

Surcharge Free ATMs FAQ

1. What is a surcharge-free ATM?

ICBC USA has joined MoneyPass and STARsf surcharge-free ATM network, which means over 30,000 ATMs in US with MoneyPass logo or STARsf logo are completely surcharge free for ICBC USA cardholders. This is a value-added service ICBC USA provides to its customers.

2. How much surcharge fee did I pay before?

Currently our customers are charged a surcharge fee, \$1 - \$6 (varies across States) per transaction, by the ATM operators on non-ICBC-USA ATMs. For customers who maintain a monthly average balance of \$5,000 or above, ICBC USA reimburses surcharge fees to these customers every billing cycle.

ICBC USA continues to improve its products and customers. Through becoming a member of MoneyPass/STARsf, ICBC USA extends surcharge-free ATM service to all of its cardholders, which means the cardholders can make free use of MoneyPass/STARsf ATMs in 50 States of US and all over the world even though their account balance is less than \$5,000. The following table summarizes the ATM fee under different scenarios:

ATM	Accounts with balance below \$5,000	Accounts with balance of \$5,000 and above
ICBC (USA) NA ATMs	Free	Free
Outside ATMS with MoneyPass / STARsf logo	Free	Free
Other ATMs	Customers will need to pay the ATM fee, normally between \$1-\$6 per transaction	The Bank will reimburse the fees charged by other banks every statement cycle

3. Where can I find those surcharge-free ATM?

Customers can find MoneyPass Network ATMs in 30,000+ retail locations in the United States, including but not limited to these retailers*:



*Not all retail locations participate in this service. See Question #4 to make sure the location is surcharge-free.

And 10,000 STARsf ATMs available at Walmart, Sam's Club and other convenient locations.

4. How can I find those surcharge-free ATMs?

You can find the MoneyPass or STARsf surcharge-free ATMs through one of the following methods.

- Go to ICBC USA website: icbc-us.com, click "ATM & Branch", then click on either [Locate MoneyPass ATMs](#) or [Locate STARsf ATMs](#) to enter the search page. You can also input the

address <https://www.moneypass.com/atm-locator.html> or <https://www.star.com/locator/> to your address bar and been directed to the MoneyPass or STARsf search page.

- Download the MoneyPass App (Available for iPhone, Android and Windows devices)
- Look for any of the below logos on the ATM:



5. Do I need to sign up for this service?

No. No additional sign-up or action is required for ICBC USA customers.

6. I went to the retailers listed, but the ATM looked like it was owned by another bank – will that bank charge me for using the machine?

Many MoneyPass or STARsf Network machines look like they are operated by other banks or credit unions. However, all ATMs with MoneyPass or STARsf logo on the machine or listed on the MoneyPass or STARsf locator are part of the network and are surcharge-free for ICBC USA cardholders.

7. The surcharge screen appeared when I attempted a transaction – will I get charged a fee?

No. The surcharge screen is there to notify customers of other institutions who are not participating in the MoneyPass or STARsf Network. Just press “Yes” to accept the fee and continue with your transaction. ICBC USA cardholders won't be charged for a fee.

8. I used a location on the locator, but was still assessed a surcharge. Can I be reimbursed?

Yes! It is a rare situation, but in case it happens, please inform ICBC USA and the bank will reimburse the surcharge fee to customers.