

ICBC Credit Card Application Form 工行信用卡申请表

Please complete this form in ENGLISH with the mandatory documents.

- Principal applicant must be aged 21 years and above
- Supplementary applicant^a must be aged 18 years and above
- Principal applicant must have a minimum annual income of S\$30,000 for Singapore citizens and permanent residents; minimum annual income of S\$48,000 for foreigners

请用英文填写此申请表，并提交此申请表必需文件。

- 主卡申请者年龄须满二十一岁或以上
- 副卡申请者^a年龄须满十八岁或以上
- 新加坡公民和永久居民主卡申请者年收入须达三万元新币，外籍人士主卡申请者年收入须达四万八千元新币

NOTICE: The English version of this application form shall prevail. 注意: 此申请表的内容以英文为准。

Initial Here	ICBC Horoscope Credit Card (SGD) 工银星座钻石信用卡 (新币)
Selection Options for ICBC Horoscope Credit Card	<input type="checkbox"/> ARIES 白羊座 <input type="checkbox"/> TAURUS 金牛座 <input type="checkbox"/> GEMINI 双子座 <input type="checkbox"/> CANCER 巨蟹座 <input type="checkbox"/> LEO 狮子座 <input type="checkbox"/> VIRGO 处女座 <input type="checkbox"/> LIBRA 天秤座 <input type="checkbox"/> SCORPIO 天蝎座 <input type="checkbox"/> SAGITTARIUS 射手座 <input type="checkbox"/> CAPRICORN 摩羯座 <input type="checkbox"/> AQUARIUS 水瓶座 <input type="checkbox"/> PISCES 双鱼座
ICBC Chinese Zodiac Credit Card (SGD) 工银生肖信用卡 (新币)	
Selection Options for ICBC Chinese Zodiac Credit Card	<input type="checkbox"/> RAT 鼠 <input type="checkbox"/> OX 牛 <input type="checkbox"/> TIGER 虎 <input type="checkbox"/> RABBIT 兔 <input type="checkbox"/> DRAGON 龙 <input type="checkbox"/> SNAKE 蛇 <input type="checkbox"/> HORSE 马 <input type="checkbox"/> GOAT 羊 <input type="checkbox"/> MONKEY 猴 <input type="checkbox"/> ROOSTER 鸡 <input type="checkbox"/> DOG 狗 <input type="checkbox"/> PIG 猪
ICBC Global Travel Mastercard [®] Credit Card (SGD) 工银万事达环球旅行白金信用卡 (新币)	
ICBC VISA Dual Currency Platinum Credit Card (USD/SGD) 工银VISA 双币白金信用卡 (美元/新币)	
ICBC UnionPay Dual Currency Platinum Credit Card (RMB/SGD) 工银银联双币白金信用卡 (人民币/新币)	
ICBC Koipya Dual Currency Platinum Credit Card (RMB/SGD) 工银可派双币白金信用卡 (人民币/新币)	

MANDATORY DOCUMENTS 必需文件

(Principal Card Applicant 主卡申请人)

1. Please submit the following DOCUMENTS that are applicable

请递交以下与申请人证明文件

For Singapore Citizens 新加坡公民

- Photocopy of NRIC (front and back) 正反两面身份证复印件

For Permanent Residents 永久居民

- Photocopy of NRIC (front and back) 正反两面身份证复印件

- Photocopy of Passport, if required 护照复印件，如有需要

For Foreigners 外籍人士

- Photocopy of Employment Pass/Visit Pass/Student Pass (valid for at least 6 months) and Passport (valid for at least 6 months)

工作准证 (有效期六个月以上) 与 护照复印件 (有效期六个月以上)

- Proof of residential address such as latest telephone bill or bank statement
住家地址证明，如近期电话账单或银行账单

- Photocopy of Chinese Identity Card for Chinese citizens (front and back)
正反两面中国身份证复印件 (适用于中国公民)

2. Please submit the following INCOME DOCUMENTS that are applicable to the principal applicant and tick off the relevant boxes below:

请递交以下与主卡申请人相关的收入证明文件，并勾选相应空格：

For Salaried Employees 受雇人士

- Latest Income Tax Notice Assessment and the latest income document
最近1年的所得税缴税通知书和最近一个月的收入证明；或

- Latest 12 months' CPF Contribution History Statement; or
最近12个月的CPF记录；或

- Latest 3 months' computerized/electronic payslips
最近三个月电脑打印薪资表

For Self-employed/Commission-based Employees 自雇人士/佣金制雇员

- Latest 2 years' Income Tax Notice of Assessment
最近2年的所得税缴税通知书

PRINCIPAL CARD APPLICANT DETAILS 主卡人申请信息

Mr 先生 Miss 小姐 Mrs 太太 Mdm 女士 Dr 博士

Surname, Family Name or Last Name 姓

Given Name 名字

Name to appear on Card (Including surname) 信用卡上姓名 (含姓氏)

Date of Birth 出生日期 日 月 年 Gender 性别 Male 男性 Female 女性

Singapore Citizen 新加坡公民 NRIC No. _____
 SPR 新加坡永久居民 身份证件号码 S _____

Foreigner 外籍人士 Nationality 国籍 _____

Passport No. 护照号码 _____ Expiry Date 有效期至 日 月 年

Employment Pass No. 工作准证号码 _____ Expiry Date 有效期至 日 月 年

Chinese IC No. (mandatory for Chinese citizens)
中国身份证号码 (中国公民必填项) _____

Name as in Chinese IC (mandatory for Chinese citizens)
中国身份证姓名 (中国公民必填项) _____

Marital Status 婚姻状况

Single 单身 Married 已婚 Divorced 离婚 Widowed 寡居/鳏居

No. of Dependants 受赡养人数 _____

Education Level 教育程度

Secondary 中学 Diploma 专业文凭 Postgraduate 研究院
 Pre-University 高中 Tertiary 大学 Others 其他 Please specify 请注明 _____

Mobile No. 移动电话 _____ (mandatory for transaction alert)

Home Telephone 住宅电话 _____

Office Telephone 办公电话 _____

Email Address 电子邮箱 _____ (mandatory for transaction alert)

Mother's Maiden Name 母亲 (婚前) 姓名 _____

I, or my Family member¹/Close associate², is/was a Politically Exposed Person³.
您，或您的家庭成员¹，或与您关系密切成员²，是或曾经是，一名政治公众人物³。

No 否 Yes 是 Please specify 请注明 _____

I am a Director of ICBC. 您是ICBC董事会成员之一。

No 否 Yes 是

Name of Contact Person 联系人姓名 _____

Contact No. of Contact Person 联系电话 _____ Relationship 关系 _____

APPLICANT ADDRESS DETAILS 申请人住址信息

Residential Address 住家地址

Block Number 大牌号 _____ Unit Number 门牌号 # _____

Street/Building Name 街道名/大厦名称 _____

Postal Code 邮编 _____

Overseas Permanent Address (for Foreigner) 海外永久居住地址 (适用于外籍人士)

Postal Code 邮编 _____

Residential Status 住宅性质

Self-owned 自有 Parents' 父母所有 Rented 租用
 Mortgaged 抵押 Employer's 雇主所有 Others 其他

Residential Type 住宅种类

HDB-3Rm/4Rm 政府组屋三房/四房 Executive Condominium/HUDC 执行共管公寓 Landed Property 有地住宅
 HDB-5Rm/Executive Apartment 政府组屋五房/公寓式组屋 Private Apartment/Condominium 私人公寓 Others 其他

Years of Residence 居住年数 年 月

Bill To 账单寄至

Residential Address 住家地址 Office Address 办公地址 Others 其他

Block Number 大牌号 _____ Unit Number 门牌号 # _____

Street/Building Name 街道名/大厦名称 _____

Postal Code 邮编 _____

If your billing address differs from residential address, please submit proof of address for both residential and billing address.
如果您的邮寄地址与住家地址不同，请提供住家和邮寄地的地址证明。

EMPLOYMENT DETAILS 申请人职业资料

Name of Company 公司名称

Office Address 办公地址

Block Number 大牌号 _____ Unit Number 门牌号 # _____

Street/Building Name 街道名/大厦名称 _____

Postal Code 邮编 _____

Length of Employment 受雇年限 年 月

Type of Business/Industry 公司业务性质

Banking & Finance 银行金融 Manufacturing 制造 Retail 零售
 IT/Communications 信息科技/通讯 Government 政府部门 Hotel 酒店
 Others 其他 Please specify 请注明 _____

Current Position 当前职位

GM/MD/CEO 总经理/董事经理/行政总裁

Embassy Consulates/Armed Forces 使领馆/武装部队人员

Professional 专业技术人员 Civil Servant 公务员 Administrative 行政人员

Commission Earner 佣金人士 Managerial 管理人员 Executive 执行人员

Retired 已退休 Others 其他 Please specify 请注明 _____

Employment Status 受雇性质

Self-Employed 自雇人士 Permanent 长期受雇 Contract 合约 (Expiry Y年__M月__期滿)

Annual Income 年收入 S\$ _____

If your current employment period is less than one year, please complete the following:
如果您从事目前的工作未满一年, 请填写下列信息:

Name of Previous Employer 前受雇公司名称 _____

Previous Job Title 前受雇职位 _____

Length of Employment 受雇年限 年 月

SUPPLEMENTARY CARD APPLICANT DETAILS 附属卡申请人资料

Initial Here

_____ ICBC Horoscope Supplementary Credit Card* (SGD)
工银星座钻石附属信用卡* (新币)

_____ ICBC Chinese Zodiac Supplementary Credit Card* (SGD)
工银生肖附属信用卡* (新币)

_____ ICBC Global Travel Mastercard® Supplementary Credit Card (SGD)
工银万事达环球旅行白金附属信用卡 (新币)

_____ ICBC VISA Dual Currency Platinum Supplementary Credit Card (USD/SGD)
工银VISA 双币白金附属信用卡 (美元/新币)

_____ ICBC UnionPay Dual Currency Platinum Supplementary Credit Card (RMB/SGD)
工银银联双币白金附属信用卡 (人民币/新币)

_____ ICBC Koipay Dual Currency Platinum Supplementary Credit Card (RMB/SGD)
工银可派双币白金附属信用卡 (人民币/新币)

*The ICBC Horoscope and ICBC Chinese Zodiac Supplementary Credit Card will follow the selected option for the Principal Card.

MANDATORY DOCUMENTS 必需文件

(Supplementary Card Applicant 附属卡申请人)

1. Please submit the following DOCUMENTS that are applicable
请递交以下与申请人证明文件

For Singapore Citizens 新加坡公民

Photocopy of NRIC (front and back) 正反两面身份证复印件

For Permanent Residents 永久居民

Photocopy of NRIC (front and back) 正反两面身份证复印件

Photocopy of Passport, if required 护照复印件, 如有需要

For Foreigners 外籍人士

Photocopy of Employment Pass/Visit Pass/Student Pass (valid for at least 6 months) and Passport (valid for at least 6 months)
工作准证 (有效期六个月以上) 与护照复印件 (有效期六个月以上)

Proof of residential address such as latest telephone bill or bank statement
住家地址证明, 如近期电话账单或银行账单

Photocopy of Chinese Identity Card for Chinese citizens (front and back)
正反两面中国身份证复印件 (适用于中国公民)

Supplementary applicant must be a family member¹ or a person of close relation⁴.
副卡申请者必须是主卡申请者的家庭成员¹ 或亲属⁴

SUPPLEMENTARY CARD APPLICANT DETAILS 附属卡申请人信息

Mr 先生 Miss 小姐 Mrs 太太 Mdm 女士 Dr 博士

Surname, Family Name or Last Name 姓

Given Name 名字

Name to appear on Card (Including surname) 信用卡上姓名 (含姓氏)

Date of Birth 出生日期 日 月 年 **Gender 性别** Male 男性 Female 女性

Singapore Citizen 新加坡公民 NRIC No. _____
 SPR 新加坡永久居民 身份证件号码 S

Foreigner 外籍人士 Nationality 国籍 _____

Passport No. _____ Expiry Date 有效期至 日 月 年
护照号码 _____

Chinese IC No. (mandatory for Chinese citizens)
中国身份证号码 (中国公民必填项) _____

Name as in Chinese IC (mandatory for Chinese citizens)
中国身份证姓名 (中国公民必填项) _____

Relationship to Principal Applicant 与主卡持有人的关系

Spouse 伴侣 Child 子女 Parent-in-law 公婆 Grandparent/Grandparent-in-law 祖父母
 Parent 父母 Sibling 兄弟姐妹 Nephew/Niece 侄子/侄女
 Son-in-law/Daughter-in-law 女婿/媳婦 Fiancé/Fiancée 未婚夫/未婚妻

My residential address is identical to the Principal Applicant's residential address.

我的住家地址与主卡申请人的住家地址相同。

Yes 是 No. My residential address is 否。我的住家地址是

If your residential address differs with Principal Applicant, please submit latest proof of your residential address.

如果您的住家地址与主卡申请人不同, 请提供近期住家地址证明。

Block Number 大牌号 _____ Unit Number 门牌号 # _____

Street/Building Name
街道名/大厦名称 _____

_____ Postal Code 邮编 _____

Mobile No. 移动电话 _____

Home Telephone 住宅电话 _____

Email Address 电子邮箱 _____

Name of Company 公司名称 _____

Gross Annual Income 年收入 _____ **Type of Business/Industry 公司业务性质**

S\$ _____

I am self-employed. 我是自雇人士 Yes 是 No 否

Occupation 职业

Executive 执行人员 Homemaker/Retiree 家庭主妇/夫、退休人士 Student 学生

Others 其他 Please specify 请注明 _____

I, or my Family member¹/Close associate², is/was a Politically Exposed Person³.

您, 或您的家庭成员¹, 或与您关系密切成员², 是或曾经是, 一名政治公众人物³。

No 否 Yes Please specify 请注明 _____

I am a Director of ICBC. 您是ICBC董事会成员之一。 No 否 Yes 是

MARKETING CONSENT 营销意向

I wish to receive information on your new credit card products and service offers via the following channels (Please tick)

您有兴趣收到本行新信用卡产品与服务咨询。(请勾选)

Voice calls 电话 SMS 短信 Email 电子邮件

APPLICANT'S PREFERRED CREDIT LIMIT* 申请人倾向的信用额度

*Credit limit is subject to Bank's approval and absolute discretion.

I prefer and give consent to be granted a credit limit that is no more than _____, I understand that the bank has the right to grant me a credit limit that is lower than what I have indicated.

本申请人倾向和同意被授予信用额度不超过 _____, 并且本申请人理解银行有权授予本申请人的信用额度低于本申请人所标明的信用额度。

I have no preference on my credit limit.

本申请人对信用额度无倾向。

Supplementary card(s) will share the Principal cardholder's credit limit.

附属卡将共享主卡的信用额度。

By signing here, I/We hereby read, understood and agree to the DECLARATION AND AGREEMENT set out in this form. I/We affirm the said DECLARATION AND AGREEMENT and agree to abide and be bound by the matters stated herein.

本申请人阅读, 理解和同意此信用卡相关声明及协议内容, 并同意接受其约束, 申请办理信用卡。

<input checked="" type="checkbox"/>	_____	<input checked="" type="checkbox"/>	_____
Principal Applicant's Signature 主卡申请人签名 Date 日期:		Supplementary Applicant's Signature 副卡申请人签名 Date 日期:	

Please do not alter. 请不要涂改

Definitions:

- 1 Family member means a parent, step-parent, parents-in-law, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling.
- 2 Close associate means that you are closely connected to the Politically Exposed Person, either socially or professionally.
- 3 Politically Exposed Person means a person entrusted with the following roles domestically or in a foreign country or in an international organization as a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organizations. An international organization is established by formal political agreements between member countries that have the status of international treaties, whose existence is recognized by law in member countries and which are not treated as residual institutional unit of the country in which it is located.
- 4 Persons of close relation shall include grandparents, grandparents-in-law, fiancé or fiancée, and nieces or nephews.

CREDIT BUREAU REPORT 征信报告

From **1 April 2016**, if you wish to have a free credit report, you may obtain it within **30 calendar days** from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

从**2016年4月1日**起, 您可在申请结果的**30天内**, 通过以下征信网站免费获取征信报告。您也可以携带申请结果通知信和您的身份证件, 到征信局前台获取免费征信报告。

Credit Bureau (Singapore) Pte Ltd

2 Shenton Way

#20-02 SGX Centre 1

Singapore 068804

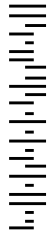
Tel: (65) 6565 6363

www.creditbureau.com.sg

FOR BANK USE ONLY 银行专用

Postage will be paid by addressee.
For posting in Singapore only

BUSINESS REPLY SERVICE
PERMIT NO. 08765



INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
SINGAPORE BRANCH

CREDIT CARD CENTRE
6 Raffles Quay #01-01
Singapore 048580

ICBC 中国工商银行

All ICBC Credit Cards AT A GLANCE

ICBC Horoscope Credit Card

Unlimited Cashback | No Minimum Spending | No Cashback Cap*



Available in 12 different designs

3%
On All Foreign
Currency Spending

2%
On Local Shopping
and Dining

1%
On Other
Spending



ICBC Chinese Zodiac Credit Card*

1.6%
No Minimum Spend,
No Cap

3 years
Annual Fee Waiver

Available in 12 different designs



ICBC Global Travel Mastercard* Credit Card*

3%
Cashback on
Overseas Spend

1.5%
Cashback on
Local Spend



ICBC Visa Dual Currency Credit Card*

Most Savings for
Your USD Spend



ICBC UnionPay Dual Currency Credit Card*

Widely Accepted
Credit Card in China



ICBC Koipay Dual Currency Credit Card*

Credit Card Exclusively
for Dining Deals



*Terms & Conditions Apply.

CREDIT CARD

您身边的银行 · 可信赖的银行
Your Global Partner · Your Reliable Bank

www.icbc.com.sg

INDUSTRIAL AND COMMERCIAL BANK OF CHINA

Application Channels

SCAN QR CODE
and apply online now
立即扫描二维码
在线申请



OR 或是

Download an Application Form at www.icbc.com.sg,
COMPLETE APPLICATION FORM and
MAIL/EMAIL IT TO US WITH THE MANDATORY DOCUMENTS
填写申请表并附上必需文件，邮寄或电邮给我们

OR 或是

You can **VISIT** the following **BRANCHES** to apply
到我行网点递交申请表

OUR BRANCHES

Main Office | Tel: 6538 1066

6 Raffles Quay #23-01 Singapore 048580

Business Hours

Monday-Friday 9:00am-6:00pm

Closed on Saturday, Sunday and Public Holiday

RMB Processing Centre

6 Raffles Quay #01-01
Singapore 048580

(Raffles Place MRT station
Exit I)

Business Hours

Monday - Friday
9:30am-4:00pm

Closed on Saturday,
Sunday and Public Holiday

Chinatown Sub-Branch

133 New Bridge Road
#01-10 Chinatown Point
Singapore 059413
(Chinatown MRT Station Exit E)

Business Hours

Monday-Friday
11:00am-7:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

Jurong East Sub-Branch

130 Jurong Gateway Road
#01-213/215/217
Singapore 600130

Business Hours

Monday-Friday
10:00am-6:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

Paya Lebar Sub-Branch

60 Paya Lebar Road
#01-33/34/35/36
Singapore 409051

Business Hours

Monday-Friday
11:00am-7:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

Sembawang Sub-Branch

30 Sembawang Drive
#02-18/19/20 Sun Plaza
Singapore 757713
(Sembawang MRT Station Exit B)

Business Hours

Monday-Friday
11:00am-7:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

Holland Village Sub-Branch

257 Holland Avenue
Singapore 278984
(Holland Village MRT Station Exit B)

Business Hours

Monday-Friday
9:00am-5:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

Simei Sub-Branch

3 Simei Street 6
#01-K6/K7/K8 Eastpoint Mall
Singapore 528833

Business Hours

Monday-Friday
11:00am-7:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

Punggol Sub-Branch

83 Punggol Central
#01-14 Waterway Point
Singapore 828761

Business Hours

Monday-Friday
11:00am-7:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

Ang Mo Kio Sub-Branch

53 Ang Mo Kio Ave 3
#B1-01 AMK Hub
Singapore 569933

Business Hours

Monday-Friday
11:00am-7:00pm

Saturday
11:00am-4:30pm

Closed on Sunday
and Public Holiday

For enquiries, please contact our 24-hour Hotline:

(65) 6369 5588 or

email to credit_card_centre@sg.icbc.com.cn

FEE SCHEDULE OF ICBC SINGAPORE CREDIT CARD

This information is intended to be used as a quick consumer guide and must be read together with the ICBC Credit Card Cardmember Agreement ("Cardmember Agreement") only. This forms the "Fee Schedule" as defined in the Cardmember Agreement. For full details, please refer to the Cardmember Agreement, which provisions shall prevail in the event of any inconsistencies. All terms which are not defined herein shall bear the meanings ascribed to them in the Cardmember Agreement.

1. Annual Membership Fee (Inclusive of GST)

	Principal	Supplementary
UnionPay Dual Currency Credit Card (Classic)	SG\$ 30.00	SG\$15.00
UnionPay Dual Currency Credit Card (Gold)	SG\$120.00	SG\$60.00
UnionPay Dual Currency Credit Card (Platinum)	SG\$150.00	SG\$75.00
ICBC Horoscope Credit Card (Diamond)	SG\$150.00	SG\$75.00
Visa Dual Currency Credit Card (Platinum)	SG\$150.00	SG\$75.00
ICBC Koipy Dual Currency Credit Card (Gold)	SG\$120.00	N.A.
ICBC Koipy Dual Currency Credit Card (Platinum)	SG\$150.00	SG\$75.00
ICBC Mastercard® Credit Card	SG\$150.00	SG\$75.00

Annual Membership Fees are waived for the first 3 years

2. Repayment Grace Period

25 days from statement date

3. Minimum Payment

Minimum Payment is 3% of the monthly balance outstanding, plus any Minimum Payment sum outstanding from the previous Statement, plus any amounts in excess of the credit limit, or **SG\$50.00** (SGD Card Account)/ **Y50.00** (RMB Card Account)/**US\$50.00** (USD Card Account), whichever is higher.

4. Late Payment Charge

Kindly ensure that your payment reaches us on or before Payment Due Date by paying the Minimum Payment or the closing balance on or before the due date. Late payment charge rate is calculated at 5% of the whole amount of Minimum Payment or **SG\$40.00** (SGD Card Account)/**Y40.00** (RMB Card Account)/**US\$40.00** (USD Card Account), whichever is higher.

5. Overlimit Fees

If the current balance account exceeds the credit limit, an overlimit fee of **SG\$40** (SGD Card Account)/**Y40.00** (RMB Card Account)/**US\$40.00** (USD Card Account) will be charged.

6. Interest Charges for Purchases

No interest charges will be levied if payment of the whole of the statement balance is received by the Bank on or before the Payment Due Date (except on cash advance and balance transfer). If payment is not made in full by the Payment Due Date, interest charges will be calculated at such rate per annum on a daily basis in the currency of the card account on (a) the amount of each transaction made from the date of transaction until the receipt of full payment (b) the current balance specified in the statement less any partial payment, from the date of such partial payment to the date the Bank receives full payment of the current balance. The interest charges for purchases are as follows:

SGD Account interest rate	24% per annum
RMB Account interest rate	18.25% per annum
USD Account interest rate	24% per annum

7. Transactions in Foreign Currencies

7.1. UnionPay Dual Currency Credit Card (RMB/SGD)

- No administrative fee will be charged for Card Transactions in RMB & SGD.
- Non-RMB and non-SGD transaction: Card Transactions may be charged in the official currency of the country wherein such Card Transaction has taken place and converted into Singapore Dollars at such exchange rate determined by China UnionPay.
- Non-RMB and non-SGD transaction: The transaction will be subject to an administrative fee of 1.5% on the amount converted.

7.2. ICBC Horoscope Credit Card (SGD)

- Non-SGD, and non-USD transaction: The transaction will be converted at the prevailing exchange rates of UnionPay, first to USD then, to SGD.
- Non-SGD transaction made using UnionPay Cards: an administrative fee of 2.5% on the amount converted will be charged.
- Dynamic currency conversion: If your card transaction is converted into SGD via dynamic currency conversion (a service offered at certain overseas ATMs, merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. UnionPay card transactions converted via dynamic currency conversion will be subject to a fee of 1% on the converted SGD amount, or at such other rate as determined by us. We will notify you of any change.

7.3. Visa Dual Currency Credit Card (USD/SGD)

- No administrative fee will be charged for Card Transactions in USD & SGD.
- Non-SGD, non-USD and non-AUD transaction: The transaction will be converted at the prevailing exchange rates of Visa, first to USD then, to SGD.
- AUD transaction: The transaction will be converted to SGD at the prevailing exchange rates of Visa.
- Non-SGD and Non-USD transaction made using Visa Cards: an administrative fee of 2.5% on the amount converted will be charged.
- Dynamic currency conversion: If your card transaction is converted into USD/SGD via dynamic currency conversion (a service offered at certain overseas ATMs, merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. VISA card transactions converted via dynamic currency conversion will be subject to a fee of 0.8% on the converted USD/SGD amount. Currently, the fee of 0.8% is absorbed by us, we will notify you of any change in the future per the method stipulated in the Card Agreement. By continuing to use the Card, you are taken to have agreed to the changes in the fee, unless you terminate the Card per the Cardmember Agreement by cutting the Card into halves, returning to the Bank and pay all outstanding balance in full.

7.4. Mastercard® Credit Card

- Non-SGD, and non-USD transaction: The transaction will be converted at the prevailing exchange rates of Mastercard®, first to USD then, to SGD.
- Non-SGD transaction made using Mastercard® Cards: an administrative fee of 2.5% on the amount converted will be charged.
- Dynamic currency conversion: If your card transaction is converted into SGD via dynamic currency conversion (a service offered at certain overseas ATMs, merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. Mastercard® card transactions converted via dynamic currency conversion will be subject to a fee of 1% on the converted SGD amount, or at such other rate as determined by us. We will notify you of any change.

7.5. A cash transactional fee of 1% will be charged on any withdrawals over the counter from the RMB or USD Card Account.

8. Cash Advance Fee Charges at ATM Withdrawal

8.1. SGD Card Account cash advance fee and charge

- Fee: **5%** of amount withdrawn (minimum charge of **SG\$15.00**) per transaction.
- Finance Charge: **24%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.

8.2. RMB Card Account cash advance fee and charge

- Fee: **3%** of amount withdrawn (minimum charge of **Y9.00**) per transaction.
- Finance Charge: **18.25%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.

8.3. USD Card Account cash advance fee and charge

- Fee: **5%** of amount withdrawn (minimum charge of **US\$15.00**) per transaction.
- Finance Charge: **24%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.

9. Fee For Balance Inquiry at ATM

9.1. UnionPay Dual Currency Credit Card

- Balance inquiry fee at China UnionPay or ICBC ATM is **Y4.00** per transaction within Mainland China.
- Balance inquiry fee at China UnionPay or ICBC ATM is **SG\$0.80** per transaction outside Mainland China.

9.2. ICBC Horoscope Credit Card

Balance inquiry fee at UnionPay or ICBC ATM is **SG\$0.80** per transaction outside Singapore.

9.3. Visa Dual Currency Credit Card

- Balance inquiry fee at Visa, Plus or ICBC ATM is **US\$0.62** per transaction within U.S. Territory.
- Balance inquiry fee at Visa, Plus or ICBC ATM is **SG\$0.80** per transaction outside Singapore and U.S. Territory.

9.4. Mastercard® Credit Card

Balance inquiry fee at Mastercard® or ICBC ATM is **SG\$0.80** per transaction outside Singapore.

10. Retrieval Fees (Inclusive of GST)

10.1. Requests for copies of sales drafts and statements are subject to the following charges:-

		Charge (per copy of each statement)
Sales Draft	Current To 2 Months	SG\$5.00
	More than 2 Months To 1 Year	SG\$10.00
Statement of Account	Current to 3 Months	Free
	Above 3 months	SG\$5.00
	Overseas address and duplicate statement	SG\$5.00

10.2. Service charge for insufficient funds

Returned cheque (per returned cheque)	SG\$40.00
Returned GIRO (per returned GIRO)	SG\$40.00

10.3. Card replacement fee

Each card replacement (Principal or Supplementary)	SG\$20.00
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11. Lost or Stolen Cards Report and Limitation of Liability

Please report loss of card immediately by calling Card Centre at our 24-hour Hotline: (65) 6369 5588. Your liability for any unauthorised transactions carried out due to the loss or theft of the card is limited to SG\$5100 only if:-

- you have immediately notified the Bank of the loss, theft or unauthorised disclosure;
- you have assisted the Bank in the recovery of the unauthorised charges incurred;
- you furnish the Bank with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that the Bank may require; and
- the Bank is satisfied that such loss, theft or unauthorised disclosure is not due to the Cardmember's negligence or default.

DECLARATION AND AGREEMENT 声明及协议

IMPORTANT: You must read and agree to the terms and conditions before signing and submitting the application.

注意: 阅读本条款及协议细则, 如果您理解并且同意本条款及协议细则, 请签名并递交申请表。

In consideration of the Bank issuing the ICBC Credit Card(s) to me/us at my/our request, I/We hereby irrevocably:-

- confirm that I/We have read, understood and agree to be bound by the following ("Terms"):
 - ICBC Credit Card Cardmember Agreement ("Cardmember Agreement"),
 - Account Terms and Conditions ("Account Terms"),
 - Internet and Mobile Banking Terms and Conditions ("Internet and Mobile Banking Terms"),
 - Personal Data Protection Policy ("PDP")and on such other terms and conditions as the Bank may prescribe from time to time, copies of which are available at any of the Bank's branches or at www.icbc.com.sg.
- represent and warrant that all information provided in the application form and all documents submitted to the Bank are complete, true and accurate, and undertake to immediately inform the Bank if there is any change or inaccuracy in the information.
- acknowledge that the Bank may decline my/our application without giving me/us any reason for doing so. I/We further consent to the Bank retaining all documents submitted by me/us for the processing of this application, regardless of whether this application is approved or not.
- consent to the Bank sending me/us at my/our sole risk through any means the Bank may deem appropriate, any credit card, any information regarding my/our account, personal identification number, statements of accounts, any alerts (including but not limited to transaction or activation alert) and any other communications or correspondences addressed to me/us (collectively "information") to my/our address(es) or my/our mobile number(s) in accordance with the Bank's records. I/We further agree to bear all risks (e.g. non-receipt or disclosure to any unauthorised third party) arising from the sending of the information and release the Bank from any liability or responsibility in any way for any losses that I/We may suffer as a result of the non-receipt or disclosure of the same.
- agree that at my/our sole risk, the Bank is authorised but not obliged, to receive any instruction given by or over the phone, facsimile transmission, computer, email or any other electronic device, SMS from mobile telephone (collectively "instructions") from or purporting to be from me/us without separate verification by the Bank as to the genuineness of such instructions.

6. confirm that I am not an/We are not undischarged bankrupt(s), have no statutory demand served on me/us, do not have legal proceedings commenced against me/us, not a person/persons listed on a Sanctions List, did not violate or is not in violation of any applicable Sanctions, and did not receive notice of and is not aware of any claim, action, suit, proceeding or investigation against me/us with respect to Sanctions by any Sanction authority. I/We further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) applies to me/us.

7. authorise the Bank to debit any of my/our accounts maintained with the Bank either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to me/us hereunder without any further reference to me/us. If I am the principal cardholder, I understand and agree that I am responsible for all charges, fees, interest and liabilities (collectively "Outstanding") charged to the principal card and the supplementary card. If I am the supplementary cardholder, I understand that I am only responsible for the Outstanding of my supplementary card.

8. agrees that the Bank shall reserve the right to:

- terminate or cancel or suspend my/our right to use the Card or the account; or
- refuse to authorise any Card transaction; or
- refuse to re-issue, renew or replace the Card;

so long as the Bank deem fit, or when the Bank is obliged or deem it necessary in good faith to comply with any applicable laws, regulations, notices or directives that you are subject to from anywhere in the world including but without limitation to the prevention of unlawful activities which may include fraud, money laundering, terrorist activity, bribery, corruption or tax evasion and the enforcement of any Sanctions and the Bank shall in no event be held liable to me/us for any loss suffered by me/us from such suspension, termination or refusal.

9. understand that the final credit limit indicated is solely at the Bank's discretion. Where I/We have existing unsecured credit facilities with the Bank, I/We agree and consent to the Bank reviewing and adjusting the credit limit of such unsecured facilities at the Bank's discretion.

10. authorise, permit, consent and give my/our written permission to the Bank and any of its officers to collect, store, use, disclose, divulge any information with respect me/us or any of my/our accounts with the Bank, or my/our financial conditions, or any services and/or other agreements, business, transactions or dealings between the Bank and me/us as the Bank considers appropriate for the purpose of providing or continuing to provide me/us with any services or transactions in relation to any of my/our account with the Bank, to and between:

- the holding company or head office, branches, subsidiaries, representative offices, affiliates and associated or related corporations of the Bank wherever located;
- data centres acting for the Bank, agents of the Bank and their respective officers, servants, agents, wherever situated;
- any person who has agreed to provide or is providing security to the Bank for all or any moneys and/or liabilities owing or payable by me/us to the Bank from time to time;
- any other persons: (i) to or through whom the Bank assigns or transfers or novates or may potentially assign or transfer or novate all or part of its rights and obligations hereunder; (ii) with or through whom the Bank enters into or may potentially enter into any participation or sub-participation; (iii) with whom the Bank outsources the performance of any operational function of the Bank, including and without limitation to a third party service provider whether within or outside of Singapore to perform any of the outsourced functions;
- any financial institution, credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection whether within or outside of Singapore for the purpose of conducting credit checks and/or screening activities, and to contact my/our employer(s) for the purposes of verifying my/our employment status, such checks may take the form of a bank reference or employment verification and may be performed before or after the Card has been approved;
- any government agencies, regulators, securities exchanges, futures exchanges and authorities whether within or outside Singapore to which the Bank is required to make disclosure under applicable laws pursuant to the directives of such government agencies regulators, securities exchanges, futures exchanges and authorities;
- any merchant or member of card association where disclosure is in connection with the use of a debit card or credit card or ATM card;
- any person who provides introducing services to the Bank;
- any person to whom the Bank is under a duty to disclose;
- any other person to whom the Bank considers such disclosure to be necessary or expedient for the Bank to observe and perform its obligations hereunder or is necessary in order to provide the Customer with services in connection with the account;
- (where applicable, in respect of any RMB account), clearing/agent bank and any relevant authorities in China as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the RMB account and all RMB account related transactions;
- (where applicable, in respect of any USD account), clearing/agent bank and any relevant authorities as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the USD account and all USD account related transactions;
- any recipients who receive the information described above where it is necessary to provide me/us with services in connection with the account; and
- the Bank and its strategic partners to contact or use such information for the purposes of informing me/us of any products that they may offer from time to time.

11. authorise, permit, consent and give my/our written consent to the Bank (ICBC) and any of its offices to access to, inquire about and use the information relating to my/our credit status from China National Financial and Credit Information Database (全国信用信息基础数据库) or such other viable sources, for the purposes of execution and enforcement of the contracts thereof, credit line authorisation, review and approval, post-loan management, and review of eligibility for providing collateral.

12. confirm that my/our Account(s) will not be used for the financing, contributing or making funds directly or indirectly available to persons or entities that involve persons or entities which may be the subject of any Sanctions which is listed on a Sanctions List or located (or ordinarily resident) in a Sanctioned Country, to the extent such financing or provision of funds would be prohibited by Sanctions or would otherwise, to my/our knowledge and belief, cause any person to be in breach of Sanctions (including but not limited to OFAC/Sanctions where such receiving, financing or provision of funds is or would be conducted by a person in the United States of America).

13. agree that all personal data provided by me/us in this application for the Co-brand Card, and any information and details of my/our Co-Brand Card and the account(s) including but not limited to the transactions performed thereunder may be disclosed to the respective Co-Brand Partners to enable the Co-Brand Partners, its agents and service providers to collect, use and disclose my/our personal data to any party the Co-Brand Partner deems necessary for the purpose of:

- processing this application and provide services associated with the Co-Brand Card account, and
- administering any benefit, privilege and term applicable to the Co-Brand Card account
- conducting research or analysis relating to any product and/or service provided by the Co-Brand Partner, whether conducted by the Co-Brand Partner(s) or jointly with any other party.

14. acknowledge and agree that you and the Co-Brand Partner (if any) will be separately collecting, using and disclosing my/our personal data and each party shall only be responsible for its own collection, use, or disclosure of my/our personal data, and shall not be liable for the other party's handling or use thereof. I/We agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my/our personal data to the relevant party.

15. apply for the Card to be issued to me/us, and that the Bank be authorised to renew and replace the Card(s) until termination. Further, if the request for ATM access (eg, for the purpose of cash advance), I/we agree that the use of the Card as an ATM card will indicate my/our acknowledgement and acceptance of the Bank's Account Terms.

16. I/we acknowledge that ICBC has duly presented and explained to me/us all relevant terms and conditions herein per my/our request.

17. I/we accept that the original copy hereof shall be kept with ICBC, regardless of whether the relevant application is approved.