

ICBC Mobile Banking App – Biometric Login Service FAQs

A. Installation and Logging In

1. *Where can I find the ICBC Mobile Banking App (the “App”)?*

You can search for “ICBC Mobile Banking” on App Store or Google Play™, or scan the QR Codes below to download the App.



Android



iPhone

2. *Who can use the App?*

You can use the App if you have any of the following accounts:

- (a) Current Account;
- (b) Credit Cards; or
- (c) Fixed Deposit Account.

3. *Logging In and Updating Personal Particulars:-*

- (a) Login to Mobile Banking Application; Enter username password, SMS OTP or Token
- (b) Select “Me”;
- (c) Select “Services and Settings”;
- (d) Select “Inquire / Modify Personal Information”;
- (e) Enter the details that you would like to change;
- (f) Click “Next”;
- (g) Check that all the details are correct and key in the OTP generated by the Token; and
- (h) Click “Confirm”.

B. Biometric Login Service

1. What is Biometric Login Service?

The Biometric Login Service feature allows you to use your fingerprint / face identification registered on a Permitted Mobile Device to log into the App to access the Bank's mobile banking services. If you wish to carry out further transactions, you will need to use the SMS OTP or Token.

2. What is a Permitted Mobile Device?

A Permitted Mobile Device is a mobile device or operating system that is compatible with the Biometric Login Service:-

- (a) For iOS operating system, it must be Apple iPhone 8 / 8S or higher; or
- (b) For Android operating system, it must be Android operating system version 6.0 or higher;
or
- (c) Any other compatible mobile device or operating system enabled by the Bank.

3. Where is my fingerprint / face identification stored and how is it authenticated?

- (a) Your fingerprint / face identification is stored on your Permitted Mobile Device. Neither the Bank nor the App is responsible for the storage of your fingerprint / face identification.
- (b) Your fingerprint / face identification is authenticated when the App interfaces with the authentication module on your Permitted Mobile Device and when you agree to the authentication process.

4. Can I store my fingerprint / face identification on someone else's Permitted Mobile Device, or can I store someone else's fingerprint / face identification on my Permitted Mobile Device?

You must store only your fingerprint / face identification only on your Permitted Mobile Device. This is because upon the successful registration of a fingerprint / face identification on the Permitted Mobile Device, that fingerprint / face identification can be used to access the Bank's mobile banking services (including your accounts).