

## 收費計劃 - 常見問題

- 郵寄結單服務費用

### 1. 什麼是郵寄結單服務年費？

答：本行從2017年10月開始向個人客戶收取郵寄月結單服務年費。本行客戶於生效日期內，曾以郵寄方式收取紙質月結單，則按郵寄月結單服務費收費。支賬日期為翌年上半年，有關服務費從相關銀行戶口中直接扣除。

#### 1. What is Paper Statement Service Annual Fee?

Ans: Starting from October 2017, a new Paper Statement Service Annual Fee for personal customers will be implemented. This will be levied for Paper Statement received through mail during the effective period. The fee will be directly debited from the relevant account in the first half of the following year.

### 2. 郵寄月結單費用將適用於那些賬戶類別？

答：郵寄月結單費用將適用於“銀行戶口類月結單”（綜合賬戶、理財金賬戶、理財e 時代賬戶、往來賬戶、結單儲蓄賬戶及定期賬戶）。但不包括單一信用卡賬戶之客戶。

#### 2. Which types of bank statement will the Paper Statement Service Annual Fee be applicable?

Ans: The Paper Statement Service Annual Fee will be applicable to Banking Consolidated Statement (Integrated Account, Elite Club Account, e-Age Banking Account, Current Account, Statement Savings Account and Time Deposit Account). The Paper Statement Service Annual Fee will NOT be applicable to Credit Card accounts.

### 3. 郵寄月結單服務費用是多少？

答：從2018年1月1日起，每年1月1日至12月31日的12個月內以郵寄方式收取紙質月結單，相關服務之固定服務費為港幣20元，支賬日期為翌年上半年。

#### 3. How much is the Paper Statement Service Annual Fee?

Ans: With effect from 1 January 2018, for every 12-month period from 1 January to 31 December of each calendar year, the Paper Statement Service Annual Fee of HK\$20 will be applied. the said Paper Statement Service Annual Fee will be debited on first half of the following year.

### 4. 為何貴行要向客戶收取郵寄月結單服務費？

答：為進一步推動節約用紙，實踐綠色環保服務理念，本行期望通過此項舉措，讓客戶和我們共同為保護環境出一份力，促進社區的持續發展。

#### 4. Why does ICBC (Asia) impose a Paper Statement Fee on customers?

Ans: We are committed to protecting the environment and contributing to the sustainable development of the community by reducing paper consumption.

### 5. 所收取之費用將用作甚麼用途？

答：部份收取之費用將撥捐慈善用途，以支持環保。

#### 5. What will the collected fees be used for?

Ans: A portion of the fees collected will be donated to charity to support environmental protection.

### 6. 郵寄結單服務費用是否設有豁免客戶群？

答：符合下列資格的客戶可獲豁免收費：

1. 年齡為18歲以下或65歲及以上
2. 領取綜合社會保障援助人士（需提供有關證明）
3. 出示傷殘證明文件人士（例如：領取傷殘津貼文件）

4. 月入少於港幣8,000元 (需提供有關證明)

如閣下符合上述 (2) 或 (3) 或 (4) 豁免資格但尚未通知本行, 必須親臨本行任何一間分行作有關豁免申請。

6. What types of customers will be exempted from the fee?

Ans: Customers who meet the following criteria will be exempted:

- Aged below 18 or aged 65 and above
- Recipients of Comprehensive Social Security (supporting documents required)
- Persons who present a proof of disability document (e.g. document of receiving government disability allowance)
- Monthly salary below HK\$8,000 (supporting documents required)

Any customer who meets either criteria (2) or (3) or (4) but has not informed the Bank about the status should visit our branch to arrange for fee exemption.

7. 我會於何時被徵收郵寄月結單的服務費用?

答: 此項服務年費於翌年上半年從相關銀行戶口直接扣除, 2018年服務年費則於2019年5月份收取。

7. When will the fee be debited?

Ans: The fee will be debited from the relevant banking account directly on the first half of the following year, and the 2018 Paper Statement Service Annual Fee will be debited in May 2019.

8. 如我不希望被收取郵寄月結單服務費用, 須辦理甚麼手續?

答: 閣下可於以下渠道申請轉用電子結單服務:

(1) 透過網上銀行登記電子結單服務: 請登入個人網上銀行後經「電子服務 > 電子結單 > 申請/取消電子結單」內申請, 申請指示將於下一個賬戶結單印發日執行。或

(2) 提交申請表格以登記個人網上銀行及電子結單服務: 於本行網站

[www.icbcasia.com/ICBC/TcEsAdvice](http://www.icbcasia.com/ICBC/TcEsAdvice) 下載「個人網上銀行/電話銀行服務申請/更改表」表格, 填妥並透過以下任何一個方式提交 (1) 寄回本行指定郵箱 (香港郵政總局信箱872 號) 或 (2) 親臨本行任何一間分行。

8. If I do not want to pay this fee, what should I do?

Ans: You can register for our Bank's e-Statement Services via:

(1) Our Bank's Internet Banking: Login Internet Banking (Electronic Services > e-statement > Apply for/ Cancel e-statement); or

(2) Complete the application form for personal internet banking and e-Statement Services (Click [www.icbcasia.com/ICBC/EnEsAdvice](http://www.icbcasia.com/ICBC/EnEsAdvice) to download "Personal Internet Banking/Phone Banking Services Application/ Amendment Form"). You may return the completed form by (1) mailing to our mail box (P.O Box 872, General Post Office, Hong Kong) or (2) submitting to any of our branches in person.

9. 如我保留使用郵寄月結單服務會被徵收費用嗎?

答: 會。如閣下於計劃生效日期後, 繼續使用本行的郵寄月結單, 本行將向閣下收取郵寄月結單服務費。此服務費為一項固定收費, 不設按比例收費。

9. Will I be charged any fee if I still use the paper statement service?

Ans: Yes. If you continue to use our Bank's mailing service for monthly statement after the effective date of the plan, our Bank will charge you the Paper Statement Service Fee. This fee is a fixed fee and is not charged on prorated basis.

10. 如我持有兩個銀行戶口, 但現時其中一個戶口正使用郵寄月結單, 請問該戶口的郵寄結單會被徵收費用嗎?

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答：會。如閣下於計劃生效日期後，繼續使用本行戶口類郵寄月結單，本行將向閣下收取郵寄月結單服務費。此服務費為一項固定收費，不設按比例收費。

10. If I hold two bank accounts, and one of the accounts is using paper statement service, will I be imposed the fee?

Ans: Yes. If you continue to use our Bank's mailing service for monthly statements after the effective date of the plan, our Bank will charge you the Paper Statement Service Fee. This fee is a fixed fee and is not charged on prorated basis

11. 如我持有聯名戶口，其中一位聯名戶口持有人符合豁免資格，我是否需要繳付有關費用？

答：不需。本行對是項收費已作出豁免安排，如本行客戶聯名戶口的其中一位戶口持有人符合豁免條件，該戶口月結單也可獲豁免是項費用。

11. If I have a joint account, and one of the joint account holders meets the exemption criteria, will I be imposed the fee?

Ans: No. For joint accounts, if any one of the account holders meets the exemption criteria, the said joint account will be exempted from the Paper Statement Service Fee.

12. 如我持有投資/貸款/按揭/公司賬戶，並使用郵寄月結單服務，請問該投資戶口的郵寄結單會被徵收費用嗎？

答：不會。本行將繼續為閣下免費提供投資、貸款、按揭及公司賬戶的郵寄月結單服務。

12. If I have investment/loans/mortgage/company accounts, and the accounts are using paper statement service, will I be imposed the Paper Statement Service Fee?

Ans: No. The Paper Statement Service Annual Fee will NOT be applicable to investment, loans, mortgage and/or company accounts.

13. 如我於2018年1-10月以郵寄方式收取銀行戶口類月結單，並於11月份登記電子月結單服務，我是否仍會被徵取費用？有關收費會否按比例計算？

答：會。但費用不會按比例計算。因為閣下於2018年期間曾以郵寄方式收取過銀行戶口類月結單，即表示閣下須被收取全數港幣20元。

13. I have received paper statements during Jan-Oct 2018 and I enrolled for e-Statement service in Nov 2018. Will I still be charged the Paper Statement Service Fee? Will the fee be charged on a pro-rata basis?

Ans: Yes, you will be charged the Paper Statement Service Fee, but not on a pro-rata basis. Since you have received paper statements by mail during the period of Jan to Oct 2018, the HK\$20 Paper Statement Service Annual Fee will apply.

14. 我現時以郵寄方式收取結單，但戶口中並沒有足夠結餘，貴行仍會向我徵收費用嗎？

答：會。郵寄月結單費用仍然會從該戶口中扣除。為避免戶口出現透支或欠費情況，本行建議閣下盡快登記電子月結單服務。

14. I have an account with the Bank that I am currently receiving paper statements. Will the Bank still debit the account if there are insufficient funds with the said account?

Ans: Yes. The Paper Statement Service Fee will still be debited from your account. To avoid an account overdraft or an arrear that incurs debit interest, we encourage you to switch to e-Statement service to enjoy hassle-free management of your statements online.

15. 於郵寄月結單費用被扣除前，我會否預先收到通知書？

答：不會。有關服務費將從相關銀行戶口中直接扣除。有關交易記錄將於月結單上顯示，本行並不會就此寄發額外通知書。

15. Will I receive any notification before the Paper Statement Service Annual Fee is charged?

Ans: No. the fee will be debited from the relevant bank account directly. The transaction record will be shown on the statement and no notification will be sent separately.

16. 如我繼續收取郵寄通知書，例如：貨幣交易通知書，我會否被徵收費用嗎？

答：不會。收取郵寄通知書是不會被徵費的。

16. If I continue to receive Paper Advice from your Bank such as Currency Transaction Advice, will I be charged any fee?

Ans: No. Paper Advice service will not be charged.