Descriptive Information for e-Age Banking Account

(Customers are advised to read this information together with <General Descriptive Information>, <Description Information for Current Account>, <Description Information for Savings Account> and <Description Information for Time Deposit Account>)

Features

1. e-Age Banking Account is an integrated account which includes the following services in one account:

   (a) HKD Current Account

   (b) HKD Statement Savings Account

   (c) Multi-currency Statement Savings Account

   (AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD and USD are available for deposits and transactions are consolidated into one account)

   (d) Time Deposit Account

   (AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, CNY, SGD and USD are available for deposits. CNY Time Deposit is only available for holders of a Hong Kong identity Card)

   (e) USD Current Account

   (f) CNY Current Account (only available for holders of a Hong Kong identity Card)

   (g) CNY Statement Savings Account (only available for holders of a Hong Kong identity Card)

   (h) Free ATM Services

   (such service is subject to acceptance of the Bank and is not available to the account with joint signing instruction)

   (i) Free Phone Banking Services

(such service is subject to acceptance of the Bank and is not available to the account with joint signing instruction)

(j) Free Internet Banking Service

(k) Fund Sweeping Service

(l) Auto Sweeping Service

(m) No Bounced Cheques and Auto-pay Protection Services (such service is subject to acceptance of the Bank)

2. Minimum initial deposit is HKD10,000 or its equivalent.

3. Customer who has opened an e-Age Banking Account will become an e-Age Banking services customer automatically and enjoy services charges privileges for certain banking services (refer to Service Charges).

4. Account Holder can enjoy several services if the 3-month average total assets equal to HKD100,000 or its equivalent or above (refer to Service Charges). (Average total liquid asset includes all deposit balances and the market value of investments. For sole name Integrated Account holders, their other joint name accounts will also be included)

5. The Bank will issue an e-Age Banking Account ATM card to the account holder subject to successful application for ATM Card service.

6. Free cheque books may be requested by account holders.

7. Periodic statements with transaction details of all accounts are provided to account holders.

8. Subject to acceptance of the Bank, account holders can access all account related services (e.g. autopay and standing instruction, etc). e-Age Banking Account holder may also use ATM Services, Phone Banking Services and Internet Banking for fund transfer, balance enquiry, cheque book and statement request, etc.

Dormant Account

9. An e-Age Banking Account is treated as a dormant account where the account has no activity other than transactions initiated by the Bank (such as interest and charges) for a period of two years.

Interest Payment

10. The articles of "Interest Payment" setting out in <Descriptive Information for Current Account>, <Descriptive Information for Savings Account> (excluding interest for Passbook Savings Account & Remittance HKD Savings Account and Foreign Currency Savings Account) and <Descriptive Information for Time Deposit Account> are applicable respectively.

Stop Payment

11. The articles of "Stop Payment" setting out in <Descriptive Information for Current Account> are applicable.

Overdraft Facility

12. The articles of "Overdraft Facility" setting out in <Descriptive Information for Current Account> are applicable.

13. Handling charge is levied on Clean Overdraft Facility (refer to Service Charges).

Fund Sweeping Service

14. The e-Age Banking Account holder may utilize the Fund Sweeping Service to give instructions for the purchasing of currencies by transferring funds from an e-Age sub-account to another e-Age sub-account or vice versa, when the pre-set criteria are met.

15. The criteria that can be pre-set by the e-Age Banking Account holder are:

    (a) Exchange Rate Criteria: Funds in a fixed or variable amount will be transferred at regular intervals if a target exchange rate set in respect of an approved currency matches that quoted by the Bank.

    (b) Balance Criteria: A fixed or variable amount may be transferred at regular intervals, provided that a minimum amount is maintained in the account to be debited.

    (c) Frequency Criteria: Funds may be transferred at regular intervals.

16. The e-Age Banking Account holder may determine the maximum number of transfer instructions for the Exchange Rate Criteria and/or the Balance Criteria for a specific period. Once the Bank has performed transfers up to the maximum number, this instruction will be automatically terminated.

17. Transfers will not be made if:

    (a) there are insufficient funds in the relevant account to be debited; or

    (b) there are any irregularities concerning the relevant account; or

    (c) there are technical or other operation reasons for not making such transfers.

18. The Bank will determine whether the amount of funds in an e-Age sub-account will be sufficient for the proposed transfer based on:

    (a) the balance at the time of actual transfer on the execution date if the transfer involves exchange; or

(b) the day-end balance one business day before the execution date if the transfer does not involve any exchange.

19. If any date of transfer falls on a non-business day, the Bank shall perform the instructions on the next business day.

20. If on any date, the criteria have been fulfilled more than once, the Bank will only be obliged to transfer funds only once per day.

Auto Sweeping Service

21. The e-Age Banking Account holder may utilize the Auto Sweeping Service to transfer funds automatically from an e-Age Savings Account to an e-Age Current Account of the same currency if:

(a) the day end balance of the e-Age Current Account is overdrawn; or

(b) the credit limit of any overdraft facility attached to the e-Age Banking Account is exceeded.

22. Auto Sweeping Service does not extend to transfer of funds in Renminbi.

23. The daily maximum limits of automatic transfer of funds are HKD10,000 and USD1,000 respectively. The Bank will only process the transfer of funds up to the maximum limit.

24. The transfer will be processed on the next business day subject to there being a sufficient on the applicable e-Age Savings Account. A transfer of funds will not occur if the amount of the funds transferred does not cover the overdrawn amount of the e-Age Current Account or the amount by which the credit limit of any limit of any facility attached to the e-Age Current Account is exceeded (by reason of insufficient funds in the relevant e-Age Savings Account or the agreed overdraft limit has been or will be exceeded or otherwise).

No Bounced Cheques and Auto-pay Protection Services

25. e-Age Banking Account holder whose 3-month average total assets reach HKD100,000 or above may apply for No Bounced Cheques and Auto-pay Protection Services, which are applicable to e-Age HKD Current Account.

26. By utilizing the No Bounced Cheques and Auto-pay Protection Services, the Bank will settle (a) any cheques to avoid any bounced cheques and/or (b) any autopay instruction if there are insufficient funds in the e-Age HKD Current Account.

27. e-Age Banking Account holder may set the maximum amount applicable for settlement of cheques and/or auto-pay instructions under No Bounced Cheques and Auto-pay Protection Services but this amount shall not exceed HKD5,000.

28. Interest will be charged on the amounts paid by the Bank in settlement of any cheques and/or auto-pay instruction. The interest rate for No Bounced Cheques and Auto-pay Protection Services is calculated at the rate of the temporary overdraft facility (refer to Service Charges).

29. Interest is calculated on daily debit ledger balance on a 365-day basis per annum.

30. Accrued overdraft interest is calculated on a simple interest basis and will be debited to e-Age HKD Current Account on the last business day of each month.

Operations of e-Age Banking Account

31. The articles of "Operation of Current Account", "Operations of Savings Account" (excluding the articles in relation to Passbook Savings Account) and "Operation of Time Deposit Account" setting out in <Descriptive Information for Current Account>, <Descriptive Information for Saving Account> and <Descriptive Information for Time Deposit Account> are applicable respectively.

Applicable Rules

32. This information is subject to the terms setting out in the Master Terms and Conditions – Banking Services.

Amendment to this Information

33. The Bank shall be entitled to add, delete and/or amend this information form time to time at the discretion of the Bank.

English and Chinese Version

34. In the event of any inconsistency between the English and the Chinese version, the English version shall prevail.

July 2026

Industrial and Commercial Bank of China (Asia) Limited

The above information is for reference only. For any queries, you are welcome to contact any of our branches or call Customer Service Hotline on (852) 2189 5588 during office hours. Our staff are happy to serve you.