

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)

RMB Processing Centre

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 Kio Sub-branch

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

Hub 569933

Monday-Friday Saturday

11am-7:00pm 11 am-4:30pm

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 Sub-Branch

83 Punggol Central #01-14

Waterway Point 828761

Monday-Friday Saturday

11am-7:00pm 11am-4:30pm

Sembawang Sub-Branch

30 Sembawang Drive #02-18/19/20

Sun Plaza 757713

(Sembawang MRT 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 Road

#01-33/34/35/36 409051

Monday-Friday Saturday

11am-7:00pm 11am-4:30pm

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 currency, 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.

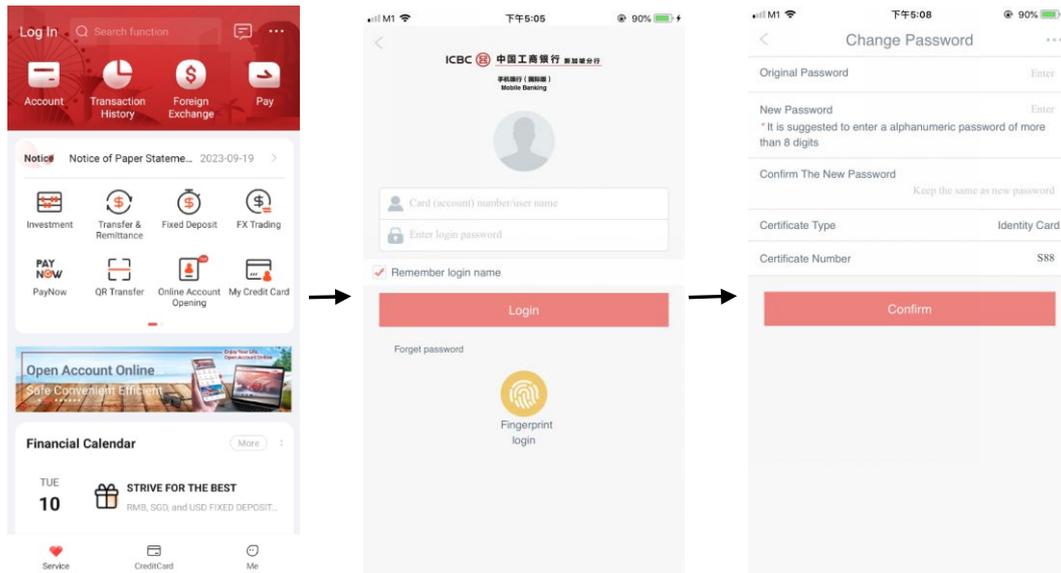
GIRO ID

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

Chapter 1、Log in Mobile Banking

1、First Log in/Log in

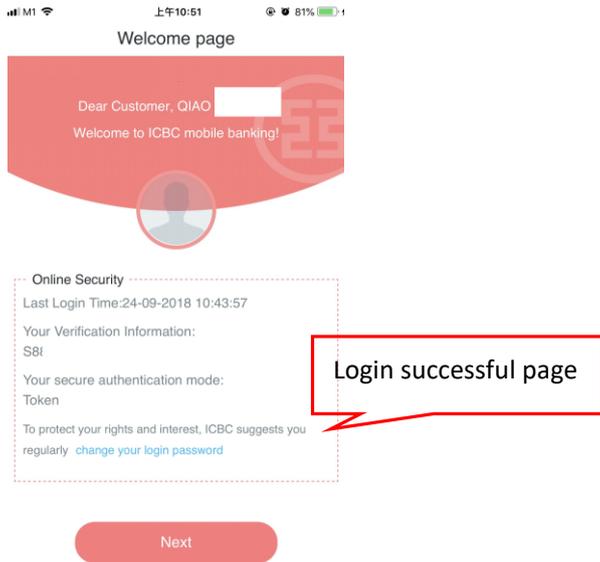
Download ICBC mobile banking app,click on top left “Log in” to enter the mobile bank login page.



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)

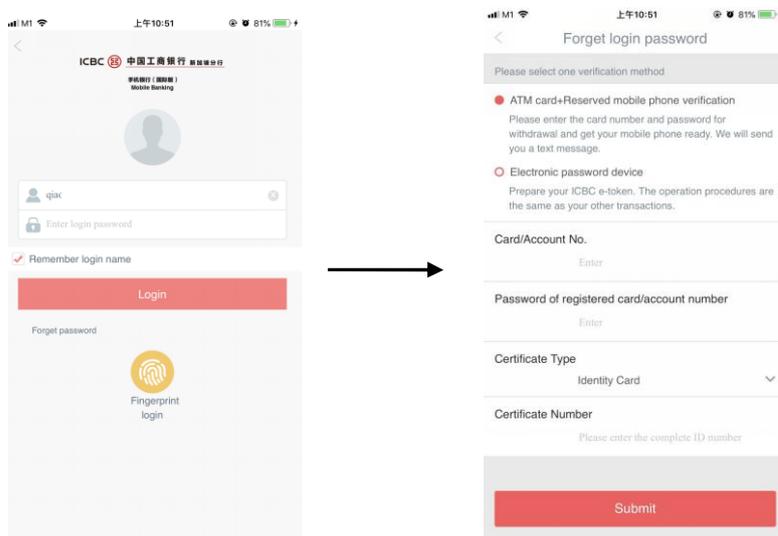
Note: Your mobile banking will be temporary locked if you exceeded the maximum number of attempts to submit. Account will be reactivated after 24hrs from the time your account locked up.



2、Forget password

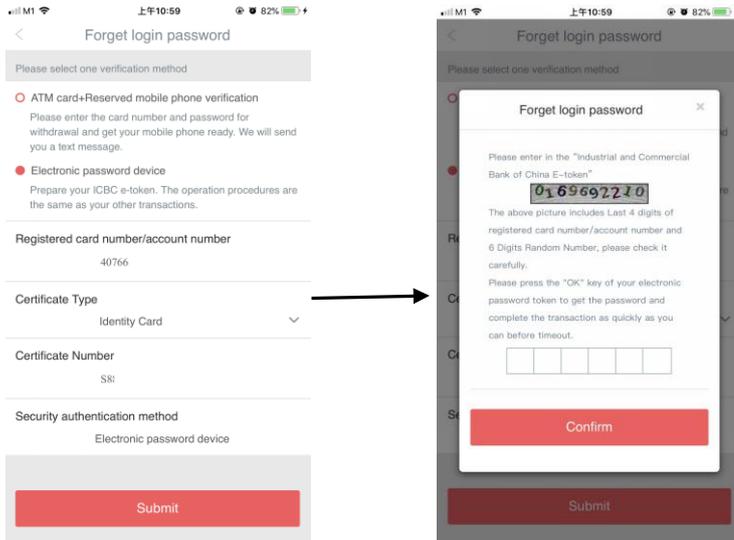
At login page click “Forget password”, select ATM card+reserved mobile phone verification or Electronic password device, complete all the required step to change new password.

ATM card+reserved mobile phone verification



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

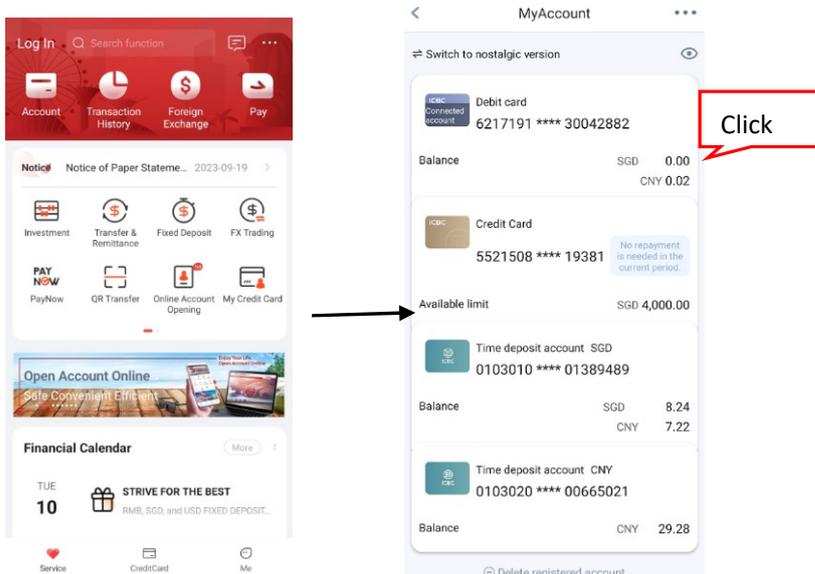


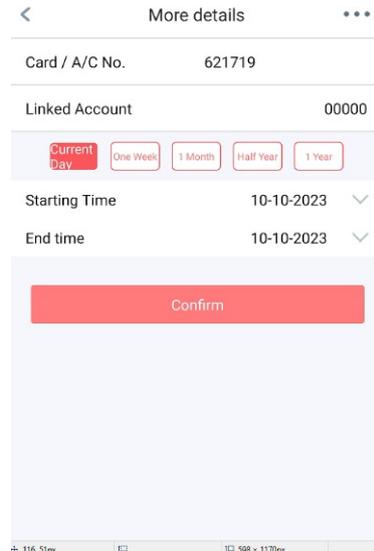
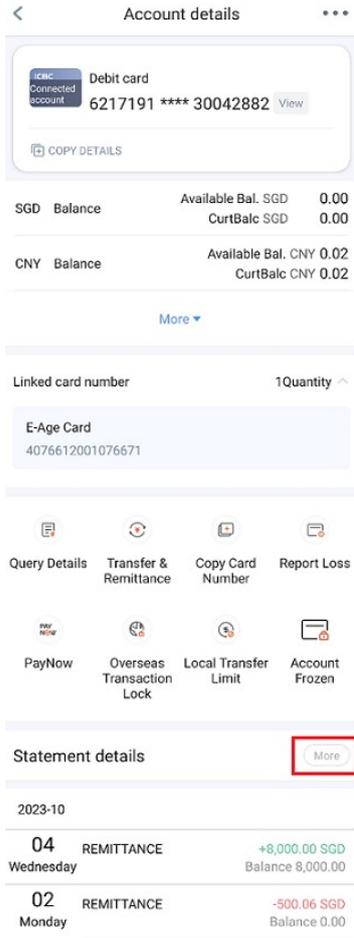
Select Electronic password device, enter card number (VISA/Union pay debit card), complete ID number then click to submit. Next page will show a box of number, input the number on the Token to generate dynamic password for authentication and click confirm to next page for new password set up. Once password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

Chapter 2、 Account Management

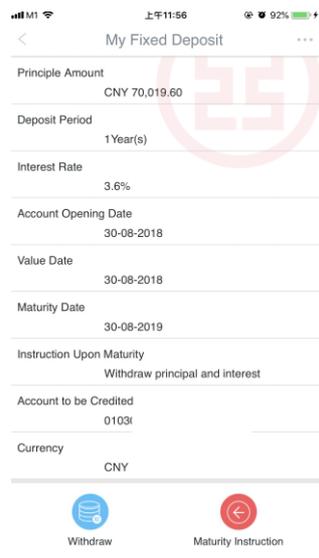
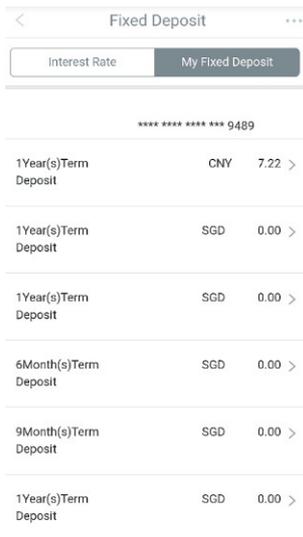
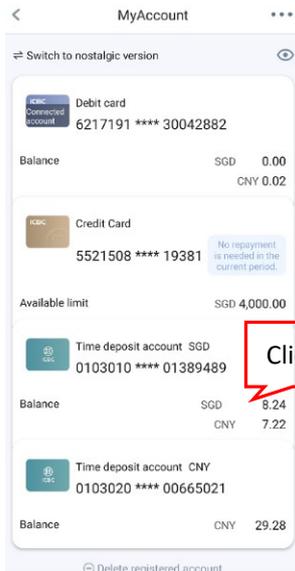
At home page, click on “Account”, this page will display all the accounts, and each account balance. To check more detail just need to click on particular account.

1、 Check Current account





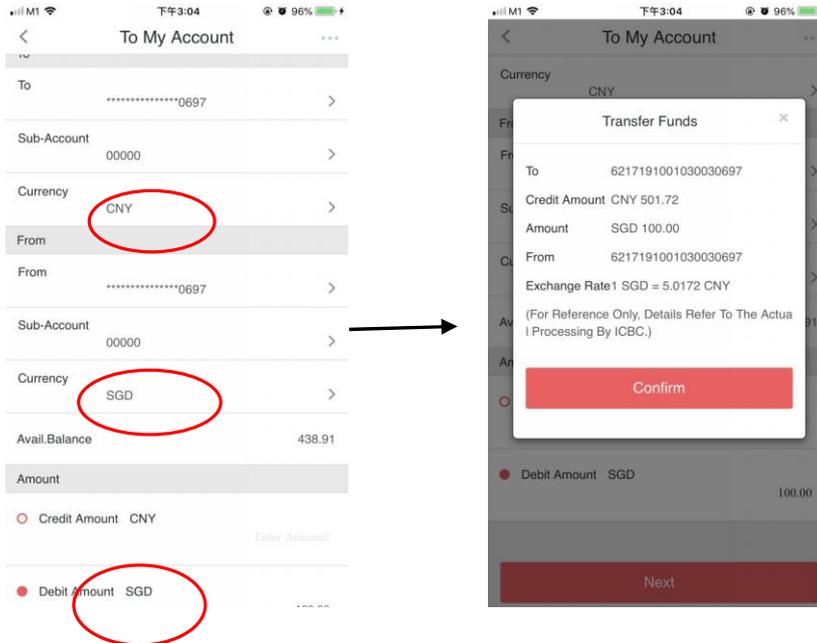
2、Check fixed deposit



Chapter 3、Fund Transfer

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

Fund transfer-----To my account

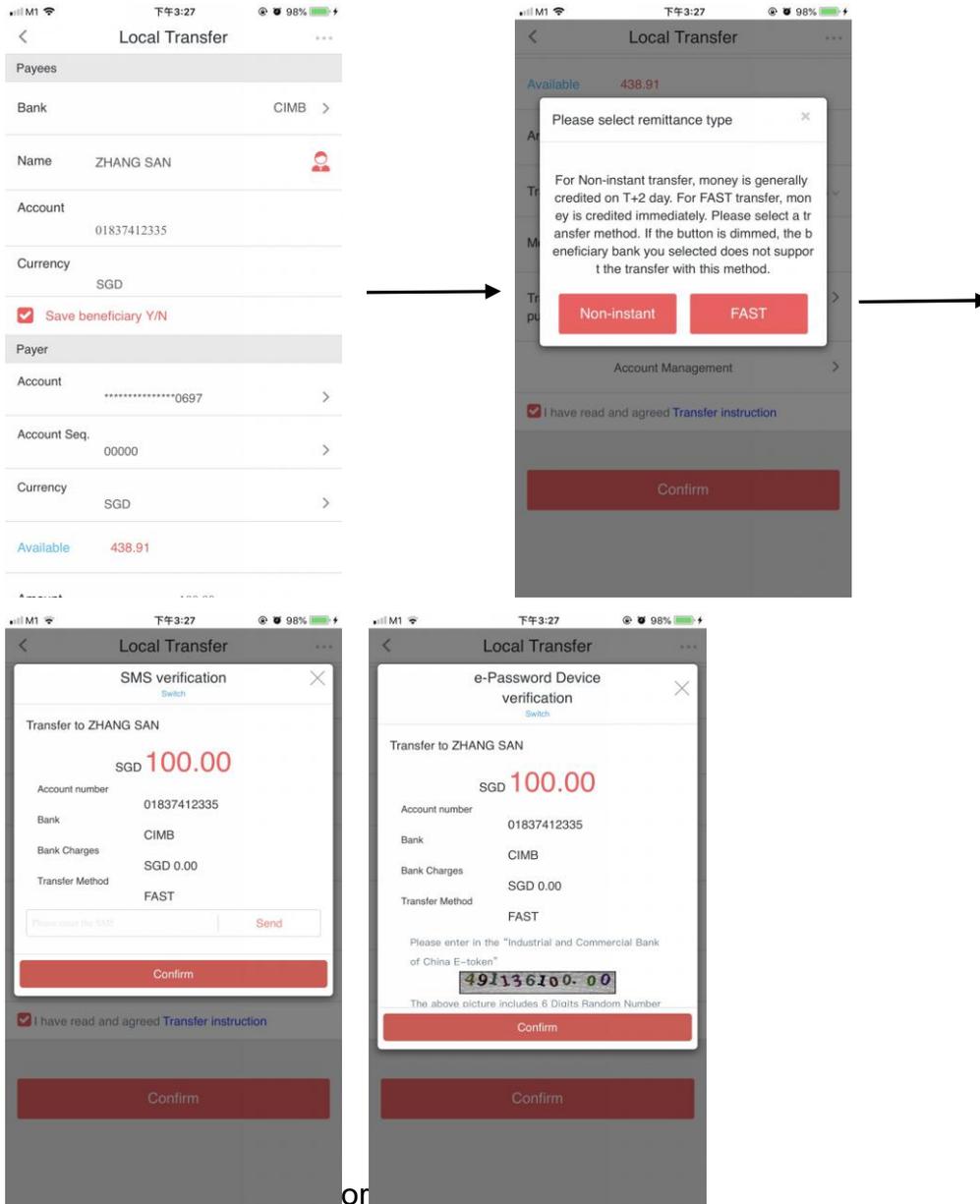


Confirm the debit currency/account number and credit currency/account number, example: SGD exchange to CNY within same account as above picture, and key in the amount then click next. In next page will show the exchange rate and the exchange amount, click for confirm to complete the transaction.

2、Local Transfer

To ICBC SG or Local Bank account

Fund Transfer-----Local Transfer



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.

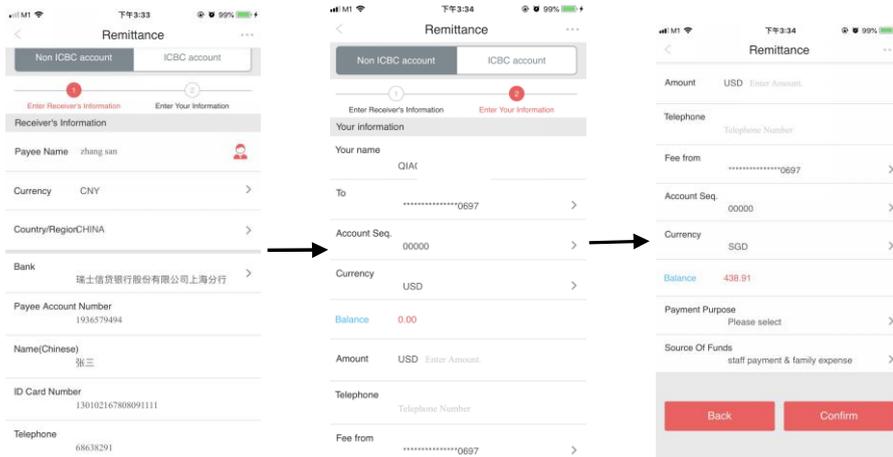
- For FAST transfer, the fund will credit immediately.

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

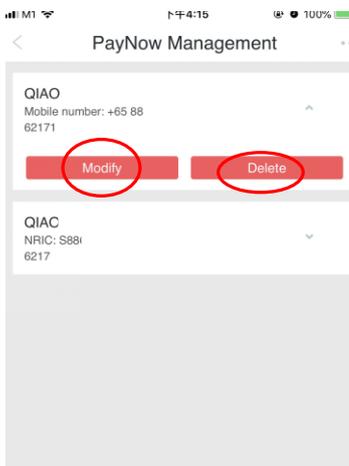


In remittance page, please confirm the beneficiary account is non ICBC account or ICBC account, input beneficiary detail and remittance detail, make sure all the detail input correctly then click confirm for next step. Enter SMS verification page or E-password device page, enter verification code to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

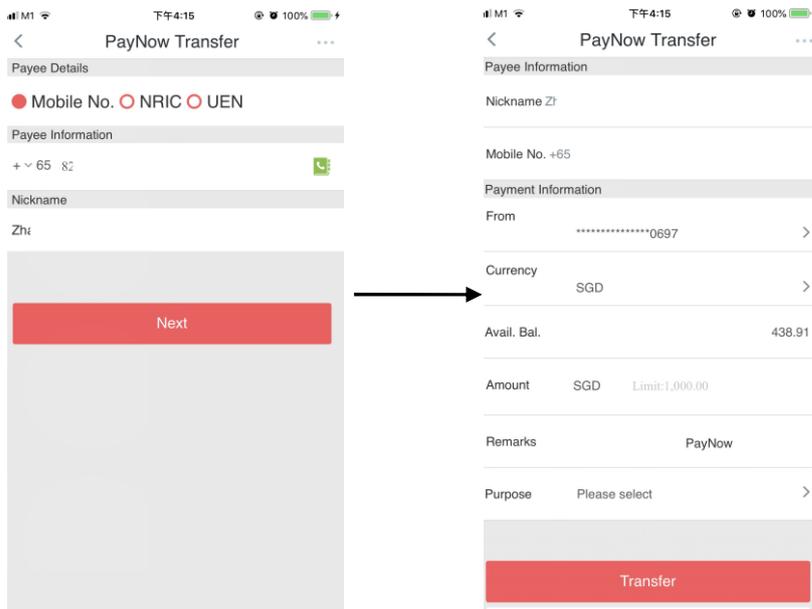
(1) Paynow manage



- Modify paynow information
- Delete paynow bound with ICBC.

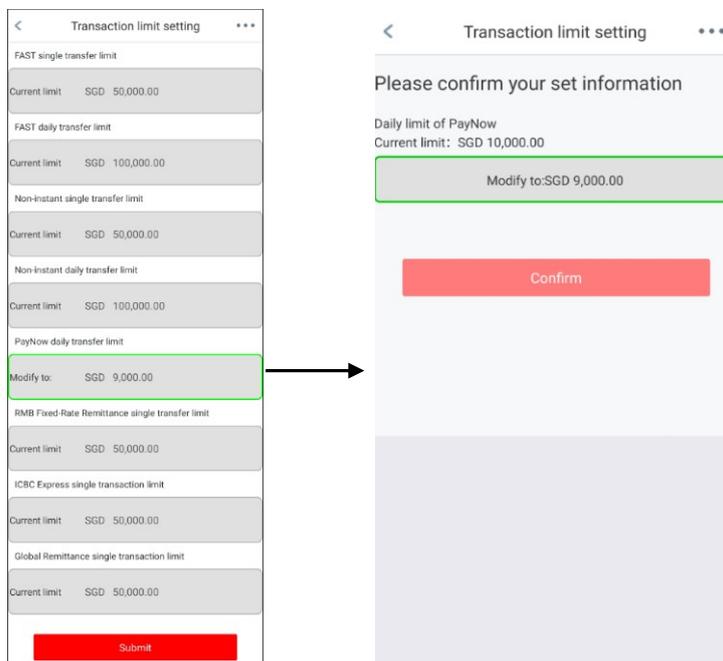
CAN use IC number, FIN number or HP number to register paynow bound with ICBC.

(2) Transfer Via paynow



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

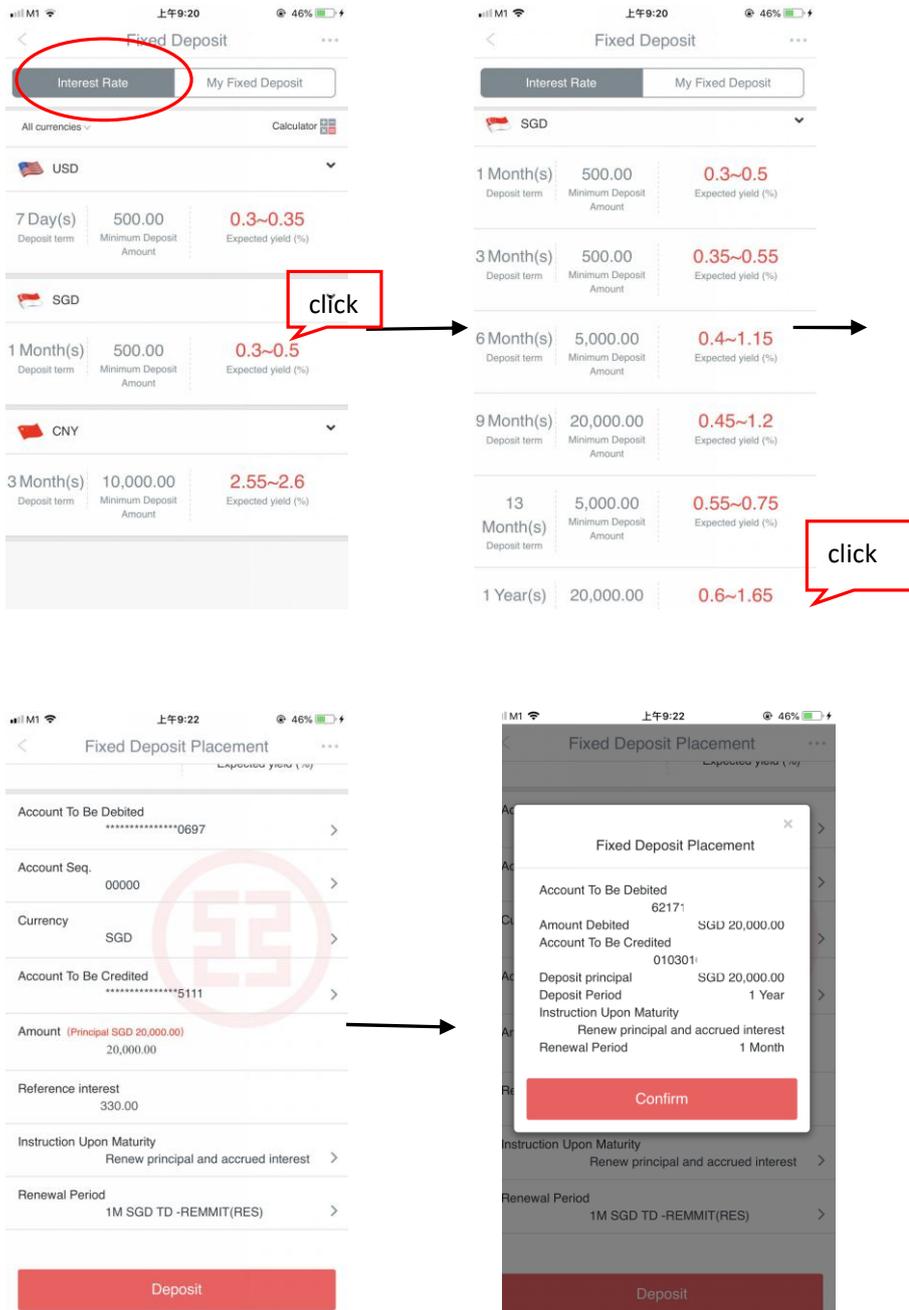


In Transaction Limit setting page, customer can modify the transfer limit up to their comfort level , click confirm to complete the modify.

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

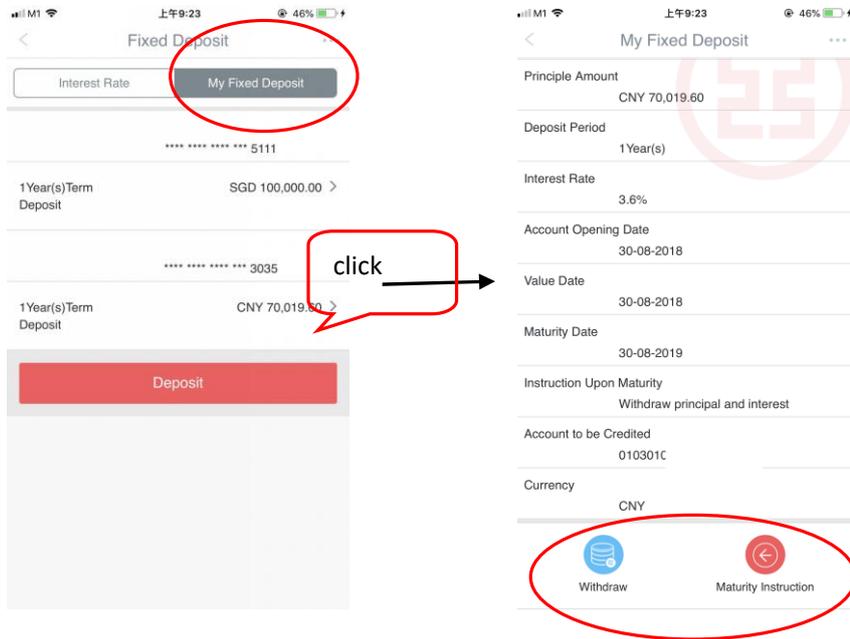
Chapter 4、Fixed Deposit

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

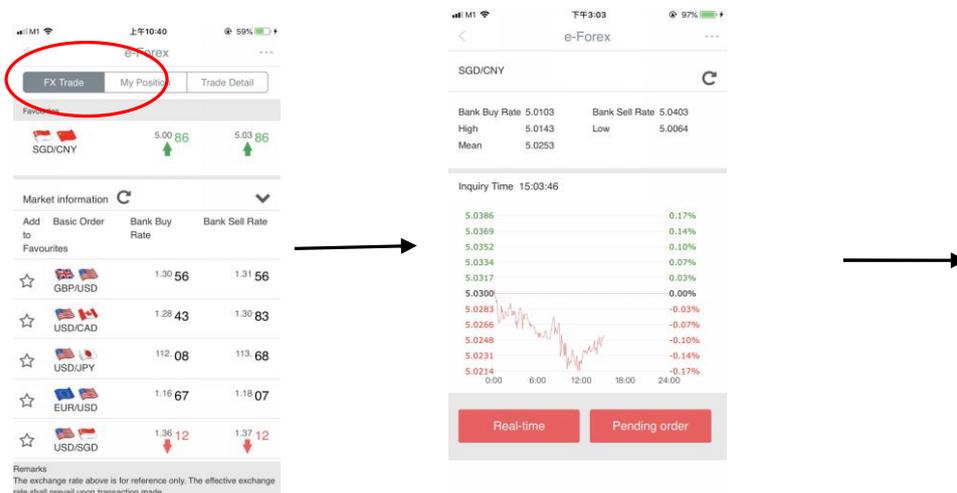


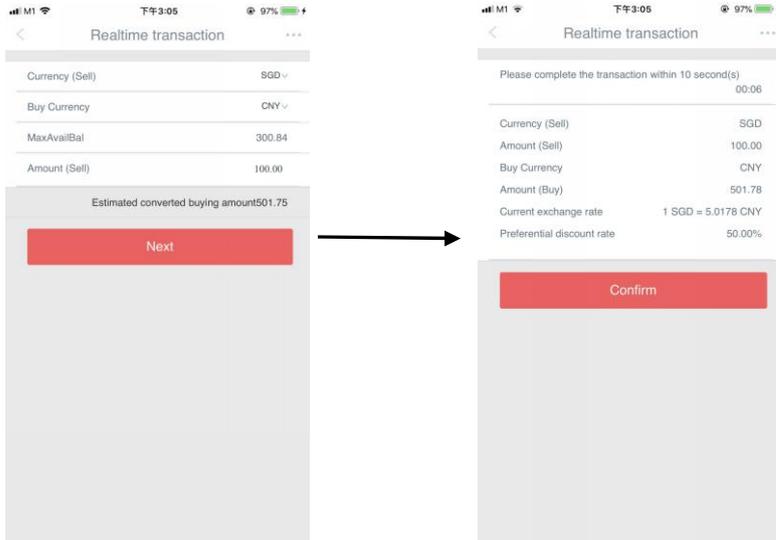
- Withdraw - close the Fixed deposit and credit to saving account.
- Maturity Instruction - change maturity instruction(Principle and interest credit to saving account, Principle and interest auto renew, Principle auto renew and interest credit to saving account)

Chapter 5、Online FX

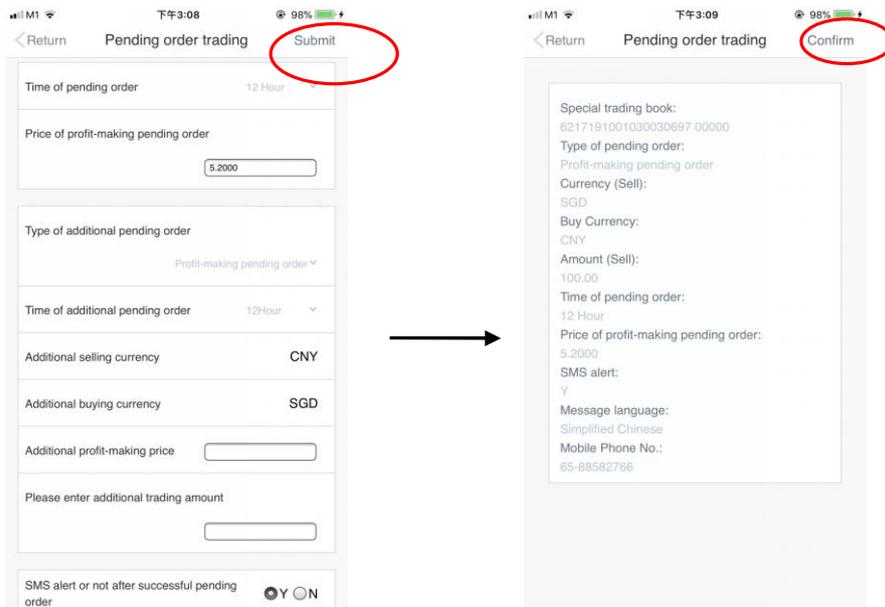
1、FX Trade

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.

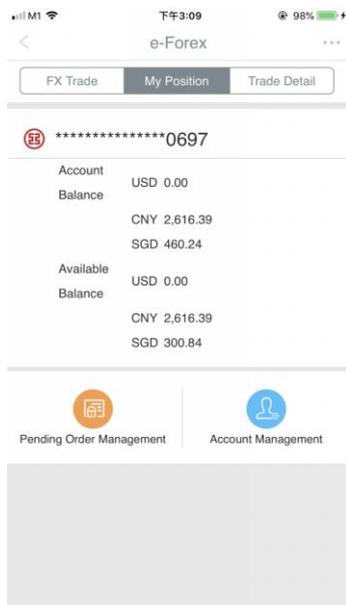




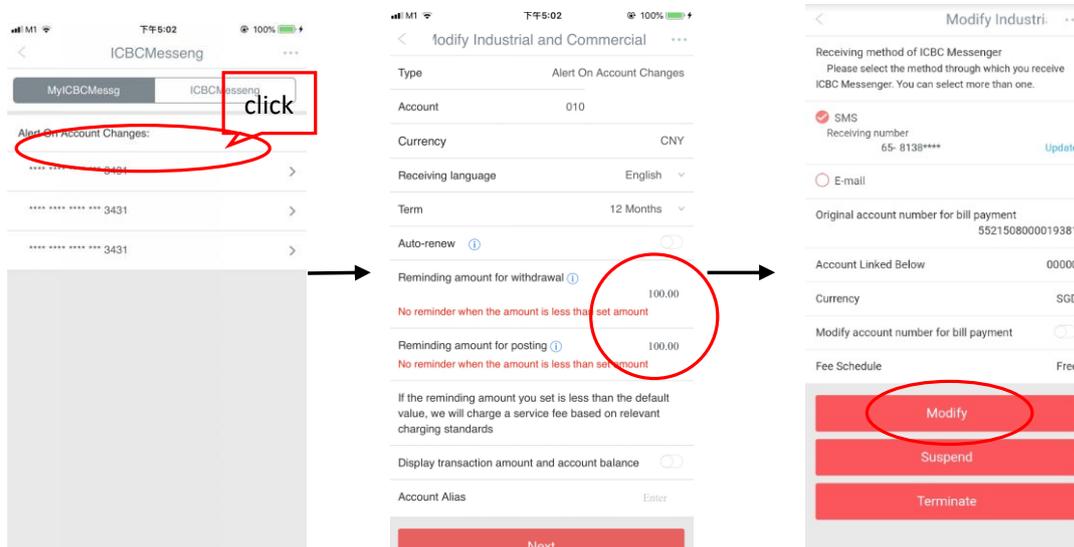
Pending order: This exchange transaction is a pending transaction, once the exchange rate hit the exchange rate which customer input, exchange transaction only will be complete. If the exchange rate not hit and over the period, transaction will be auto declined.



2、My position



Chapter 6、ICBC messenger

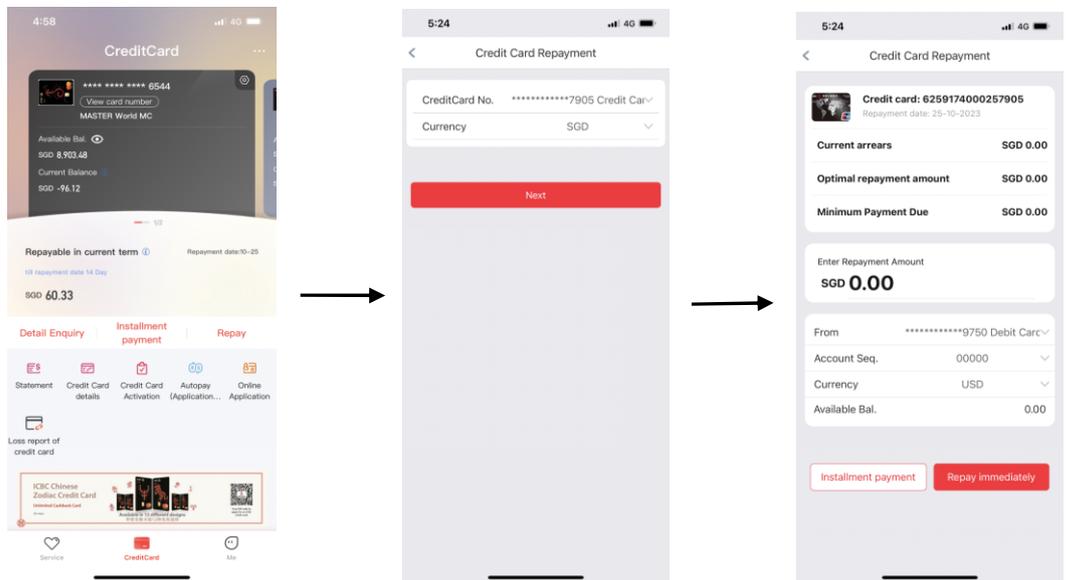


- **Modify** SMS alert amount,click ICBC messenger, select currency,modify amount for receive SMS alert.
- **Suspend** is temporary stop the SMS alert, customer can activate back anytime.
- **Terminate** is cancel the SMS alert.

Chapter 7、Credit Card Service

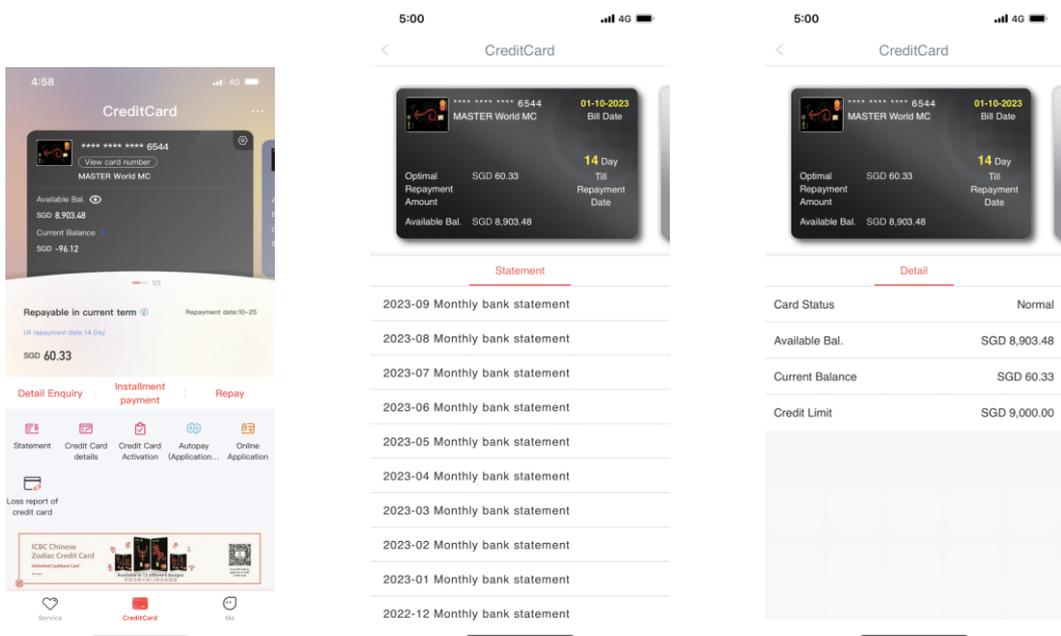
1、Credit card repay

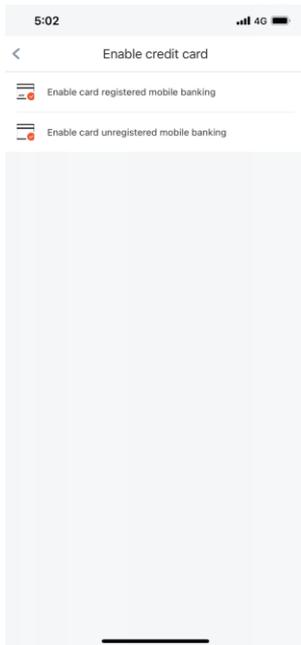
Credit card----click"card"-----click"Repay"



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

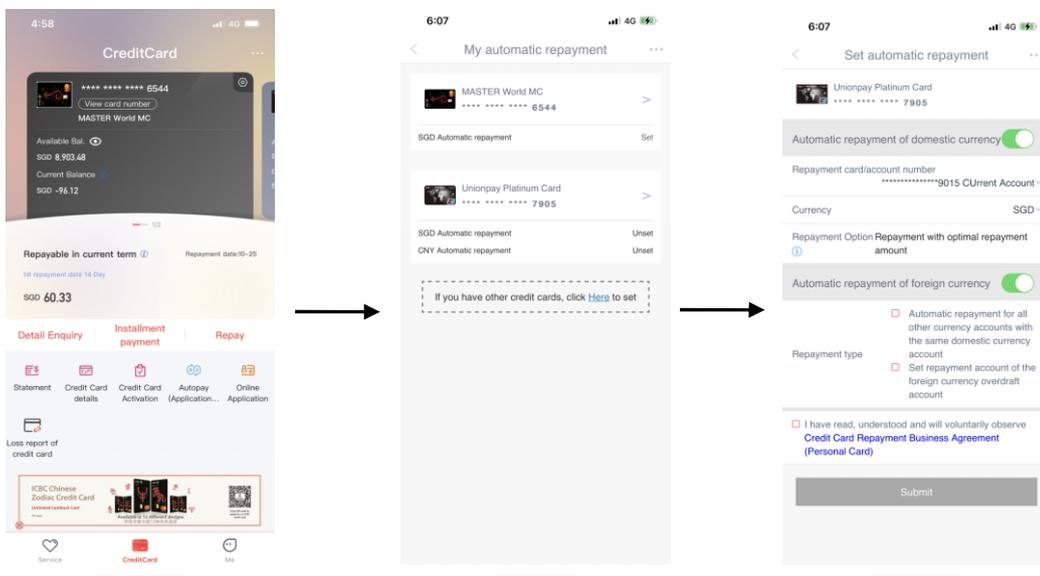
2、Credit card function





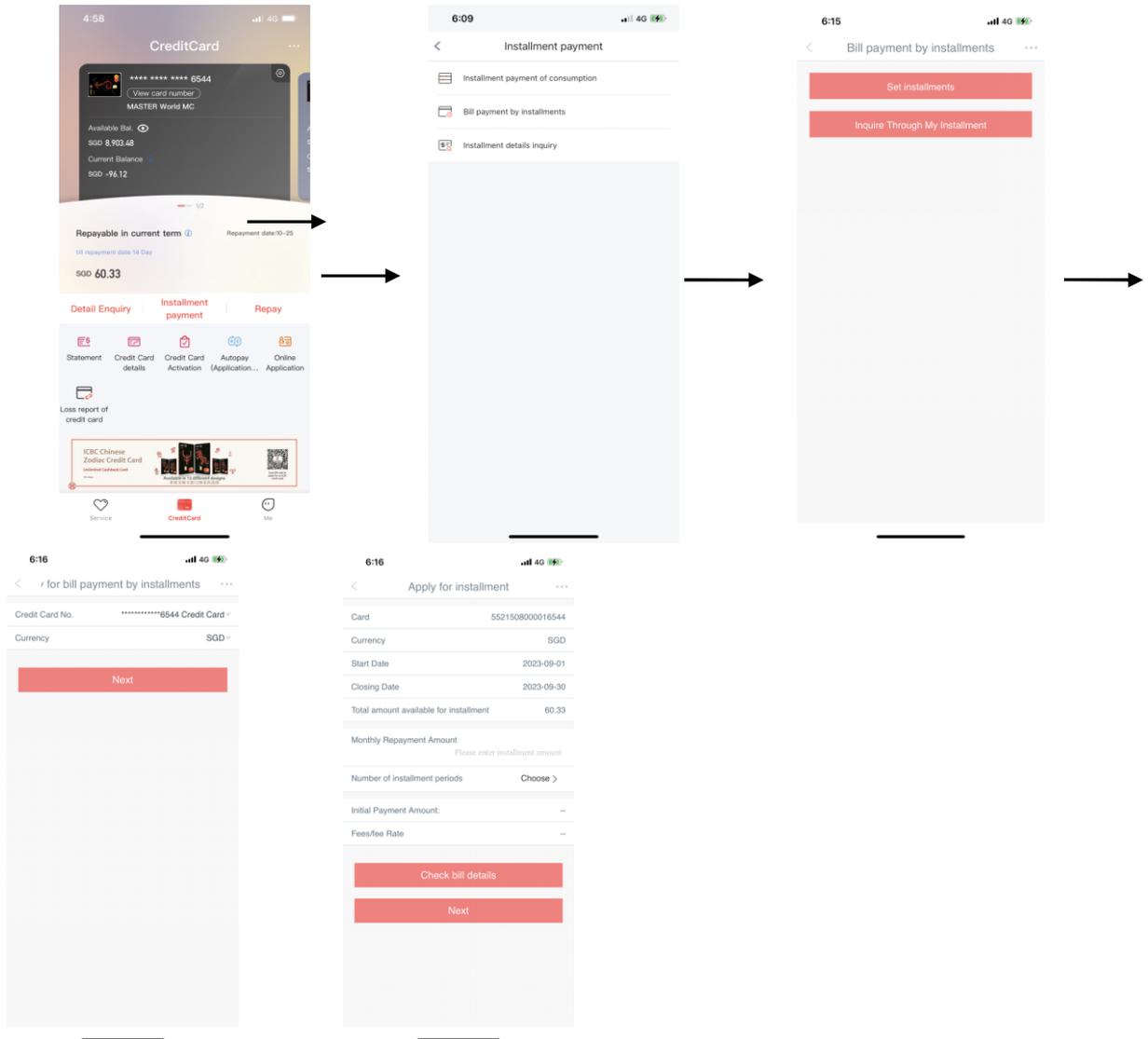
Under the Credit Card page, you may select and view the card(s) by swiping. You can check transaction statements, view card details, activate new cards, set auto payment, apply for new card online as well as report loss of credit card.

2-1 Autopay by ICBC account



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

2-2 Bill payment by installments



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

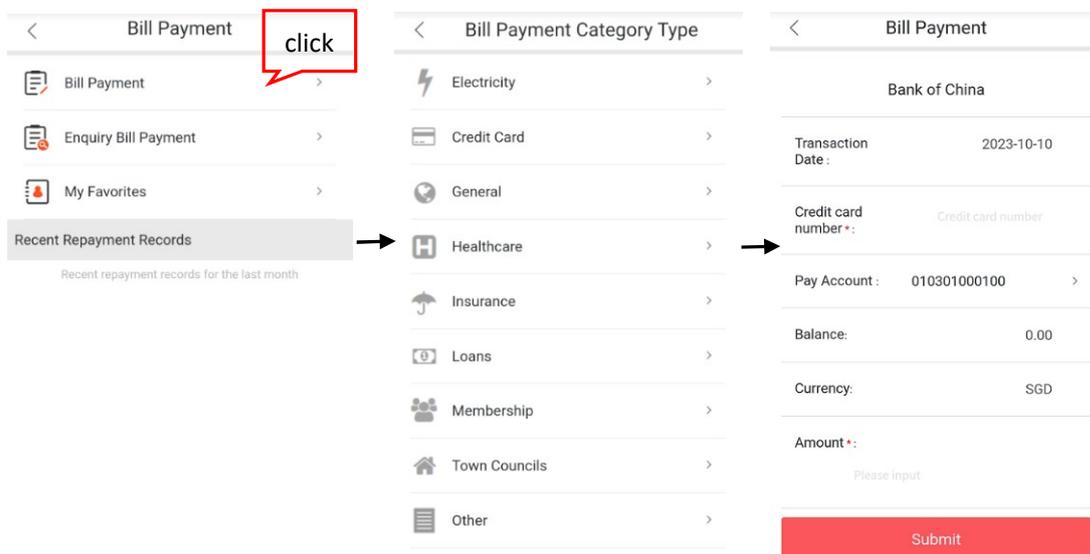
Chapter 8、QR Transfer and PayNow QR Code



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

Use QR transfer can scan the QR code shared by the other party to complete the payment.

Chapter 9、AXS Bill Payment

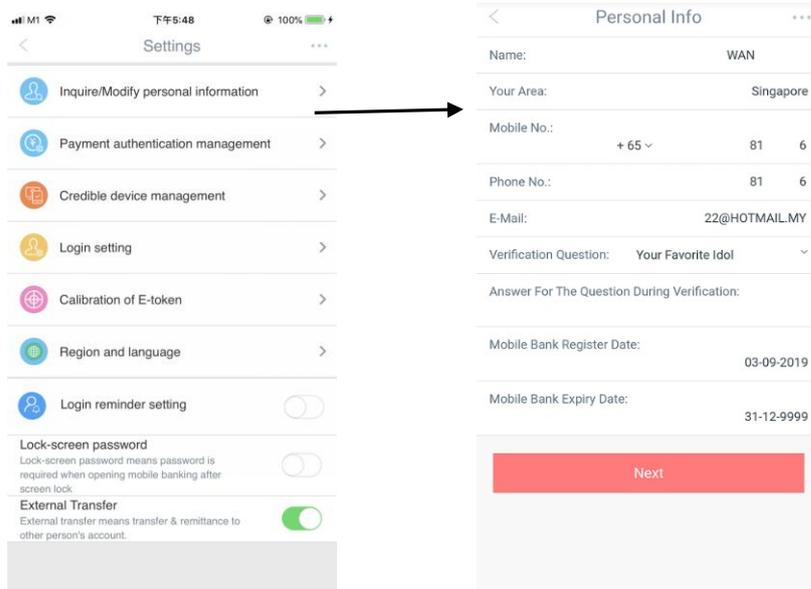


In bill payment page, choose bill payment type, input particular as per required then click 'Submit' to complete the bill payment transaction.

Chapter 10、Service and settings

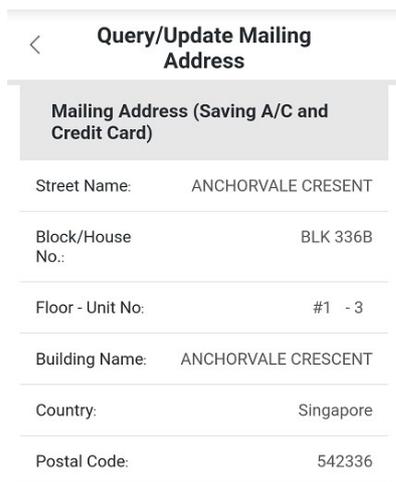
1、Inquire/Modify personal information

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



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

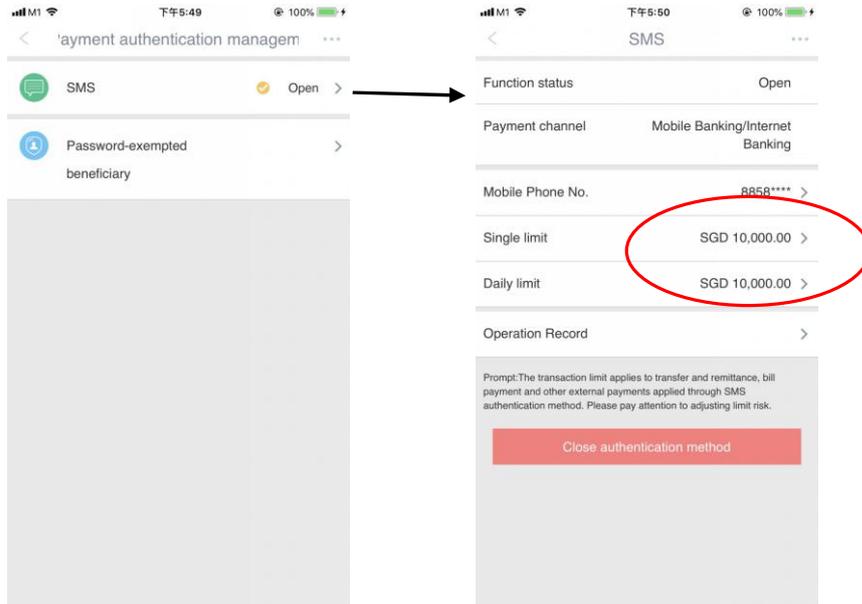
2、Mailing address



3、Payment authentication management

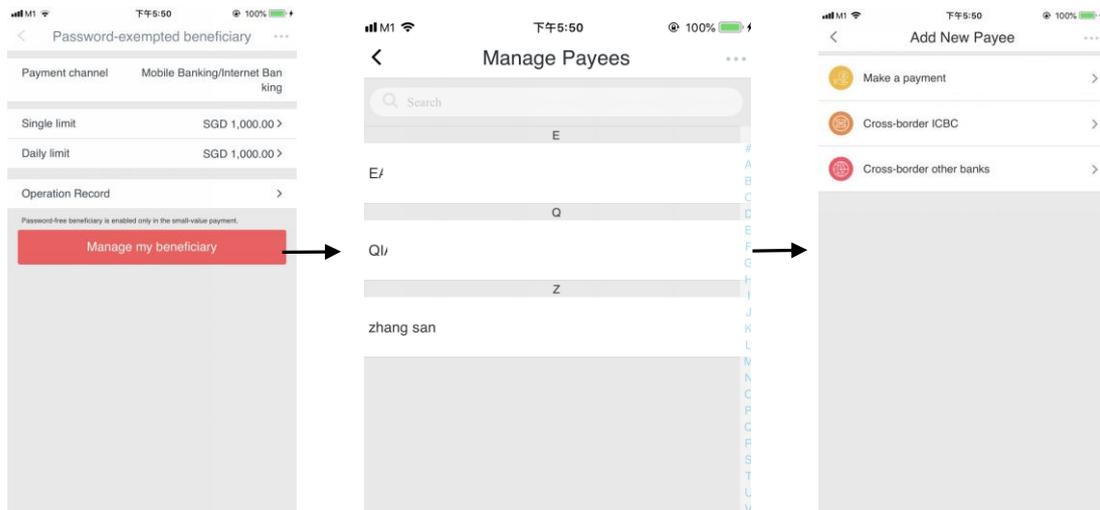
(1)SMS

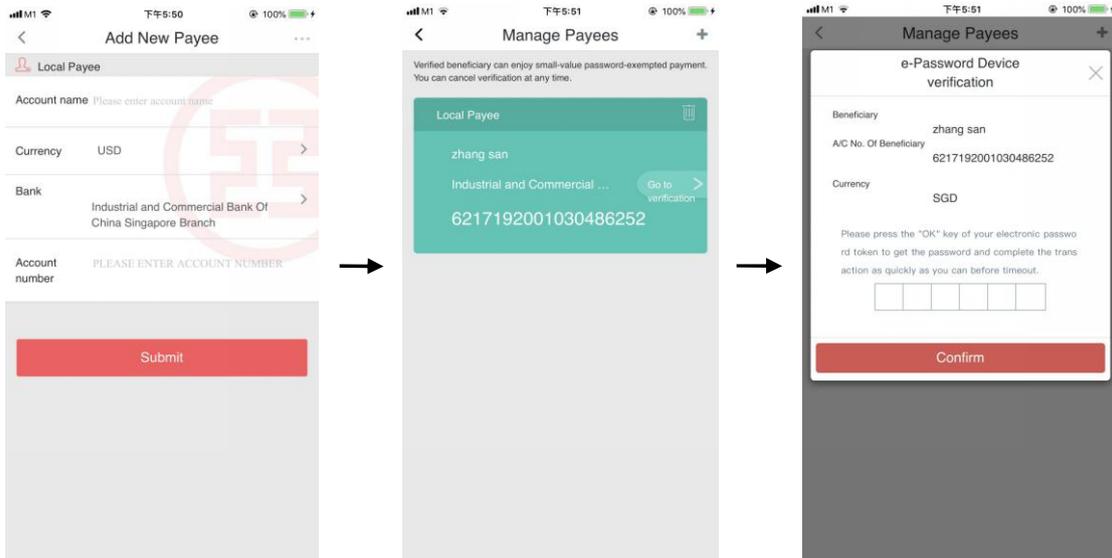
Me-----Service and settings-----Payment authentication management ---- SMS



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



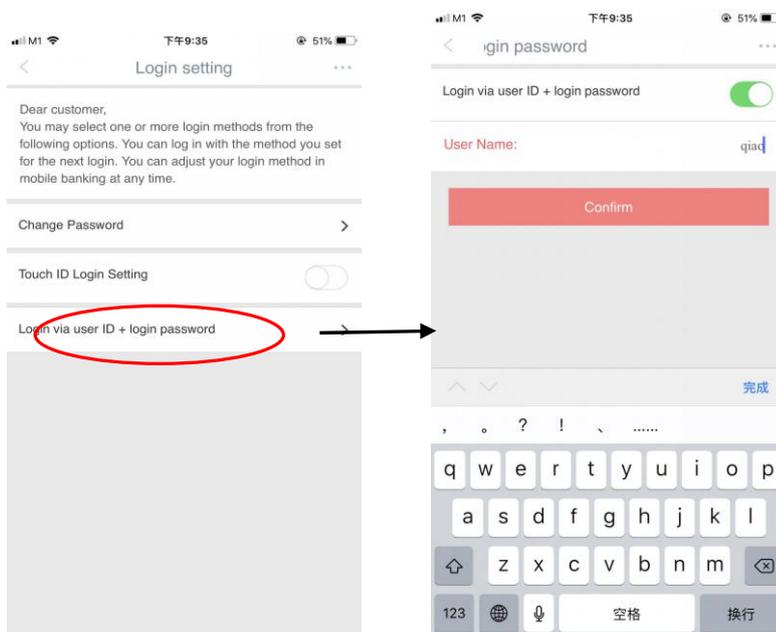


Password-exempted payee where a customer can skip the authentication process for fund transfers below SGD1000 once the payee is registered as exempt.

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

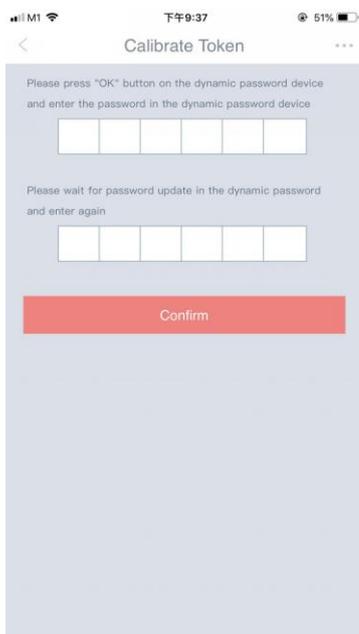
Me——Service and settings——Log in setting



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

5、Calibration and E-token

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

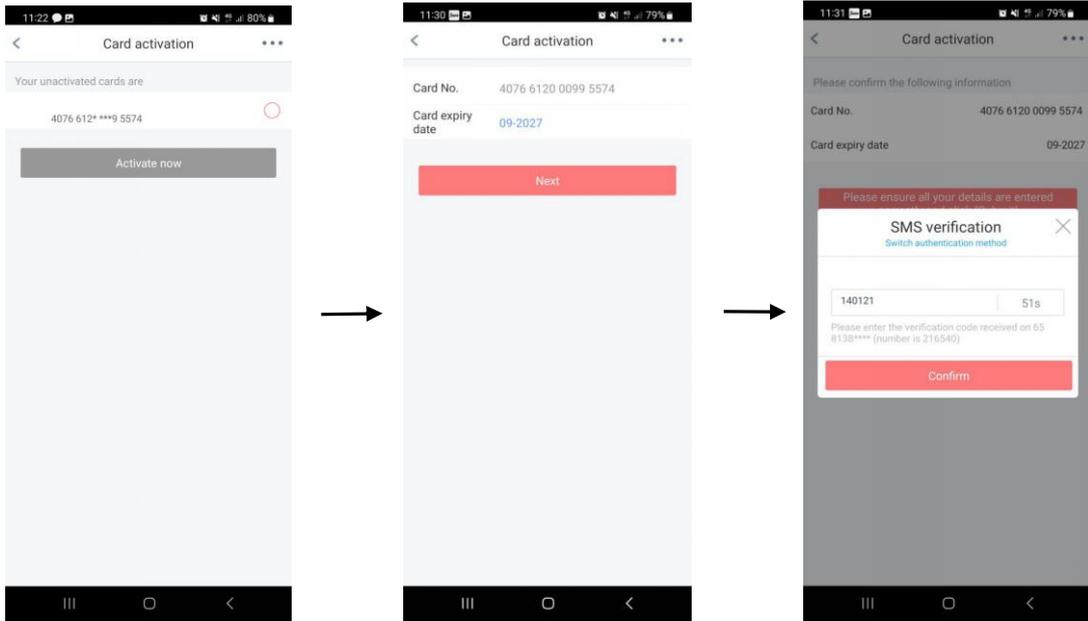


Input the dynamic password generated by token 2 times to complete the calibration of the token dynamic password.

6、Debit Card

(1) Debit Card Activation

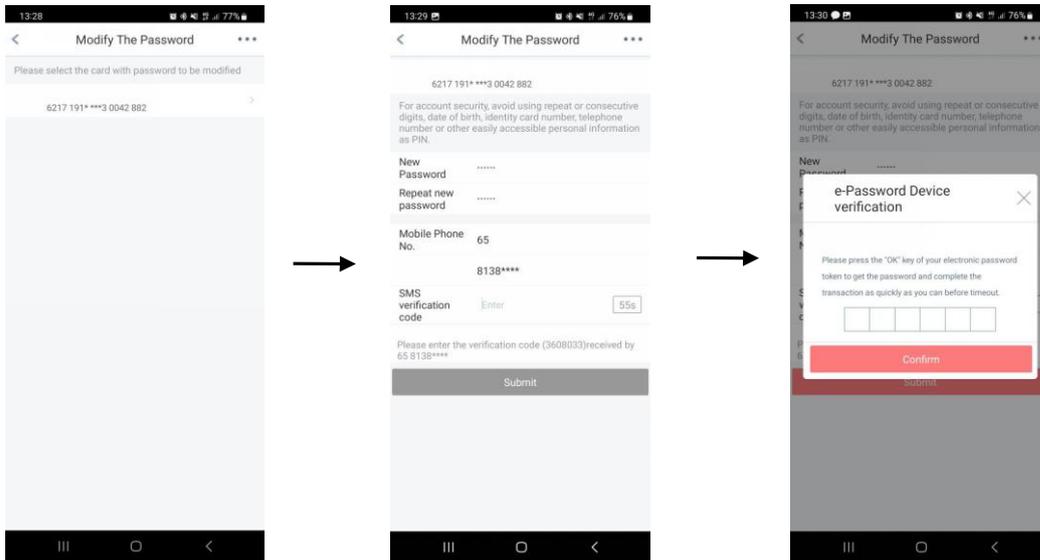
All——Account service——Debit card —— Debit card Activation



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

All — Account service — Debit card — Debit card PIN reset

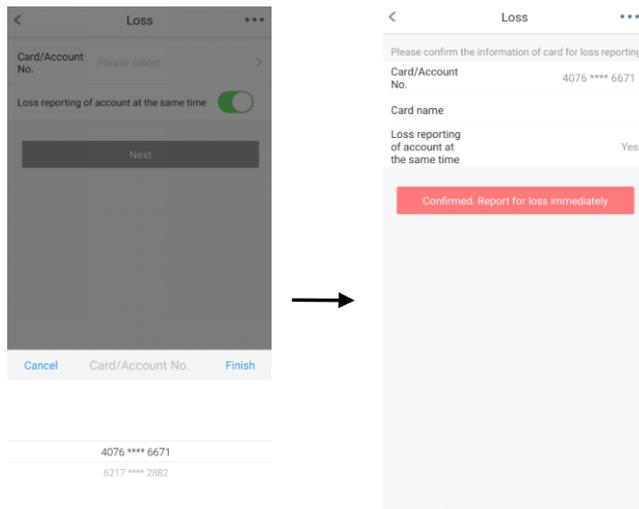


In “Debit Card PIN reset” page, choice the debit card which want to do PIN reset, key in new PIN number 2 times and SMS OTP for verification. Next step need Token for second verification.

(3) Debit Card Report Lost

Account — My account — Report Lost

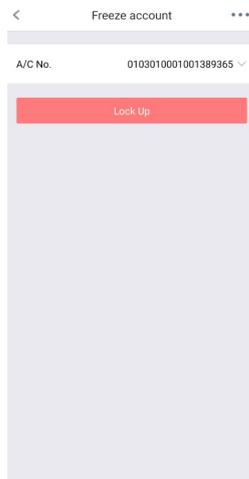
All — Account service — Debit card — Report Lost



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

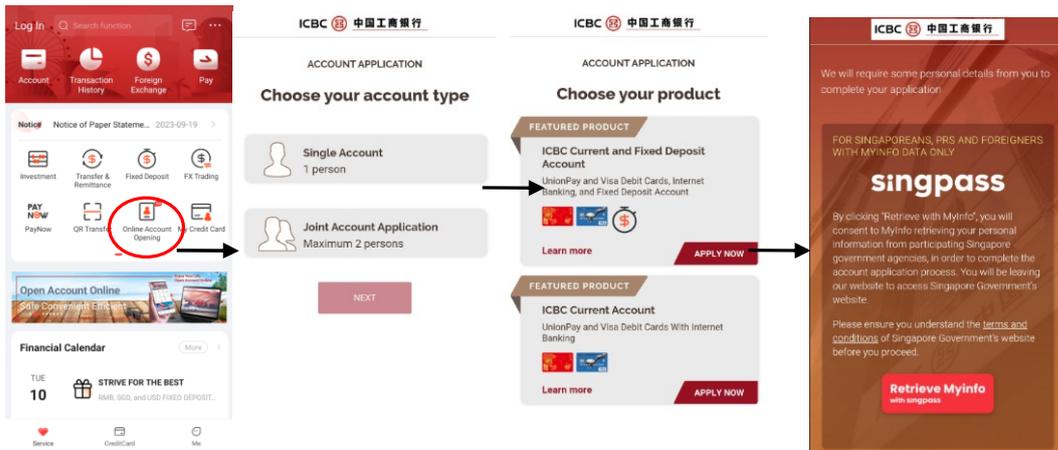
Account——My account——Account Frozen
 All——Financial Assistant——Account Frozen



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

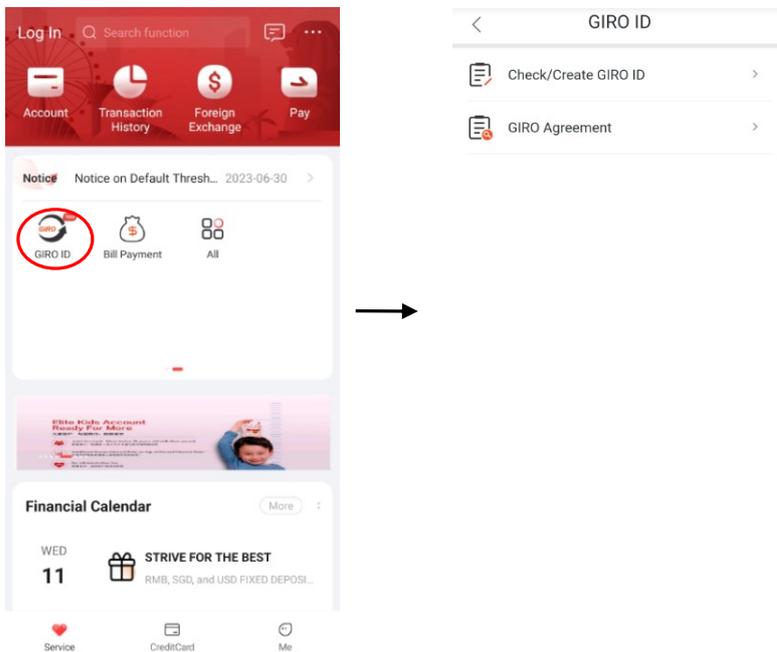
**Alternatively you may call our customer service hotline to freeze the accounts: +65 63695588

Chapter 11、Online Account Opening



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