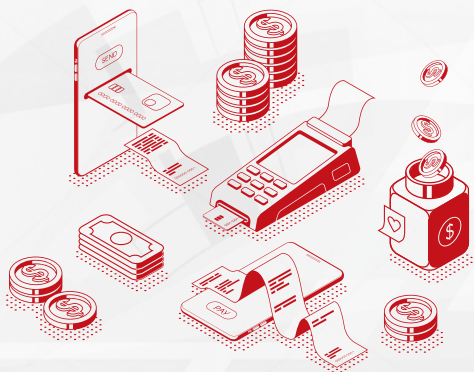




Mobile Banking User Manual

| Function and Operation Demonstration |



Content

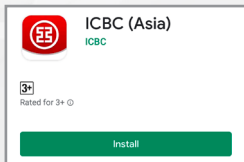
1. Download	001
2. Register and Login	003
3. Transfer and Remittance	013
4. Securities Service	030
5. Currency Trading	032
6. Flexi Plus	034
7. FPS Services	037
8. FAQ	039

1. Download

Apple Store



Google Play




ICBC Asia



Method 1

Search “ICBC Asia” through Apple Store or Google Play for downloading

*Remarks

-  The old version “ICBC Mobile Banking App” will suspend providing services for ICBC (Asia) customers, for details please refer to the Bank’s website

Scan QR Codes Below



Apple Store



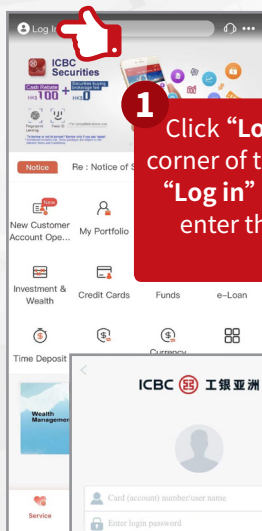
Google Play



Method 2

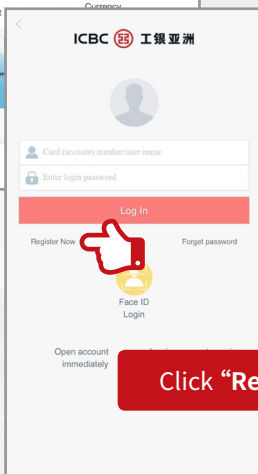
Scan QR Codes above to download the
“ICBC (Asia)” Mobile Banking App

2.1 Registration



1

Click “Log in” at the top left corner of the “Service” page or “Log in” of the “Me” page to enter the mobile banking login page



Click “Register Now”

2

Register Now

"Register Now" Agreement

Master Terms and Conditions - Banking Services

1. Application

1.1 These Terms and Conditions including the Schedules apply to all your accounts with and all services provided to you (the customer) by us (Industrial and Commercial Bank of China (Asia) Limited).

1.2 The Schedules form part of these Terms and Conditions. If there is inconsistency, the provisions for a particular service will prevail over general provisions.

1.3 In the terms or conditions applicable to a service, unless the context otherwise requires, "we" and all references to us include our successors and assigns. "You" includes your estates, heirs, successors and personal representatives. Words importing the singular include the plural and vice versa. Words importing a gender include every gender. "Business day" means a day on which we are open for business in Hong Kong excluding Saturday afternoon. "Including" is not a word of limitation. A "person" includes an individual, corporation, association, sole proprietorships, partnerships, clubs and societies. Headings are for ease of reference only

Disagree

Agree

Please read and accept
the **"Master Terms and
Conditions"**

< Register Now

ATM Card

ATM Card Number !
Enter

Certificate Type
HK ID Card

Certificate Number !
Enter

ATM Card PIN !
Enter

Verification Code !
Enter

Login Password !
Enter

Re-enter Login Password
Enter

Reserved Verification Information !
Enter

Note: To protect your interest, integrated Account(s) will provide enquiry service only. You may visit any of our branches to apply for the transaction service.

3


Choose ATM Card or Credit Card for registration and follow the instructions to input the account information

< Register Now

Certificate Type
HK ID Card

Certificate Number !

ATM Card PIN !

Verification Code !
**** 

Login Password !

Re-enter Login Password

Reserved Verification Information !
Enter

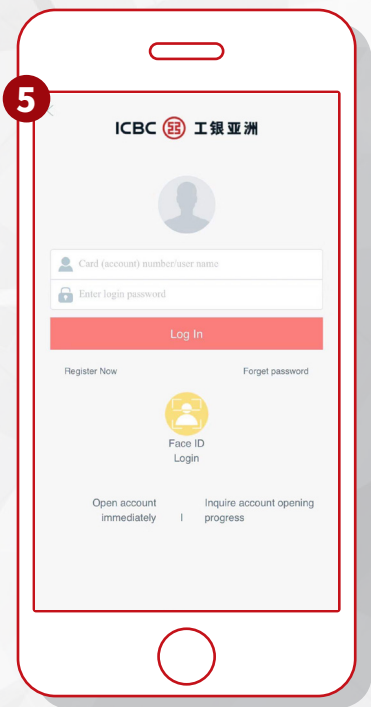
Note: To protect your interest, integrated Account(s) will provide enquiry service only. You may visit any of our branches to apply for the transaction service.

Submit

4

Check the registration information and click “Submit”





Successful Registration
You can log in "ICBC
(Asia)" Mobile Banking

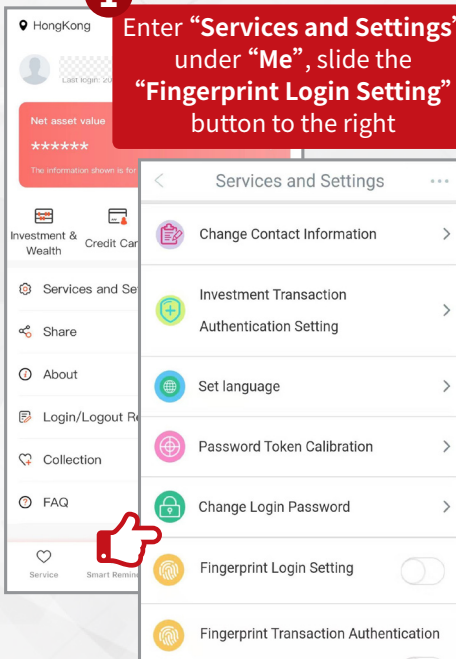
2.2 “Fingerprint Login” Service

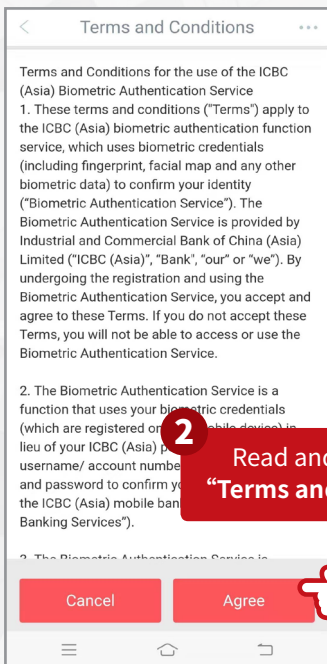
Login immediately
with finger touch



1

Enter “**Services and Settings**”
under “**Me**”, slide the
“**Fingerprint Login Setting**”
button to the right





Read and accept the
"Terms and Conditions"

Activation Code for Fingerprint login
service for mobile banking: 306888,
SMS No. :098152.[ICBC(ASIA)]

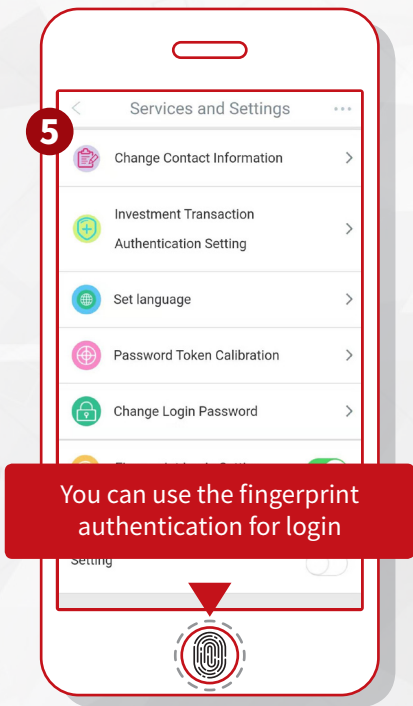
3

Please enter the verification
code within 100 seconds and
click **"Confirm"**



4

Verify your fingerprint
following the tip



***Remarks**

- The Fingerprint Login service is available on iPhone 5s or later iPhone models with an operating system of iOS7 or above, or on Android phones with fingerprint recognition sensors and an operating system of android 6.0 or above, or certain electronic devices that we may enable use with the Fingerprint Service from time to time.

2.3 “Face ID Login” Service



Use Face ID to verify your identity as an alternative of user ID and password to access mobile banking services

A screenshot of the ICBC (Asia) Mobile Banking login screen. At the top, the logo "ICBC 工银亚洲" is displayed. Below it is a grey silhouette of a person's head. There are two input fields: the first is labeled "Card (account) number/user name" and the second is labeled "Enter login password" with a lock icon. Below these fields is a red "Log In" button. At the bottom, there are links for "Register Now" and "Forgot password". A yellow circular icon with a person and a face ID frame is positioned above a red callout box. The callout box contains the number "1" and the text "Login ICBC (Asia) Mobile Banking by your personal internet banking user ID and password".

1

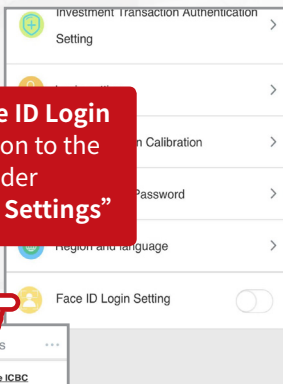
Login ICBC (Asia) Mobile Banking by your personal internet banking user ID and password

Open account immediately



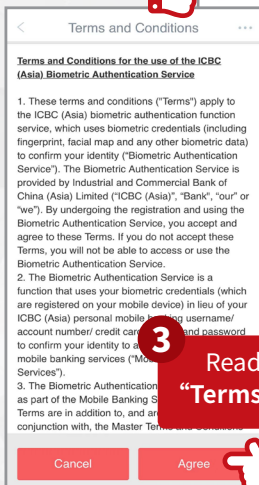
2

Slide the “**Face ID Login Setting**” button to the right under “**Services and Settings**”



3

Read and accept the “**Terms and Conditions**”



***Remarks**

- “Face ID Login Service” is available on iPhone that are compatible with “Face ID Login Service”

3.1 Local Bank Transfer



Recommendation for You

My Portfolio

FPS Services

A/C Management Transfer & Payment Credit Card

My Portfolio ICBC Messaging New Customer Account Open... GBA Premier Banking Servi...

Transfer & Payment

Transfer & Remittance Local Bank Transfer Other Region Remittance Instruction Enquiry

ICBC Express Register Third-Party Account Template FPS Services

Flexi Plus Transfer ICBC QR Code Transfer ICBC Card Withdrawal

Credit Card

1 Click "All" at the "Service" Page to enter the all functions page
Click "FPS Services" - "Payment"

The... can... loca... number, mobile number, e-mail address or ID, safe and reliable.

Debit Account Int*HKD Current >

Debit Currency HKD >

2 Select the payment account and currency

FPS Service

Payment Information **Beneficiary Information** Transfer Information

Please select the transfer method Enter A/C Number ▾

Beneficiary Please enter beneficiary

Beneficiary A/C Type Please select >

Beneficiary Bank


Beneficiary A/C Name

Back

3


Select the transfer method:
Account Number
/ Mobile Number
/ e-mail Address / FPS ID

Mobile number and email address
should be registered with the FPS
Services in advance

Beneficiary  Select from the contact list >


852 *****

Beneficiary Bank Default receiving bank >

Beneficiary A/C Name **Inquire** 

Click the “Inquire” button to get
the Beneficiary Account Name

If you select Mobile Number, e-mail
Address and FPS ID transfer



FPS Service

Payment Information > Beneficiary Information > **Transfer Information**

Transfer Amount	HKD	0.10
Unregistered third-party transfer limit		HKD 4,999.00
Available limit of small-value transfer		HKD 4,999.00
Remarks		Please Enter
Transfer Method		

4 Input the transfer amount

Back Confirm

< FPS Service ...

Payment Information

Debit Account Integrated Account-C
NY Current

Debit Currency CNY

Beneficiary Information

Transfer Method A/C No.

Beneficiary Account No.

Beneficiary Bank 072 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED

Beneficiary A/C Name Cherry

Transfer Information

Currency CNY

Transfer Amount 1.0

My remarks

Transfer Method Ins

Login PIN

5

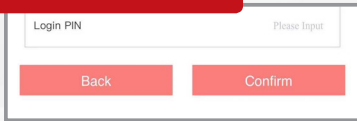
Confirm the transaction information and input the mobile banking login password or verify your fingerprint



Or input the verification code of the password token

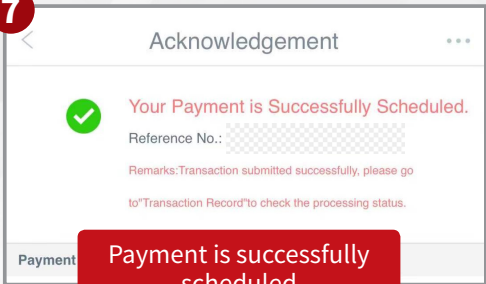
6

Click “Confirm”



A screenshot of a mobile application interface. At the top, there are two input fields: 'Login PIN' on the left and 'Please Input' on the right. Below these fields are two red buttons: 'Back' on the left and 'Confirm' on the right. The 'Confirm' button is highlighted with a red border.

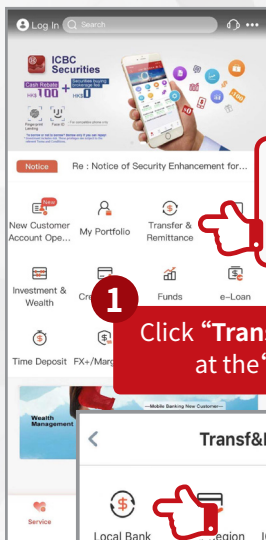
7



A screenshot of a mobile application interface titled 'Acknowledgement'. It features a green checkmark icon and the text 'Your Payment is Successfully Scheduled.' Below this, it shows 'Reference No.: [redacted]' and 'Remarks: Transaction submitted successfully, please go to "Transaction Record" to check the processing status.' At the bottom left, the word 'Payment' is visible. A red box with the text 'Payment is successfully scheduled' is overlaid on the bottom right of the screen.

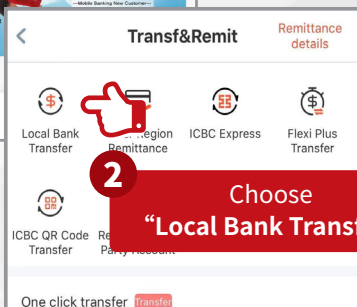


Local Bank Transfer / CHATS




Transfer &
Remittance

Click “Transfer & Remittance”
at the “Service” page



Choose
“Local Bank Transfer”

3

Input the beneficiary information:

- Own /Other Account
- Beneficiary Bank
- Beneficiary Name and Account
- Beneficiary Currency

Local Bank Transfer

Beneficiary Information Payment Information Transfer Information

The brand new "Small-value Fund Transfer" has launched, you can make fund transfer to unregistered third party account without using two-factor authentication, after the activation of small-value fund transfer limit through our Internet Banking services. The maximum accumulative small-value fund transfer limit is HKD 10,000 per day.

Beneficiary Account Type Other Account ▾

Beneficiary Bank ICBC(Asia) ▾

Beneficiary's Name

HKD ▾

Local Bank Transfer

Beneficiary Information Payment Information Transfer Information

Debit Account

Debit Currency

Available Balance 278,459.23

4

Select Payment Account and Currency


< Local Bank Transfer ...

Beneficiary Information > Payment Information > **Transfer Information**

Transfer Amount HKD ▾ 1.00

Transfer Mode Instant transfer ▾

Back Confirm



5

Input the
transfer amount

○ ○ ○

And select the transfer
method:
Instant transfer/
Reservation for once

完成

Instant transfer
Reservation For Once

< Other ICBC (Asia) Account ...

Beneficiary Information:

Beneficiary Account Other Account
Type
Beneficiary's Name [Redacted]
Beneficiary Account 866030113371
Beneficiary Currency HKD
Beneficiary Bank ICBC(Asia)

Payment Information:

Debit [Redacted]
Debit Currency [Redacted]

Transfer Information:

Transfer Currency [Redacted]
Transfer Amount [Redacted]
Transfer [Redacted]

Login PIN [Redacted]

6

Confirm the transaction information and input the mobile banking login password or verify your fingerprint

Or input the verification code of the password token



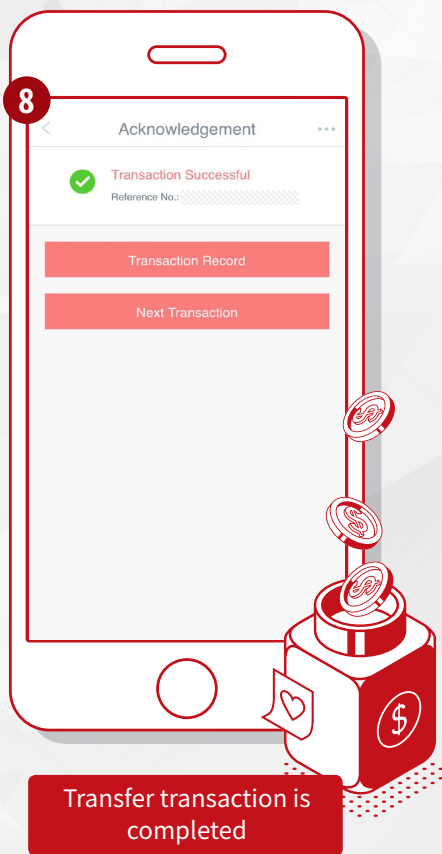
Back

Confirm



7

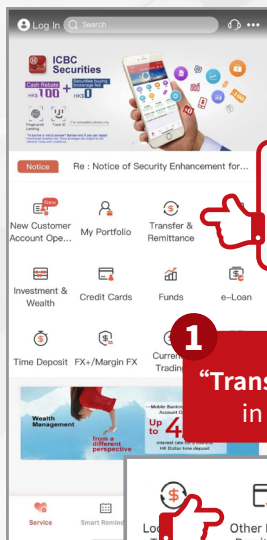
Then click “**Confirm**”



3.2 Other Region Remittance



Telegraphic Transfer



Transfer & Remittance

1

Click
“Transfer & Remittance”
in “Service” page



Other Region
Remittance



IBCB Express



Flexi Plus
Transfer

Click
“Other Region Remittance”

Telegraphic Transfer

Beneficiary Information Payment Information Remittance Information

The brand new "Small-value Fund Transfer" has launched, you can make fund transfer to unregistered third party account without using two-factor authentication, after the activation of small-value fund transfer limit through our Internet banking services. The maximum accumulative small-value fund transfer limit is HKD 10,000 per day.

Beneficiary Country/Region
Please select

Payee's Account Name
The first line must be entered

Payee's Address
(Notes: In the order of Building No, Street, City and Post Code)

In order to comply with relevant policies, please provide the name and full address of the payee when applying for online remittance. Otherwise the remittance may be affected.

Beneficiary Account

Country of Beneficiary Bank
China

2

Input the beneficiary information

Telegraphic Transfer

Beneficiary Information Payment Information Remittance Information

Debit Account Int*USD Current ▾

Debit Currency USD ▾

Available Balance

Available limit of small-value transfer HKD

Available transfer limit HKD

Debit Account of Service Charge Int*USD Current ▾

Debit Currency of Service Charge USD ▾

Available Balance

*The above limits are shown as HKD equivalent and on daily basis.

Next

3

Select Payment Account and Currency

Telegraphic Transfer

Beneficiary Information > Payment Information > **Remittance Information**

Remittance Currency: USD

Remittance Amount: 1.00

Message: Enter

*Please start entering from the first line.

Agency Fee Deducted Method: Debit From Rem

Remittance Option: Instant

4

Input the transfer information

Telegraphic Transfer

Beneficiary Bank Code:

Address Of Beneficiary Bank:

Beneficiary Bank A/C:

Payment Information:

Debit A/C: ☒ Integrated Account- USD Current

Debit Currency: USD

Debited Account of Service: ☒ Integrated Account-

Charge: USD Current

Debit Currency of Service: USD

Charge: USD

Remittance Information:

Remittance: ☒ USD

Service:

Debit Amount:

Exchange Rate:

Agency Fee:

5

Confirm the transfer information and input the mobile banking login password

Or input the verification
code of the password token



Login PIN

Please Input

Back

Confirm



6

Click “Confirm”



Acknowledgement



Transaction Successful

Reference No.: [masked]

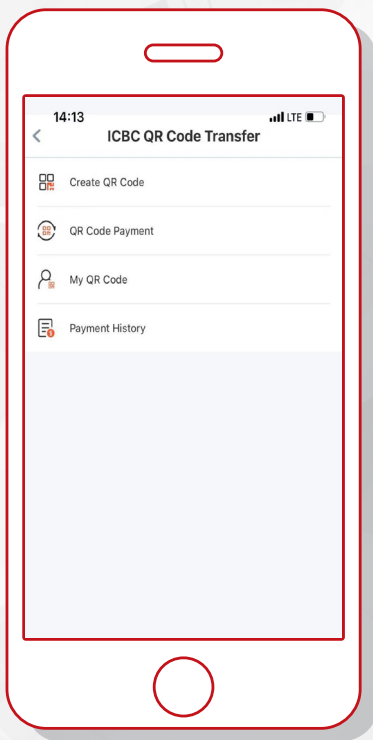
Transaction Record

Next Transaction

7

Transaction successful

3.3 ICBC QR Code Transfer



ICBC QR Code Transfer

It is applicable to both payers and beneficiary who use the ICBC (Asia) Mobile Banking

(a) “Create QR Code for Receive Payment”

Step 1: Select “Transfer & Remittance” in the “Service” page

Step 2: Select “ICBC QR Code Transfer” under “Transfer & Remittance”

Step 3: Select “Create QR Code ”

Step 4: Input the beneficiary information and click “Next”

Step 5: Check and confirm the beneficiary information and click “Confirm”

Step 6: The QR Code is created and it will be valid for 7 days

Step 7: The QR Code can be shared to friends via social media such as WeChat, Weibo, Facebook, Twitter, Whatsapp and Line to request a payment

(b) “QR Code Payment”

Step 1: Select “QR Code Payment” in “ICBC QR Code Transfer” Menu or click 「...」>「Scan」on the top right corner in Mobile Banking APP

Step 2: Scan the QR Code or import it from album

Step 3: Select the payment “Card / Account No.” and currency, then click “Next”

Step 4: Check the payment information, input the login password of Mobile Banking or verify your fingerprint (Please pre-set the Small-value Fund Transfer in Internet Banking by the password token) or input the verification code from the password token, then click “Next”

4. Securities Service

1. Open Investment Account

Login in Mobile Banking, click “All” in the “Service” page to enter the all function page and click “Application Center”> Apply “Consolidated Investment Account”

2. HK Stock

(a) Buy/Sell Stock

Step 1: Select “Securities Service” in the “Service” page

Step 2: Select “HK Stock”

Step 3: Select “Buy/Sell Stock”

Step 4: Get the “SMS one-time password” or “verification code of password token” according to the investment authentication method selected previously

Step 5: Read through the reminders for securities trading and input the transaction information, then click “Proceed”

Step 6: Read the stamp duty conditions and confirm the transaction order

Step 7: Transaction completed. Customer can check the “Transaction Order Status” or “Next Transaction”

(b) Amend / Cancel Order

Step 1: Select “Amend / Cancel Order” in “HK Stock”

Step 2: Select Securities Account and find out the transaction order which needs to be amended or cancelled

Step 3: To process the transaction order amendment, click “Proceed” (This process is not required for transaction order cancellation)

Step 4: Read the stamp duty conditions and confirm the amend / cancel transaction order, then click “Confirm”

Step 5: Amend / Cancel order is completed

5. Currency Trading

< Currency trading ...

Debit A/C	Int* CNY Current ▾
Debit Currency	CNY ▾
Available Bal.	0.00
Beneficiary A/C Type	Your Registered Account ▾
Beneficiary A/C	Int* HKD Current ▾
Receive Currency	HKD ▾
Transfer Currency	CNY ▾
Transfer Amount	Please Input
Reference Exchange Rate	Inquire

[Next](#)

Transaction Tips : 1. The above exchange rate is for reference only and the exchange rate of Japanese Yen is 100 unit. You have to confirm transaction which involved currency exchange within 60 seconds. 2. The service hours are from Monday 8:00 a.m. to

Currency Trading

Step 1: Select “Currency Trading” in the “Service” page of Mobile Banking

Step 2: To exchange the currency, click “Transaction” in “Currency Trading” or select the currency for exchanged directly in the “Market Information” page

Step 3: Input the transaction information according to the instruction and click “Next”

Step 4: Confirm the transaction order and exchange rate, input the mobile banking login password or verify your fingerprint or input the verification code of the password token, then click

Step 5: “Confirm”

Currency Trading is completed

6. Flexi Plus

Applicable to “Flexi Plus” account holder to deposit the new capital to “Flexi Plus” account to enjoy the extra annual interest rate

1. Apply “Flexi Plus” Account

Step 1: Click “All” in the “Service” page and choose “Application Center”, then click “Apply Flexi Plus and Integrated Accounts”, choose “Flexi Plus Account” and click “Apply Now”. Read the “Flexi Plus” Account Statement and “Flexi Plus” Account related terms and conditions, then confirm with understand the related terms and conditions and click “Acknowledge and Agree”

Step 2: Select the settlement account, which can be the HKD saving account under all of your integrated account (Including Private Banking, “e-Age Banking” and Elite Club, etc.)

Step 3: Complete the account opening information according to tips, confirm the account opening information and click “Confirm”

Step 4: Account opening is successful

2. “Flexi Plus” Transfer

Step 1: Click “Transfer & Remittance” in the “Service” page and click “Flexi Plus Transfer”

Step 2: Select settlement account (Presetted during the account opening process), beneficiary account should be a valid “Flexi Plus” sub-account

Step 3: Input the transfer amount and click “Next”

Step 4: After confirmation the transfer information, click “Submit”

Step 5: “Transaction Submitted Successfully” is shown in the page

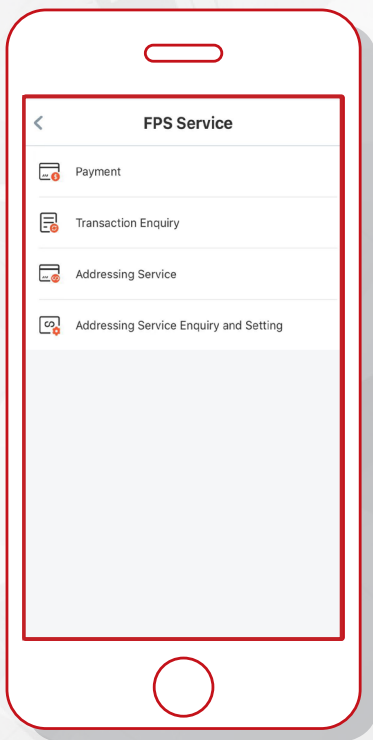
3.Checking “Flexi Plus” account record

Step 1: Enter “My Portfolio” and click “Flexi Plus Account” under “Deposit” column

Step 2: After clicking “Flexi Plus Account”, the page will direct to “Assets overview and account details”; click “Detail Inquiry” and enter the “Flexi Plus Sub-account list” where your sub-accounts will be displayed under the principle account

Step 3: Click any “Flexi Plus” sub-account to view account transaction details. You can also click the “More” button on the top right corner of the page to check the account details for up to 1 year

7. FPS Services



FPS Services

1. Addressing Account

Step 1: Select “FPS Services” - “Addressing Service”

Step 2: Select the mobile number/ email address for addressing

Step 3: Input SMS code / email code

Step 4: Addressing completed

2. Addressing Service Enquiry and Setting

Step 1: Select “FPS Services” - “Addressing Service Enquiry and Setting”, enter the enquiry page

Step 2: Select addressed mobile number or email address for enquiring, amending and cancelling

3.Transfer

Please refer to the P.14 - 3. “Local Bank Transfer” for transfer process

4.Checking transaction record

Step 1: Select “FPS Services” - “Transaction Enquiry”

Step 2: Enter transaction record page

***Remarks**

- Information is for reference only, for details, please visit the ICBC (Asia) Mobile Banking

8. FAQ

1. How to apply the password token?

Customer can apply for a password token in Branch if you did not apply for it during the account opening process.

2. How can I activate the Small-value Fund Transfer service?

You can activate the Small-value Fund Transfer service and setup the small-value fund transfer limit in branch or Personal Internet Banking.

3.What is the advantage of Small-value Fund Transfer service?

If you have activated the Small-value Fund Transfer service, you can input the login password of Mobile Banking as an alternative to a password token when conducting a small-value transfer transaction.

4. How to register the third-party account in Mobile Banking?

Step 1: Select “Transfer & Remittance” in “Service” page and click “Register Third-Party Account ”

Step 2: Click and enter “My Registered Account” and click「+」button on the top right corner of the page

Step 3: Enter the Beneficiary Account Type: Beneficiary Account, Beneficiary Name, and Daily Limit

Step 4: Input the password of password token

Step 5: Registration successfully completed and it will be effective in the next day

***Remarks**

- Should you have any query, please refer to our website www.icbcasia.com.(eBanking>Personal Mobile Banking>FAQ) or contact ICBC (Asia) customer service hotline (852)218 95588



www.icbcasia.com
Customer Service Hotline (852) 218 95588