

## **Descriptive Information for Integrated Account**

**(Customers are advised to read this information together with <General Descriptive Information>, <Description Information for Current Account>, <Description Information for Savings Account>, <Description Information for Time Deposit Account> )**

### **Features**

1. An integrated Account is an integrated account which includes the following services in one account:
  - a. HKD Current Account
  - b. HKD Statement Savings Account
  - c. Multi-currency Statement Savings Account  
(AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD and USD are available for deposits and transactions are consolidated into one account)
  - d. Time Deposit Account  
(AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, CNY, SGD and USD are available for deposits. CNY Time Deposit is only available for holders of a Hong Kong identity Card)
  - e. USD Current Account
  - f. CNY Current Account (only available for holders of a Hong Kong identity Card)
  - g. CNY Statement Savings Account (only available for holders of a Hong Kong identity Card)
  - h. Free ATM Services (such service is subject to acceptance of the Bank and is not available to the account with joint signing instruction)

- i. Free Phone Banking Services (such service is subject to acceptance of the Bank and is not available to the account with joint signing instruction)
  - j. Free Internet Banking Service
2. Account Holder can enjoy several services if the 3-month average total assets equal to HKD10,000 or its equivalent or above (refer to Service Charges).  
Remark: Average total liquid asset includes all deposit balances and the market value of investments. For sole name Integrated Account holders, their other joint name accounts will also be included.
3. The Bank will issue a Debit card to the account holder subject to successful application for ATM service.
4. Free cheque books may be requested by account holders.
5. Periodic statements with transaction details of all accounts are provided to account holders.
6. Subject to acceptance of the Bank, account holders can access all account related services (e.g. autopay and standing instruction etc). Account holder may also use ATM Services, Phone Banking Services and Internet Banking for fund transfer, balance enquiry, cheque book and statement request, etc.
7. Minimum initial deposit is HKD10,000 or its equivalent.

#### **Dormant Account**

8. An Integrated Account is treated as a dormant account where the account has no activity other than transactions initiated by the Bank (such as interest and charges) for a period of two years.

### **Interest Payment**

9. The articles of "Interest Payment" setting out in <Descriptive Information for Current Account>, <Descriptive Information for Savings Account> (excluding interest for Passbook Savings Account & Remittance HKD Savings Account and Foreign Currency Savings Account) and <Descriptive Information for Time Deposit Account> are applicable respectively.

### **Stop Payment**

10. The articles of "Stop Payment" setting out in <Descriptive Information for Current Account> are applicable.

### **Operations of Integrated Account**

11. The articles of "Operation of Current Account", "Operations of Savings Account" (excluding the articles in relation to Passbook Savings Account) and "Operation of Time Deposit Account" setting out in <Descriptive Information for Current Account>, <Descriptive Information for Saving Account> and <Descriptive Information for Time Deposit Account> are applicable respectively.

### **Applicable Rules**

12. This information is subject to the terms setting out in the Master Terms and Conditions – Banking Services.

**Amendment to this Information**

13. The Bank shall be entitled to add, delete and/or amend this information from time to time at the discretion of the Bank.

**English and Chinese Version**

14. In the event of any inconsistency between the English and the Chinese version, the English version shall prevail.

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**Industrial and Commercial Bank of China (Asia) Limited**

*The above information is for reference only. For any queries, you are welcome to contact any of our branches or call Customer Service Hotline on 218 95588 during office hours. Our staff are happy to serve you.*