

## ICBC (Asia) Mobile Token FAQ

1. What is "Mobile Token"?

A: "Mobile Token" is a built-in function in ICBC (Asia) Mobile Banking App. Upon activation of "Mobile Token" with a designated mobile device ("mobile phone"), you can use it immediately without bringing along with your "Hard Token".

2. Are there any charges for the "Mobile Token"?

A: It is free of charge for the "Mobile Token".

3. When do I need to use "Mobile Token"?

A: You can use "Mobile Token" to replace the hard token to do the designated transactions in Mobile Banking App. The functions applicable to the "Mobile Token" will be updated continuously.

4. How do I activate "Mobile Token"?

A: In order to activate "Mobile Token", you need to open ICBC (Asia) bank account and then activate "Mobile Token" by installing the latest version of ICBC (Asia) Mobile Banking App on your mobile phone and registering a valid mobile number and E-mail address with the Bank. If you re-install the ICBC (Asia) Mobile Banking App, you need to reset your Mobile Token.

Step 1: Click "Me > Settings> Mobile Token Setting> Activate Mobile Token> Activate"

Step 2: Enter ID number by following the instructions. .

Step 3: Perform SMS one-time password verification.

Step 4: Finish the steps by setting up a 6-digit "Mobile Token" Password.

5. If my Mobile Device is jailbroken / rooted, may I activate the "Mobile Token" function on it?

A: Since your device is jailbroken / rooted, your device may be less secure and lead to fraudulent transactions. For security reasons and protect your rights, you will not be allowed to activate the "Mobile Token" function on it.

6. Can I activate "Mobile Token" in different mobile phone?

A: You can only activate "Mobile Token" in one mobile phone.

7. If I forget to bring my mobile phone, can I activate "Mobile Token" on others' mobile phone?

A: For security reason, please do not login Mobile Banking and activate "Mobile Token" on others' mobile phone.

8. If I changed a mobile phone, how can I transfer my "Mobile Token" to the new mobile phone?

A: You are required to download ICBC (Asia) Mobile App on your new mobile phone and reactivate the "Mobile Token" again .

9. What should I do if my "Mobile Token" was locked owing to repeatedly inputting the invalid "Mobile Token" password?

A: You can click "Me> Settings> Mobile Token Setting> Reset the Mobile Token" in Mobile Banking App and follow the instructions to reset your "Mobile Token" or try again after 24 hours. If you choose to reset, the previous "Mobile Token" will be disabled after the reset.

10. What should I do if I forget my "Mobile Token" password?

A: You can click "Me> Settings> Mobile Token Setting> Reset the Mobile Token" in Mobile Banking App and follow the instructions to reset your "Mobile Token".

11. How can I change my "Mobile Token" password?

A: You can click "Me> Settings> Mobile Token Setting> Change Mobile Token Password" in Mobile Banking App and follow the instructions to reset your "Mobile Token" password.

12. How to disable my "Mobile Token"?

A: You can click "Me> Settings> Mobile Token Setting > Disable Mobile Token" in Mobile Banking and follow the instructions to disable your "Mobile Token".

13. What should I do if my mobile phone with activated "Mobile Token" is lost or stolen?

A: You may use another mobile phone to log into Mobile Banking with your Internet Banking No. / Username and password, click "Me> Settings> Mobile Token Setting > Disable Mobile Token". After that, the mobile token function on the lost or stolen mobile phone will be disabled automatically.

14. Which mobile phones are eligible for "Mobile Token"?

A: To activate "Mobile Token" on your mobile phones, the operation system requirements are shown below:

- iPhone with iOS 10.0 or above

- Android 6.0 or above