

# **ICBC (Austria) Plc**

## **Internet Banking**

### **FAQ's**

#### **Internet banking tips**

- \* Never share your account login or password with anyone;
- \* ICBC will never ask you to disclose to us your internet banking password;
- \* Do not use public computers (i.e. at internet cafes) to conduct your internet banking transactions;
- \* Always logout once you have finished using internet banking;
- \* Use secure passwords consisting of at least 8 digits that have a combination of small letters, capital letters and numerals;
- \* Change your password on a regular basis.

**What do I need to set up on Internet Banking?**

**How do I log on to my Internet Banking?**

**First time user login**

**Use username to login**

**How can I change the password after first time login?**

**How can I change my login password?**

**What to do if I have forgotten my login username?**

**What to do if I have forgotten my login password?**

**How can I check my account balance?**

**How can I check my transaction details?**

**How do I transfer between my ICBC [Austria] accounts?**

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**How do I do an outward advanced remittance settled in advance?**

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**How can I print my statement or an electronic receipt for my payment?**

**How do I set up a time deposit?**

**How do I withdraw my time deposit?**

**How can I change the maturity date on my time deposit?**

**How do I logout of internet banking?**

**What is my token card (dynamic password card)?**

**What to do if I have lost my token card?**

### **What do I need to set up on Internet Banking?**

In order to use this service, you must visit one of our offices in Vienna with your ID to request this service. You will then be provided with banking token card (referred as “Dynamic Password Card on the internet banking screens). This token card is required for some services e.g. whether there is an outward remittance or making certain important changes to your account settings. When the token card’s coordinates are displayed, please input the displayed coordinates within 90 seconds or your input will be invalid.

If you input an invalid entry more than 5 times consecutively, your token card will be temporarily barred until the next day. If you input an invalid entry 10 times consecutively, it will be frozen and you must visit our Vienna office to apply for a new token card and please bring your old token card with you.

Our token card has a usage limit of up to 1000 times. Please visit our Vienna office to apply for a new token card once you have met your usage limit when it expires. A form is completed in our office and a new token card is issued.

### **How do I log on to my Internet Banking?**

- › Before you log on to Internet Banking make sure you have received your token card.
- › Open your Internet browser and go to the homepage of ICBC (Austria) Plc
- › The Login screen appears if you click on **Personal Banking** under **e-banking login**.
- › Choose the login method:

### **First time user login**

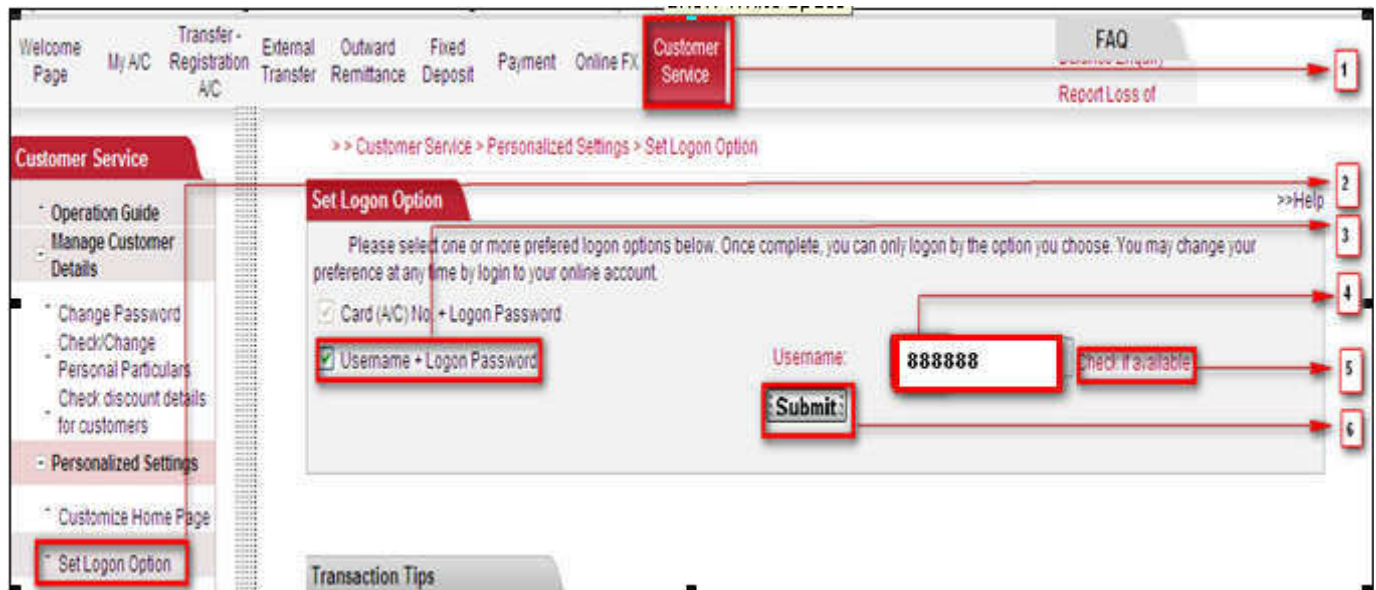
For the first time user, only account number login method is available

The screenshot shows the 'Static password logon' interface. At the top left, there is a red header with the text 'Static password logon'. Below this, there is a logo and the version number 'v3.7'. The main area contains the text 'Please select the way of logging in:' followed by two radio buttons: 'Card/account number' (which is selected) and 'User name'. Below this, there are three input fields: 'Account No./User Name' containing '0115000100000373656', 'Password' containing '\*\*\*\*\*', and 'Verification code' containing '2009' and '2009'. A 'Login' button is located below the verification code field. To the right of the form, there are four numbered callouts (1, 2, 3, 4) with red arrows pointing to the respective input fields and the login button. At the bottom left, there is an 'Important' notice: 'If you logon first time using this computer, follow the link System Set-up'.

1. Please enter your primary logon account number (Refer to “Personal Internet banking notice”) which consist of 19 digits e.g.0115000100000376454;
2. Input your temporary 6 digits password (this is reserved at the Bank and is provided to you in person)
3. Input verification code as shown on the right;
4. Click on Login

## Creating your own Username

For your convenience, we recommend you create an internet banking logon username for future logon instead of inputting your long account number each time. Follow the steps below to create a username:



1. Click 「customer service」 in the main menu
2. Select 「logon option」 in the submenu on the left
3. Tick [username logon + logon password]
4. Input your preferred username which should include 6 - 15 digits, character, or underscore e.g.888\_abc
5. Click [Check if available] to check the availability of chosen username
6. Click [submit]

To confirm the username, please enter the token password and verification code respectively.

### How can I change my password after first time login?

For security reasons, the system will automatically prompt you with a notice requiring you to amend your logon password at the first time login. The following steps explain how to amend your password:

The screenshot shows a 'Change Password' form with the following fields and steps:

- Original Password: [\*\*\*\*\*] → 1
- New Password: [\*\*\*\*\*] → 2
- Confirm New Password: [\*\*\*\*\*] → 3
- Please Input Validation No.: [5513] [5 51 3] → 4
- Type of Certificate: [Passport] → 5
- Certificate No.: [G12453566] → 6
- [Confirm] [Reset] → 7

1. Input your temporary 6 digit password again;
2. Type new password, which must be a combination of 8-30 letters (upper or lower case) and numbers;
3. Re-type your new password;
4. Enter the verification code shown on the right;
5. Select ID type which was used to apply for Internet banking (e.g. passport);
6. Enter ID number. Please do not include symbol such as ( ), / (e.g. ID No. G 000 000 (0), should enter as G 000 000 0);
7. Click [Confirm] to change.

A new page will then appear to confirm amendment is successful and require the user to re-login with new password.

### How can I change my login password?

Choose Customer Service → Manage Customer Details → Change password

- › Follow the instruction on the screen, inserting the new password twice.
- › Click **Confirm**.
- › You will receive a prompt to retrieve the coordinates from your token card and to complete all of the **mandatory** information. Once all information is completed, click **Confirm**.
- › The length of the password must be between 8 - 30, and must be a combination of numbers and letters.

## What to do if I have forgotten my login username?

If you forget your username, click [Retrieve Username] on the left of the Internet banking logon page.

System Announcement: Personal Internet Banking. If customers have problems using E-banking

Static password logon

User Management

- Retrieve Username(ID)
- Freeze Internet Banking Logon (Self-Service)


Internet Banking Help

ICBC NEWS> Financial News>

Please select the way of logging in:  Card/account number  User name

Account No./User Name:

Password:

Verification code:   Refresh

[verification code](#)


Login

Enter the required verification code

Retrieve Username

Enter registration card (account) no.:

Mobile No. reserved at the Internet Banking: reserved  Leave blank if no mobile

Enter Verification Code on the right:   Refresh

[verification code](#)

Submit Back

Retrieve Username

Question: Name of your best friend

Answer:

Submit Back

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When verification completes successfully, the system will display your username.

## What to do if I have forgotten my login password?

If you forget your login password, you are required to visit one of our offices in Vienna with your ID to re-set login password immediately.

## How can I check my account balance?

ICBC 中国工商银行 Personal Internet Banking BANKING@HOME

stem Announcement: or approach any of our branches. Current Time:

Income Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Payment Online FX Customer Service NEW YJH remittance

>> My A/C > Manage Registration A/C > Registration A/C List

account country/area	Type	Card/Account No.	Sub-Account No./Account Seq.	Joint/Non-Joint A/C	Login Name	status	Operation
United Kingdom	Fixed Account	01150001000000000000			柜面定期	Normal	Balance Enquiry
United Kingdom	Fixed Account	01150001000000000000				Normal	Balance Enquiry
United Kingdom	Current Account	01150001000000000000			abc	Normal	Balance Enquiry
United Kingdom	Fixed Account	01150001000000000000			def	Normal	Balance Enquiry
United Kingdom	Current Account	01150001000000000000			ghj	Normal	Balance Enquiry
United Kingdom	Current Account	01150001000000000000			icb	Normal	Balance Enquiry

1. Click 「My A/C」 at the top main menu
2. Click 「Registration A/C list」 on the left
3. Select your intended account, click [Balance Enquiry]

The system will then display your current account balance in real time.

## How can I check my transaction details?

Choose My A/C → Check Accounts → Check Current A/C

- › Check Current A/C shows all the accounts to be checked.
- › Click **A/C Movements** to see the transaction details of a specific account.
- › Insert all search criteria and click Search.

Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Customer Service NEW

>> My A/C > Check Accounts > Check Current A/C

Check Current A/C

Account Type	Login Name	Account No./Currency	Currency	Current Balance	Available Balance	Operation
Current Account	CD2010	0115000200000				Balance Enquiry

A/C Movements Basic Info Asset Portfolio Enquiry

Transaction Tips

**Demand Account Details Enquiry**

Enquiry Condition

Card/ Account No.: 0115000200000 [redacted] Account No. without using passbook or card Current Account main A/C CD2010 [redacted] [v]

Sub-Account: [v]

Currency: GBP [v]

Starting/Ending Date: 24-01-2011 [calendar] — 24-02-2011 [calendar]

[Search] [Excel] [Back]

**How do I transfer between my ICBC (Austria) accounts?**

Internal transfer refers to fund movement between all your registered accounts at ICBC (Austria).

Transfer - Registration A/C

>> Transfer - Registration A/C > Current-2-Current

From: 0115000200000118474 Account No. without using passbook or card Current Account main A/C CD20101125 [v] 1

Sub-Account: [v]

Currency: GBP [v] [Balance Enquiry] 2

To: 0115000200000118474 Account No. without using passbook or card Current Account main A/C CD20101125 [v] 3

Sub-Account: [v]

Currency: GBP [v] 4

Amount: GBP [input] 5

[Confirm] [Reset]

1. Select a payment account. e.g. 0115000100006376454
2. Choose a currency. You can review your account balance by clicking [Balance enquiry]
3. Select a receiving account. e.g. 0115000100006378134
4. Choose a receiving currency.
5. Choose a currency and enter the amount

Click [Confirm]. The system will display the following information, please check again and if you are happy with the instruction details, click confirm to submit the instruction.

Current-2-Current

From:0115000200000118474

Currency:USD

Debit Amount:USD 10.00

To:0115000200000118474

Currency:EUR

Credit Amount:EUR 7.25 (For reference only)

Exchange Rate: 1 EUR = 1.3799 USD (for reference only, refer to actual processing rate)

[Confirm] [Cancel]

## How do I make third party transfers to an ICBC customer account (external transfer)?

External Transfer refers to fund movements from your registered accounts at ICBC (Austria) plc to another ICBC customer account.

External Transfer

Single Transfer

From Card/account No.....

Card/Account No.: 0115000200000 Account No. without using passbook or card Current Account main A/C CD20101125

Sub-Account:

Currency: GBP Balance Enquiry

To Beneficiary Name.....

Beneficiary's Name: TEST My payee

Beneficiary's A/C No.: 0115000100000

Currency: GBP

Check Beneficiary's Name (Y/N)

Transfer amount

Currency: GBP

Amount: 10.00

Payment Details: Testing

Submit Reset

Please select [Single transfer] under [External Transfer]:

1. Select a payment account from your list of accounts. E.g. 0115000100006376454
2. Choose a currency. You can review your account balance by clicking [Balance enquiry]
3. Click [My payee] to find your record beneficiary or manually type in the name. If you would like us to check the beneficiary name, please tick the box provided below the Currency.
4. Fill in Beneficiary account number and Select a receiving account. E.g. 0115000100006378134
5. Choose a receiving currency.
6. Choose a currency and enter the amount. You may also describe the payment in [Payment Details]. You may enter up to 20 characters.

If this is a new payee or you have not previously saved the payee information, the system will ask you if you would like to save the payee information as a template for faster transfer in the future. If no, please click [Cancel].

To Beneficiary Name.....

Beneficiary's Name: Test

Beneficiary's A/C No.: 0115000100000

Currency: GBP

Check Beneficiary's Name (Y/N)

Windows Internet Explorer

Do you want to insert the beneficiary information into your Payees List?

OK Cancel

In the next page, the system will ask you to confirm the details and instruction. Please check the information, if it is correct, enter your token card password and verification code accordingly.

Click [Confirm] to complete your transfer instruction.



Single Transfer



[>>Help](#)

Confirm transfer details and identity authentication

Sender	Account Name		Beneficiary	Account Name	Test
	Card No./Account No.	0115000200000		Card No./Account No.	0115000100000
	Payment Details			Payment Details	
	Currency	GBP		Currency	GBP
Debit Amount	GBP 10.00				
Credit Amount	GBP 10.00				
Ex. Rate					
Remark	Testing				

Dynamic Password Card Coordinates:

Enter Dynamic Password:

Enter Verification Code:  [Refresh verification code](#)

The system will confirm transfer has been successful and provide you with the instruction reference. For example, APB00000001000000581. You can use the reference to track your instruction by [Single transfer instruction enquiry] under [External transfer].

### **How can I track my remittance instruction?**

You can track your instruction by clicking on Remittance instruction enquiry.

### **What types of outward remittance do you offer?**

#### **Outward Remittance:**

You may use ICBC online outward remittances to make local, cross border and multi currency remittances.

#### **Outward advanced remittance settled in advance**

##### **Features of advanced remittance**

- › Beneficiary is based in China
- › Beneficiary receives RMB (Chinese Yuan CNY) rather than the remitted foreign currency.
- › You may convert USD, GBP or EUR into RMB at the exchange rate that is fixed at the time the remittance instruction is submitted, rather than the rate when the fund is received by beneficiary. You are assured the amount the beneficiary will receive and avoid the risk of any exchange rate fluctuation.

#### **Outward non-settled remittance in advance**

##### **Features of non- settled advanced remittance**

- › Beneficiary and beneficiary bank can be based in local (i.e. Austria) or anywhere in the world.
- › Beneficiary receives currency as instructed. This is subject to their account terms and conditions.
- › Cross currency remittance. For example, send GBP and receive USD.

## How do I do an outward advanced remittance settled in advance?

Operation is as follows:

### Remitter information

- › Go to **Outward remittance**. The default page is Advanced Remittance. Make sure you read and tick the circular on remittance before proceeding.
- › If you have remitted funds in the past and have successfully saved the information as a template, you can click template for your convenience.
- › Select a payment account from the drop down menu.
- › Select payment currency. The currency must be consistent with the selected account currency.
- › Fill in all the mandatory fields as requested.
- › You may select a remittance purpose from the option given or select others where you can input your preferred purpose in a blank box prompt.
- › Please note that if the nature of the remittance does not comply with the Chinese foreign exchange rules, your funds will be returned and may incur charges. Please see your terms and conditions and the price list for information regarding charges.

[External Transfer](#) [Outward Remittance](#) [Fixed Deposit](#) [Customer Service](#)

NEW   
(beneficiary received RMB)

>> Outward Remittance > Remittance settled in advance

Remittance settled in advance >>Help

I have read and agreed [Circular on Remittance](#) 1

Step 1: Select Remittance A/C

Remittance application date: 18-02-2011

Remitter Name: [REDACTED] To find a sample remittance information, please click [Template](#) 2

Card/Account No.: 0115000200000 [REDACTED] Account No. without using passbook or card Current Account main A/C CD20101125 3

Sub-Account

Currency:  4 [Balance Enquiry](#)

Sender's Tel:  5

Sender's Address:  6

Remittance Purpose:  7

### Beneficiary (receiver) information:

- › Please select if beneficiary account is with ICBC or another bank.
- › Select destination province and city. If there is no province, in both fields select from the drop down list the name of the city.
- › If it is an ICBC account, enter the branch name from the drop down list or select the name of another bank from the drop down list. If a bank's name is not available from this drop down list, you are unable to do this remittance.

## How do I do an outward non-settled remittance in advance?

Operation is similar to advanced remittance

Outward Remittance → Remittance not settled in advance

- › Fill in all mandatory fields marked with \*
- › Submit your instructions.
- › Please choose whether the funds are to be remitted within the Austria or not.
- › Please confirm your remittance instruction details by entering the coordinates displayed on the screen using from your token card and the instruction is sent at this point.

Remittance not-settled in advance

[>>Help](#)

I have read and agreed [Circular on Remittance](#)

### Step 1: Select Remittance A/C

Remittance application date: 22-02-2011

Remitter Name: ██████████ To find a sample remittance information, please click " [Template](#) "

Sender's Name:

Card/Account No.: 0115000200000 ██████████ Account No. without using passbook or card Current Account main A/C CD20101125

Sub-Account:

Currency: GBP

Sender's Tel:  \*

Sender's Address:  \*

Remittance Purpose: Deposit  \*

### Step 2: Fill in Beneficiary's Details

Remittance Location:  \*

ICBC A/C: \*  Yes  No

Name:  \*

Payee's A/C No./IBAN:  \*

Sort Code:  \*

Currency: GBP  \*

Location:

Beneficiary's City:

Receiving bank's name:

Receiving bank's SWIFT Code:

Tel:

## How can I print my statement or an electronic receipt for my payment?

If you would like an electronic receipt for your payment, please take the following steps:

1. Go to [My A/C] [Check A/C] [Check Current]
2. Complete all the mandatory fields.
3. Click on search.

>> My A/C > Check Accounts > Check Current A/C

Check Current A/C

[>>Help](#)

### Demand Account Details Enquiry

Enquiry Condition

Card/ Account No.: 0115000200000 Account No. without using passbook or card Current Account main A/C CD2010

Sub-Account:

Currency: GBP

Starting/Ending Date: 24-01-2011 — 24-02-2011

Search

Excel

Back

The system will display all your account movements during the period. You can select [Print] to print the statement.

Whilst your in this screen, if you was to select [Return slip] next to the payment that you processed and then selected [Get receipt] you would receive a receipt of the payment.

Card/ Account No.: 0115000200000 Account No. without using passbook or card Current Account main A/C CD2010

Sub-Account:

Currency: GBP

Starting/Ending Date: 01-10-2010 — 24-02-2011

Search

Result of enquiry on account details  
Card/ Account No.: 0115000200000 Sub-Account: Alias: CD2010 Account Type: Current Account Date: 01-10-2010 – 24-02-2011  
Currency: GBP

Serial No.	Transaction Time	Business Summary	Amount of Income	Amount of Expenditure	Balance	Counterpart's A/C No.	Voucher No.	Ex. Rate	Operation
1	25-11-2010 15:31:26		0.00		0.00		0		
2	09-12-2010 10:10:14	CHQ PAID IN 7.12.2010	22.29		22.29	0115000111121150143	0		
3	31-01-2011 10:48:11	BACS B/O	3,000.00		3,022.29	0115000111121150143	0		
4	11-02-2011 13:54:35	TRF+CHGS ACC		3,000.00	22.29	0115000111121821013	1		Return Slip
5	16-02-2011 09:34:49	BACS B/O	5,000.00		5,022.29	0115000111121150143	0		
6	24-02-2011 11:35:30	Ebank-YJH		1,000.00	4,022.29	020023960100	0		Return Slip
Total			8,022.29	4,000.00					

Print Back

## How do I setup a time deposit?

Time deposit is only applicable if you hold a Flexible Account with us. For further details on our Flexible Account, please speak to a member our staff for more details.

Choose Fixed Deposit → Open Fixed Deposit

- › Follow the instruction on the screen and complete all the mandatory fields to complete transaction.
- › Click Submit.
- › Review the transaction information, and confirm it by clicking Confirm submit.
- › To double check the applicable interest rate in advance, click Check Interest Rate.
- › The interest rate used at the beginning of the current time deposit will be applicable till the maturity.

ICBC 中国工商银行 Personal Internet Banking BANKING@HOME

Welcome: System Announcement: Welcome to ICBC (London) plc-personal internet banking. Current T

Welcome Page My A/C Transfer - Registration A/C **Fixed Deposit** External Transfer Outward Remittance NEV

Online FX Online precious metal Customer Service

**Fixed Deposit**

- Operation Guide
- Check Fixed A/C
- **Open Fixed Deposit**
- Draw Fixed Deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Open Fixed Deposit

**Open Fixed Deposit** >>Help

Please select deposit currency: USD

Deposit type	Deposit Period	Minimum deposit amount	Interest Rate (%)		Preference description	Action
<a href="#">USD Deposits-One-month Time - Local</a>	1 Months	USD 1,500.00	0.00-5,000.00	0.1000%		<a href="#">deposit</a>
			5,000.00 Or above	0.1500%		
<a href="#">USD Deposits-Three-month Time - Local</a>	3 Months	USD 1,500.00	0.00-5,000.00	0.4000%		<a href="#">deposit</a>
			5,000.00 Or above	0.4500%		

ICBC 中国工商银行 Personal Internet Banking BANKING@

Welcome: System Announcement: problems using internet banking services, please call 0044-20-739

Welcome Page My A/C Transfer - Registration A/C **Fixed Deposit** External Transfer Outward Remittance

Online FX Online precious metal Customer Service

**Fixed Deposit**

- Operation Guide
- Check Fixed A/C
- **Open Fixed Deposit**
- Draw Fixed Deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Open Fixed Deposit

**Open Fixed Deposit**

Choose one Card No./Account No. to be debited:

Currency: USD Available Balance: [To be inquired](#)

Deposit Card/Account No.:

Currency of Deposit: USD

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Expend from the account: USD  -

Deposit into account: USD  -

Deposit type: USD Deposits-Three-month Time - Local

Reference interest rate: [To be inquired](#)

Net interest for reference: Please enter the withdrawal/deposit amount

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Instruction upon maturity:  Renew principal and accrued interest

Renew principle only, transfer interest to account specified below

Transfer principal and interest to A/C specified below

Renewed deposit type:

### How do I withdraw my time deposit?

**Important Note:** Customers can withdraw money from their Time Deposit Account before maturity, however all interest will be lost and we charge you £25 processing fee.

Choose Fixed Deposit → Draw Fixed Deposit

- › Click **Transfer** on the right side of time deposit record.
- › Follow the instruction on the screen to choose the credit account.
- › Click **Submit**.
- › Review the transaction information and confirm it by clicking **Submit**.

### How can I change the instructions on my time deposit on maturity?

Choose Fixed Deposit → Change Instruction on Maturity

- › Click **Search** to show all the existing deposit records, and click **Change** to change the target deposit.
- › Follow the instruction on the screen.
- › Click **Submit**.
- › Review the information, insert all the codes [coordinates] from your token card as requested and then click **Submit**.

### How do I logout of internet banking?

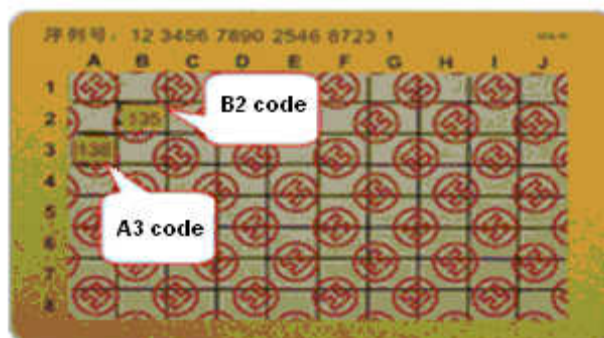
To logout, simply click logout which is found on the top right hand side of the screen. You will be immediately logged out and details of the date/time you logged out will be displayed.

### What is a token card?

When requesting internet banking in our office in person, you are given a token card (referred as “Dynamic Password Code Card on the internet banking screens). This token card is required for some services e.g. whether there is an outward remittance or making certain important changes to your account settings. You will receive a prompt if this information is required. When the token card’s coordinates are displayed, please input the displayed coordinates within 90 seconds or your input will be invalid.

If you input an invalid entry more than 5 times consecutively, your token card will be temporarily barred until the next day. If you input an invalid entry 10 times consecutively, it will be frozen and you must visit our Vienna office to apply for a new token card and please bring your old token card with you.

Your token card has a usage limit of up to 1000 times. The system will give you a reminder when your usage limit comes to the last 10. Please visit our Vienna office to apply for a new token card once you have met your usage limit when it expires. A form is completed in our office and a new token card issued immediately.



**What to do if I have lost my token card?**

If you lose your token card, immediately please notify us in person at our office. A form is completed and a new token card will be issued with a £5 charge immediately. If you find your lost token card, please return back to our office.