

Pay your ICBC Credit Cards Bills via FAST 通过 FAST 支付工银信用卡账单






Pay your ICBC Credit Card bills immediately by simply conducting a funds transfer.

您可通过资金转账立即支付工银信用卡账单

ICBC Credit Cards can receive payments via FAST from other participating banks. Access any participating banks' online banking platform to make an almost instant FAST payment to your bills.

工银信用卡可通过其他 FAST 参与行接收付款您可通过任何 FAST 参与行的网上银行平台支付工银信用卡账单

Here's how to start:

<p>Step 1:</p> <p>Login to your other bank's online banking platform 登录您在他行的网上银行平台</p>					
<p>Step 2</p> <p>Add a new account payee¹ 填加新的收款人账户</p> <ol style="list-style-type: none"> Select the "Transfer Funds" Option 选择"Transfer Funds"选项 Add new account payee details 填写新的收款人账户信息 <table border="1" data-bbox="145 1126 1015 1288"> <tr> <td>Beneficiary Bank 收款银行:</td> <td>Industrial and Commercial Bank of China Limited</td> </tr> <tr> <td>Beneficiary Bank Account Number 收款人账号:</td> <td>ICBC Credit Card Reference Number²</td> </tr> </table> <ol style="list-style-type: none"> Authorise this account payee addition with your other bank's security token. 填加新的收款人账户信息时必须通过您在他行的安全令牌授权 Please note that ICBC Dual Currencies Credit Card has 2 Accounts. You have to add 2 separate account payees to make payments to the respective credit card account. 温馨提示: 工银双币信用卡包含两个不同币种账户, 您需要分别为不同币种账户填加新的收款人账户信息, 且分别进行付款 	Beneficiary Bank 收款银行:	Industrial and Commercial Bank of China Limited	Beneficiary Bank Account Number 收款人账号:	ICBC Credit Card Reference Number ²	
Beneficiary Bank 收款银行:	Industrial and Commercial Bank of China Limited				
Beneficiary Bank Account Number 收款人账号:	ICBC Credit Card Reference Number ²				
<p>Step 3</p> <p>Make your payment almost instantly by funds transfer using FAST. 通过 FAST 立即支付工银信用卡账单</p>					

¹Steps for setting up new account payee may differ from bank to bank. Please seek assistance from the other participating banks if you encounter any difficulties with setting up a new account payee.

填加新的收款人账户的步骤是因他行而定如果您在填加的过程中遇到任何困难, 请您联系他行获得协助

²Please refer to Appendix 1: ICBC Credit Card Reference Number List for more information.

请参阅附录 Appendix 1: ICBC Credit Card Reference Number List 获取更多信息

Appendix 1: ICBC Credit Card Reference Number

Please use the recommended ICBC Credit Card Reference Number to ensure that your bill payments are paid to the correct credit card account.

温馨提示：请使用以下描述的 ICBC Credit Card Reference Number，以确保您的账单支付到正确的信用卡账户

Your ICBC Credit Card Number
您的工银信用卡号

+

Currency 货币	Currency Code 货币代码
Singapore Dollars 新加坡元	018
Renminbi (RMB) 人民币	001
US Dollars 美元	014

No.	Type of ICBC Credit Card 信用卡类型	List of Credit Card Accounts 币种账户	ICBC Credit Card Reference Number
1	ICBC UnionPay Dual Currency Credit Card (Platinum/Gold/Classic)  Example: 6259178888888888	SGD account 新币账户 Currency Code 货币代码: 018	Credit Card Number + 018 信用卡号 + 018 Example 例如: 6259178888888888018
		RMB account 人民币账户 Currency Code 货币代码: 001	Credit Card Number + 001 信用卡号 + 001 Example 例如: 6259178888888888001
2	ICBC Visa Dual Currency Credit Card (Platinum)  Example: 4815258888888888	SGD account 新币账户 Currency Code 货币代码: 018	Credit Card Number + 018 信用卡号 + 018 Example 例如: 4815258888888888018
		USD account 美元账户 Currency Code 货币代码: 014	Credit Card Number + 014 信用卡号 + 014 Example 例如: 4815258888888888014
3	ICBC Koipy Dual Currency Credit Card (Platinum/Gold)   Example: 6259174088888888	SGD account 新币账户 Currency Code 货币代码: 018	Credit Card Number + 018 信用卡号 + 018 Example 例如: 6259174088888888018
		RMB account 人民币账户 Currency Code 货币代码: 001	Credit Card Number + 001 信用卡号 + 001 Example 例如: 6259174088888888001
4.	ICBC Global Travel MasterCard Credit Card  Example: 5521518888888888	SGD account 新币账户 Currency Code 货币代码: 018	Credit Card Number + 018 信用卡号 + 018 Example 例如: 5521518888888888018

Appendix 2: FAQ for ICBC Credit Cards Bill Payments via FAST

1. What is FAST?

FAST (Fast And Secure Transfers) is an electronic funds transfer service that allows customers of the participating banks to transfer Singapore Dollar funds among participating banks in Singapore almost instantly.

2. What does this mean for ICBC Credit Card Customers?

ICBC Credit Card accounts can receive payments from other participating banks via FAST. You can now pay your ICBC Credit Card bills immediately by simply conducting a funds transfer.

3. Why should I pay with FAST?

- No fees are involved for making ICBC Credit Card payments with FAST,
- Your payments can be received securely and almost instantaneously,
- Instant results on the status of your funds transfer.

4. I am trying to use FAST to pay my ICBC Credit Card bills. How do I do so?

You can do so by adding a new account payee using your other bank's online banking platform.

The Beneficiary Bank is Industrial and Commercial Bank of China Limited.
The Beneficiary Bank Account Number is your ICBC Credit Card Reference Number.
Please refer to Appendix 1: ICBC Credit Card Reference Number for more information.

5. My ICBC Dual Currency UnionPay Credit Card has two separate accounts. How do I pay with FAST?

You have to add 2 separate account payees during the set up. For example, if your ICBC Dual Currency Union Pay Credit Card number is **6259174888888888**, you have to set up 2 separate accounts, **6259174888888888018** for your SGD account, and **6259174888888888001** for your RMB account. You have to make separate payments for each currency account.

6. Can I pay my RMB/USD account with Singapore Dollars with FAST?

You can pay for your RMB/USD account with Singapore Dollars using FAST. Please ensure that the correct ICBC Credit Card Reference Number is selected when making the funds transfer. For example, if your ICBC Dual Currency Union Pay Credit Card number is **6259174888888888**, and you wish to pay to your ICBC Dual Currency UnionPay RMB account, you will need to transfer the funds to **6259174888888888001**.

7. Can I use FAST to transfer my Renminbi or US dollars to make payments to my ICBC Credit Cards?

No. You can only transfer Singapore Dollars using FAST.

8. I have transferred the SGD equivalent amount to my RMB/USD Credit Card account as stated on my Credit Card monthly statement. Why is the resulting amount in my RMB/USD Credit Card account different?

The foreign exchange rate used for Interbank GIRO is based on a floating exchange rate. This rate is different from the rates used for the calculation of the SGD equivalent amount on the monthly statement's Payment Slip.

9. Why is my FAST transfer rejected?

ICBC Credit Card Reference Number may have been inputted wrongly. Please ensure that your ICBC Credit Card Reference Number is inputted correctly.

In the event where the FAST transfer is rejected even though the ICBC Credit Card Reference Number is inputted correctly, please contact ICBC via hotline at 6369 5588 or email credit_card_centre@sg.icbc.com.cn.

10. What happens if I made a wrong funds transfer?

Please contact ICBC via hotline at 6369 5588 or email credit_card_centre@sg.icbc.com.cn for assistance.

11. Are there minimum and maximum transaction limits for using FAST?

You can transfer funds up to S\$50,000.00 per transaction subject to your daily or monthly withdrawal limits. Please contact your bank for more information on this limit as well as the minimum sum.

12. Are there any charges for using FAST?

There are no charges when you use FAST to make payments to your ICBC Credit Card.

13. Can I use other banks which are not on FAST to make payments using funds transfer to my ICBC Credit Card?

No. ICBC Credit Card Bill payments using FAST can only be done through other FAST participating banks.

14. Can I use FAST to make payments to third parties using my ICBC Credit Card?

No. ICBC Credit Cards can only receive funds using FAST. ICBC Credit Cards do not support the transfer of funds outwards using FAST.

15. Who are the FAST participating banks?

The FAST participating banks are:

- Australia & New Zealand Banking Group Ltd
- Bank of China Limited
- The Bank of Tokyo-Mitsubishi UFJ, Ltd
- BNP Paribas
- CIMB Bank Berhad
- Citibank NA
- DBS Bank Ltd
- Deutsche Bank AG
- HL Bank
- The Hongkong & Shanghai Banking Corporation Ltd
- HSBC BANK (Singapore) Limited
- **Industrial and Commercial Bank of China Limited**
- ICICI Bank Limited
- Malayan Banking Berhad
- Mizuho Bank, Ltd
- Oversea-Chinese Banking Corporation Ltd
- RHB Bank Berhad
- Standard Chartered Bank
- Sumitomo Mitsui Banking Corporation
- United Overseas Bank Ltd

附件 2: 通过 FAST 支付工银信用卡账单的常见问题与解答

1. 什么是 FAST?

FAST (快捷支付即快速和安全转账) 是一种新型的电子资金转账服务, 用于完成新加坡元 (SGD) 资金在新加坡 22 家参加行的账户之间安全即时转账

2. FAST 对工银信用卡客户意味着什么?

工银信用卡客户可通过 FAST 立即支付工银信用卡账单

3. FAST 支付工银信用卡账单有什么好处?

- 通过 FAST 支付工银信用卡账单不涉及任何费用
- FAST 支付转账不但安全且更加快捷
- 您能实时知晓转账是否成功

4. 我想用 FAST 支付工银信用卡账单, 我应该怎样操作?

您只需在他行的网上银行平台填加新的收款人账户信息:-

收款银行: Industrial and Commercial Bank of China Limited.

收款人账号: ICBC Credit Card Reference Number.

请参阅附录 Appendix 1: ICBC Credit Card Reference Number List 获取更多信息

5. 我的工银双币银联信用卡有两个不同币种的账户, 如何使用 FAST 付款?

您需要分别为不同币种账户填加新的收款人账户信息, 且分别进行付款。例如: 如果您的工银银联双币信用卡号是 **6259174888888888**, 您必须分别填加 2 个新的收款人账户, 信用卡新币账户的 ICBC Credit Card Reference Number 为 **6259174888888888018**, 信用卡人民币账户的 ICBC Credit Card Reference Number 为 **6259174888888888001**, 您必须为每个不同币种的账户分别付款

6. 我想使用新币支付工银信用卡的人民币或美元账户, 如何使用 FAST 付款?

在转账时, 您需选择正确的 ICBC Credit Card Reference Number 例如: 如果您的工银银联双币信用卡号是 **6259174888888888**, 您想支付工银银联双币信用卡中的人民币账户, 在转账时, 您应该选择转账到 **6259174888888888001**

7. 我可以通过 FAST 转账人民币或美金来支付工银信用卡账单吗?

不可以, FAST 只支持新币转账交易

8. 为什么我的人民币/美元扣除的金额与我账单上的新币等值金额不同?

FAST 转账的汇率是根据浮动汇率计算的, 可能与每月对账单折算的汇率不一致

9. 为什么我的 FAST 转账被拒绝?

您的 ICBC Credit Card Reference Number 可能输入错误, 请确保您输入了正确的 ICBC Credit Card Reference Number; 即使在输入正确 ICBC Credit Card Reference Number 的情况下仍被拒绝, 请拨打工银信用卡中心客服热线电话 6369 5588, 或电邮至 credit_card_centre@sg.icbc.com.cn

10. 我怎样处理一笔操作错误的资金转账？

请拨打工银信用卡中心客服热线电话 6369 5588，或电邮至 credit_card_centre@sg.icbc.com.cn

11. 使用 FAST 是否有最低和最高的交易金额限制？

FAST 交易金额每笔限制为 S\$ 50,000.00，请联系您的付款银行了解更多有关每日和每月转账的金额和笔数的信息

12. 如果我使用 FAST，会收取费用吗？

使用 FAST 向您的工银信用卡付款时，不收取任何费用

13. 我是否可以使用 FAST 非参与行使用资金转账来支付工银信用卡？

不可以，您只能在 FAST 参与行的账户之间以转账的方式支付工银信用卡的欠款

14. 我可以通过 FAST 使用工银信用卡支付给第三方机构吗？

不可以，工银信用卡只能通过其他 FAST 参与行接收付款，不支持通过 FAST 转账给第三方机构

15. FAST 的参与行有哪些？

- 澳新银行
- 中国银行
- 东京三菱 UFJ 银行
- 法国巴黎银行
- 联昌国际银行
- 花旗银行
- 星展银行
- 德意志银行
- 丰隆银行
- 汇丰银行
- 汇丰银行（新加坡）
- **中国工商银行**
- 印度工业信贷投资银行
- 马来亚银行
- 瑞穗实业银行
- 华侨银行
- 马来西亚兴业银行
- 渣打银行
- 三井住友银行公司
- 新加坡大华银行