



Private Internet Banking

Internet Banking User Guide

Index

- [Welcome](#)
- [Checklist](#)
- [Security Tips](#)
- [Password Token Setup](#)
- [Login](#)
- [Logout](#)
- [Account Management](#)
- [Customer Information Setting](#)
- [Make a Payment](#)
- [Make an Osko Payment](#)
- [Create your PayID](#)
- [RMB Pre-Settlement Remittance](#)
- [BPAY](#)
- [eSaver](#)
- [eMessenger](#)
- [FAQ](#)
- [Contact us](#)

Welcome

Welcome to ICBC Private Internet Banking. Our Internet Banking is designed to provide you convenience and effective banking services. To make your online banking safer and more efficient, please read this guide carefully before getting started.

Access ICBC Private Internet Banking services anytime, anywhere at

www.icbc.com.au

Checklist

Before you get started with ICBC Private Internet Banking, please ensure that you have following:

- ✓ The **Welcome Letter** which contains your Private Internet Banking Registration Information.
- ✓ The **Password Token** device which can be used to prove your identity online.

Please ensure that your computer has Microsoft Internet Explorer (Version 8.0 or higher) Google Chrome or Safari Explorer (Version 9.0 or higher) with strong encryption capability. Also, Internet access should be available on your computer.



For security reasons, the Welcome Letter and the Password Token should be sent to you separately.

Security Tips

As our valued customer, your privacy and your security always come first. Here are a few security tips to help you protect your personal and financial information when using our Private Internet Banking services.

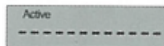
- Don't disclose your User ID, Login PIN, Token and Token PIN to anyone.
- Avoid using Internet Banking on computers in public places such as hotels, libraries or internet cafes.
- Install anti-virus software and enable personal firewall on your computer and keep them updated.
- Patch your computer's operating system and web browser software regularly.
- Avoid downloading or installing programs from unknown sources.
- Logout from Internet Banking and unplug your USB Token from your computer and keep it separate from the computer when not in use.
- Regularly check your bank statements or your online transaction history for unauthorized transactions.

Password Token Setup

Password Token

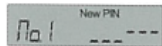
A password token must be activated before it can be used. After turning on your new token (Press the red button for 5 seconds), it will commence activation process. You will now need to input the activation code which is in the welcome letter identified as

Password Token Activation Code.



Initialization of start code

After activation, the new token will automatically enter the status of initialization of start code. Please input your new personal 6 digits start code (e.g. 123456) twice which must be identical to complete initialization of start code.



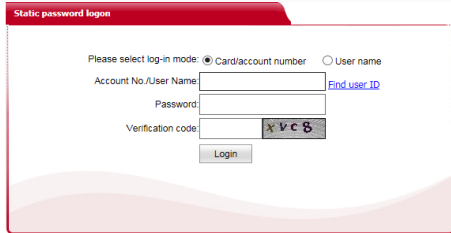
Login

Your account can only be activated after you have been in contact with your customer relationship manager. Upon successful activation, the following steps need to be completed for login:

1. You may need to have ICBC Internet Banking Assistant software installed on your computer.
2. Click on **Private Banking** button on the left navigation menu at www.icbc.com.au.



Login (Continued)



The screenshot shows a web form titled "Static password login". At the top, it asks the user to select a log-in mode: "Card/account number" (selected with a radio button) or "User name". Below this, there are three input fields: "Account No./User Name" with a "Find user ID" link to its right, "Password", and "Verification code". The verification code field contains the characters "xvc8". A "Login" button is positioned below the verification code field.

1. Enter your Account No, Password (In your welcome letter as **Primary Account Number** and **Initial Login Password**), and the **Verification Code** displayed on screen, then click on Login.
2. Please click on **Yes** or **OK** to allow all ICBC's trusted sites accessing or popup windows to open.
3. Accessing to multilingual websites should be made available on top navigation menu on the login page.

The first time you access ICBC Internet Banking, you will be asked to change your login password and then setup your new login password to re-secure your user account. Create your own user name is also available in customer service tab.

Please note: The new Password must meet complexity requirements; minimum 6 digits including capital letters, small letters and numbers

Logout

To ensure your details are kept private, when exiting ICBC Internet Banking please click the **Logout** button at the top right-hand corner of Private Internet Banking pages. Please ensure you keep your token in a safe place after logout. We highly recommend you do not leave your computer unattended while logging onto Internet Banking.

For security purpose, if you make no operation in 5 minutes, the system will automatically log you out due to timeout.

Please note: if your User ID is locked or you require more assistance in accessing ICBC Private Internet Banking, please contact your customer relationship manager (Prefer with the screenshot of the display error message). Or alternatively, you can contact our Customer Service Centre via the 24/7 hotline **1800 09 55 88**.

Account Management

My Account section enables you to manage your nominated accounts information, view your transaction history, and print your online statements.

The screenshot displays the 'My Account' section of a web application. The navigation menu includes 'Welcome', 'My Account', 'eSaver', 'Transfer and Payment', 'BPAY', 'Customer Service', and 'eMessenger'. The 'My Account' section is expanded to show 'Account Management', which includes options like 'Account List', 'Account Alias', 'Register New Account', 'Cancel Account Registration', 'Account Enquiry', 'Balance Sweeping', 'Statement Arrangement', and 'Loss Reporting'. The 'Account List' table shows the following data:

Type	Card/Account No.	Account Alias	Current Balance	Action
Multi-Currency Current Deposit			USD 0.00	View History
			AUD 66.67	
			EUR 0.00	
Personal eSaver			AUD 0.04	View History
fixed time bond-per local				
Multi-Currency Current Deposit				View History
			USD 0.00	
			AUD 66.67	
			EUR 0.00	

Summary of Cumulative Deposits:

USDCumulative Deposit	0.00
EURCumulative Deposit	0.00
AUDCumulative Deposit	66.91

For more information about how to manage your accounts or statements, please refer to the online help.

Customer Information Setting

Once you logged into the ICBC Private Internet Banking you can simply update your contact details and reset your Login Password by clicking the **Customer Services** section located at the top navigation menu. You can also download Private Internet Banking relevant software (If required), customize your Internet Banking Express Access Channel or go back to Home Page within this section.

For all other changes (e.g. access to additional services and accounts, update your personal identification), please download and complete the relevant amendments request form, return your signed form and supplementary information to your customer relationship manager or any ICBC branch in Australia.

Make a Payment

There are three kinds of primary payment functions available for you to make fund transfer for your daily banking.

Internal Transfer. Make a funds transfer between your own ICBC's bank accounts in Australia

Local ICBC Transfer. Make a payment to another account held with ICBC in Australia.

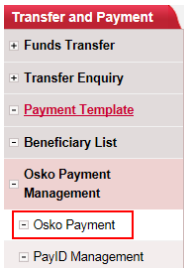
Remittance. Make a payment to another account held with either domestic bank or international financial institution.

To ensure that the correct payment information has been provided and there are sufficient funds in your account.

For more information about how to make a payment, please refer to the online help.

Make an Osko Payment

Osko Payment is a 24/7 payment channel allow customer make and receive payments in real-time basis between banks within Australia.



Step 1. Login then selects Transfer and Payment → Osko Payment Management → Osko Payment

Step 2. Fill in Beneficiary's detail and payment detail, and then follow the instruction by using your Password token.

Fill in Beneficiary's Details

Destination:

Fill in Beneficiary's PayID Details

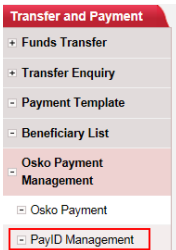
E-mail :	<input type="text"/>	?
Mobile Number :	<input type="text"/>	?
ABN/ACN Number :	<input type="text"/>	
Organization ID :	<input type="text"/>	
Account Name *:	<input type="text"/>	
BSB *:	<input type="text"/>	
Account Number *:	<input type="text"/>	



Create your PayID

PayID is a unique way to make payment, each PayID links to one eligible bank account, it is an alternative to your BSB and account number, such as mobile number/ email address or ABN/ACN, which customers can still make payments by using BSB and account number.

To setup PayID via eBanking, please follow below steps:



Step 1. Login and select Transfer and Payment → Osko Payment Management → PayID Management

Step 2. Select the link account and then “Create PayID”

Step 3. Select email or phone number, key in the correct detail, and then submit

* Registering a PayID is not mandatory



RMB Pre-Settlement Remittance

RMB Pre-Settlement Remittance is a funds transfer service provided by ICBC to individual customers who wish to transfer Renminbi (RMB) to the individual in mainland China. The remittance is payable in Australian Dollars and the payee receives RMB quickly at the ICBC's prevailing exchange rate.

To make a RMB Pre-Settlement Remittance, please simply follow the steps in the RMB Pre-Settlement Remittance section page via > > [Transfer and Payment](#) > [Funds Transfer](#) > [RMB Pre-Settlement Remittance](#) in ICBC Private Internet Banking.

Contact your customer relationship manager if any assistance require.

BPAY

BPAY® is a secure and convenient bill payment service in Australia that enables you to pay your bills or receive payments through ICBC Private Internet Banking.

To pay your bills with BPAY® please simply follow the steps below:

Step 1. Look for the distinctive BPAY® logo on your bills or invoice and get your payment information.

Step 2. Login to ICBC Private Internet Banking, select the BPAY® option and follow instructions.



eSaver

ICBC eSaver is targeting to provide our existing customers a higher-interest online saving option. Customers can access the account 24/7 by using our internet banking system.

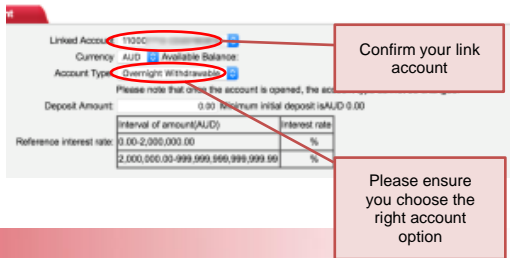
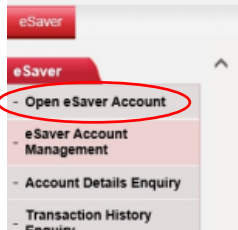
eSaver interest is calculated daily and paid on the first day of each following calendar month. There are **No** account or transaction fees, and **No** minimum or maximum balance requirement.

To setup your eSaver account via Private Internet Banking, simply follow the steps below:

Step 1. Look for the distinctive eSaver button from the menu bar, click Open eSaver Account.

Step 2. Confirm your link account; choose the account option that suits you, then click confirm.

Contact your Relationship Manager if you require further product information.



eMessenger

eMessenger is a **FREE** instant messaging service provide by ICBC eBanking, alert on account changes such as Balance Notification, Maturity Notification and Password Change Notification.

To increase the level of security, ICBC eBanking user can logon to their internet banking eMessenger / Apply for eMessenger Service, provide us your mobile phone number and / or email address to receive notification from ICBC Messenger; the system will automatically generate an email and / or SMS alert on any account movement.

> > eMessenger > Apply for eMessenger Services

Apply for eMessenger Services

>>Help

Card	Product name	Business reminding type	Product description	Action
1	Account activities reminder		Balance Notification	Set ->
2	Alert on mature fixed deposit		Maturity Notification	Set ->
3	E-banking password modification reminder		Password Change Notification	Set ->

FAQ

Where can I find my Account number and Initial Login Password?

Your Account number and Initial Login Password are in your ICBC Internet Banking Welcome Letter. Also, you can obtain your registration information from your customer relationship manager or our Customer Service Centre.

How can I change my Login Password?

Your Login Password can be changed any time and any number of times in the Customer Services section of ICBC Private Internet Banking. We recommend that your password should be changed periodically to secure access to your account information.

What if I forget my Login Password?

To prevent unauthorized access, your account will be locked if you input the wrong Login Password by a certain times incorrect password attempts. Please contact our Customer Service Centre and ask for your password to be reset.

Please note: There may be a charge imposed for login password resetting.

What if I forget my Token PIN / Device Start Code or my Token is lost, blocked or damaged?

Your token will be locked if your incorrect pin attempts limit reached. You can request a token reactivation or replacement by approaching your Relationship Manager or visit any of our branches, download and complete relevant Amendments Request Form, and return your signed form to your customer relationship manager for the token replacement.

Please note: There may be a charge imposed for token replacement.

What if I get an error on Internet Banking?

Please contact your Relationship Manager immediately if you notice an error either on the Internet Banking services or statements (Preferably with the screenshot of the display error message). We will respond as soon as possible to resolve the issue.

Contact us

For more information, please contact us on

Mailing : GPO Box 2734, Sydney, NSW 2001
Phone : 1800 09 55 88
Email : ebanking@icbc.com.au

Or visit any of the following branches:

Sydney Branch

Level 42, Tower One,
International Towers,
100 Barangaroo Avenue,
Sydney, NSW,
Australia 2000

Tel : +61 2 9475 5588
Fax : +61 2 8288 5878

Melbourne Branch

Level 3, 379 Collins Street,
Melbourne, VIC,
Australia 3000

Tel: +61 3 9618 5588
Fax: +61 3 9629 2908

Perth Branch

Level 28, St Martins Tower,
44 St Georges Terrace,
Perth, WA,
Australia 6000

Tel: +61 8 6211 5858
Fax: +61 8 6211 5859

Brisbane Branch

Level 29, 111 Eagle Street,
Brisbane, QLD,
Australia 4000

Tel: +61 7 3025 9999
Fax: +61 7 3025 9988



ICBC

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