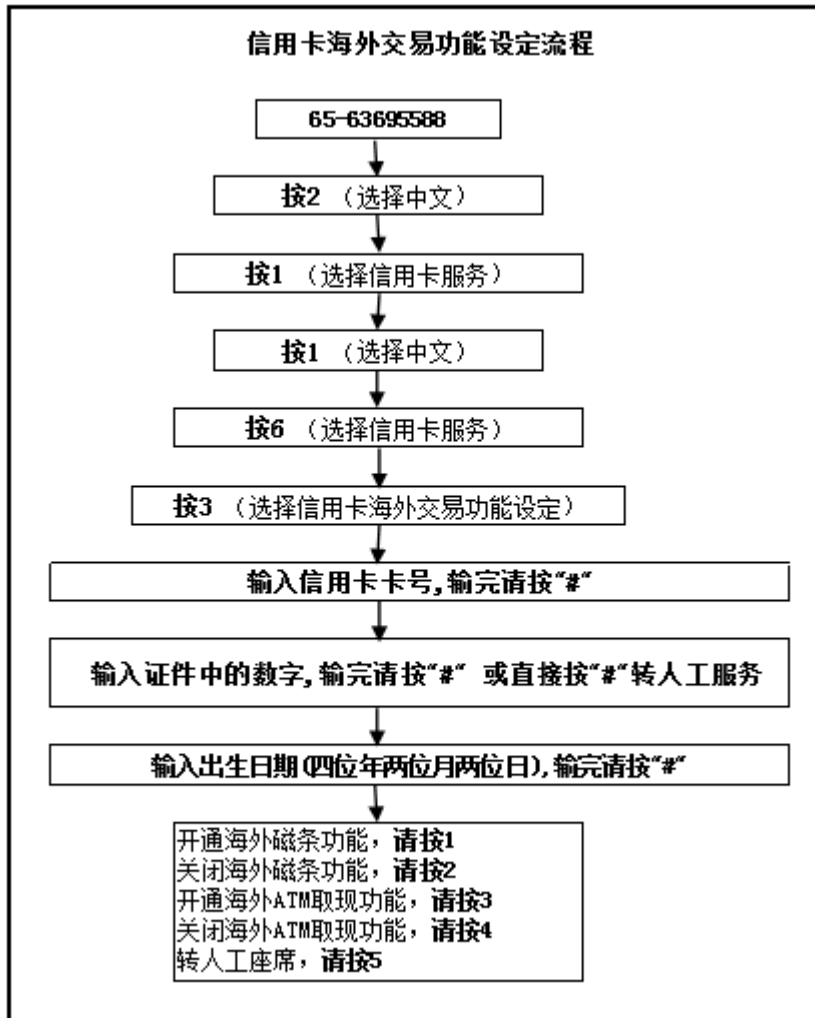


开通/关闭海外磁条功能

您所持信用卡，在新加坡及新加坡以外国家地区的磁条交易功能已被关闭。出国前，为方便您的用卡，请记得打开您的海外磁条功能。您可通过以下方式开通或关闭，并请您注意，一旦以上功能开启将不会自动关闭。为保障您的用卡安全，我们建议您在结束海外旅程返回新加坡后，及时关闭您卡片的海外磁条交易功能。

开通或关闭海外磁条功能的方式有：

1. 拨打 24 小时客服热线：(65)63695588



2. 登陆个人网银，选择信用卡服务—我的信用卡—操作（更多）

名称	状态	操作
境外取现	关闭	开通
海外磁条交易标志	控制	调整

3. 请携带您的有效身份证件和工行信用卡至我行各支行柜面开通或关闭海外

磁条功能。

Deactivation of Magnetic Stripe Transactions - FAQ

On 5th March 2010, the Association of Banks in Singapore announced key measures to adopt a holistic approach to further enhance the security for payment cards, giving cardholders in Singapore greater security and better protection against card fraud. This is in addition to the existing measures whereby banks and card issuers protect cardholders' interests through robust fraud detection systems that monitor and detect unusual/suspicious card usage.

As cardholders and consumers, it is important to ensure that you provide your bank with your current particulars, such as mobile phone number, email address and mailing address.

The following FAQs explain the rationale and benefits of moving to chip-based payment cards.

1. What is EMV?

EMV is a global security standard for chip card technology. It enables chip cards to be accepted anywhere in the world. With the EMV Smart Chip, your card is better protected against fraudulent activities.

2. What is a magnetic stripe?

The magnetic stripe is the black band located at the back of your card. The magnetic stripe allows card data to be read to perform these transactions eg, when your card is "swiped" at a merchant terminal for payment of point of sale transactions or when you use your card to access Automated Teller Machines ("ATM") for withdrawing cash and making other ATM transactions.

3. What is the difference between the magnetic stripe card and a chip card?

Chip cards are safer than magnetic stripe cards. A magnetic stripe card can be easily cloned. A chip card, however, contains a microprocessor chip that uses encryption to prevent its contents from being replicated. Your ICBC Credit Card is equipped with both, magnetic stripe and chip.

4. What are the advantages of having the chip in my card?

The chip card complies with the Monetary Authority of Singapore's enhanced standard of data security. Compared to a magnetic stripe card, a chip card is able to store more data that uniquely identifies the card and the cardholder. This makes it nearly impossible for fraudsters to decode or tamper with the card.

5. Is there any difference between how I use a chip card or a magnetic stripe card?

No. You can use your chip card in exactly the same way as existing card with the magnetic stripe card. Present your chip card to the merchant sales staff who will insert your chip card into the chip card reader instead of swiping (for magnetic stripe) it at the point-of-sale terminal.

6. Can I use the chip card overseas?

Yes. However, in some countries chip cards are not prevalent and not all terminals can accept chip cards. Your card transactions in these countries will revert to using magnetic stripe instead. In order for you to use the magnetic stripe, you need to activate the magnetic stripe function with us before you can use it.

7. What happens to my current PIN?

Your current PIN will continue to apply.

8. Will there be any changes to my statement and payment due dates?

No.

9. Are my rewards points under the existing card affected in any way?

No. You will continue to earn rewards points in the same way as before.

10. Do I need to safeguard my credit card after it is converted to chip card?

Yes. You will still need to safeguard your credit card just like your cash.

11. Do I need to deactivate my magnetic stripe after I return from my overseas trip?

Your magnetic stripe will remain activated after your return from the overseas trip. For your safety, we recommend that you contact us to deactivate it immediately upon your return.

12. What if I do not disable the magnetic stripe of my card upon my return from my overseas trip?

The risk of unauthorized transactions being effected on your card is higher if you do not disable the magnetic stripe on your card. To minimize unauthorized transactions from being carried out using your card, it is advisable to disable the magnetic stripe on your card upon your return from your overseas trip. You can easily enable the magnetic stripe on your card before your next travel.