FAQ

1. Introduction to Internet Banking

Q: What is Internet Banking?

A: Internet Banking is the convenient electronic banking service provided by the Industrial and Commercial Bank of China (USA) NA. With ICBC Internet Banking, you can manage your finances and operate your accounts via the Internet, anytime, anywhere.

Q: Who can apply for Internet Banking service?

A: Both personal and corporate customers can apply for this service.

Q: What is the service charge for Internet Banking?

A: Internet Banking is free of charge.

Q: What types of accounts can be accessed through Internet Banking?

A: Deposit Accounts, Loan Accounts and IRAs can be accessed.

Q: What services are available through Internet Banking?

A: The following major services are currently available in Internet Banking:

Personal Internet Banking	
Account Overview	View all their accounts registered to Internet Banking.
Account Activities	View all their account activities/transactions made.
Internal Transfer	Choose to make transfers to all their registered accounts. They have the option of making a onetime transfer or scheduled transfer.
Bill Payment	Sign up for Bill Pay to pay for bills(i.e.: telephone, electricity, water, rent, credit cards)
Loan Payment	Arrange to pay for their loans with the accounts registered on their e-banking.
Make a Stop Payment	Performs a stop payment on a check. They can stop the check based on amount, check number, or payee.
Debit Card Activation	Activate newly received debit cards.
Retrieve User ID	Retrieve User ID if forgotten.
Reset Password	Reset User Password if forgotten.
Alert Setup	Setup Email/ Text Alerts regarding account activities.
Commercial Internet Banking	

Account Overview	View all their accounts registered to Internet Banking.
Account Activities	View all their account activities/transactions made.
Internal Transfer	Choose to make transfers to all their registered accounts. They have the option of making a onetime transfer or scheduled transfer.
Bill Payment	Sign up for Bill Pay to pay for bills(i.e.: telephone, electricity, water, rent, credit cards)
Loan Payment	Arrange to pay for their loans with the accounts registered on their e-banking.
Make a Stop Payment	Performs a stop payment on a check. They can stop the check based on amount, check number, or payee.
Alert Setup	Setup Email/ Text Alerts regarding account activities.
Manage User ID	Allows corporate customer to create User IDs and grant access to its staffs.

Q: How, when and where can I use Internet Banking?

A: If you access the Internet with the recommended hardware, software and browsers, you can access Internet Banking services 24 hours a day, 7 days a week (not including during system maintenance), which allows you to conduct your banking anytime, anywhere.

Q: What is the recommended equipment to be used for Internet Banking?

A: Hardware Requirements

-- IBM-compatible PCs with Pentium IV 1.5GHz processor or higher

-- 512 MB RAM or more

-- 56Kbps or higher Internet connection

-- SVGA Monitor

Software Requirements
-- Windows XP / 2000 / 7 operating system, Mac OSX 10.7 or higher
-- Browsers Supported: Internet Explorer 7.x or higher / FireFox 10 or higher / Chrome 20 higher / Safari 5.0 or higher
-- "128-bit SSL/TLS" or "Cookie" enabled browsers
If you encounter problems when using our Service, please check the setup of your computer. You may also contact any branch for assistance.

2. Service Hotlines

Q: What should I do if I have questions or encounter problems when using Internet Banking?
A: You can visit any branch or call our service hotline below during banking hours. Outside banking hours, please call our toll free number (877) 212-3269 and leave your message. We will call you back promptly on the next banking day.

New York State

Branch	Banking Hours (Local Time)	
Canal Street Main Branch	Monday to Friday	8:30 AM to

202 Canal Street, New York Tel: (212) 238-8208	Saturday & Sunday	4:00PM 10:00 AM to 2:00PM
Brooklyn Branch 5714 8th Avenue, Brooklyn, New York Tel: (718) 210-0508	Monday to Friday Saturday & Sunday	8:30 AM to 4:00PM 10:00 AM to 2:00PM
Flushing Branch 39-02 Main Street, Flushing, NY 11354, USA Tel: (347) 905-9772	Monday to Friday Saturday & Sunday	8:30 AM to 4:00PM 10:00 AM to 2:00PM

Southern California

Branch	Banking Hours (Local Time)	
Alhambra Branch Suite 118, 388East Valley Boulevard, Alhambra Tel: (626) 300-8888	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM
Hacienda Heights Branch 17180 Colima Road, Hacienda Heights, CA 91745 Tel: (626) 965-3938	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM
San Gabriel Branch 168 WestValley Boulevard, San Gabriel Tel: (626) 656-0880	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM
Temple City Branch 5773 Rosemead Boulevard, Temple City Tel: (626) 656-8888	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM
Torrance Branch Suite 100, 23133 Hawthorne Boulevard, Torrance Tel: (310) 802-7388	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM

Northern California

Branch	Banking Hours (Local Time)	
San Francisco Chinatown Branch 1001 Grant Avenue, San Francisco Tel: (415) 352 6900	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM
Clement Branch 622 Clement Street, San Francisco	Monday to Friday	9:00AM to 5:00PM

Tel: (415) 668-8877	Saturday	10:00AM to 2:00PM
Noriega Branch 1250 Noriega Street, San Francisco Tel: (415) 665-8877	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM
Oakland Branch 401 9th Street, Oakland Tel: (510) 208 2140	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM
South San Francisco Branch 235 Grand Avenue, Suite No. 101South San Francisco Tel: (650) 872-9700	Monday to Friday Saturday	9:00AM to 5:00PM 10:00AM to 2:00PM

3. Internet Banking Account Set-up

Q: What should I do if I want to use Internet Banking?

A: You can enjoy the service by enrolling at any of the local Branch.

Q: Will I be able to enroll without visiting the ICBC (USA) NA Branch?

A: If you maintain a qualified account with ICBC (USA) NA, enrollment through our official website is available to Personal Internet Banking

Q: How can I access my Internet Banking Account?

A: You will need to setup an Internet Banking User ID and initial PIN when you enroll Internet Banking. For Personal Internet Banking, you can simply use your unique User ID and the respective PIN to access your Internet Banking Account. For Corporate Internet Banking, a Corporate Security Token is required as an additional layer of security. For security reasons, you will be required to change your PIN when you sign on for the first time.

Q: How many accounts can be linked to my Internet Banking Account?

A: All your deposit and loan accounts opened at the Bank can be linked to your Internet Banking Account.

4. Internet Banking Operation

Q: What information can I view on the [Accounts Overview] screen?

A: You will be presented the [Account Overview] screen after you have successfully signed on into your Internet Banking account. From the [Account Overview] screen, you can obtain an integrated overview of all the registered bank accounts under your name, whether in your sole name or held jointly with others, including

-- Account balances and status records of your savings and checking accounts

-- Principal balances, maturity dates, interest rates, total interest amounts and term of your certificates of deposit

-- Principal balances, outstanding balances, interest rates, repayment history and repayment methods of your loan accounts.

Q: What information can I get using the [Account Activities] function?
A: You can choose to view your transaction history and the image of your cleared check posted within the last 5, 10, 20, 30, or 60 days, or by specifying different search criteria, such as a range of dates.

Q: When I check my balances and transaction history, is the information the most up-to-date?
A: Your account balances and transaction records are updated immediately on each banking day. They include new payments and transfers carried out at our branches or submitted through Internet Banking.

Q: How far back can I make inquiries on my transaction history?
A: You can make inquiries on your transaction history for up to 7 years.

Q: What can I perform with the [Transfers & Payment] function?
A: You can make one-time (immediate or future) and periodic (Daily, Weekly, Bi-weekly, monthly) transfer of funds between your own registered savings and checking accounts within the Bank. You can also make one-time loan payments by transferring funds from your savings and checking accounts to your loan accounts.

Q: What are the daily withdrawal limits for Internet Banking?
A: You can transfer up to the available balance in your account.

Q: Can I transfer funds any time of the day?
A: You can make funds transfers at any time during the day.

Q: Do I have to pay a transaction fee for making a funds transfer?
A: There is no extra service charge for making a funds transfer through Internet Banking.

Q: When will the transfer amount be deducted from my withdrawal account?
A: Immediate Internal Transfer amount is deducted from your withdrawal account immediately. For scheduled Internal Transfers, the amount is deducted from your withdrawal account on the execution day.

Q: How do I know whether my funds transfer has been successfully executed?
A: You will receive a confirmation number if the funds transfer has been accepted. For immediate funds transfers, you can check your account balance and your transaction history after the transaction has been completed. For scheduled funds transfers, you can check your account balance and transaction history after your withdrawal account has been debited on the execution date. If there are insufficient available funds in your withdrawal account to cover the transfer, the transfer will fail to complete. You may receive an Email/Text alert notice if you set them up under the Alert Center.

Q: If my account does not maintain sufficient funds on the execution day, will the scheduled funds transfer be executed?

A: If there is insufficient money in your account to cover the funds transfer when the Bank processes the transaction on the execution date, the funds transfer will not be processed.

Q: Can I inquire / edit / cancel the scheduled funds transfer?

A: Yes, you can inquire, edit or cancel your scheduled funds transfer anytime you wish.

Q: How far ahead can I schedule a single or recurring funds transfer?
A: You can schedule a one-time or recurring funds transfer to take place on any next banking days after you execute or amend your funds transfer schedule (i.e. on next banking day or later).

5. Stop Payments

Q: Can I stop a range of checks, e.g. if I have lost my check book?

A: Yes, you can stop a range of checks by inputting the start and end check number via Internet Banking. For the loss of your check book, please contact your local branch personnel directly and have them handle your stop payment instruction immediately to ensure that the possibility of any of the lost checks being paid is removed.

Q: What information should I provide if I want to stop payment of a check?

A: At the very least, after providing your account, you must provide the check date, check number, and payee. Please be aware that your stop payment order is valid for only six months from the date the stop payment order is placed.

Q: What is the service charge for a stop check request?

A: Please contact our branches for details or refer to the most updated fee schedule.

Q: Can I stop a check payment any time of the day?

A: You can submit a stop check request anytime on any banking day, provided that the check or checks are unpaid. During weekends or on bank holidays, the stop payment request will not be processed until our branch opens on the following banking day.

6. Statements

Q: What can I perform with the [Statements] function?

A: You can view, print and save a copy of previous bank statements online. These statements are available in PDF format.

Q: Which accounts provide statements in Internet Banking?

A: At present, statements and notices are available for the following types of accounts - Checking Accounts, Money Market Deposit Accounts, and Statement Savings Accounts.

Q: How long will past statements be retained?

A: Statements that have been generated since you have signed up for Internet Banking can be made available in online.

You can view, print and save up to twelve (12) months of previous statements online.

Q: Why can't I view my statements in PDF format?
A: To view your statements in PDF format, you must install Acrobat Reader version 6.0 or above. If you still have problems, please contact our customer service representatives at our branch for assistance.

7. Contact

Q: Can I send an e-mail to the bank if I have queries about Internet Banking Service?

A: Yes, you are welcome to send us your queries and to give us your comments through the Internet Banking [Message Center] function.

Q: How long are messages kept in my Internet Banking Message Centre?
A: Messages will stay in your Internet Banking Message Center as long as your box is not full. The oldest message(s) will be automatically deleted when the maximum capacity is exceeded.

8. Email Address

Q: How can I change my e-mail address?
A: You can change your e-mail address anytime through the [Customer Services] function.

Q: What if I have left the e-mail address blank?
A: As one of the most critical information, a valid e-mail address is required.

9. Change Password

Q: Do I need to change my Password?
A: For security reasons, you are required to change your password when you sign on for the first time into the system. We also recommend that you change your PIN periodically, e.g. every 30 days.

Q: What should I do if I forget my Password?
A: For Personal Internet Banking User, you may either reset your password online or visit our branch assistance. For Corporate Internet Banking User, your corporate administrator may reset your password or visit our branch for assistance.

Q: What should I do if I suspect that my Password has been stolen or exposed?
A: For security reasons, you should change your Password immediately. After that, you are advised to check all your account balances. If you find any discrepancies in your accounts, please contact us as soon as possible.

Q: What should I do if I suspect that there has been unauthorized access to my Internet Banking account and/or unauthorized transactions have been submitted via my Internet Banking account?

A: In such an event, please contact us as soon as possible and provide us the details of the unauthorized transactions.

10. Internet Banking Troubleshooting Guide

Q: Whom can I call if I am not able to access Internet Banking, even though I have entered my User ID and Password correctly?

A: You can visit any of our branches or call our Bank during banking hours for assistance.

Q: I am already using the recommended version of the browser and its required settings but I still have problems in viewing some of the web pages. What should I do?

A: You should check your connection to your Internet Service Provider (ISP). The problem may also be due to heavy traffic on the Internet. In such case, we recommend that you try to connect again later.

Q: What should I do if I receive the message "Pop-up blocked. To see this pop-up or additional options click here---" in the information bar just below the browser address bar?

A: If you have installed Microsoft Windows XP Service Pack 2 (SP2), you may receive this message when the "Pop-up Blocker" feature of your Internet Explorer has been activated and the filter level in the "Pop-up Blocker Settings" has been set to [High: Block all pop-ups [Ctrl to override]]. When the filter level is set to high, all pop-up windows (including the Internet Banking login screen) are blocked. To stop the blocking of Internet Banking's pop-up windows, try one of the following 3 procedures:

I.Accept the pop-up windows being blocked

1)Click on the information bar containing the message given by the Pop-up Blocker

2)Select [Always Allow Pop-ups from This Site---]

3)Click [Yes] in the confirmation dialog box

OR

II.In the "Pop-up Blocker Settings", update the list of sites that allow pop-ups

1)Open Internet Explorer

2)Click [Tools] in your browser menu bar

3)Point to [Pop-up Blocker]

4)Click [Pop-up Blocker Settings ---]

5)Under [Allowed Sites], add the following website addresses: http://www.icbc-us.com

OR

III.Set the "Filter Level" in the "Pop-up Blocker Settings" to [Medium: Block most automatic pop-ups]

1)Open Internet Explorer

2)Click [Tools] in your browser menu bar

3)Point to [Pop-up Blocker]

4)Click [Pop-up Blocker Settings---]

5)Under [Filter Level], select [Medium: Block most automatic pop-ups]
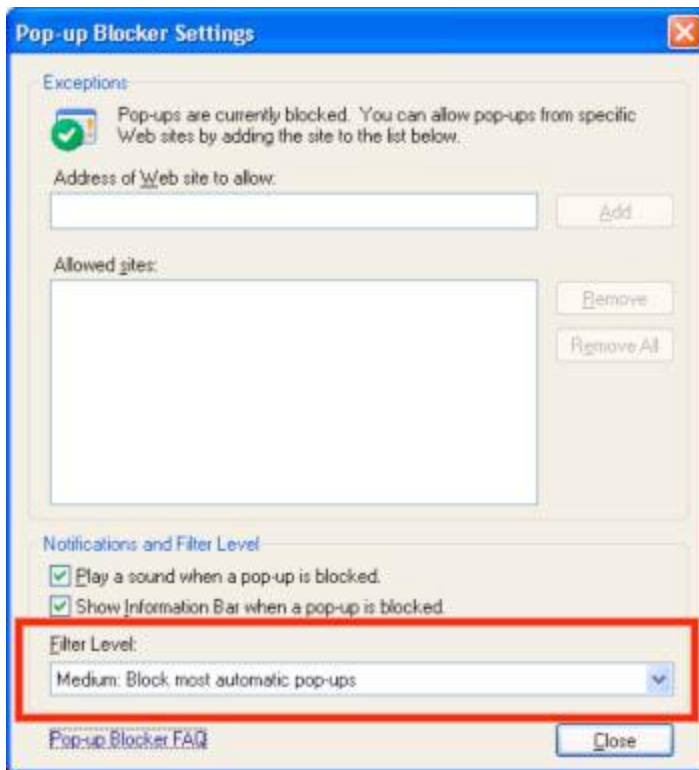
11. Security Advice

Q: Is Internet Banking secure?

A: Internet Banking has a number of security measures to safeguard your financial information:

Sign-on Password

You must enter the correct User ID and Password every time you want to access your Internet Banking Account. When you sign on to Internet Banking for the first time, you are required to change your password. We recommend that you create a password that it's hard for others to guess and change the password periodically.

Automatic Exit

To protect against unauthorized access, the connection to Internet Banking will be automatically terminated if the service has been idle for more than 5 minutes.

128-bit Secure Sockets Layer (SSL/TLS) Encryption

"SSL" is an international and well-proven standard employed to ensure confidentiality.

"TLS"(Transport Layer Security) is a protocol that ensures privacy between communicating applications and their users on the Internet. TLS is the successor to the Secure Sockets Layer (SSL). All important information transmitted between you and the Bank through the Internet is protected by 128-bit SSL/TLS encryption.

Access is Disabled After 3 Unsuccessful Sign-on Attempts

The Internet Banking is disabled after 3 unsuccessful sign-on attempts (on an accumulated basis). Customers with disabled access need to contact the Bank to re-establish access.

Internet Banking Pages Are Not Cached And Stored

All pages you view during a banking session are neither cached nor stored on your computer to ensure the confidentiality of your financial information.

Q: What system settings do the security features of Internet Banking require?

A: Our system will check whether your browser is a proper version, and whether "SSL" and "Cookie" options have been enabled.

Q: How do I enable the SSL/TLS feature in the browser?

A: You may follow the procedure given below to enable SSL version 2.0 / 3.0 and TLS 1.0 / 1.1 / 1.2 in Internet Explorer 8.0.

For Internet Explorer 8.0*:

• Click [Tools] at your browser menu bar, or hit Alt+O if your menu is hidden.

• Select [Internet Options]

• Select [Advanced] tab

• Under [Security], enable [Use SSL 2.0], [Use SSL 3.0], [Use TLS 1.0], [Use TLS 1.1], [Use TLS 1.2]

• Click [OK] button to close the [Internet Options] window

Q: How do I verify that the website belongs to the Internet Banking of Industrial and Commercial Bank of China (USA) NA?

A: Every secure website possesses a digital certificate to prove its identity. You must not login to or enter account information on any website fraudulently masquerading as the Bank's website, where the padlock icon cannot be found or where the certificate information is invalid. You can follow the below-mentioned steps to display the certificate information and verify the identity of the Internet Banking of Industrial and Commercial Bank of China (USA) NA.

For Microsoft Internet Explorer 8.0, either double click the padlock icon to the right of the navigation bar, or at our internet banking screen, select from the browser menu "File" > "Properties" > "Certificate", and a "Certificate Information" page will pop-up. Check the "Certificate Information" page and verify that the certificate information is displayed with:

Issued to: myebank2.icbc.com.cn, corpebank2.icbc.com.cn

Issued by: Symantec Class 3 EV SSL SGC CA – G2

Valid from: "Date" to "Date" (Check if this certificate is within a valid date)

Sample of the certificate in Internet Explorer

Q: Why are previous entries displayed as a dropdown list when I enter data in some fields such as Account Number, Password, Transaction Amount, etc.?

A: Some latest browser versions have features, such as "AutoComplete" (Internet Explorer 6.0 or higher), that can save previous entries that you have made for web addresses, forms, passwords, etc. Therefore, when you type similar information in one of these fields, a dropdown list with possible matches will automatically appear for you to select. To protect yourself and prevent unauthorized use of your account, you are advised to disable this feature on your browser. You may also lock your computer by using power-on passwords, etc., to prevent unauthorized access.

Q: How can I strengthen my security when using Internet Banking?

A: Password Management

a) At all times, keep your User ID and the Password confidential. Do not disclose your Password to any person, including any joint account holders. Never send your Password via e-mail and never assign the same Password to access two or more different services (for example, for connecting to the Internet or accessing other websites);

b) Do not, under any circumstances, disclose your Password to anyone who claims to represent the Bank or who claims to serve as an Industrial and Commercial Bank of China (USA) NA employee or other authorized person. Your Password should remain your private, confidential property - it is not necessary for the Bank's personnel to know your Password;

c) Notify the Bank immediately of any actual or suspected unauthorized use of your User ID and/or Password. In addition, inform the Bank immediately in writing of this actual or suspected unauthorized use;

d) Change your Password immediately when using it for the first time and destroy all documents containing any Password information;

e) Do not use your social security number, telephone number, date of birth, driver's license number or any popular number sequences (such as 987654 or 123456) as your Password. Choose a Password that contains a combination of letters and numbers, and avoid using the same digit more than twice;

f) Do not write your Password down - memorize it;

g) Keep your Password separate from your Internet Banking User ID;

h) Be alert to your surroundings before signing on to your Internet Banking account and make sure that no one sees your Password;

i) For security reasons, change your Password periodically;

Protecting your computer

a) Take precautions against hackers and computer viruses when sending and receiving e-mails, opening e-mail attachments, visiting and disclosing personal / financial information to unknown websites and downloading files or programs from websites;

b) Install proper firewalls, and anti-virus and anti-spyware software on your computer and update them with security patches or newer versions on a regular basis to strengthen the security of your computer;

c) Upgrade browsers and application software to support 128-bit SSL/TLS encryption or a higher encryption standard;

d) Remove file and printer sharing features on your computer to prevent unauthorized control or access to your

computer, especially when you have Internet access via cable modem, broadband connection, wireless or other similar set-ups;

When Accessing Internet Banking
a) Disable the "Auto-complete" option on your browser to avoid storing your User ID and/or Password on your PC.
b) When you have finished your banking session, sign off Internet Banking and close your browser immediately to clear the browser cache;
c) Do not leave the computer unattended while using Internet Banking;
d) Do not use a public or a shared computer to access Internet Banking;
e) Confirm the authenticity of our Internet Banking website by double-clicking the padlock icon at the bottom corner of the browser window and checking the information in the digital certificate then displayed. The padlock icon appears when the communication between you and the Bank is protected by encryption.
f) Ensure that all other internet browser windows are closed when you are using Internet Banking;
g) Check your last login date and time displayed on the screen on the immediately after you have logged in. If you suspect that your Password has become known to others, you should change it immediately. In addition, check your bank balances and transactions on a regular basis. If you suspect that a security breach or unauthorized account activities have occurred, change your Password and contact the Bank as soon as possible;
h) Always click on "Logout" to sign off properly when you have finished using Internet Banking;
i) Do not click on any URLs or hyperlinks embedded in e-mail, Internet search engines, or any unknown source to access our Bank's website, or to sign on to Internet Banking. Always type the URL of the Bank's homepage (www.icbc-us.com) into the address bar of your web browser directly and access Internet Banking from the Bank's website.

12. Corporate Security Token

Q: Why is ICBC (USA) offering the Corporate Security Token to our corporate E-banking users?
A: ICBC (USA) commits to protecting the security of our customers. The Corporate Security Token adds an extra layer of security when users make online transactions.

Q: How does the Corporate Security Token work?
A: The Corporate Security Token randomly generates an Authentication Code to verify the user as an extra layer of security when performing online transactions. Please refer to the Corporate Security Token User Manual for more detailed information.

Q: How do I activate my Corporate Security Token?
A: A new Token must be activated before it can be used. Turn on the authenticator and enter the activation code given by the bank. Please refer to the Corporate Security Token User Manual for more detailed information.

Q: Is my information secure without the Security Token?
A: Yes. We use different methods to protect your security. The Token will be an additional layer of security.

Q: What is the life expectancy of the Security Token?
A: The Security Token has the battery life of at least 5 years. Please refer to the Corporate Security Token User Manual for more detailed information.

Q: What should I do if I need an extra Security Token?
A: If you need an extra Security Token, you must contact your local branch and speak with a customer representative.

Q: How should I dispose of my Security Token?
A: If the security token has stopped working, the battery has run out, or you would like to dispose of it for any other reason, please do so at your location.