). The authorized cardholder(s) will share the credit limit with the primary cardholder. Please refer to *Cardholder Agreement* for more details.

▪ **Credit Card Repayment**

Our Credit Card Statement Date is 1st of each month. Payment Due Date is on 25th of each month. If 25th is an official holiday, the Payment Due Date will be the next business day.

The overdue interest will be charged the next day after Payment Due Date on full statement balance.

You can choose either Full Balance Payment or Minimum Payment to repay your monthly outstanding balance.

1. Full Balance Payment:

You will benefit from an interest-free period(Grace Period)of at least **25** days if you pay the statement balance **in full** by the payment due date. There is no interest-free period on Cash Advances. Cash Advance interest is charged on the transaction date.

2. Minimum Payment:

There is no interest-free grace period for Minimum Payment.

3. Minimum Payment Calculation:

Minimum Payment is the greater of:

- (1) **New Balance in full**, if the statement balance is less than \$10;
- (2) **\$10**, if the statement balance is less than \$200 and equal or more than \$10; or
- (3) **5% of the statement balance for the CAD Account, plus any previously unpaid minimum payments**, if the statement balance is equal or more than \$200.

4. Repayment Channel: You can make a payment via our Online Banking, other banks' Online Banking, Auto-Repayment, or our branches.

5. Repayment Measures:

➤ Auto-Repayment

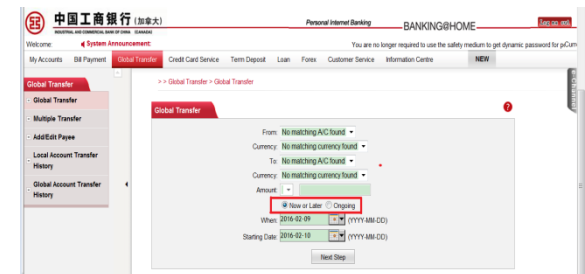
(1) Setting Auto-Payment Service (Recommend):

If you have our saving or chequing Accounts, you can set up Auto-Repayment Service for either Full Balance Payment or Minimum Payment through our Online Banking or any of our branches. You can also fill in *if you want to set up Auto-Repayment* section when you complete the credit card application form. To avoid unnecessary charges, please ensure that you have kept sufficient funds in your accounts.

(2) Link Other Bank's Account:

If you have our bank account and other bank's account, you can link other bank's account to our Online Banking, and conduct **one-time or periodic** transfer via Electronic Fund Transfer (EFT) Service from other bank's account to our bank account,

which allows you to have sufficient fund to set credit card Auto-Repayment Service.



Tips: The hold fund period for EFT is generally 5 business days. Please reserve enough days for fund transfer to meet the payment due date.

➤ Manual Repayment

(1) Transfer payment from your account with us via our Online Banking or Mobile Banking (Recommend):

If you have a Saving or Chequing account with us and register credit card to your Online Banking, you can login to our Online Banking or Mobile Banking to choose *Make a Payment* under *Credit Card Service* and transfer funds from your Saving or Chequing account to your credit card whenever and wherever you want.

(2) Make a payment via other bank's Online Banking:

If you do not have bank account with us, you can login to your other bank's Online Banking to add payee: **ICBK Payment Express** under **Bill Payment** Section. You can use Online Banking of TD, RBC, Scotia Bank, National Bank, HSBC, BMO, CIBC to make a payment.

(3) Make a payment at our branches:

You can visit any of our branches to make cash payment or conduct account transfer toward your credit card on or before your payment due date.

* Other Services *

▪ **Credit Card Email Alert**

Stay in control of your account activities with Email Alert to your email address. You can choose language of email messages on your credit card application.

Email Alert include **Balance Notification** - you will be notified when certain purchases are made on your banking and credit card accounts and **Repayment Notification** - you'll never miss the

payment due date. You can apply for Email Alert by visiting our branches or by calling 1-87777-95588.

▪ **Credit Limit Adjustment**

You may consider requesting a temporary credit limit increase for special purchases. You can request a credit limit adjustment by calling 1-87777-95588. Our Credit Specialist will review your request, complete credit verification, and response to you.

▪ **Card Loss/Stolen**

If your card is lost or stolen, please immediately visit our branch or call at 1-87777-95588 to report loss.

▪ **Card Replacement**

If your card is damaged, please visit our branch or call at 1-87777-95588 to replace your card.

▪ **Cancel Your Card**

If you want to cancel your card, please call at 1-87777-95588 or visit our branches with your valid ID.

- ✓ We only accept the cancellation request from primary cardholder. Third party is not allowed.
- ✓ Once we receive your card cancellation application, your card will be returned to us and cease to function. You will be responsible for paying off any outstanding balance.
- ✓ If primary card has been canceled, it will apply to all authorized user card. However, authorized user card cancellation has no impact on the primary card.
- ✓ If you account has credit balance, you can either transfer the amount to your account with us, or withdraw the amount in cash at our branches.

* Tips to help you use your Card *

▪ **Use your Card in the USA**

In the USA, you are normally required to use your credit card to conduct magnetic stripe based transaction instead of Chip-and-PIN, which means you can simply swipe past a magnetic stripe for your purchase. And this is not secured. Therefore, reputable

merchants are always recommended when you use your credit card in the USA.

In the USA, many pay-at-the-pump fuel dispensers that accept credit cards require a 5-digit numeric US zip code corresponding to the billing address of the credit card. When prompted, enter the three numbers in your postal code, and two zeroes to get to the 5 digits. For example, if your postal code is A2B 3C4, you enter 23400. It works!

▪ **Online Purchase**

1. Don't make purchases from online retailers you're unfamiliar with or who maintain a site that isn't secure.
2. Check the website's privacy policy, and we encourage you to read this privacy policy carefully.
3. Ensure the website is secure before entering payment details. There should be a padlock symbol in the browser window frame, which appears when you attempt to log in or register.
4. The web address should begin with 'https://'. The 's' stands for 'secure'.
5. Double check all details of your payment before confirming.

6. Keep all your receipts and promptly reconcile your receipts to the charges on your credit card statement.
7. Always log out of sites where you have logged in or registered details. Simply closing your browser is not enough to ensure privacy.
8. Keep your personal information yourself. Email is not a secure way to share credit card numbers.
9. Report immediately if you think you have been a victim of fraud, or should there be any suspicious inquiries regarding your personal information.
10. When you use your Visa card to make a purchase online, the merchant may seek verification of your address through **Address Verification Service (AVS)** to protect your card from suspicious transactions. Please ensure that the billing address you provide to the online merchant during check-out is the same with the billing address on file in our system, otherwise your transaction will be rejected. Please also ensure that your mailing address at the bank is current at all times.

▪ **Be smart with your credit card**

1. Sign the back and call to activate your credit card as soon as you receive it.
2. When your credit card expires, cut it up and be sure to cut the magnetic strip and the chip too.
3. Don't give your credit card number to someone calling you on the telephone.
4. When disposing of old receipts and statements, destroy them by shredding before throwing away.
5. Keep a record of all your credit card account numbers in a secure place. Call 1-87777-95588 immediately when you notice your card is lost or stolen.
6. Don't use your credit card as an ID, use your photo ID or driver's license.
7. Keep all your receipts properly.

▪ **Personal information maintenance**

1. To prevent credit card fraud and scams, we will call you in an attempt to verify suspicious transaction. Keeping your information accurate and up-to-date that allows us to communicate with or contact you.
2. If you are moving, update your address and personal information through online banking or visit our branches in person.

*** Contact Us ***

If you have any question, please contact our branches:

Toronto Downtown Branch

Yonge Richmond Centre Suite 110,
151 Yonge St, Toronto,
Ontario, Canada M5C 2W7
Contact No.: (416) 607-2087

Richmond Hill Branch

Suite 102-103, 350 Highway 7 East,
Richmond Hill, Ontario, Canada L4B 3N2
Contact No.: (905) 882-8182

Markham Branch

Unit B-88, Pacific Mall,
4300 Steeles Avenue East
Markham, Ontario, Canada L3R 0Y5
Contact No.: (905) 940-2218

Scarborough Branch

Unit 38, Dynasty Center, 8Glen Watford
Drive
Scarborough, Ontario, Canada M1S 2C1
Contact No. : (416) 298-6883

Mississauga Branch

25 Watline Avenue, Suite GR05,
Mississauga, Ontario, Canada L4Z 2Z1
Contact No.: (905) 890-2388

Richmond Branch (Vancouver)

6740 No. 3 Road, Richmond,
British Columbia, Canada V6Y 2C2
Contact No.: (604) 278-9668

Vancouver City Branch (Vancouver)

3396 Cambie Street, Vancouver,
British Columbia, Canada V5Z 2W5
Contact No.: (604) 709-9668

24/7 Hotline: **1-87777-95588**

Official Website: www.icbk.ca

WeChat: 工银加拿大

WeiBo: 中国工商银行-加拿大



- **Convenience**
- **Good Foreign Credit History Valued**
- **Global Service & Support**
- **Utilize Your Minimum Payment Privilege**