



ICBC UnionPay Dual Currency Credit Card

There are 5 methods for repayment.

1. Payment by Standing Instruction, SI (Recommended)

- i. Open a current or saving account (CASA account) in MYR and/or CNY with Industrial and Commercial Bank of China (Malaysia) Berhad Branch, and follow by signing a monthly payment Standing Instruction (SI).
- ii. On every due date of the statement, system will automatically deduct from your CASA account and make payment to your credit card outstanding amount. This will help you avoid late payment or penalty charge. You can select to:
 - a) Make payment to your credit card CNY account by debiting your CNY CASA account, and/or make payment to your credit card MYR account by debiting your MYR account, or
 - b) Instruct bank to purchase CNY by debiting your MYR in CASA account to make payment to your credit card CNY account. The exchange rate will take the spot rate of the bank on the payment day.
- iii. Please ensure sufficient fund in your current or saving account to avoid unsuccessful SI payment.

2. Payment via ICBC Internet Banking

- i. Open a current or saving account(s) (MYR and/or CNY) with Industrial and Commercial Bank of China (Malaysia) Berhad Branch and register for Internet Banking.
- ii. Link your own credit card number in your Internet Banking.
- iii. Then you can view your credit card outstanding balance and make payment to your credit card by debiting from your savings or current account at anywhere, anytime.

3. Cheque Payment

- i. Issue Cheque in MYR only and it should be made payable to **ICBC Card Centre**, follow by your name as per IC or passport.
- ii. Indicate the 16 digits of card number and amount payable to each credit card account at the back of the cheque and fill up credit card payment slip (mail with your monthly credit card statement).
IMPORTANT: Indicate amount payable to **MYR account** and/or **CNY account** (if any) at the back of the cheque and credit card payment slip.
- iii. Attach credit card payment slip with the cheque and mail to "**ICBC Card Centre**", P.O. Box 10243, 50810 Kuala Lumpur, Malaysia. Alternatively, bank-in the cheque at Industrial and Commercial Bank of China (Malaysia) branches.

4. Cash Payment

- i. Cash payment should be made over the counter at our branches and cash payment will be in MYR only.

5. Interbank GIRO (IBG)¹

- i. Interbank GIRO at participating banks.
- ii. Select **Beneficiary Name** – "**Industrial and Commercial Bank of China (Malaysia) Berhad**".
- iii. Select either **Payment Type** or **Purpose** and choose "**Credit Card**".
- iv. Key in your 16 digits credit card number at **Beneficiary Account** number field.
- v. Ensure credit card number is correct and payment will be made in MYR only.
- vi. In **Beneficiary Name**, you can key in your name as appears on I/C or passport.

PLEASE NOTE: This method is applicable for payment to credit card MYR account only.

Note¹:

Interbank GIRO payment screen is varies from Bank to Bank.

VISA ICBC VISA Credit

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- i. Open a current or saving account(s) with Industrial and Commercial bank of China (Malaysia) Berhad Branch, and follow by signing a monthly payment standing instruction (SI).
- ii. On every due date of the month, it will automatically deduct from your account and make payment to your credit card outstanding amount. This will help you avoid late payment or penalty charge.
- iii. Please ensure sufficient fund in your current or saving account to avoid unsuccessful SI payment.
- iv. The SI payment will be reflected in your next credit card statement.

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- i. Open a current or saving account(s) (MYR and/or CNY) with Industrial and Commercial Bank of China (Malaysia) Berhad Branch and register for Internet Banking.
- ii. Link your own credit card number in your Internet Banking.
- iii. Then you can view your credit card outstanding balance and make payment to your credit card by debiting from your savings or current account at anywhere, anytime.

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- i. Cash payment should be made over the counter at our branches with your identification and credit card number.

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- iv. Key in your 16 digits credit card number at **Beneficiary Account** number field.
- v. Ensure credit card number is correct and payment will be made in MYR only.
- vi. In **Beneficiary Name**, you can key in your name as appears on I/C or passport.

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