

**ICBC Pay Credit Card Mobile Payment Service - Security Advice**

Q: Before using ICBC Pay, what should I do to my device ensuring secure transaction?

A: Customers are reminded to install or update the latest anti-virus and anti-spyware software regularly on your mobile devices (smartphones or tablets) for ICBC Pay safety usage.

Do not use any 'jailbroken' or 'rooted' mobile devices which may have security loopholes .

Make sure you are using compatible versions of operating systems of your mobile devices. Enable the auto-update feature to obtain and install security patches regularly from trusted sources. If you find an application is suspicious, please do not download, install.

Q: Can I use ICBC Pay even I have cancelled credit card?

A: No, your credit card and ICBC Pay using the same credit card account. Your ICBC Pay will be cancelled.

Q: What should I do if my card binded device being lost or stolen?

A: If you find your card binded device already lost or stolen, please call ICBC (Asia) credit card centre 24 hour customer service hotline on 218 95588 or through mobile banking appliation immediately to report loss.

Q: What should I do if my credit card being lost or stolen?

A: If you find your credit card already lost or stolen, please call ICBC (Asia) credit card centre 24 hour customer service hotline on 218 95588 or through mobile banking appliation immediately to report loss.

Also, your physical credit card and corresponding binded ICBC Pay card will be suspended. You cannot use the card in ICBC Pay. Once replacement card is issued, you need to re-register card binding in ICBC Pay.

Q: Can I share the payment QR code to others?

A: In order to protect the interests of customers, please do not screenshot the payment QR code and send to others.

Q: What action should I take in order to reduce the risk of mobile device pick-pocketing?

A: For your own interest, please be vigilant in the safe keeping of your mobile(s). It is strongly recommended to set up the phone unlock passcode. Besides, in order to minimize the possible loss of mobile device pick-pocketing, you should log out the mobile banking when mobile payment is not needed.