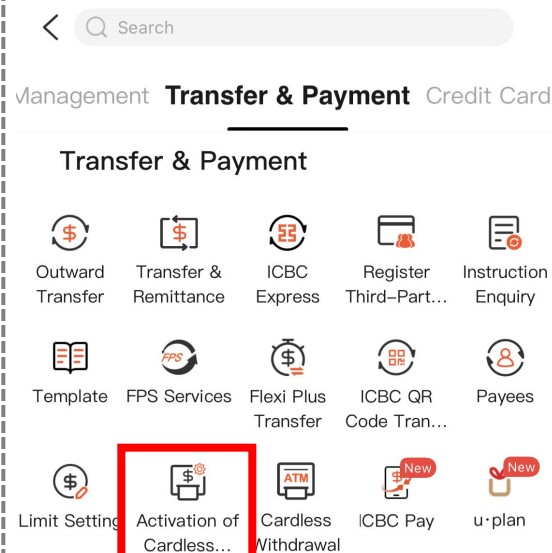


Mobile Banking Introduction to Cardless Withdrawal Service

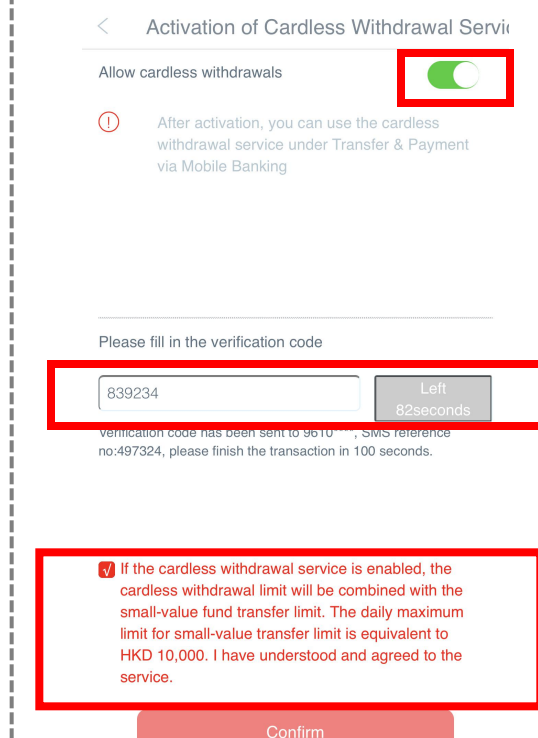
1.1 How to Activate Cardless Withdrawal Service?

Customers need to activate cardless withdrawal in order to enjoy the service, the detailed process is shown below:

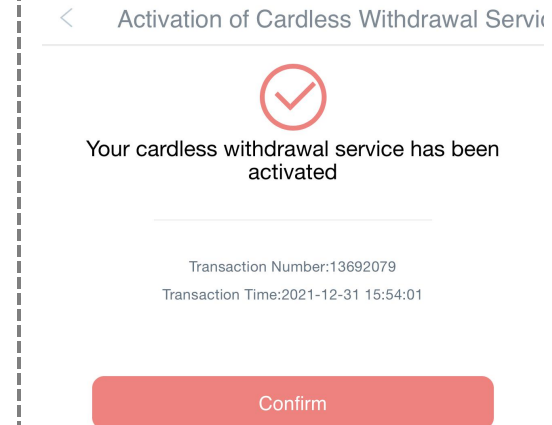
Step 1: Login to the ICBC (Asia) Mobile Banking and press "Activation of Cardless Withdrawal" under "Transfer & Payment"



Step 2: Activate the cardless withdrawal service, input the SMS One-Time Password (OTP) and accept the new T&Cs

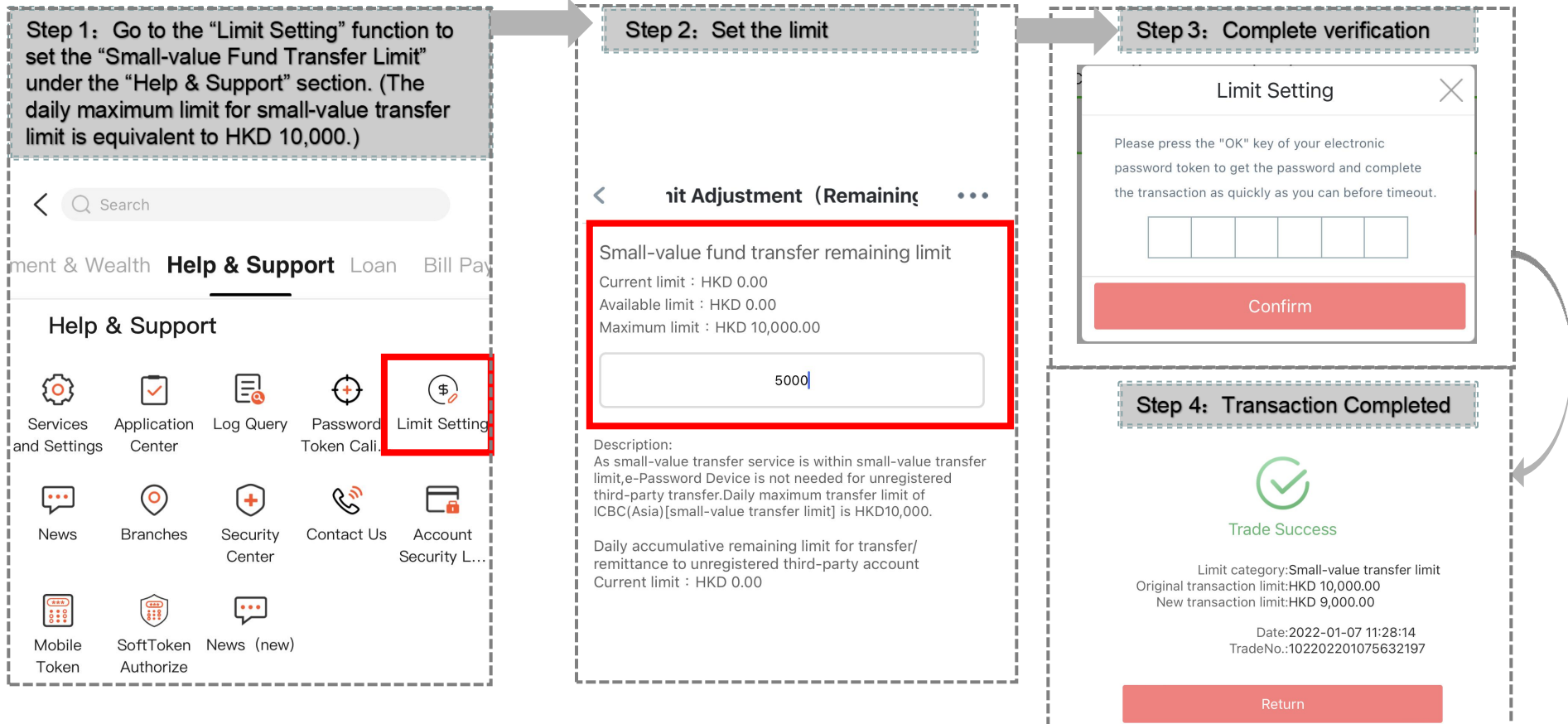


Step 3: Activate successfully



1.2 How to set limit of Cardless Withdrawal Service?

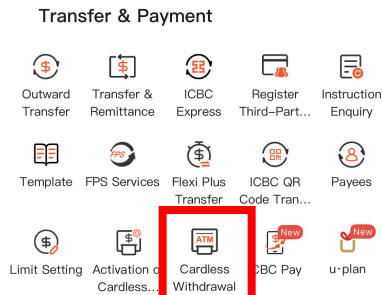
The detailed process of limit setting is shown below:



Reminder: Starting from 11/2/2022, the "Cardless Withdrawal Limit Setting" service will be terminated. The cardless withdrawal limit will be combined with the small-value transfer limit.

2.1 Mobile Banking - ICBC Cardless Withdrawal

Step 1: Login to the ICBC (Asia) Mobile Banking, tap the new function "Cardless Withdrawal" under "Transfer & Payment"



Step 2: Tap "ICBC Cardless Withdrawal"



Step 3: Press "ICBC Cardless Withdrawal" in our ATM



< Transaction Confirmation

✓ Instruction has been registered!

Reference Number: 0110790122007111735

Remark: ICBC Cardless Withdrawal is accepted. Please press "Withdraw Now" button on ICBC(Asia) ATM to complete the transaction.



Step 6: Press "Cash Withdrawal" on the ATM screen, Cardless Withdrawal is successful

< ICBC Cardless Withdrawal

Set up ICBC cardless withdrawal

Withdrawal Currency: HKD

Withdrawal Account: 861805051771

Withdrawal Amount: HKD 100.00

Available balance: HKD 5,700.00

Reference No.: 0110790122007111735

ATM Terminal No.: 7901

Transaction Time: 07/01/22 11:17:43

Important Notes:
1.Exchange transactions are not supported.
2.ICBC Daily limit for Cardless Withdrawal is HKD6000.

Confirm

Step 5: Input the withdrawal currency, account number, amount, and SMS one-time password (OTP)

< ICBC Cardless Withdrawal

Set up ICBC cardless withdrawal

Withdrawal Account: 861805051771

Withdrawal Amount: HKD 100.00

Reference No.: 0110790122007111735

ATM Terminal No.: 7901

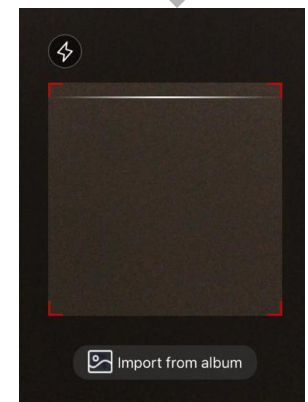
Transaction Time: 07/01/22 11:17:55

Please input the one-time password.
453736 1 Left 91second

Verification code has been sent to 9610****, SMS reference no: 856223, please finish the transaction in 100 seconds.

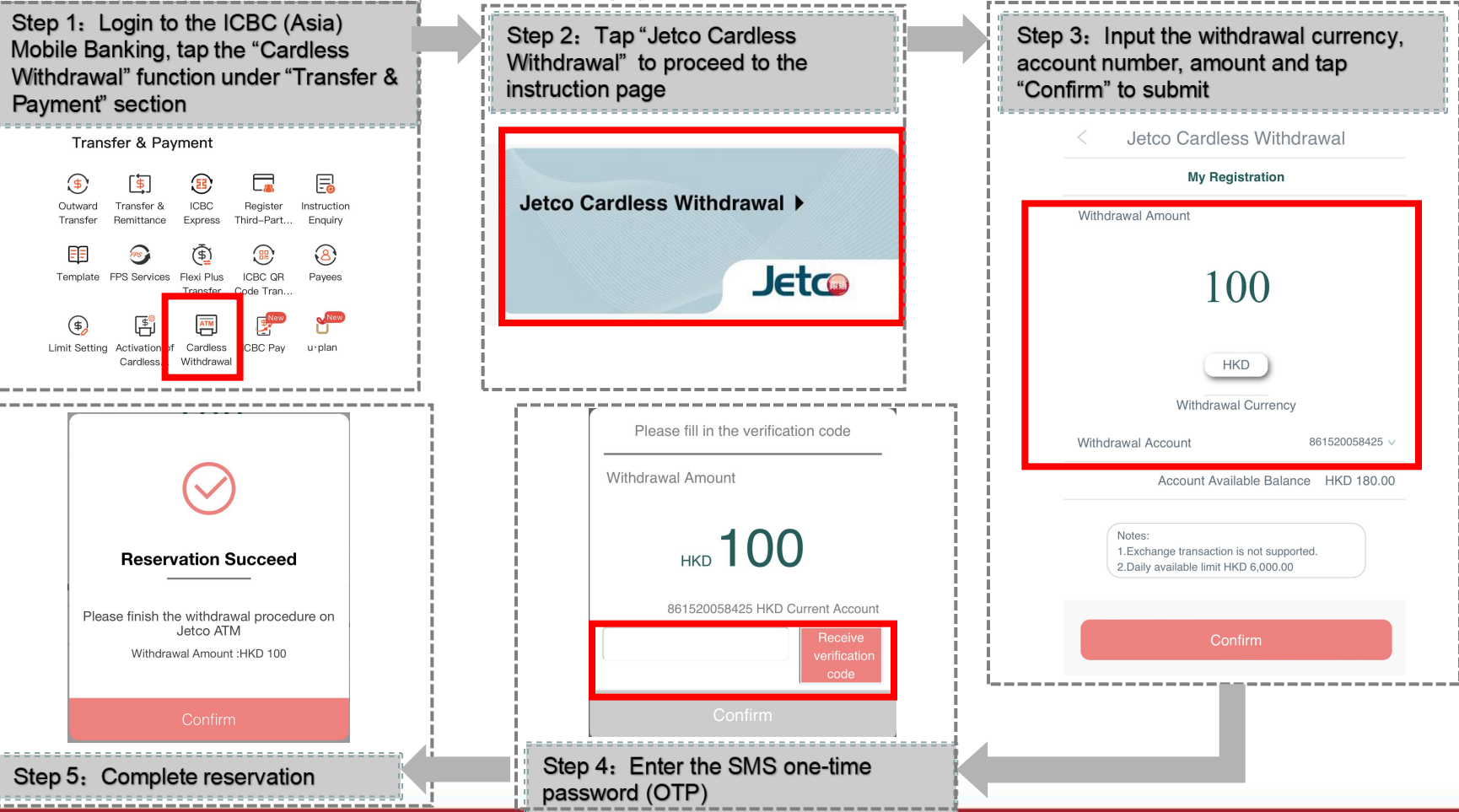
Confirm

Step 4: Use your mobile to scan the QR code shown on the ATM screen



2.2 Mobile Banking - Jetco Cardless Withdrawal

A. Register the reservation of withdrawal through the function of “Jetco Cardless Withdrawal” in ICBC(Asia) Mobile Banking in order to enjoy the service. The detailed process is shown below:



2.2 Mobile Banking - Jetco Cardless Withdrawal

B. Go to any Jetco ATM with the “Jetco Cardless Withdrawal” function to start the cardless withdrawal. The detailed process is shown below:

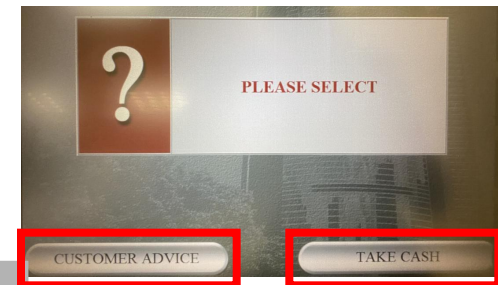
Step 1: Go to any Jetco ATM with the “Jetco Cardless Withdrawal” function and press “Jetco Cardless Withdrawal”



Step 2: Login to ICBC (Asia) mobile banking to scan the QR code shown on the ATM screen



Step 3: Choose to print “Customer Advice” or “Take Cash”



Step 4: Cardless Withdrawal is successful

