ICBC 📴 中国工商银行

ICBC Mobile Banking Guide



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If you have any questions about your token or log in, please call our hotline or visit any of our branches



+65 6369 5588 (24hrs)



John Hancock Tower

6 Raffles Quay, #01-01 048580

(Raffles Place MRT Station, Exit I)

Monday-Friday Saturday

9:30am-5:00pm 9:30am-2:30pm

Ang Mo KioSub-branch

53 Ang Mo Kio Ave 3, #B1-01,AMK

Saturday

11 am-4:30pm

Hub 569933

ICBC (B) 中国工商银行

Monday-Friday

11am-7:00pm

Chinatown Sub-branch

Chinatown Point

133 New Bridge Road, #01-10 059413

(Chinatown MRT Station, Exit E)

Monday-Friday Saturday

11am-7:00pm

11am-4:30pm

| Simei Sub | -branch |
|------------------|--------------|
| 3 Simei Street 6 | #01-K6/K7/K8 |
| Eastpoint Mall | 528833 |
| Monday-Friday | Saturday |
| 11am-7:00pm | 11am-4:30pm |
| | |

| Punggol Sul | b-Branch | |
|----------------|----------|--------|
| 83 Punggol | Central | #01-14 |
| Waterway Point | 828761 | |
| Monday-Friday | Satur | day |
| 11am-7:00pm | 11am-4:3 | 80pm |
| | | |

| Sembawang Su | ıb-Branch |
|------------------|-------------------|
| 30 Sembawang D | rive #02-18/19/20 |
| Sun Plaza 757713 | |
| (Sembawang MR | Γ Station Exit B) |
| Monday-Friday | Saturday |
| 11am-7:00pm | 11pm-4:30pm |

Holland Village Sub-Branch 257 Holland Avenue 278984 (Holland Village MRT Station Exit B) Monday-Friday Saturday 9am-5:00pm 11am-4:30pm

Juong East Sub-Branch 130 Jurong Gateway Road #01-213/215/217 600130 Monday-Friday Saturday 10am-6:00pm 11am-4:30pm

| Paya Lebar Sub | -Branch | |
|--------------------|-------------|--|
| 60 Paya Lebar Roa | ad | |
| #01-33/34/35/36 40 | 9051 | |
| Monday-Friday | Saturday | |
| 11am-7:00pm | 11am-4:30pm | |
| | | |

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Introduction

Enjoy the ease of managing your account at home with ICBC Personal Internet Banking. You can check your account balance, transaction history and monthly statement anytime anywhere. Using our internet banking to remit money to China allows you to save 50% on commission charges.

Account Under Account menu, you may check your account balance and transaction history for all the accounts you have registered to your mobile banking, including credit card.

Fund Transfer

To my account- Transfers between your registered accounts under internet banking with currency exchange using real time rate.Local transfer,Transfer to other banks in Singapore.Remittance,Best choice to remit funds to China from SGD to CNY with attractive exchange rate, fast and reliable.Remit currencies other than RMB to worldwide ICBC branches, fast and reliable.

Paynow transfer- paynow is account to account fast transfer in Singapore. Customer register by using HP No./ FIN No. or IC No. bound with account.Transfer limit is up to SGD10000 per day.

Fixed Deposit

With online banking fixed deposit can deposit CNY SGD OR USD.

Online FX

Foreign exchange transactions is the exchange of one currency with another curreny, such CNY/SGD.

Credit Card Service

You can do spot repayment, check the basic information, consume details, check list of your credit cards via mobile banking.

ICBC Messaging

Protected from fraud and receive SMS notification alerts of your online transaction and balance to your Singapore mobile number.

AXS Bill Payment

You can make AXS bill payment at ICBC internet banking.

GIRO ID

You can create 11 digits GIRO account No. and view GIRO agreement Reference No.

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Chapter 1、Log in Mobile Banking

1、First Log in/Log in

Download ICBC mobile banking app, click on top left "Log in" to enter the mobile bank login page.



Enter your:

(1)First log in using Card number/Account number and PIN.

(2) Then, need to log in via SMS or token.

(3)First time login need to change password.(PIN to alphanumeric)

Note: Your mobile banking will be temporary locked if you exceeded the maximum number of attempts to submit. Account will be reactivated after 24hrs from the time your account locked up.



| uli M1 🗢 | 上年10:51 Welcome page | ֎ 81% ■> 1 |
|------------------------------------|---|-----------------------|
| Online | Dear Customer, QIAO Welcome to ICBC mobile ba | hking! |
| Last Log | gin Time:24-09-2018 10:43:57 | , |
| Your Ve S8 Your see Token | rification Information: cure authentication mode: | Login successful page |
| To protec regularly | t your rights and interest, ICBC so change your login password | uggests you |
| | Next | |

2、Forget password

At login page click "Forget password", select ATM card+reserved mobile phone verification or Electronic password device, complete all the required step to change new password.

| | F@10-51 | @ X 91% - 4 | all M1 🗢 | 上午10:51 | @ Ø 81% 💼 🤊 |
|----------------|----------------------|-------------|--------------------------------|--|----------------------------------|
| | T+10:01 | | | Forget login passv | /ord |
| ICB | C 😢 中国工商银行 🛤 | 1896 | Please sel | ect one verification method | |
| | Weblie Banking | | ATM cr | ard+Reserved mobile phone | verification |
| | | | Please withdra- you a te | enter the card number and pas wal and get your mobile phone ext message. | sword for ready. We will send |
| | | | O Electro | nic password device | |
| 👤 qiac | | 0 | Prepare the sam | e your ICBC e-token. The operate as your other transactions. | tion procedures are |
| Enter login p | | | Card/Acc | ount No. | |
| emember logi | n name | | → | | |
| | | | Password | d of registered card/accoun | t number |
| orget password | | | | | |
| | | | Certificate | е Туре | |
| | (iRI) | | | Identity Card | \sim |
| | Fingerprint login | | Certificate | e Number | |
| | | | | | |
| | | | _ | | |
| | | | | | |

Select ATM card+reserved mobile phone verification, enter card number (VISA/Union pay debit card), ATM card withdrawal PIN, complete ID number then click to submit. Next page will Enter received mobile phone verification (SMS OTP), click to next and set up new password. Once password is successfully reset, return to login page using the new password to log in mobile banking.

Electronic password device



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|--|--|--|
| | Forget login passwo | ord |
| Please sele | ect one verification method | |
| O ATM ca Please e withdraw you a te | rd+Reserved mobile phone ve inter the card number and passw wal and get your mobile phone re rxt message. | vification vord for eady. We will send |
| Electror Prepare the same | vour ICBC e-token. The operation is as your other transactions. | on procedures are |
| Registered | d card number/account numb 40766 | ber |
| Certificate | Type Identity Card | ~ |
| Certificate | Number | |
| Security a | uthentication method Electronic password devi | rice |
| | Submit | |

Select Electronic password device, enter card number (VISA/Union pay debit card),complete ID number then click to submit.Next page will show a box of number, input the number on the Token to generate dynamic password for authentication and click confirm to next page for new password set up. Once password reset successfully, return to login page using new password to log in to mobile banking.

Chapter 2、Account Management

At home page, click on "Account", this page will display all the accounts, and each account balance. To check more detail just need to click on particular account.

1、Check Current account

| | < My/ | Account • | •• |
|---|---|--|-------|
| Log In Q Search function | ⇒ Switch to nostalgic vers | sion | • |
| Account Transaction Foreign Pay | Connected account 6217191 * | *** 30042882 | Click |
| Notice of Paper Stateme 2023-09-19 | Balance | SGD 0.0 CNY 0.0 | 00 |
| Investment Image: Fixed Deposit Image: Fixed Deposit Image: Fixed Deposit PayNow Image: Fixed Deposit Image: Fixed Deposit Image: Fixed Deposit PayNow Image: Fixed Deposit Image: Fixed Deposit Image: Fixed Deposit PayNow Image: Fixed Deposit Image: Fixed Deposit Image: Fixed Deposit PayNow Image: Fixed Deposit Image: Fixed Deposit Image: Fixed Deposit PayNow Image: Fixed Deposit Image: Fixed Deposit Image: Fixed Deposit | Credit Card 5521508 * Available limit | No repayment is needed in the current period. SGD 4,000.0 | 20 |
| Open Account Online Sale Convenient Entre tent | Time deposit 0103010 * Balance | account SGD **** 01389489 SGD 8.2 CNY 7.2 | 24 |
| TUE 10 TUE FINING FOR THE BEST FINING, SCO, and USD FIXED DEPOSIT. | Time deposit 0103020 * Balance | account CNY **** 00665021 CNY 29.2 | 28 |
| Service CreditCard Me | ⊙ Delete re | gistered account | |

• • •

00000



| < | Accour | nt details | |
|-------------------------------|---------------------------------|--------------------------------|------------------------------|
| ICRIC Connected account | Debit card 6217191 ** | ** 30042882 | View |
| COPY | DETAILS | | |
| SGD Bala | nce | Available Bal. S CurtBalc S | GD 0.00 GD 0.00 |
| CNY Bala | nce | Available B CurtBa | al. CNY 0.02 alc CNY 0.02 |
| | Mo | ore 🔻 | |
| Linked card | l number | | 1Quantity 🔿 |
| E-Age Ca 4076612 | rd 001076671 | | |
| | 0 | | |
| uery Detail | ls Transfer & Remittance | Copy Card Number | Report Loss |
| PAY | Ø | (5) | |
| PayNow | Overseas Transaction Lock | Local Transfer Limit | Account Frozen |
| Stateme | nt details | | More |
| 2023-10 | | | |
| 04 Vednesday | REMITTANCE | +8 Bala | 3,000.00 SGD nce 8,000.00 |
| 02 Monday | REMITTANCE | | -500.06 SGD Balance 0.00 |

2、Check fixed deposit

| < | MyAccount | | | | | | | ali M1 😒 | F±11:56 | @ 10/92% + |
|-------------------|--|-----------------|--------------|--------------------|--------------------|--------|---------------|----------------|---------------------------------------|--------------------|
| ⇒ Switch to nost: | algic version | ۲ | | Fixe | d Deposit | | | < | My Fixed Deposi | t |
| Connected Debit | t card | | | Interest Rate | My Fixed De | posit | | Principle Amo | unt CNY 70,01 <mark>9.60</mark> | |
| Balance | 7191 **** 30042882 | D 0.00 | | | **** **** **** 948 | 9 | | Deposit Perior | d 1 Year(s) | |
| | | CNY 0.02 | 1Yea | ır(s)Term | CNY | 7.22 > | | Interest Rate | 3.6% | |
| Cred | it Card | o repayment | 11/22 | | 000 | 0.00 | | Account Oper | ing Date 30-08-2018 | |
| Available limit | a sr | arrent period. | Depo | sit | SGD | 0.00 > | | Value Date | 30-08-2018 | |
| Time | e deposit account SGD | | 1Yea Depo | ır(s)Term osit | SGD | 0.00 > | \rightarrow | Maturity Date | 30-08-2019 | |
| 010 | 3010 **** 01389489 | | 6Mo | nth(s)Term | SGD | 0.00 > | | Instruction Up | on Maturity Withdraw principal and | interest |
| Balance | SGD CM | 8.24 VY 7.22 | Depo | usit | | | | Account to be | Credited 0103 | |
| Time 010 | e deposit account CNY 13020 **** 00665021 | | 9Mo Depo | nth(s)Term osit | SGD | 0.00 > | | Currency | CNY | |
| Balance | CM | VY 29.28 | 1Yea Depo | ır(s)Term osit | SGD | 0.00 > | | | | C |
| 0 | Delete registered account | | | | | | | With | draw Matur | ity Instruction |

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Chapter 3、Fund Transfer

1、To My Account (Registered A/C transfer)

Fund transfer-----To my account



Confirm the debit currency/account number and credit currency/account number, example: SGD exchange to CNY within same account as above picture, and key in the amount then click next.In next page will show the exchange rate and the exchange amount, click for confirm to complete the transaction.

2、Local Transfer

To ICBC SG or Local Bank account Fund Transfer-----Local Transfer

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| | 1-+3.27 | 8 6 30% | | invit w | F=3.27 | |
|---|--|----------|---|---|---|---|
| < | Local Transfer | | | < | Local Transfer | |
| ayees | | | | | 400.04 | |
| ık | | CIMB > | | Please sele | ect remittance type | × |
| ie ; | ZHANG SAN | 2 | | For Non-ins | stant transfer, money is | generally |
| count | 01837412335 | | , | ey is credited ansfer meth | T+2 day. For FAST tra- ed immediately. Please nod. If the button is dim | nsfer, mon select a tr med, the b |
| rrency | SGD | | | t the | transfer with this meth | not suppor iod. |
| Save ber | neficiary Y/N | | | Non-ir | nstant FAS | ST |
| r | | | | - | | |
| ount | | > | | Pillippus soud on | id correct Transfer Instru | ation |
| ount Seq. | 00000 | > | | entro rodu ar | a agreed mansier instru | |
| ency | SGD | > | | | | |
| able | 438.91 | | | | | |
| | | | | | | |
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| | SMS verification | \times | e-Passw | ord Device | × | |
| insfer to Z | SMS verification Switch | × | e-Passw verif s | ord Device ication | × | |
| unsfer to Zi | SMS verification Switch HANG SAN SGD 100.00 | × | e-Passw verif s Transfer to ZHANG SAN | ord Device ication witch | × | |
| ansfer to Z | SMS verification Switch HANG SAN SGD 100.00 | × | e-Passw verif s Transfer to ZHANG SAN SGD 1(| ord Device ication witch | × | |
| ansfer to Z Account numb Bank | SMS verification events HANG SAN SGD 100.00 orr 01837412335 CIMP | × | e-Passw verif s Transfer to ZHANG SAN SGD 1 (Account number 018 | ord Device ication witch | × | |
| Insfer to Zi Iccount numb Iank | SMS verification setto HANG SAN sGD 100.00 01837412335 CIMB | × | e-Passw verif s Transfer to ZHANG SAN SGD 1 (Account number Bank CIM | ord Device ication which 00.00 37412335 B | × | |
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| ansfer to Zi Account numt Bank Bank Charget Fransfer Meth | LOCAL ITALIST SMS veito HANG SAN SGD 100.00 OPT 01837412335 CIMB SGD 0.00 FAST Confirm | Send | e-Passw verif s Transfer to ZHANG SAN SGD 1 (Account number Bank OIB Bank CIM Bank CArages SGE Transfer Method FAS Please enter in the "Induc of China E-token" | ord Device ication with 00.000 37412335 B 0 0.00 T strial and Commerc 5100-00 | iał Bank | |
| nsfer to Z ccount numb ank : ank Charget ransfer Meth me enter file | LOCAL TRAINER SMS vertication vertication scap 100.00 of 01837412335 CIMB SGD 0.00 FAST Confirm and agreed Transfer instrue | Send | e-Passw verif s Transfer to ZHANG SAN SGD 10 Account number Bank Charges Bank Charges GE Transfer Method FAS Please enter in the "Indu of China E-tokan" SP1030 | ord Device ication write 00.000 37412335 B 00.000 T striat and Commerce 52.00.00 0 s. 6 Dicits Random | ial Bank Number | |
| ansfer to Zi Account numt Bank Bank Charges Transfer Meth Inser none De Nave read | LOCAL TRAINED SMS verto HANG SAN SGD 100.00 OF 01837412335 CIMB SGD 0.00 od FAST Confirm and agreed Transfer instruct | Send | e-Passw verif s Transfer to ZHANG SAN SGD 10 Account number Bank Bank Charges SGD Transfer Method FAS Please enter in the "Indus of China E-token" The above oldture include | ord Device ication wate 00.000 37412335 B 0 0.00 T strial and Commerc 5200-00 sa 6 Dialta Random unfirm | ial Bank | |
| ransfer to ZI Account numb Bank Bank Charger Transfer Meth Inse non Pe | ECOCAL TRAINSIE SMS verto HANG SAN SGD 100.00 Per 01837412335 CIMB SGD 0.00 ed FAST Confirm and agreed Transfer instruct | Send | e-Passw verif s Transfer to ZHANG SAN SGD 10 Account number Bank Charges Bank Charges Bank Charges Bank Charges Bank Charges SGD Transfer Method FAS Please enter in the "Indu of China E-tokan" SP101130 The above oldrure include | ord Device ication write 00.000 37412335 B 00.00 T strial and Commerce 5200-00 se & Dioits Random Infirm | ial Bank | |
| Account numt Bank Bank Charger Transfer Meth Transfer Meth | LOCAL TRAINSIE SMS veitor HANG SAN SGD 100.00 OF 01837412335 CIMB SGD 0.00 FAST Confirm and agreed Transfer instruct | Send | e-Passw verif s Transfer to ZHANG SAN SGD 10 Account number Bank Account number Bank Charges Mease anter in the "Sdu of China E-tokan" SAN The above olotture include | ord Device ication wate 00.000 37412335 B 0 0.00 T strial and Commerce 5200 2 0 0 sis 6 Dialts Random Infirm | ial Bank | |
| ansfer to Zi Account numb Bank Bank Charger Iransfer Meth Inave read | LOCAL TRAINSIE SMS veito HANG SAN SGD 100.00 orr 01837412335 CIMB SGD 0.00 FAST Confirm and agreed Transfer instruct | Send | e-Passw verif s Transfer to ZHANG SAN SGD 1 (Account number Bank Charges SGI Transfer Method G China E-tokan" SPisase enter in the "Indud of China E-tokan" The above oldure include | ord Device ication with 00.000 37412335 B 0 0.00 T trial and Commerc 51005 00 sis 6 Dialts Random infirm | ial Bank Number | |

Input payee account detail, select payer account and currency, select G3 transfer or FAST.

- For G3 transfer, the fund generally will credit on T+2 days.

- For FAST transfer, the fund will credit immediately.

Select a transfer method. If the button is dimmed, the beneficiary bank you selected does not support the transfer with this method.

Enter SMS verification page or E-password device page, enter verification code to complete the transaction.

3、Remittance

Fund Transfer----- Remittance----- Non ICBC account or ICBC account

| elM1 © < | 下午3:33 ④ 🖲 999 Remittance | • | | Remittan | ce | | at M1 🗢 | 下午3:34 | @ 0 99% 📂 🕯 |
|------------------------|--|---|----------------|------------------|------------------------|---|--------------|----------------------------------|--------------------|
| Non ICB | 3C account ICBC account | | Non ICB | C account | ICBC account | | | Remittance | |
| - | 0 0 | | | <u>1</u> | 0 | | Amount | USD Enter Amount. | |
| Enter Receiv | ver's Information Enter Your Information | | Enter Receive | ar's Information | Enter Your Information | | Telephone | | |
| Receiver's Inf | formation | | Your informati | on | | | reseptions | | |
| Payee Name | zhang san | 2 | Your name | QIAC | | | Fee from | | > |
| Currency | CNY | > | То | | 7 | > | Account Seq | 00000 | > |
| Country/Regit | iorCHINA | > | Account Seq. | 00000 | | > | Currency | SGD | > |
| Bank | 瑞士信贷银行股份有限公司上海分行 | > | Currency | USD | | > | Balance | 438.91 | |
| Payee Accou | int Number 1936579494 | | Balance | 0.00 | | | Payment Pur | pose Please select | > |
| Name(Chines | se) }k≘ | | Amount | USD Enter Amoun | | | Source Of Fu | inds staff payment & family e | xpense > |
| ID Card Numl | ber 130102167808091111 | | Telephone | | | | R | act (| Confirm |
| Telephone | | | Fee from | | | | , P | | Johnnin |

In remittance page, please confirm the beneficiary account is non ICBC account or ICBC account, input beneficiary detail and remittance detail, make sure all the detail input correctly then click confirm for next step. Enter SMS verification page or E-password device page, enter verification code to complete the transaction.

Note: Each Chinese national is only allowed to receive up to USD50, 000 or equivalent of RMB fixed-rate remittance in each year.

4、Paynow

(1) Paynow manage



- Modify paynow information
- Delete paynow bound with ICBC.

CAN use IC number, FIN number or HP number to register paynow bound with ICBC.

(2)Transfer Via paynow

| ul M1 🗢 | 下午4:15 | @ 🖲 100% 🔲 🗲 |
|-----------------|--|--------------|
| < | PayNow Transfer | |
| Payee Details | | |
| Mobile N | lo. <mark>O</mark> NRIC <mark>O</mark> UEN | |
| Payee Informati | ion | |
| +~65 82 | | <u> </u> |
| Nickname | | |
| Zha | | |
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| | | |
| | Next | |
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ICBC

In PayNow transfer page, key in HP number or IC number, verify the beneficiary name was correct then click Next. In Next page input the amount and transfer purpose, click transfer to complete the transfer.

5、Transaction Limit Setting



In Transaction Limit setting page, customer can modify the transfer limit up to their comfort level, click confirm to complete the modify.

*Each transfer limit have own Max limit and Min limit.

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Chapter 4、 Fixed Deposit

1、Fixed deposit(Placement)



In fixed deposit page, go to "Interest Rate" page, choose the currency, choose Fixed deposit tenure, input amount and click "Deposit", please make sure the account number, currency, FD amount and maturity instruction are correctly. Last, click" Confirm" to complete fixed deposit placement.

2、Withdraw/renew fixed deposit

| ail M1 🗢 | 上午9:23 | ■■M1 令 上午9:23 @ 46% ● + |
|--------------------------|----------------------|--|
| < | Fixed Deposit | < My Fixed Deposit ···· |
| Interest R | ate My Fixed Deposit | Principle Amount CNY 70,019.60 |
| | 5111 | Deposit Period 1Year(s) |
| 1 Year(s)Term Deposit | SGD 100,000.00 > | Interest Rate 3.6% |
| | click | Account Opening Date 30-08-2018 |
| 1 Year(s) Term | CNY 70,019.50 > | Value Date 30-08-2018 |
| Deposit | | Maturity Date 30-08-2019 |
| | Deposit | Instruction Upon Maturity Withdraw principal and interest |
| | | Account to be Credited 0103010 |
| | | Currency CNY |
| | | |
| | | Withdraw Maturity Instruction |

- Withdraw - close the Fixed deposit and credit to saving account.

- Maturity Instruction - change maturity instruction(Principle and interest credit to saving account, Principle and interest auto renew, Principle auto renew and interest credit to saving account)

Chapter 5、Online FX

1、FX Trade

Real—time: In FX Trade page, click on the FX currency, next page will show the exchange rate in a day, choice Real-time, input amount. Last page is confirmation page, click confirm to complete the forex exchange transaction.

| • | 上午10:40 | @ 59% 🏬 + | adi M1 후 < | F∓3:03 e-Forex | 0€ 97% () () + |
|----------------|-------------|---|--|---|---|
| | e-Forex | | | o i olox | |
| X Trade | My Position | Trade Detail | SGD/CNY | | C |
| - | | | Bank Buy Rate 5.0103 | Bank Sell Rat | e 5.0403 |
| - | 5.00 86 | 5.03 86 | High 5.0143 | Low | 5.0064 |
| D/CNY | • | • | Mean 5.0253 | | |
| et information | C | ~ | Inquiry Time 15:03:46 | | |
| Basic Order | Bank Busy | Bank Sall Bata | 5.0386 | | 0.17% |
| Data Orber | Rate | Dank Obi Halo | 5.0369 | | 0.14% |
| urites | | | 5.0352 | | 0.10% |
| | 100 | 101-00 | 5.0334 | | 0.07% |
| GRP/USD | 1.30 56 | 1.31 56 | 5.0317 | | 0.03% |
| 0017000 | | | 5.0300 | | 0.00% |
| 1-1 | 1.28 43 | 1.30 83 | 5.0283 Man | | -0.03% |
| USD/CAD | | | 5.0266 11 Null | W | -0.07% |
| | 112.08 | 113.68 | 5.0231 | a melle | -0.14% |
| USD/JPY | 08 | 08 | 5.0214 | VW. | -0.17% |
| | | | 0:00 6:00 | 12:00 18:00 | 24:00 |
| EUR/USD | 1.16 67 | 1.18 07 | | | |
| | 1.00 | 1.97.40 | Real-time | Pendin | ig order |
| | EX Trade | Letioa Constant of the second secon | L+1040 Image: Solution of the solution | L+11040 B 59% C St Trade Detail SGD/CNY Score SGD/CNY Score Score Rank Buy Rate Sold S Basic Order Rate Bank Buy Rate Bank Sel Rate Score Score Score Score Score < | L+1940 9-591 C e-Forex Charles SGD/CNY SGD/CNY SGD/CNY Score Sone Sone SGD/CNY Score Sone Sone Sone certification C Sone Sone certification C Sone Sone certification C Sone Sone set information C Sone Sone set information C Sone Sone Sone Sone Sone Sone set information C Sone Sone set information Sone Sone Sone set information Sone Sone Sone |

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| ali M1 🗢 | 下午3:05 | ֎ 97% | adi M1 😴 | 下午3:05 | @ 97% 💷 / |
|----------|-------------------------------|------------|-----------|-----------------------------------|----------------------|
| | Realtime transaction | | | Realtime transaction | n |
| Currenc | y (Sell) | SGD√ | Please co | omplete the transaction within 10 | second(s) |
| Buy Cun | rency | CNY V | | | 00.00 |
| MaxAva | iBal | 300.84 | Currency | (Sell) | SGD |
| | | | Amount (| Sell) | 100.00 |
| Amount | (Sell) | 100.00 | Buy Curre | ency | CNY |
| | Estimated converted buying am | ount501 75 | Amount (| Buy) | 501.78 |
| | Contrated contened buying an | ouncolling | Current e | xchange rate 1 SGD |) = 5.0178 CNY |
| | Nicot | | Preferent | ial discount rate | 50.00% |
| | | | | | |
| | | | | | |

Pending order: This exchange transaction is a pending transaction, once the exchange rate hit the exchange rate which customer input, exchange transaction only will be complete. If the exchange rate not hit and over the period, transaction will be auto declined.

| M1 @ 下午3:08 @ 98% == + Return Pending order trading Submit | ■IIM1 ● 下午3:09 ● 98% ■ ● <return confirm<="" order="" pending="" th="" trading=""></return> |
|---|--|
| Time of pending order: 12 Hour | Special trading book: |
| Price of profit-making pending order | 6217191001030030697 00000 |
| (| Type of pending order: |
| 5.2000 | Currency (Sell): |
| | SGD |
| | Buy Currency: |
| Type of additional pending order | CNY |
| Profit-making pending order * | Amount (Sell): |
| | 100.00 |
| | Time of pending order: |
| Time of additional pending order | 12 Hour |
| | Price of profit-making pending order: |
| Additional selling currency CNY | 5.2000 |
| | SMS alert: |
| Additional buying currency SGD | Managan Japawaga |
| | Simplified Chinese |
| Additional profit-making price | Mobile Phone No.: |
| | |
| | |
| Please enter additional trading amount | |
| | |
| | |
| SMS alast or not after successful pending | |
| order | |



2、My position



Chapter 6、ICBC messenger

| ntl M1 亲 下午5:02 | ⊕ 100% → + | a∎IM1 ♥ 下午5:0 | 02 @ 100% 💼 + | < Modify Inc | dustri … |
|---------------------------|------------|--|---|--|-----------------------|
| < ICBCMesseng | 3Chiesseng | Type | Alert On Account Changes | Receiving method of ICBC Messenger Please select the method through which ICBC Messenger. You can select more than | you receive n one. |
| Alert On Account Changes: | click | Account | 010 CNY | SMS Receiving number 65- 8138**** | Update |
| | > | Receiving language | English 🗸 | C E-mail | |
| | > | Term | 12 Months 🗸 | Original account number for bill paymer | 1t 08000019381 |
| 3431 | > | Auto-renew (j) | \sim | Account Linked Below | 00000 |
| | | Reminding amount for withdraw No reminder when the amount is labeled. | 100.00 100.00 tess that set amount | Currency | SGD |
| | | Reminding amount for posting (No reminder when the amount is | 100.00 less than set timount | Modify account number for bill payment Fee Schedule | Free |
| | | If the reminding amount you set value, we will charge a service charging standards | t is less than the default fee based on relevant | Modify | |
| | | Display transaction amount and | account balance | Suspend | |
| | | Account Alias | | Terminate | |
| | | Nov | | | |

- **Modify** SMS alert amount, click ICBC messenger, select currency, modify amount for receive SMS alert.

- Suspend is temporary stop the SMS alert, customer can activate back anytime.
- Terminate is cancel the SMS alert.

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Chapter 7、 Credit Card Service

1、 Credit card repay

Credit card----click"card"-----click"Repay"

| 4:58 at 46 💳 | | 5:24 | | 46 | 5:24 | | .11 46 🔳 |
|--|---------------|----------------------------|--------------------------|----------|-------------------------------|---|--|
| CreditCard ··· | | < Cred | it Card Repayment | | < | Credit Card Repaym | ient |
| Comment Reads Comment Reads Commen | | CreditCard No. Currency | 7905 Cred SGD Next | fit Car~ | Current Optimal Minimut | Credit card: 62591740 Repsyment date: 25-10-20 arrears repayment amount m Payment Due | 00257905 23 SGD 0.00 SGD 0.00 SGD 0.00 |
| Repayable in current term ① Repayment date:10-25 till repayment date 14 Day SGD 60,33 | \rightarrow | | | | Enter Rep SGD (| Dayment Amount | |
| Detail Enquiry Installment Repay | | | | | From | *******9 | 750 Debit Carc∨ |
| E\$ 67 🗘 🗐 83 | | | | | Account | Seq. 00 | - 000 |
| Statement Credit Card Credit Card Autopay Online details Activation (Application Applicati | n | | | | Currenc | / U: | SD 🗸 |
| Loss report of credit card | | | | | Available | Bal. | 0.00 |
| KCBC Chinese the second secon | | | | | installin | eent payment Repa | y inimediately |
| Jennue CreditCard Me | | _ | | | | | |

Under Credit Card page, click "Repay" and select card for repayment, click "Next" and follow the instruction shown to complete card repayment.

.il 46 🔳

5:00

2、Credit card function

| 4:58 |
|---|
| CreditCard ···· |
| View card number MASTER World MC |
| Analtobe Bal 💿 sob 6/30.44 Current Bahnoe 🕒 sob -96.12 |
| Repayable in current term (2) Repayment date:10-25 the repayment date: 16 bay SoD 60.33 |
| Detail Enquiry Installment Repay payment |
| Es C C Es Statement Credit Card details Credit Card Activation Autopay (Application Application Online |
| Loss report of credit card |
| ICBC Chinese Zodiac Credit Card Unamericative Credit Card The Control of Cont |
| Service CreditCard Me |

| | CreditCard | |
|--------------------------------|------------------------|-------------------------------------|
| | 6544 ASTER World MC | 01-10-2023 Bill Date |
| Optimal Repayment Amount | SGD 60.33 | 14 Day Till Repayment Date |
| Available Bai | SGD 8,903.48 | |
| | Statement | _ |
| 2023-09 Mont | hly bank statemen | t |
| 2023-08 Mont | hly bank statemen | t |
| 2023-07 Mont | hly bank statemen | t |
| 2023-06 Mont | hly bank statemen | t |
| 2023-05 Mont | hly bank statemen | t |
| 2023-04 Mont | hly bank statemen | t |
| 2023-03 Mont | hly bank statemen | t |
| 2023-02 Mont | hly bank statemen | t |
| 2023-01 Mont | hly bank statemen | t |
| 2022-12 Mont | hly bank statemen | t |

| 5:00 | | 11 4G 🔳 |
|---|---------------------------|-------------------------------------|
| | CreditCard | |
| | ASTER World MC | 01-10-2023 Bill Date |
| Optimal Repayment Amount Available Bal | SGD 60.33 SGD 8,903.48 | 14 Day Till Repayment Date |
| _ | Detail | |
| Card Status | | Normal |
| Available Bal. | | SGD 8,903.48 |
| Current Balance | 9 | SGD 60.33 |
| Credit Limit | | SGD 9,000.00 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |





Under the Credit Card page, you may select and view the card(s) by swiping. You can check transaction statements, view card details, activate new cards, set auto payment, apply for new card online as well as report loss of credit card.

2-1 Autopay by ICBC account



Under the Credit Card page, click "Autopay", select card and follow the instruction shown to complete.

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2-2 Bill payment by installments

| 4:58 | | 6:09 | 🖬 46 🚮 | | | 6:15 |
|--|---------------------------|------------------------------------|--------|---|---|----------|
| CreditCard | · | Installment payment | | | | < Bill p |
| **** **** 6544 | E | Installment payment of consumption | | | | |
| View card number MASTER World MC | Ē | Bill payment by installments | | | | |
| Available Bal. SgD 8,903,48 | | 1 | | | | Inqu |
| Current Balance () SGD -96.12 | | | | | | |
| | | | | | | |
| Benavable in current term () Repayment date:10-25 | → | | | | | |
| til repayment date 14 Day | | | | | | |
| sop 60.33 | \rightarrow | | | - | → | → |
| Detail Enquiry Installment Repay | | | | | | |
| E: 🔽 🗘 💷 | | | | | | |
| Statement Credit Card Credit Card Autopay Online details Activation (Application Applicati | ion | | | | | |
| | | | | | | |
| Loss report of credit card | | | | | | |
| ICBC Chinese Zodiac Credit Card | | | | | | |
| Uninder Cablest God anna Bestallatin 12 d'Avent designs TO 2.0 101 101 201 201 201 201 Bestallatin 12 d'Avent designs TO 2.0 101 201 201 201 201 Bestallatin 12 d'Avent designs Bestallatin 12 d'Avent designs Bestall | | | | | | |
| Service CreditCard Me | | | | | | |
| | | | | | | |
| 6 140 🐲 | 6:16 | all 46 📷 | | | | |
| / for bill payment by installments | < Apply f | for installment | | | | |
| Card No. ********6544 Credit Card > | Card | 5521508000016544 | | | | |
| ωy 500° | Currency Start Date | SGD 2023-09-01 | | | | |
| Next | Closing Date | 2023-09-30 | | | | |
| | Total amount available fo | or installment 60.33 | | | | |
| | Monthly Repayment Amo | iount | | | | |
| | Number of installment or | eriods Choose > | | | | |
| | Initial Decement Amount | | | | | |
| | Initial Payment Amount: | | | | | |
| | | | | | | |
| | Chec | ck bill details | | | | |
| | | Next | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Under the Credit Card page, click "Installment payment"-"Bill payment by installments"-"Set installments", select card and follow the instruction shown to complete.

Chapter 8、QR Transfer and PayNow QR Code

(13) 中国工商银行



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Click <u>PayNow QR code</u>, input the amount paid to other party, click "Generate", share QR code by wechat\facebook\whatsapp and so on.

Use <u>QR transfer</u> can scan the QR code shared by the other party to complete the payment.

Chapter 9、AXS Bill Payment

| < Bill Payment click | < Bill Payment Catego | гу Туре | < Bill Payr | ment |
|---|-----------------------|---------|----------------------------|------------|
| E Bill Payment | F Electricity | > | Bank of C | China |
| Enquiry Bill Payment | Credit Card | > | Transaction Date : | 2023-10-10 |
| My Favorites | General | > | Credit card | |
| Recent Repayment Records | Healthcare | > | number * : | |
| Recent repayment records for the last month | m Insurance | > | Pay Account : 01030 | 1000100 > |
| | (0) Loans | > | Balance: | 0.00 |
| | Membership | > | Currency: | SGD |
| | Town Councils | > | Amount * : Please input | |
| | Other | > | Subm | nit |

In bill payment page, choose bill payment type, input particular as per required then click 'Submit' to complete the bill payment transaction.

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Chapter 10、Service and settings

1. Inquire/Modify personal information

Me-----Service and settings-----Inquire/Modify personal information

| al M1 🗢 | 下午5:48 @ | 100% 💷 🕈 | < Per | sonal Info | • • |
|---|---|----------|-------------------------|-------------------------|--------|
| | Settings | | Name: | WAN | |
| ß | Inquire/Modify personal information | > | Your Area: | Sing | gapore |
| • | Payment authentication management | > | Mobile No.: | - 65 ~ 81 | 6 |
| G | Credible device management | > | Phone No.: | 81 | 6 |
| - | | | E-Mail: | 22@HOTMA | IL.MY |
| 2 | Login setting | > | Verification Question: | Your Favorite Idol | ~ |
| • | Calibration of E-token | > | Answer For The Question | on During Verification: | |
| 0 | Region and language | > | Mobile Bank Register Da | ate: 03-09 | 9-2019 |
| 2 | Login reminder setting | | Mobile Bank Expiry Date | e: 31-12 | 2-9999 |
| Lock-sc Lock-sc required screen li | creen password reen password means password is when opening mobile banking after ock | | | Next | |
| External other pe | al Transfer transfer means transfer & remittance to rson's account. | | | | |

**A cooling period will apply on update HP number and email address.(after 24 hours only will be effective)

2、Mailing address

| < Query/Update Mailing Address | | | | | | |
|-----------------------------------|---------------------|--|--|--|--|--|
| Mailing Addro Credit Card) | ess (Saving A/C and | | | | | |
| Street Name: | ANCHORVALE CRESENT | | | | | |
| Block/House No.: | BLK 336B | | | | | |
| Floor - Unit No: | #1 - 3 | | | | | |
| Building Name: | ANCHORVALE CRESCENT | | | | | |
| Country: | Singapore | | | | | |
| Postal Code: | 542336 | | | | | |

3、 Payment authentication management

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(1)SMS

ICBC

(53

Me-----Service and settings-----Payment authentication management ---- SMS

| ullM1 奈 < | ۲年5:49 ayment authentication r | nanag | em | • | adiM1 🗢 < | 下午5:50 @ 1 SMS | 00% 📖 + |
|--------------|--|-------|------|---|--|--|----------------|
| | SMS | 0 | Open | > | Function status | | Open |
| 0 | Password-exempted | | | > | Payment channel | Mobile Banking/Int Ba | ernet nking |
| | beneficiary | | | | Mobile Phone No. | 885 | 8**** > |
| | | | | | Single limit | SGD 10,00 | 00.00 > |
| | | | | | Daily limit | SGD 10,00 | 00.00 > |
| | | | | | Operation Record | | > |
| | | | | | Prompt:The transaction limit payment and other external p authentication method. Pleas | applies to transfer and remittance, payments applied through SMS se pay attention to adjusting limit ris | bill sk. |
| | | | | | Close a | uthentication method | |
| | | | | | | | |
| | | | | | | | |

The SMS transaction authentication method is to authenticate transaction like fund transfer or payment by SMS OTP. The authentication limit up to SGD 10,000. The limit can be modified.

(2)Password-exempted beneficiary

| adimi ≆ < Password-e | 下午5:50 @ 100% Imited beneficiary | ul M1 🗢 | 下午5:50 | @ 100% 🛑 🕯 | adi M1 🗢 | ۲ ۴ 5:50 Add New Pavee | @ 100% 💷 f |
|-----------------------------------|---------------------------------------|-----------|---------------|------------|----------|--------------------------------------|------------|
| Payment channel | Mobile Banking/Internet Ban | < | Manage Payees | | Make | a navment | \$ |
| | king | | | | U | a payment | |
| Single limit | SGD 1,000.00 > | | E | | Cros | s-border ICBC | > |
| Daily limit | SGD 1,000.00 > | F4 | | # A | Cros | s-border other banks | > |
| Operation Record | > | | | | | | |
| Password-free beneficiary is enab | sled only in the small-value payment. | | Q | C | | | |
| Manag | e my beneficiary | QI/ | | FG | ► | | |
| | | | Z | | | | |
| | | zhang san | | J K | | | |
| | | | | N | | | |
| | | | | C | | | |
| | | | | | | | |
| | | | | S | | | |
| | | | | | | | |
| | | | | V | | | |

ICBC (空) 中国工商银行

| al M1 🗢 | 下午5:50 | @ 100% == + | ad M1 🜩 | 下午5:51 | @ 100% > + |
|-------------------|--------------------------------|--------------------|-----------------------------------|--|----------------------|
| < | Add New Payee | | < | Manage Payees | + |
| Local F | Payee | | Verified benefit You can cance | iciary can enjoy small-value password- el verification at any time. | exempted payment. |
| Account na | me Please enter account name | | Local F | Payee | Ū |
| Currency | USD | > | zha | | |
| Bank | Industrial and Commercial Bank | k Of | Indi | | Go to > |
| | China Singapore Branch | | 62 | 171920010304862 | 52 |
| Account number | PLEASE ENTER ACCOUNT NU | IMBER | → | | - |
| | | | | | |
| | Submit | | | | |
| _ | | - | | | |
| | | | | | |
| | | | | | |
| | | | | | |
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| | | | | | |

Password-exempted payee where a customer can skip the authentication process for fund transfers below SGD1000 once the payee is registered as exempt.

In 'manage payees' page, the fund transfers made prior to the payee being displayed in a list. If want to add more payees, click the 'add beneficiary' below of the page and select the type of password-exempted payee (local transfer, cross-border ICBC, etc.), enter and submit the account detail of the payee. Please return to the 'manage payees' page after adding the payee, select the added payee, click 'Go to', enter the password authentication code generated by token, the authentication of password-exempted payee was complete.

4、Log in setting

Me——Service and settings——Log in setting

| | | | all M1 🗢 | 下午9:35 | S1% |
|---|---|--|--------------------|----------------------|-------------------------|
| all M1 奈 | 下午9:35 | | < igin pa | ssword | |
| | Login setting | | Login via user IE | 0 + login password | |
| Dear custom You may self following opt for the next I mobile bank | her, ect one or more login methods tions. You can log in with the m login. You can adjust your login ing at any time. | from the ethod you set method in | User Name: | | qiad |
| Change Pas | sword | > | | Confirm | |
| Touch ID Log | gin Setting | $\overline{\mathbb{O}}$ | | | |
| Login via use | er ID + login password | > | → | | 完成 |
| | | | , , ? | ! 、 | |
| | | | | | |
| | | | q w e | r t y u | i o p |
| | | | q w e a s c | rtyu dfgh | i o p j k l |
| | | | qwe as trans | rtyu dfgh xcvb | i o p j k l n m 🙁 |

Enter the login setting page to change password, Touch ID login setting, and Login via user ID + login password.

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5、Calibration and E-token

ICBC

Me——Service and settings——Calibration and E-token

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|---|---|---------------------------------|
| | Calibrate Toker | |
| Please press "C and enter the pr Please wait for and enter again | K" button on the dynamic par assword in the dynamic par password update in the dy | password device sword device |
| | Confirm | |
| | | |
| | | |
| | | |
| | | |
| | | |

Input the dynamic password generated by token 2 times to complete the calibration of the token dynamic password.

6、Debit Card

(1) Debit Card Activation

All——Account service——Debit card —— Debit card Activation



| 11:22 | | t? .ıl 80% ∎ | 111830 500 2 | 10 - 1 1 ** | al 79% 🖬 | 11:31 🔤 🖬 | | t ^e 799 |
|---------|---------------------|--------------|---------------------|---------------------|----------|-----------------------------------|--|--------------------|
| < | Card activation | ••• | < | Card activation | •••• | < (| Card activation | 1 |
| our una | activated cards are | | Card No. | 4076 6120 0099 5574 | | Please confirm the | following information | |
| 4 | 076 612* ***9 5574 | 0 | Card expiry date | 09-2027 | | Card No. | 4076 612 | 0 0099 5 |
| - | Activate now | | | | | Card expiry date | | 09-2 |
| | | | | Next | | Please ensu | re all your details are er | tered |
| | | | | | | SM | AS verification | × |
| | | | | | | Switz | h authentication method | |
| | | | | | | 140121 | [] | 51s |
| | | _ | - | | | Please enter the 8138**** (number | verification code received c r is 216540) | n 65 |
| | | | | | | | Confirm | |
| | | | | | | - | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | Ш О | < | 111 | 0 (| | 111 | 0 | < |

In "Debit Card Activation" page, only will show those debit card inactivated.Click "Activate Now" and input debit card expiry date to activate the Debit card.

(2) Debit Card PIN reset

| y The Password | | | | Indife. The December | | 1 . | Indifu The Deseured | |
|-----------------------|------------|---|---|--|--|--|--|---|
| | | | IVI | lodity The Password | | · · · | loany the Password | |
| with password to be m | odified | | 6217 191 | * ***3 0042 882 | | 6217 19 | * ***3 0042 882 | |
| 0042 882 | | For acc digits, d number as PIN. | ount seci ate of bir or other | urity, avoid using repeat or cor rth, identity card number, telep easily accessible personal int | isecutive shone formation | For account set digits, date of b number or othe as PIN. | unity, avoid using repeat or con rth, identity card number, telept reasily accessible personal inf | secutive hone ormation |
| | | New Passwi | ord | | | New | | |
| | | Repeat | new ord | | | F e-Pas F verific | sword Device cation | \times |
| | | Mobile No. | Phone | 65 | | 1 | the PDP law of considerable means | |
| | _ | - | | 8138**** | | token to get | the DK key of your electronic passy the password and complete the | word |
| | | SMS verifica code | tion | Enter | 55s | S transaction i | is quickly as you can before timeout. | |
| | | Please e 65 8138 | nter the v | verification code (3608033)rec | eived by | | Confirm | |
| | | | | | | | Submit | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | 0.0042 882 | 2 with password to be modelled | our password to be indefined 10042 882 | 2217 191 coord 882 Coord 882 | 2002 882 2003 882 2004 882 2004 882 2004 882 2004 882 2017 191***3 0042 882 Corracourt security, avoid using repeat or corr in arbitra or other easily accessible personal int arbitra or other easily accessible perso | a can parawork to be included codd 282 Codd 282 Codd 282 Codd 282 Codd 282 Codd 282 Codd 282 Codd 282 Codd 282 Codd 282 Codd 283 Cod 283 < | 2 and pastword to be includied 2217 191***3 042 822 222 223 2217 191***3 042 82 2217 191***3 042 84 | a with parasived to be inclusing Early 191***3 0042 82 Early 191***3 0042 82 For account security, world using report or consecurity in units or other early accessible personal information as Phys. New maxword information in Paraseonic information in the second personal information in a Phys. New maxword information in the second personal information in a Phys. New maxword information information in a Phys. New maxword information in the second personal information in a Phys. New maxword information information in a Phys. New maxword information information in a Phys. New maxword information information in a Phys. New mitigation information information information in a Phys. New mitigation information inform |

In "Debit Card PIN reset" page, choice the debit card which want to do PIN reset, key in new PIN number 2 times and SMS OTP for verification. Next step need Token for second verification.

(3) Debit Card Report Lost

Account—My account—Report Lost All—Account service—Debit card — Report Lost



| | Loss | | | < | Loss | ••• |
|-------------------|---------------------|--------|----------|--|---------------------------|---|
| count | | | | Please confirm th | he information of card fo | or loss reporting |
| | | ~ | | Card/Account No. | 40 |)76 **** 6671 |
| ig of accou | nt at the same time | | | Card name | | |
| | | | | Loss reporting of account at the same time | | Yes |
| | | | | | | |
| | | | | | | and the second se |
| | | | | Confirme | d. Report for loss imm | ediately |
| | | | | Confirme | d. Report for loss imm | ediately |
| | | | | Confirme | d. Report for loss imm | ediately |
| | | | | Confirme | d. Report for loss imm | ediately |
| | | | | Confirme | d. Report for loss imm | ediately |
| | | | | Confirme | d. Report for loss imm | echatery |
| cel Card/ | Account No. | Finish | → | Confirme | d. Report for loss imm | edilately |
| scel Card/ | Account No. | Finish | | Confirme | d. Report for loss imm | ediately |
| cel Card/ | Account No. | Finish | → | Confirme | d. Report for loss imm | ediately |
| icel Card/ | Account No. | Finish | → | Confirme | d. Report for loss imm | echately |

In "Report lost" page, choice the debit card was been lost (there have an option to report lost of the account at the same time), click "confirm report for loss immediately" to freeze the debit card.

7、 Account Frozen

Account—My account—Account Frozen All—Financial Assistant—Account Frozen



In "Account Frozen" page is to freeze the account including all debit card.

**Alternatively you may call our customer service hotline to freeze the accounts: +65 63695588

Chapter 11、Online Account Opening

(13)中国工商银行

ICBC

| Log In Q Search function | ICBC 🙆 中国工商银行 | ICBC 図 中国工商銀行 | ICBC ⑧ 中国工商银行 |
|---|--|--|---|
| Account Transaction Exchange Pay | ACCOUNT APPLICATION Choose your account type | ACCOUNT APPLICATION Choose your product | We will require some personal details from you to complete your application |
| Notice of Paper Stateme 2023-09-19 > | Single Account 1 person | FEATURED PRODUCT ICBC Current and Fixed Deposit Account UnionPay and Visa Debit Cardo, Internet | FOR SINGAPOREANS, PRS AND FOREIGNERS WITH MYINFO DATA DNLY SINGDASS |
| Pay Row OR Transfer Griles Account In Credit Card Opening | Joint Account Application Maximum 2 persons | Learn more | By clicking 'Retrieve with MyInfo', you will consent to MyInfo retrieving your personal information from participating Singapore government agencies, in order to complete the |
| Open Account Online Sele Convenient Entren | NEXT | FEATURED PRODUCT ICBC Current Account UnionPay and Visa Debit Cards With Internet Bankina | account application process. You will be leaving our website to access Singapore Government's website. Please ensure you understand the <u>terms and</u> conditions of Singapore Government's website |
| TUE 10 TUE RMB_SCD, end USD FIXED DEPOSIT. | | Learn more APPLY NOW | before you proceed. Retrieve Myinfo wm sagposs |
| Service CreditCard Me | | | |

Customer can thru Mobile Banking App apply online account opening in single name or joint name and product type(saving account with fixed deposit account / saving account only).This online account opening process will link with Singpass and retrieve customer information from Singpass.

Chapter 12、Giro ID



Check/Create Giro ID - to check/create Giro ID to sign up for direct debit agreement. Giro Agreement - show all the Giro direct debit bank account to pay bill on a regular basis. ****One account can only create one GIRO ID.**

Note: For more information regarding Mobile Banking, please contact our customer service hotline: +65 63695588