

Touch ID Login Service - Frequently Asked Questions

1. What is Touch ID Login service?

The Touch ID Login Service is a function that uses fingerprint(s) registered on your mobile device in lieu of your ICBC (Asia) personal internet banking user ID and password to confirm your identity to access the Industrial and Commercial Bank of China (Asia) Limited (the “**Bank**”, “**ICBC (Asia)**”, “**We**” or “**our**”) mobile banking services. It will bring you a faster mobile banking login experience. The Bank strongly recommends that you should read, understand and agree to the “Terms and Conditions for the use of the ICBC (Asia) Touch ID Login Service” before use. Also, you should read the mobile banking security tips from time to time via our website (www.icbcasia.com).

2. Which device is Touch ID Login Service applicable?

The Touch ID Login service is only available on Apple iPhone 5s or later iPhone models with an operating system of iOS7 or above, or such other electronic devices (as we may determine from time to time) that we may enable use with the Touch ID Service from time to time. At present, Touch ID Login Service is not applicable to smartphones with Android operating system. Android mobile user can still use his/her ICBC (Asia) personal internet banking user ID and password to login our mobile banking services.

3. How can I activate the Touch ID Login service in ICBC (Asia) Mobile Banking Application?

You can activate the "Touch ID Login" service by following the steps below:

- 1) Login ICBC (Asia) mobile banking via your personal internet banking user ID and password.
- 2) Enter “Services and settings” under “Me”.
- 3) Under “Services and settings”, slide the "Touch ID Login Setting" button to the right.
- 4) Please read the "Friendly Reminder" and click “Confirm”. Then, read and agree "Terms and Conditions for the use of the ICBC (Asia) Touch ID Login Service" carefully.

- 5) Your mobile registered with the Bank will receive a six-digit SMS verification code. Please enter the verification code within 100 seconds to confirm.
- 6) Once the verification is successful, you will be back to the "Service and settings" page and will find that the button next to "Touch ID Login Setting" is open which means the "Touch ID Login" service is activated.

4. Can I activate the Touch ID Login service by using the same ICBC (Asia) personal internet banking account on multiple iPhones?

No, you can't. Each ICBC (Asia) personal internet banking account user ID and password can only activate the Touch ID Login service on **ONE** iPhone only.

5. If my fingerprint(s) cannot be recognized, can I still use my personal internet banking account user ID and password to login ICBC (Asia) Mobile Banking service?

Yes, you can login ICBC (Asia) mobile banking via your personal internet banking account user ID and password at any time.

6. If there is a fingerprint of another person stored in my iPhone, can I still use the Touch ID Login service?

It is strongly recommended that you should only store your own fingerprint(s) in your iPhone. You must remove another person's fingerprint from your iPhone before activation of the Touch ID Login service. Once the Touch ID Login service is activated, please note that any fingerprint(s) stored in your iPhone can login your mobile banking account.

7. How can I deactivate the Touch ID Login service in ICBC (Asia) Mobile Banking Application?

After login ICBC (Asia) mobile banking, you can deactivate the Touch ID Login service by sliding "Touch ID Login Setting" button to the left under "Service and Settings" under "Me" page.

8. Will ICBC (Asia) store my fingerprint(s)?

The Bank does **NOT** collect or store any of your biometric data but cannot guarantee or commit that other parties will not do so.

9. Under which circumstances the Touch ID Login Service will be mandatorily suspended?

Your Touch ID Login service would be suspended under the following circumstances:

- 1) Your ICBC (Asia) personal internet banking account and/or your mobile banking services is being suspended;
- 2) You reset or modify your ICBC (Asia) personal internet banking account user ID or password;
- 3) You terminate your ICBC (Asia) personal internet banking account and/or your mobile banking services via any channels;
- 4) Any changes of the fingerprints stored in your permitted mobile device (such as adding or removing fingerprints);
- 5) If the Touch ID Login Service is activated on multiple permitted mobile devices by using the same ICBC (Asia) personal internet banking account, the Touch ID Service would be deactivated on all permitted mobile device except the latest one;
- 6) If one login to ICBC (Asia) mobile banking services application ("Mobile App") with another ICBC(Asia) personal internet banking account user ID and password on the same permitted mobile device to activate the Touch ID Login Service, the originally activated Touch ID Login Service will be deactivated or suspended immediately;
- 7) You reinstall the Mobile App; or
- 8) You transfer the Mobile App to another permitted mobile device after backup.

10. If my iPhone which had been activated for using Touch ID Login Service was lost or being stolen, what should I do?

Of course, you may report the case to police for investigation. Please also inform the case to our customer service representatives immediately. We may suspend your mobile banking service and/or may require you to change your ICBC (Asia) personal internet banking account login password, and re-register your fingerprint(s) for the usage of Touch ID Login Service.

Notes:

These FAQ are available in both English and Chinese versions. The English

version shall prevail in the event of any discrepancy between the two versions. For the completed details of the Touch ID Login Service, please refer to the “Terms and Conditions for the use of the ICBC (Asia) Touch ID Login Service”. Should you have any query, please contact our 24 hours customer service hotline at (852) 218 95588.