

## **One-Time Password (OTP) Device Disclaimer**

**THIS OTP DEVICE DISCLAIMER** (this “Disclaimer”) governs your use of electronic banking services offered by the Industrial and Commercial Bank of China (USA) NA, as well as any subsidiary, affiliate or authorized service provider of Industrial and Commercial Bank of China (USA) NA, including any successor and assign (hereinafter, referred to as “we”, “us”, “our”, or the “Bank”). “You”, “your” and “Customer” refers to the person or persons subscribing to or using the online banking services. This Disclaimer is written in the English language, and to the extent any translated versions of the Disclaimer conflict with the English language version of the Agreement, the English language version shall control.

Our security procedures include a One-Time Password (OTP) for accessing Internet Banking services online. The OTP is a six-digit password that is generated from either a hardware or SMS token, depending on your selection.

Every OTP is unique and can only be used in conjunction with your Identification Codes. Should an unauthorized person gain knowledge of your Identification Codes, the OTP can prevent access to your account because the OTP can only be obtained via a personal token. In addition, every OTP stays valid only for three minutes after it has been generated, and it cannot be used more than once. You will have to obtain a new OTP if you do not login within the stipulated time.

If you have any questions contact us at 212-238-8208 for accounts opened in the New York Region, 626-300-8888 for accounts opened in the Southern California Region, or 415-668-7788 for accounts opened in the Northern California Region, to inform the Bank via telephone, or send an email describing the facts and circumstances at issue to [info@us.icbc.com.cn](mailto:info@us.icbc.com.cn). You may also write to us at The Industrial and Commercial Bank of China (USA) NA, 1185 Avenue of the Americas, 16th Floor, New York, NY 10036.

Additionally, if you lose your OTP device at any time, contact us immediately at any of the above telephone numbers to notify us, and a fee or charge may apply to replace your OTP device.