









1 December 2025

Dear Valued Customer,

Notice of Change on ICBC Credit Card Card Face

Thank you for your support of ICBC Credit Card. We are writing to inform you that our below Credit Cards will change a new card face with effect from 15 January 2026 (“Effective Date”). After the Effective Date, your Credit Card(s) is/are still valid in use, and the relevant credit card(s) together with any of your supplementary card(s) will be issued renewal card(s) with a new card face (“New Card”) before the expiry date of the card(s)¹. Please note the services and privileges that you have been enjoying with your card(s) will remain unchanged.

Please activate your renewal card at once upon receipt of the New Card(s). Your current card number, credit limit and outstanding balance will be transferred to your New Card(s). Meanwhile, some settings of your New Card(s) will be adjusted, please refer to below “Important Notes of Renewal Credit Card Setting” for details.

Current Card Face	Card Face after change (New Card)
	
	
	
	



If you do not agree with the above arrangement and do not want the New Card as renewal card, please contact our 24-hour Customer Service Hotline at 2189 5588 before the Effective Date for card cancellation. New Card will be sent to you as a renewal card regarding to this arrangement if we do not receive any notice from you before the Effective Date. You can cancel the card(s) without paying any cancellation fee after you receive the renewal card(s).

For your own interest, if you have authorized to setup the autopay, direct debit authorization, Octopus Automatic Add Value Service (if any) linked with the relevant card(s), or setup of mobile payment card account, please contact the merchant(s) directly to cancel /alter the payment arrangements. Please be reminded to repay all outstanding amounts (if any) in the next credit card statement after cancellation of the card(s). For credit balance on the card(s), please contact our 24-hour Customer Service Hotline on 2189 5588 for further handling. If the card(s) does/do not return to the Bank, please duly cut the card(s) in two.

Upon termination of the account by full payment, you have the right, provided you have never defaulted in any payment for a period more than 60 days within 5 years immediately before account termination, to instruct us to request the credit reference agency to delete your account data from its database in accordance with the “Code of Practice on Consumer Credit Data”

If you have any query, please contact our 24-hour Customer Service Hotline on 2189 5588.

Yours faithfully,

Industrial and Commercial Bank of China (Asia) Limited

Remarks:

1. The arrangement is applicable to related supplementary cardholder(s)(if any).

(The Chinese version of this Notice shall prevail wherever there is a discrepancy between the English and the Chinese versions.)

Important Notes of Renewal Credit Card Setting

Some renewal card settings will be reset on your card(s) and/or your supplementary card(s) upon expiry of the card(s). Details are as follows:

1. Items remain unchanged

- Credit card number
- Annual membership fee, fees and charges

(Per card)	Principal Card	Supplementary Card
Co-brand Diamond Card	HK\$1,900	HK\$950
Visa Signature Card	HK\$1,800	HK\$900
Platinum Card / ICBC UnionPay Dual Currency Diamond Card	HK\$1,000	HK\$500
Gold Card / Titanium Card	HK\$480	HK\$240
Classic Card	HK\$240	HK\$120

- Card grade
- Credit card limit
- Statement date
- Account balance
- Recurring payment instruction(s) with merchants/utility companies (e.g. Telephone bill, Insurance, Octopus Add Value Service, etc.) (if any)
- Autopay settings for credit card repayment(s) (if any)
- Credit Card Cardholder Agreement

2. Items to be automatically changed

- Credit card expiry date

3. Items to be changed by cardholder (if applicable)

- Mobile payment card account

4. Items to be changed after the Effective Date

- Credit Card Face

Attention: After your renewal card activation, your existing card will be terminated immediately. Please cut across the magnetic strip and the chip (if applicable) of the credit card and dispose properly.

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Reminders:

To borrow or not to borrow? Borrow only if you can repay!

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't lend or sell your account. Don't risk your future for quick money.

"ICBC (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.

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