工银加拿大双币信用卡还款指南

Dual Currency Credit Card Repayment Guide

Repayment Measure	If you have account(s) with us	If you do not have account(s) with us
还款方式	如果您有我行账户	如果您没有我行账户
CNY Repayment Only 仅有人民币欠款	Auto-Repayment Service: You can set up the Service for either Full Balance Payment or Minimum Payment through Online Banking, any of our branches or complete the "If you want to set up Auto-Repayment" section on credit card application form. 自动还款功能:每月系统自动通过您在我行的人民币或加币账户偿还信用卡内欠款。您可以在填写信用卡申请表时勾选"设立自动还款"一栏,或者通过网上银行或网点柜台办理。 Account Transfer: You can transfer funds from the account(s) to make the repayment through Online Banking or by our branches.	Bill Payment though *Other Banks' Online Banking: You can make the payment through other banks' Online Banking by adding payee and choosing ICBK Payment Express to your CAD account FIRST. And THEN call our telephone banking at 1-877-779-5588 or visit our branches to transfer as CNY repayment by spot rate. 他行网银还款:您可以首先在到期还款日之前登陆您在他行的网银,通过增加收款人,选择 ICBK Payment Express 还款到您的加元账户,然后致电电话银行坐席 1-877-779-5588 或前往柜台进行购汇还款。
	转账还款: 您可通过网上银行或柜面,从您在我行开立的账户中进行转账还款。	
	By Cash: ONLY 100-yuan notes will be accepted as CNY cash repayment on counter.	
现金还款: 人民币现金还款仅接收 100 元面值。		
CAD Repayment Only	Auto-Repayment Service: Please refer to above	Bill Payment though *Other Banks' Online Banking: You can
仅有加元欠款	自动还款: 请参见上述说明	make the payment through other banks' Online Banking by
	Account Transfer: Please refer to above	adding payee and choosing ICBK Payment Express to your CAD
	转账还款: 请参见上述说明	account.

他行网银还款:您可以在到期还款日之前登陆您在他行的网银,通过增加收款人,选择 ICBK Payment Express 进行还款。

By Cash: You can make CAD cash repayment by our counter.

现金还款: 您可前往我行柜台进行加元现金还款。

CAD & CNY Repayment 有加元和人民欠款

Auto-Repayment Service: Please refer to above

自动还款:请参见上述说明

Account Transfer: Please refer to above

转账还款:请参见上述说明

Bill Payment though *Other Banks' Online Banking: You can make the payment through other banks' Online Banking by adding payee and choosing *ICBK Payment Express* to your CAD account **FIRST**. And **THEN** call our telephone banking at 1-877-779-5588 or visit our branches to transfer as CNY repayment by spot rate. The payment will pay your CAD balance **FIRST**, please make sure you transfer enough amount to pay your CNY balance.

他行网银还款:您可以首先在到期还款日之前登陆您在他行的网银,通过增加收款人,选择 ICBK Payment Express 还款到您的加元账户,然后致电电话银行坐席 1-877-779-5588 或前往柜台进行购汇还款。若您的加元账户有欠款,还款将优先还款至加元欠款。因此请保证您的还款金额足以归还加元和人民币欠款。

By Cash: Please refer to above **现金还款:** 请参见上述说明

目前,您可通过 TD,RBC,Scotia Bank,National Bank,HSBC,BMO,CIBC 的网银还款。

^{*}Other Banks refers to TD, RBC, Scotia Bank, National Bank, HSBC, BMO and CIBC.