

## Descriptive Information for Debit Cards

### Features

1. Private Bank Debit Card(HKD)/ Elite Club Debit Card(HKD)/ Easylink Debit Card (HKD)/ Easylink Debit Card (CNY) are Debit Cards (“ATM Cards”) issued by Industrial and Commercial Bank of China (Asia) Limited (the Bank).

2. Cardholders can access their accounts with Debit Cards for the functions below:

#### At ATM:

- HKD & CNY Cash withdrawal (withdraw CNY cash from CNY Account is only available at ATMs by the Bank)
- Fund transfer
- Balance inquiry
- Real-time HKD and CNY cash deposit to ICBC (Asia) bank account or UnionPay Dual Currency credit card RMB account (only available at designated ICBC (Asia) ATMs, deposits to credit card accounts via real-time cash deposit machine will be credited on the next calendar day)
- Statement and cheque book request (statement request for CNY Account is available at ICBC (Asia) ATMs)
- Change PIN
- Overseas Transaction Setting
- Payment, credit card payment and donation (at ATMs with JET PAYMENT logo only)\*
- Change ATM Language
- Personal E-banking Token Request

#### Other channels:

- POS purchase at the designated merchants with “UnionPay” logo (applicable to Debit Cards with “UnionPay” logo)
- EPS purchase\*
- PPS bill payment\*
- InterBank Transfer \*
- HK Jockey Club Cash Voucher purchase\*

\* not applicable for CNY accounts

3. Cardholders can use ICBC (Asia) Debit Cards (except for Easylink Card (CNY)) to enjoy free of charge service to withdraw cash and enquire balance through ICBC (Asia) ATMs in Mainland China. Also, you can perform cash withdrawal (refer to Service

Charges Table) and balance inquiry globally and in Mainland China through ATMs with “UnionPay” logo#.

# If the Debit Cards back with “CIRRUS” logo, the cardholders can then perform the cash withdrawal (refer to Service Charges Table) and balance enquiry via the ATMs with “CIRRUS” logo globally including Mainland China.

4. Easylink Card (CNY) cardholders are available to perform cash withdrawal (refer to Service Charges Table) and balance inquiry via the ATMs with “UnionPay” logo in China. Also, the cardholders can make purchase at the designated merchants with “UnionPay” logo in the Mainland China.

5. With “UnionPay QuickPass” Debit Cards, cardholders can tap and pay at the reader with the “UnionPay QuickPass” logo in Hong Kong and overseas. By using “UnionPay QuickPass” payment function, cardholders can tap UnionPay QuickPass Debit Cards on any reader with “UnionPay QuickPass” logo and then enter Personal Identification Number (PIN) into the terminal to complete the payment instantly, without providing the card to merchant.

6. Cardholders can make purchase at the retail shops displaying “EPS” logo as well as purchase HKJC Cash Voucher from Hong Kong Jockey Club (the function of purchasing HKJC cash voucher will be activated upon application at branch in advance).

7. Cardholders can register as “PPS” user at the “PPS” terminals located at the designated service centers, and pay bills by tone phone, Internet or other means designated by PPS from time to time.

### **Application**

8. Account holder can apply for Debit Cards by filling in the application form and submit their identity document at branch.

9. Customer with ICBC (Asia) account, Internet Banking account and holding token can apply for Debit Cards via Internet Banking.

### **Service Charges**

10. The Bank can charge customer who is applying and holding our Debit Cards annual fee on annual basis from the date of application (refer to Service Charges Table).

11. Private Bank Debit Card(HKD)/ Elite Club Debit Card(HKD)/ Easylink Debit Card (HKD)/ Easylink Debit Card (CNY) would be waived.
12. Service Charge is levied when cardholder withdraw cash from ATM outside of Hong Kong (refer to Service Charges Table).
13. Card replacement fee is levied before the replacement card is issued under customer's request (refer to Service Charges Table).

### Service Hours

14. ATM service is provided to customer 24 hours. All payment/Inter-bank transfer transaction performed after cut-off time (i.e. Mon – Fri 7:30p.m.), or on Saturday and public holidays are treated as next business day transactions.

### Restriction on the use of Debit Cards

15. The maximum daily transaction limits of Debit Cards are as follows:

Types of Transaction	Transaction limit (per card level)*
Cash Withdrawal	HKD 20,000 or its equivalent (Maximum HKD 10,000** or CNY 2,000 per transaction via ICBC (Asia) ATMs)
Cash Deposit	HKD deposit limit: HKD 100,000 CNY deposit limit: CNY 20,000
Transfer within own account	No limit (Maximum HKD 999,999 per transaction)
Transfer to other account within the Bank (shares the cash withdrawal limit)	HKD 50,000
Bill Payment (Including bill payment, credit card payment and donation)	HKD 50,000
Interbank Transfer	HKD 10,000
Transaction (Including POS (CUP), EPS, PPS and purchase of HK Jockey Club cash voucher)	HKD 100,000 (Including purchase of HK Jockey Club cash voucher HKD 20,000)

Purchase of HK Jockey Club cash voucher	HKD 20,000
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\* Except joint-name account

\*\* Only applicable for ICBC (Asia) Debit Cards holder

16. Customers can personalize the daily transaction limit via the application at branch.

17. For security reasons, cardholder may receive the SMS after performing the following transactions. The system will suspend the following transaction if accumulated 5 times of fail transaction records. Cardholder has to reset the function at branch.

- Oversea cash withdrawal function
- EPS purchase
- PPS bill payment
- Third party fund transfer
- Overseas Transaction setting
- Personal E-banking Token Request
- Cheque book request

18. Customer is required to reset the “PPS” account, overseas cash withdrawal function (if any) and personalized daily transaction limit (if any) after replacement card is issued.

#### **Dispatch of Debit Cards and PIN**

19. Upon application of Debit Cards at branch, a pre-embossed Debit Cards (without customer's name) and pre-printed PIN will be dispatched to customer after customer's acknowledgement.

20. If customer requests for a named Debit Cards, a pre-printed PIN mailer will be passed to customer or input PIN designated by the customer, and the customer can choose either to have the card collected at designated branch or delivered by post.

21. Customer using personal chop as his/her specimen signature is required to collect the Debit Cards and the PIN in person at designated branch.

22. Customer is required to collect the Debit Cards and the PIN at branch in person (if applicable).

### **Debit Cards & PIN Reported Lost/Stolen**

23. Once the Debit Cards/PIN is found lost/stolen, customer should inform any of our branches or call Customer Service Hotline on (852) 218 95588 as soon as reasonably practicable.
24. Customer is required to confirm the lost/stolen of Debit Cards/PIN in written notice to ICBC (Asia) after the card is reported lost/stolen by phone.
25. Once the Debit Cards/PIN is reported lost/stolen, the Debit Cards status will be “lost card” status to prevent it from being used.
26. If the Debit Cards is lost/stolen, cardholder can request the Bank for card replacement in written instruction.
27. If the PIN is lost, forgotten or disclosed to someone else, cardholder can request the Bank to re-generate a new PIN by written instruction.

### **Security of Debit Cards & PIN**

28. Keep the Debit Cards safe at all times.
29. Do not allow anyone else to use your Debit Cards and PIN.
30. Keep the PIN separately from your Debit Cards and do not mark it on your card.
31. Do not disclose the PIN to any person nor record it in any form recognisable as the PIN.
32. Change your PIN immediately and regularly. Telephone number, identity card number, date of birth or other easily accessible personal information is not suitable as the PIN.
33. Do not use the PIN for accessing other services, such as connection to the Internet or accessing other websites.
34. Destroy the original copy of the PIN after you have memorized the PIN.
35. Cardholder should refer to the security advice provided by the Bank from time to time for the use of Debit Cards and PIN.
36. Debit Cards will be captured by ATM at the fifth consecutive invalid PIN attempt.

37. Cardholder will be liable for all losses if he has acted fraudulently or acted with gross negligence or failed to keep the Debit Cards safe and the PIN secret or failed to inform the Bank as soon as reasonably practicable after he found that the Debit Cards/PIN has been lost or stolen or when someone else knows the PIN.

### **Transactions**

38. Debit Cards transaction, which involves currency exchange, will be debited to the cardholder's account at prevailing rate on the day of conversion.
39. For tracing the transaction performed via ICBC (Asia) or JETCO Member ATMs, cardholder can request through ATM a printed transaction advice which records the following information:
- the amount of the transaction;
  - the account(s) being debited or credited;
  - the date and the time of the transaction;
  - the type of transaction;
  - whether the transaction is accepted or rejected;
  - a number or code that enables the terminal where the transaction was made to be identified.

### **Complaint about ATM Transactions**

40. For complaint arising from ATM transactions, customer may fill in a Customer Complaint Form at any of ICBC (Asia) branches or related banks or call JETCO Hotline on (852) 2520 1747.
41. In case the discrepancy amount is to be refunded after investigation, amount will be credited to the customer's account or refunded to cardholder's account through JETCO.
42. The Bank's liability should be limited to those amount wrongly charged to cardholder's accounts and the interest charged on those amounts.

### **Applicable Rules**

43. This information is subject to the terms setting out in Master Terms and Conditions – Banking Services/Investment Products/Derivatives Products.

**Amendment to this Information**

44. The Bank shall be entitled to add, delete and/or amend any information herein from time to time at the sole and absolute discretion of the Bank.

**English and Chinese Version**

45. 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, please contact our staff at branch or call Customer Service Hotline on (852) 218 95588 during office hours.