

# ICBC Personal Internet Banking Guide



Contents

Introduction.....	4
Chapter 1 Internet banking.....	7
1 Activation of Internet Banking Token.....	7
2 Key in the Security Number.....	8
3 Internet Banking Login.....	9
Chapter 2 My A/C.....	12
1 Manage Registration A/C.....	12
(1) Check Current A/C.....	12
(2) Check/Download Statement.....	13
2 Suspend Card/Account.....	13
(1) Account Frozen.....	13
(2) Report Lost of Debit Card.....	14
3 Balance Adjustment.....	15
(1) Sign Balance Adjustment agreement.....	15
(2) Check/Maintain Balance Adjustment agreement.....	16
Chapter 3 Transfer-Registration A/C.....	17
1 Fund Transfer To My ICBC Account.....	17
Chapter 4 External Transfer.....	18
1 Fund Transfer To Other ICBC Account.....	18
Chapter 5 Outward Remittance.....	19
1 Interbank Fund Transfer (Local Bank).....	19
2 PAYNOW.....	21
(1) Paynow Management.....	21
(2) Paynow transfer.....	22
3 RMB Fixed-Rate Remittance.....	23
4 Global Multi-Currency Remittance.....	25
5 Remittance to Overseas ICBC Group.....	27
Chapter 6 Fixed Deposit.....	28
1 Check fixed A/C.....	28
2 Withdraw/renew time deposit.....	30
3 Open Fixed Deposit Account.....	31
Chapter 7 Online FX.....	33
1 Market Price & deal.....	33
(1) Foreign exchange trading.....	33
Chapter 8 Customer Service.....	344
1 Change Internet Banking Login Name.....	344
2 Change of Personal Contact Details.....	344
3 Change password.....	355
4 Cancel Internet Banking.....	36
5 Token Management.....	366
6 Open SMS authentication method.....	37
7 Password-Exempted Beneficiary.....	37
Chapter 9 Credit Card.....	388

1	Set Installment .....	错误! 未定义书签。
2	MY installment.....	38
3	Activation Credit Card.....	38
4	Check/stop automatic payments.....	39
5	Automatic payments.....	39
6	Credit Card Transaction History.....	41
7	Enquire /download bank statement.....	42
8	Credit Card Repayment.....	433
9	Report Lost of Credit Card.....	44
Chapter 10	Online Precious Metal.....	455
Chapter 11	ICBC Messaging.....	46
1	My ICBC Messaging.....	46
2	Subscribe ICBC Messaging.....	47
Chapter 12	Bill Payment-AXS Bill Payment.....	48
1	AXS Bill Payment.....	48
2	AXS Payment Transaction Detail.....	49
Chapter 13	Giro ID.....	50

## Introduction

In order to assist you to have a better understanding of our Bank Online Banking Functions, we have included a brief description of each function as follows:



## Key Features

### Welcome page

Our welcome page shows the verification details you have with us to confirm that you have login to the correct webpage. If you notice anything suspicious you should logout immediately and contact our staff for clarification

### MY A/C

You can check and manage all the accounts of ICBC registered at internet banking, including account balance enquiry, transaction details, manage monthly e-statement, etc.

### Balance and Transaction Details

Under My A/C menu, you can check your account balance and transaction history for all the accounts you have registered to your internet banking, including credit card. You can also view or download the monthly statement under My A/C menu.

### Transfer-Registration A/C

#### Current-to-Current - Fund Transfer to My ICBC Account

Transfer multi-currency funds between your registered accounts with real-time rate.

### External Transfer

#### Single Transfer – Fund Transfer to Other ICBC Account

Transfer money to another person’s ICBC Singapore accounts, instant credit to beneficiary account is safe and reliable, allowing different currencies to exchange mutually using real time rate.

### Outward Remittance

#### Local SGD Transfer - Interbank Fund Transfer (Local Bank)

Transfer SGD to other banks in Singapore.

**Paynow transfer**-Paynow is an account-to-account fast transfer in Singapore. Customer can use HP no.,NRIC no. Or FIN no. to register.

**RMB Fixed-rate Remittance:**

Best choice to remit funds to China from SGD to CNY with attractive exchange rate, fast and reliable.

**Global Multi-Currency Remittance**

Remit currencies other than RMB to worldwide ICBC branches, fast and reliable.

**ICBC Express - Remittance to Overseas ICBC Group**

You can remit funds to a named beneficiary of ICBC bank located overseas.

**Transfer and Remittance**

Transfer funds globally anytime with ICBC online banking, you can now remit funds overseas securely and easily wherever you are, at a lower rate.

**Fixed Deposit**

You can make a fixed deposit of SGD, CNY or USD via internet banking to enjoy a better interest rate.

**Online FX**

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

**Customer Service**

You can modify basic information and personalized settings.

**Credit Card Service**

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

**Online precious metal**

Online precious metal is between currencies and precious metals

**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.

## **Important Information**

CompatibleBrowsers:IET-IE11/Chrome20.0-Chrome52.0/Firefox10.0-Firefox45.0/Safari5.1-Safari9.1.2.

## Chapter 1 Internet banking

### 1 Activation of Internet Banking Token



① Press and hold the “on-off” button for a few seconds

① Enter your token activation code and press “OK” button.

② Enter a six-digit password and press “OK” button. (Twice)

③ Re-start and login your token using your password and press “OK” button to generate a dynamic password (OTP).

## 2 Key in the Security Number

(When you want to transfer fund overseas or to other local SG banks, you need follow this step)



① Login your token with your six-digit password

② Press "Del" button and key in **security number**

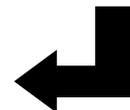
③ Press "OK" button and key in the dynamic password generate by the token

Please enter the following numbers on your Token: **3171000.10** **Security Number**

The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully.  
Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code:  **7404** [Refresh verification code](#)



### 3 Internet Banking Login

Go to this page:

<http://singapore.icbc.com.cn/ICBC/海外分行/新加坡网站/en/>



Press 'Personal Banking'

(For first time user, you need to download the security plug-in. The initial password is a six-digit number you set at the bank counter)



Enter the Internet banking account number, password and verification code



ICBC 中国工商银行 金融@家

SMS  e-Password Device

Please enter the SMS verification code received via your mobile phone number (65 8858\*\*\*\*)

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(Click 'Get Verification Code', and enter the 'OTP')

OR

ICBC 中国工商银行 金融@家

SMS  e-Password Device

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code:

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(Key in the six-digit password into e-Password Device; get a dynamic password to login)



▶▶▶ Modify Logon Password of Internet Banking: Use this function to modify your logon password of Internet Banking for strengthening the security of using online banking services.

**Modify Password**

New Password:

It is suggested to enter a 8-digit password combining letters and numbers. Please avoid setting [Password of low security](#)

Confirm New Password:

Type of Certificate: Identity Card

Certificate No.: S88

Please Input Validation No.:

Prompt:

1. Owing to the Logon Password of Internet Banking your reserved at ICBC Business Offices is all numeric, System will modify password when you first logon in order to protect the security of your password. Password must be modified before it can be used. New password entered must be longer than 6 digits and shorter than 30 digits, and can be a combination of characters and numbers.
2. Verification Code needed to be entered refers to the numbers displayed on the right of the box for Verification Code input.
3. If you have forgotten the password, after reset at the ICBC Business Office where you open the Account, use this function to modify the password to strengthen the security while you are using online banking services.

(When you first time login successfully the Internet Personal Banking, you need to follow this step to set a new ibanking password.

**Note:** Your internet banking will be temporary locked if you exceeded the maximum number of attempts (3 times). Account will be reactivated after 24hrs from the time your account locked up.

## Chapter 2 My A/C

### 1 Manage Registration A/C

Welcome Page **My A/C** Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX **NEW**

Customer Service Credit Card Service Online precious metal Online funds ICBC Messaging bill payment

- Manage Registration A/C
  - Registration A/C List
  - Alias Maintenance
  - Add Registration A/C
  - Delete Registration A/C
  - Global Account Linking Application
  - Global Account Linking Confirmation
  - Global Account Linking Application Progress
- Check Accounts
- Report of Loss (Online)
- Balance Adjustment Agreement

Account Type	Account No./Currency	Currency	Current Balance	Available Balance	Operation
Elite Club Card	621719100103				
CURRENT AC ALL-IN-ONE	00000	name			A/C Movements
			CNY 0.00		
			USD 0.00		
			SGD 0.00		
Elite Club Card	407661100002****				
TIME AC ALL-IN-ONE	010301080000				
				SGD 100,000.00	
TIME AC ALL-IN-ONE	010302080000				
				CNY 70,019.60	

CNY Cumulative Deposit 70,019.60  
 USD Cumulative Deposit 0.00  
 SGD Cumulative Deposit 100,414.97

#### (1) Check Current A/C



Welcome Page **My A/C** Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX **NEW**

Customer Service Credit Card Service Online precious metal Online funds ICBC Messaging bill payment

>> My A/C > Check Accounts > Check Current A/C

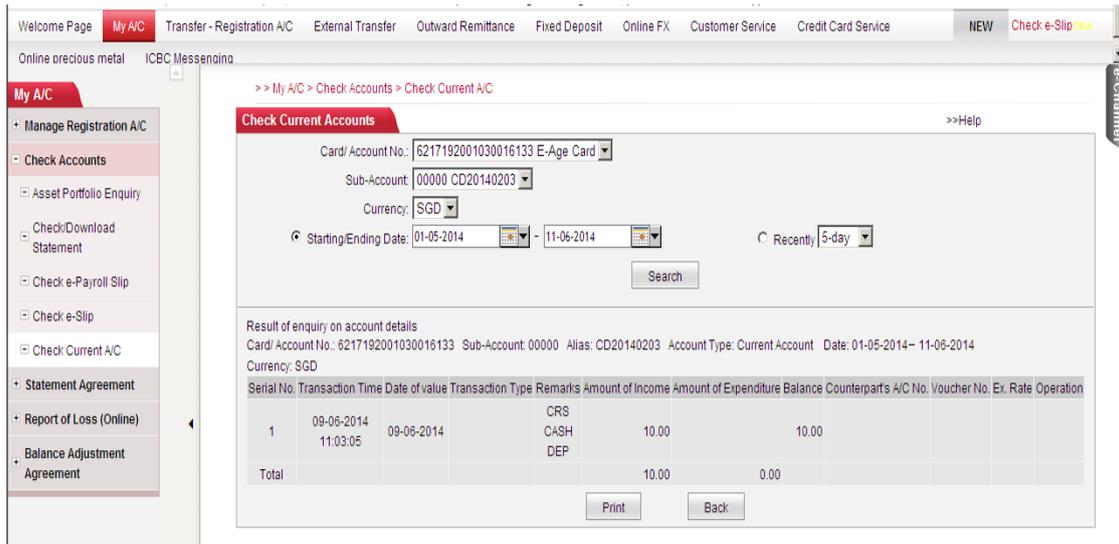
**Check Current A/C** >>Help

A/C No. to be checked

Account Type	Account Alias	Account No./Currency	Currency	Current Balance	Available Balance	Operation
Elite Club Card		621719100				
Elite Club Card		4076611				

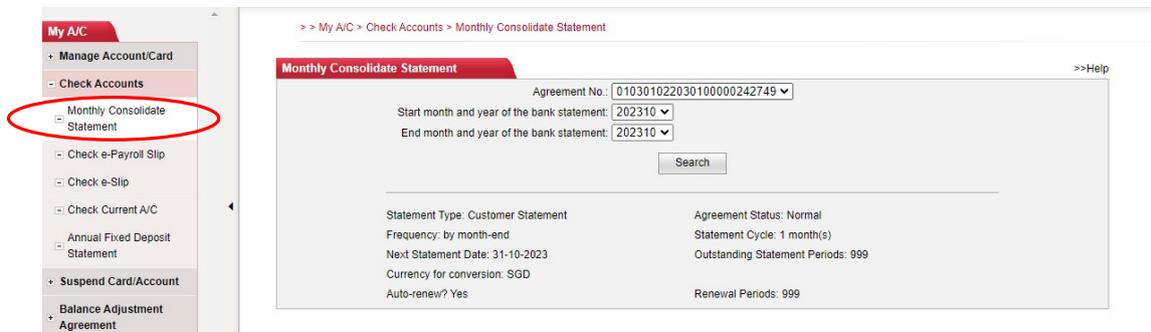
A/C Movements Check A/C Details Inquire about interest rate of deposit





Note: View up to latest 11 months transaction history.

## (2) Check/Download Statement

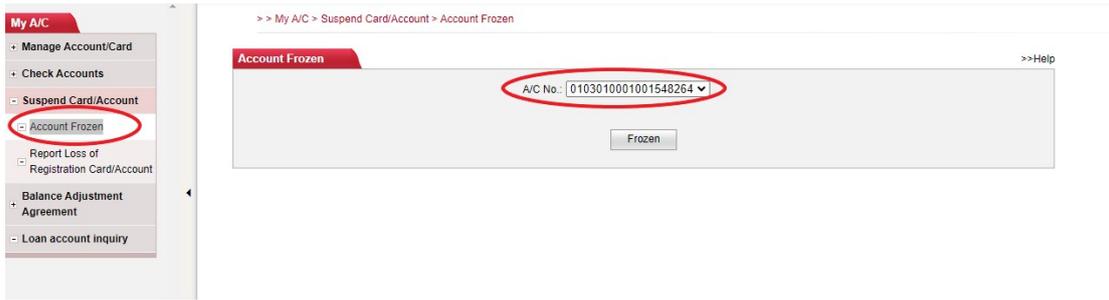


## 2 Suspend Card/Account

### (1) Account Frozen



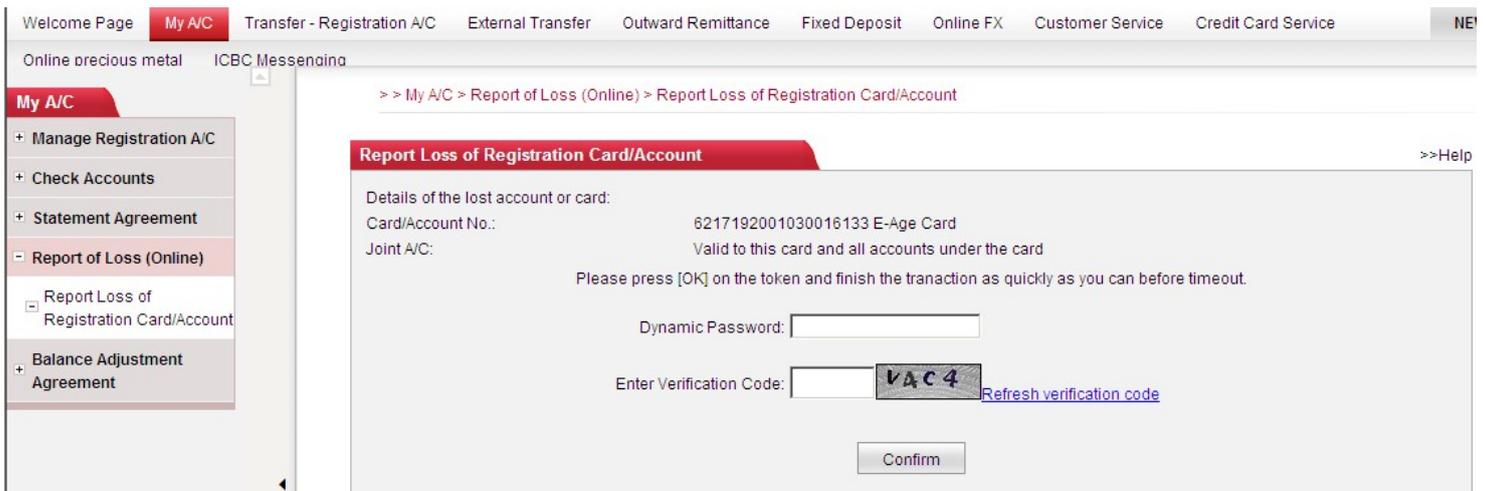
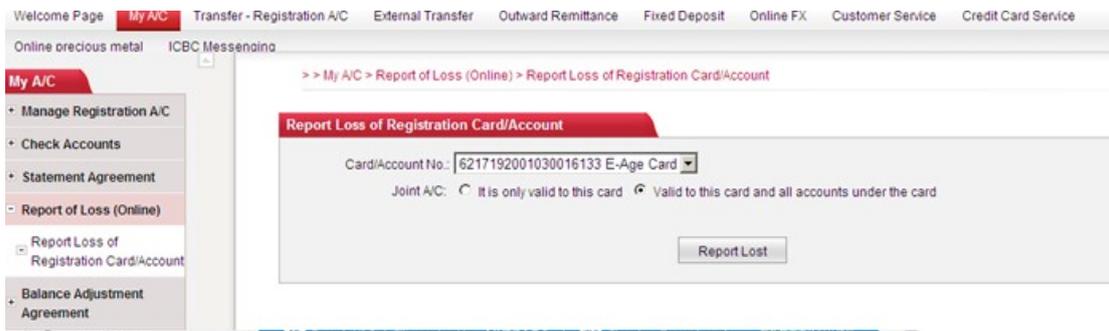
Note: Alternatively you may call our customer service hotline to freeze the accounts: +65 63695588



## (2) Report Lost of Debit Card

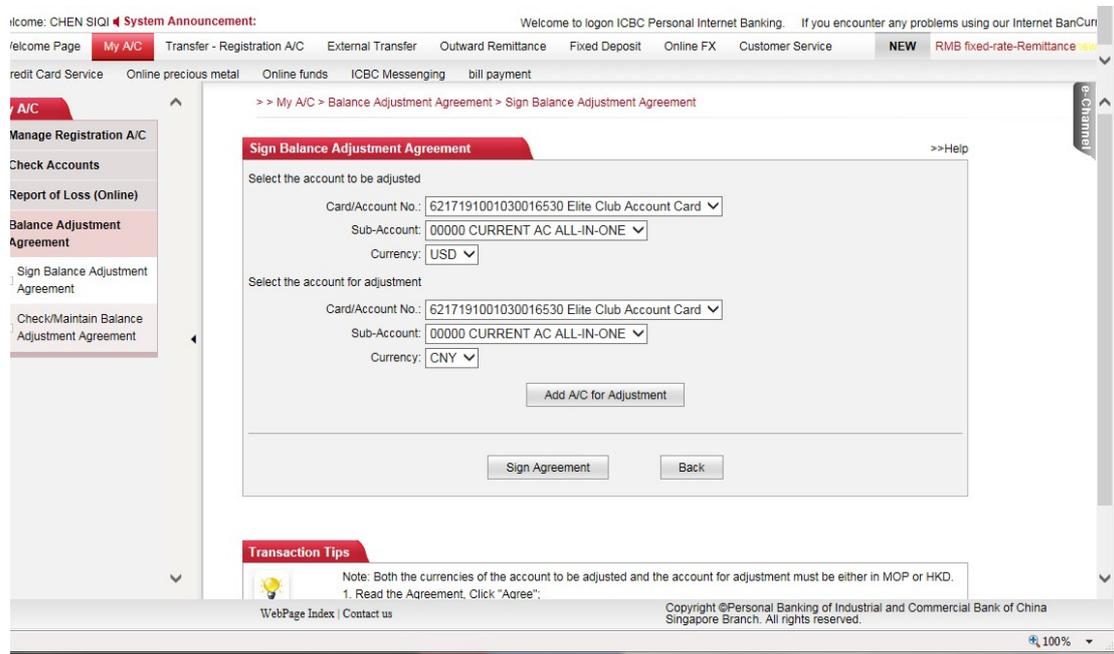


**Note: Alternatively you may call our customer service hotline to report your lost card: +65 63695588**

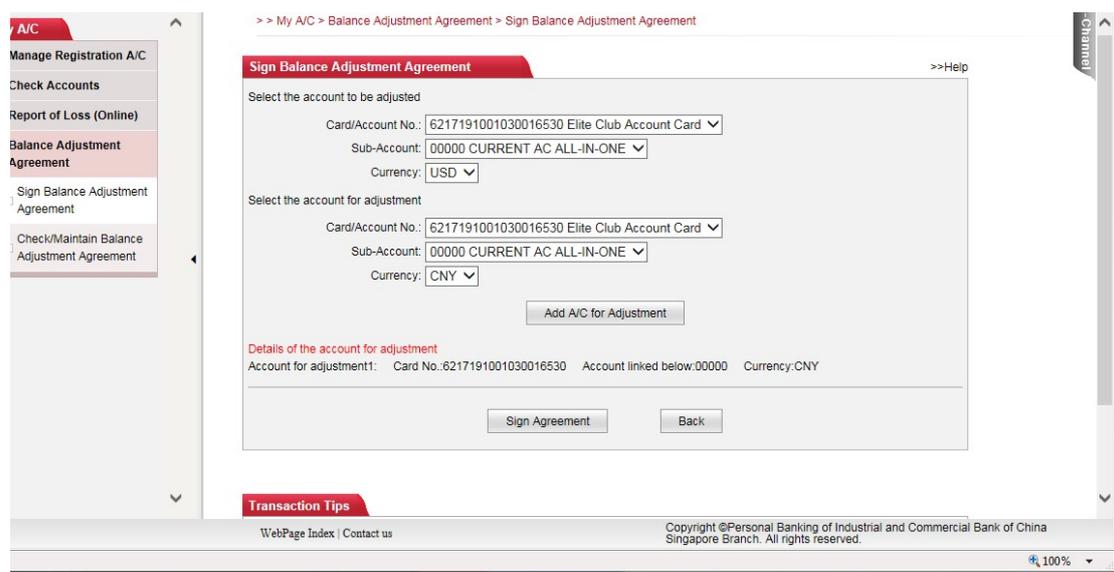


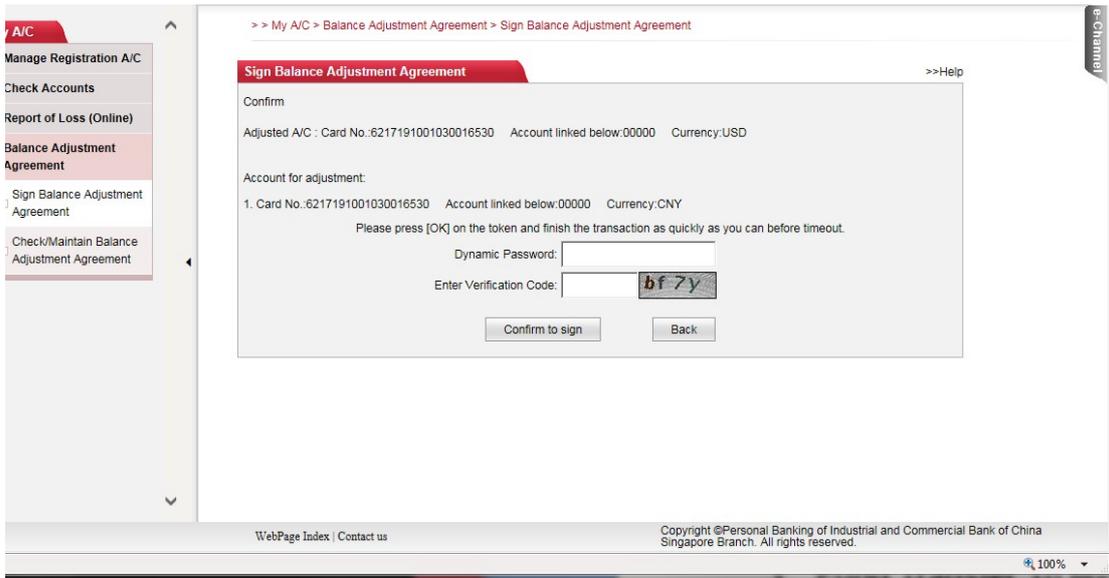
### 3 Balance Adjustment

#### (1) Sign Balance Adjustment agreement



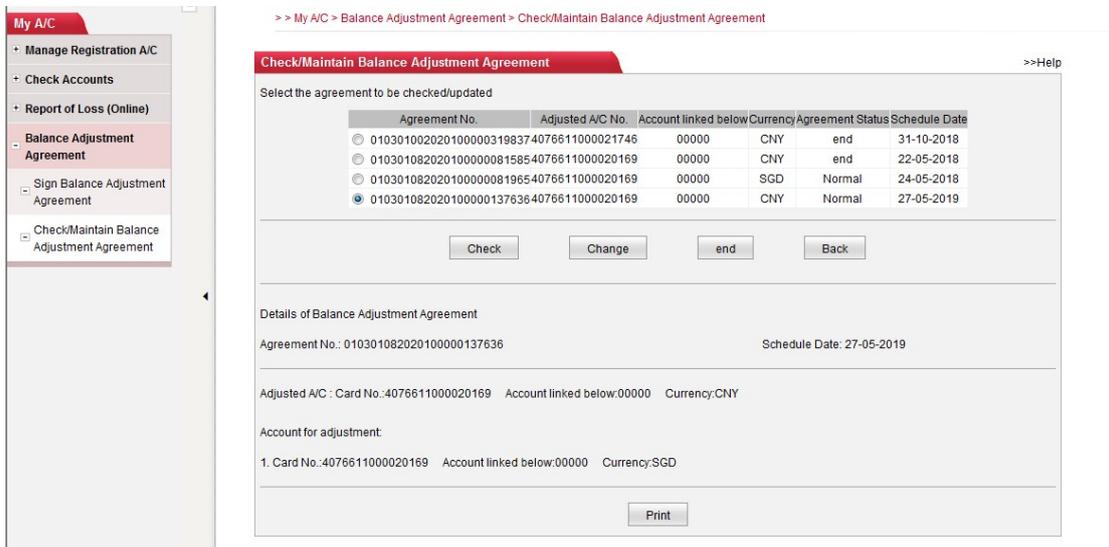
(Click 'Add A/C Adjustment', then click 'Sign Agreement')





**Note: For more information regarding Balance Adjustment, please contact our customer service hotline: +65 63695588**

## (2) Check/Maintain Balance Adjustment agreement



## Chapter 3 Transfer-Registration A/C

### 1 Fund Transfer To My ICBC Account



**To My ICBC Account**

Choose one Card No./Account No. to be debited: 6217191 Elite Club Account Card

Linked account: 00000

Currency: SGD Available Balance: 414.97

Credit Card/Account No.: 621711 Elite Club Account Card

Linked account: 00000 qiaojingran

Currency: SGD

Amount: SGD

Submit Reset

**Transaction Tips**

Select the Account to be debited, Account to be credited, currency and amount, click "Confirm". Below are the conditions for application: At least two current accounts in normal status; receiving account must be the customer's own current account in normal. Mainland debit A/C and credit A/C are not.



**To My ICBC Account**

Choose one Card No./Account No. to be debited: 6217191 ?

Linked account: 00000

Currency: SGD

Debit Amount: SGD 100.00

Credit Card/Account No.: 621719100

Linked account: 00000

Currency: CNY

Credit Amount: CNY 497.05 (For reference only)

Exchange Rate: 1 SGD = 4.9705 CNY (for reference only, refer to actual processing rate)

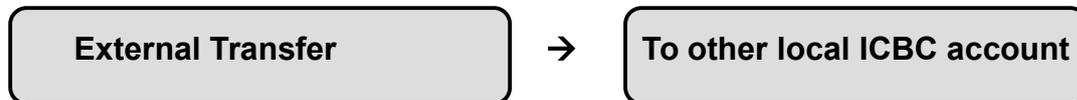
Enjoy preferential exchange rate: 50.00%

ok Cancel

(You can make internal multi-currency conversion within your ICBC account, i.e. transfer SGD to CNY. You will see the real-time exchange rate after clicking 'Submit')

## Chapter 4 External Transfer

### 1 Fund Transfer To Other ICBC Account



- (1) Fill up the beneficiary's name and account number;
- (2) Select corresponding currency;
- (3) Enter transfer amount.



Sender		Beneficiary	
Account Name	CHEN SIQI	Account Name	ABC
Card No./Account No.	6217191001030016530	Card No./Account No.	6217191001030016530
Payment Details	00000	Payment Details	
Currency	SGD	Currency	SGD
Transfer Amount	SGD 1.00		
Remark			

**Note:** Transferring only available to local ICBC bank account. If you provide card number as your beneficiary account number, the transfer will go to its primary account by default.

>> External Transfer > To Other ICBC Account

**To Other ICBC Account** >>Help

Confirm transfer details and identity authentication

Account Name	CHEN SIQI	Account Name	ABC
Card No./Account No.	6217191001030016530	Card No./Account No.	6217191001030016530
Payment Details	00000	Payment Details	
Currency	SGD	Currency	SGD
Transfer Amount	SGD 1.00		
Remark			

Authentication method:  e-Password Device

Please enter the following numbers on your Token: **7101651.00**

The above picture includes 6 digits random number from payee account and Transfer Amount, please check it carefully.  
Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code:

(Key in the security number into the e-Password Device to get a dynamic password, and enter verification code. Click 'OK')

## Chapter 5 Outward Remittance

### Transaction Limit Setting

Outward Remittance



Transaction Limit Setting

>> Outward Remittance > Transaction Limit Setting >>Help

**Transaction Limit Setting**

Limit type	Available Limits	Adjust the limit
FAST single transfer limit	SGD 2,000.00	SGD <input type="text" value="50,000.00"/>
FAST daily transfer limit	SGD 100,000.00	SGD <input type="text" value="100,000.00"/>
Non-instant single transfer limit	SGD 2,000.00	SGD <input type="text" value="50,000.00"/>
Non-instant daily transfer limit	SGD 100,000.00	SGD <input type="text" value="100,000.00"/>
PayNow daily transfer limit	SGD 2,000.00	SGD <input type="text" value="10,000.00"/>
RMB Fixed-Rate Remittance single transfer limit	SGD 2,000.00	SGD <input type="text" value="50,000.00"/>
ICBC Express single transaction limit	SGD 2,000.00	SGD <input type="text" value="50,000.00"/>
Global Remittance single transaction limit	SGD 2,000.00	SGD <input type="text" value="50,000.00"/>

### 1 Interbank Fund Transfer (Local Bank)

Outward Remittance



Local SGD Transfer

Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX NEW RMB fixed-rate-

Customer Service Credit Card Service Online precious metal Online funds ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- + PayNow
- RMB Fixed-Rate Remittance
- Global multi-currency remittance
- ICBC EXPRESS
- + Check Remittance Instruction
- Template

**Step 1: Please select your transfer account**

Date of transfer application: 07-09-2018

Payer name: [Redacted] To find a sample remittance information, please click "[Template](#)" select transfer information

Debit card/account number: 6217191001( Elite Club Account Card

Sub-Account: 00000 c

Currency: SGD Available Balance: 414.97

**Step 2: Beneficiary Details**

Beneficiary Name: \*

A/C No.: \*

SWIFT code of receiving bank: Choose

Transfer amount: SGD \*

Payment Details: \*

Transfer purpose: Please choose \*

I want to conduct scheduled transfer

Confirm Save as Template Save as Template and Confirm Reset

Enter confirm after can choice fast transfer



Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX NEW

Customer Service Credit Card Service Online precious metal Online funds ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- + PayNow
- RMB Fixed-Rate Remittance
- Global multi-currency remittance
- ICBC EXPRESS
- + Check Remittance Instruction
- Template

>> Outward Remittance > Local SGD transfer

**Local SGD transfer** >>Help

I have read and agreed [Transfer instruction](#)

**Step 1: Please select your transfer account**

Date of transfer application: [Redacted]

Payer name: [Redacted]

Debit card/account number: [Redacted]

Sub-Account: [Redacted]

Currency: [Redacted]

**Step 2: Beneficiary Details**

Beneficiary Name: qiaojingran \*

A/C No.: 01030120155 \*

SWIFT code of receiving bank: BANK OF TOKYO-MITSUBISHI UFJ, LTD

Transfer amount: SGD 100.00 \*

Payment Details: \*

FAST Non- Cancel

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**Note:** For normal transfer, money be generally credited on T+2 day. For FAST transfer, money will be credited immediately. Please select a transfer method. If the button is dimmed, the selected beneficiary bank does not support the transfer with this method.



Welcome: QIAO JINGRAN **System Announcement:** ns using our Internet Banking, please call 63695588(7x24 hour hotline) or 67695588(Mon-Fri, 9am-6pm).

Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds **NEW** RMB 5

ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- PayNow
- RMB Fixed-Rate Remittance
- Global multi-currency remittance
- ICBC EXPRESS
- Check Remittance Instruction
- Template

>> Outward Remittance > Local SGD transfer

**Local SGD transfer** >>Help

Transfer type:FAST  
 Date of transfer application:09-09-2018  
 Appointed transfer date:10-09-2018  
 Payer name:QIAO JINGRAN  
 Debit card/account number:6217191001030030697  
 Sub-Account:00000 qiaojingran  
 Currency:SGD

Beneficiary Name:zhangsan  
 A/C No.:0102983923  
 SWIFT code of receiving bank:CITISGSGXXX  
 Transfer amount:SGD 100.00  
 Banking Charges:SGD 0.00  
 Payment Details:  
 Transfer purpose:Purpose of Payment  
 Charity Payment

Authentication method:  SMS password  e-Password Device

Get verification code

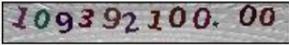
Please enter the SMS verification code received via your mobile phone number ( 65 8858\*\*\*\*)

OK Cancel



OR

Authentication method:  SMS password  e-Password Device

Please enter the following numbers on your Token: 

The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully.

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code: 

OK Cancel

By using fast transfer, you can choose authentication method with SMS password or e-Password Device.

(Choosing e-Password Device, please key in the security number into the e-Password Device to get a dynamic password, and enter verification code. Click 'OK')

## 2 PAYNOW

### (1) Paynow Management



Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds **NEW**

ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- PayNow**
  - PayNow Management
  - PayNow Transfer
- RMB Fixed-Rate Remittance
- Global multi-currency remittance
- ICBC EXPRESS
- Check Remittance

>> Outward Remittance > PayNow > PayNow Management

**PayNow Management**

PayNow Agreement	Status	Action
ZHANGSAN Mobile number:+65 12345678 6217191	Normal	<a href="#">Modify</a> <a href="#">Delete</a>
ZHANGSAN NRIC: S1234567G 62171E	Normal	<a href="#">Modify</a> <a href="#">Delete</a>



Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds **NEW**

ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- PayNow**
  - PayNow Management
  - PayNow Transfer
- RMB Fixed-Rate Remittance
- Global multi-currency remittance
- ICBC EXPRESS

>> Outward Remittance > PayNow > PayNow Management

**PayNow Management**

Quick and Simple with PayNow.  
Send and receive funds via mobile number or NRIC when you register for PayNow.

PayNow Details  
Mobile number: +65 12345678  
Card/ Account No.: 62171910 Elite Club Account Card  
PayNow Nickname: ZHANGSAN  
 have read [PayNow Agreement](#)

(You can use phone number, IC number or FIN number to register Paynow)

(2) Paynow transfer



**PayNow Transfer**

**Payee Information:**  
Payee Details:  Mobile No.  NRIC  UEN  
Mobile No.: + Singapore,65

**Payment Information:**  
From: 62171910 Elite Club Account Card  
Currency: SGD Available Balance:131.56  
Amount: SGD  
Remarks.: PayNow  
Transfer purpose: Please choose

**PayNow Transfer**

**Payee Information:**  
 Payee Details:  Mobile No.  NRIC  UEN  
 NRIC:

**Payment Information:**  
 From: 621719100 Elite Club Account Card ▾  
 Currency: SGD ▾ Available Balance:131.56  
 Amount: SGD   
 Remarks.: PayNow   
 Transfer purpose: Please choose ▾

**PayNow Transfer**

**Payee Information:**  
 Payee Details:  Mobile No.  NRIC  UEN  
 UEN:

**Payment Information:**  
 From: 621719100 Elite Club Account Card ▾  
 Currency: SGD ▾ Available Balance:131.56  
 Amount: SGD   
 Remarks.: PayNow   
 Transfer purpose: Please choose ▾

### 3 RMB Fixed-Rate Remittance



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

WHENTHE RECEIVING BANK IS ICBC CHINA BRANCH

WHEN THE RECEIVING BANK IS ICBC CHINA BRANCH

- (1) Select your account and currency used to make the remittance;
- (2) Fill up the beneficiary details;
- (3) Enter the amount and choose remittance purpose;
- (4) Click 'Submit' to next step;
- (5) You can click 'Save as Template', for future uses.



Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds **NEW**

ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- PayNow
- **RMB Fixed-Rate Remittance**
- Global multi-currency remittance
- ICBC EXPRESS
- Check Remittance Instruction
- Template

**RMB Fixed-Rate Remittance**

Remittance application date:09-09-2018

Your Name: [Redacted]  
 Card/Account No.:6217191 [Redacted] Elite Club Account Card  
 Sub-Account:00000 qiaojingran  
 Currency:SGD

ICBC A/C:Yes  
 Beneficiary Name (Chinese):张三  
 A/C No.:621786500002609285  
 Beneficiary's ID number:130102200001011111  
 Payee's address:guangzhou china  
 Tel:13511111111

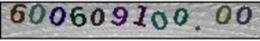
Amount:SGD 100.00  
 Amount in RMB or equivalent:CNY 494.50  
 Ex. rate for RMB Pre-Settlement Remittance:1 SGD = 4.945 CNY  
 Fund source for settlement of exchange of beneficiary:staff payment & family expense  
 Pay remittance fee from:6217191001 Elite Club Account Card  
 Sub-Account:00000  
 Currency:SGD  
 Banking Charges:SGD 0.00  
 Telex Fee:SGD 0.00  
 Remittance fee - Discount %:No Discount  
 Total remittance fee after discount:SGD 0.00

Authentication method:  SMS password  e-Password Device

Please enter the SMS verification code received via your mobile phone number ( 65 8858\*\*\*\*)

Or

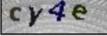
Authentication method:  SMS password  e-Password Device

Please enter the following numbers on your Token: 

The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully.

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code:  

You can choose authentication method with SMS password or e-Password Device.

(Choosing e-Password Device, please key in the security number into the e-Password Device to get a dynamic password, and enter verification code. Click 'OK')

## 4 Global Multi-Currency Remittance



bill payment

Outward Remittance

Global multi-currency remittance

I have read and agreed [Circular on Remittance](#)

Step 1: Select your Account

Remittance application date: 09-09-2018  
 Your Name: QIAO JINGRAN To find a sample remittance information, please click " [Template](#) "

Card/Account No.: 6217191001030030697 Elite Club Account Card  
 Sub-Account: 00000 qiaojingran  
 Currency: SGD Available Balance: 132.97

Step 2: Beneficiary Details

Beneficiary Name: ZHANG SAN  
 A/C No.: 6217868888888888  
 Currency: SGD  
 Swiftcode/BIC of beneficiary bank:  
 Country/region of beneficiary bank: CHINA (CN)  
 City of the beneficiary bank: BAOJI  
 Please select a beneficiary bank in the list  Others  
 Beneficiary bank: COMMONSHBJI BANK OF COMMUNICATIONS (E)  
 Beneficiary bank number: COMMONSHBJI  
 Address of receiving bank: (BAOJI BRANCH)  
 BAOJI  
 Intermediary bank's SWIFT CODE:  
 Tel: 13588888888  
 Payment Details:

Step 3: Payment Details

Amount: SGD 100.00  
 Remittance Purpose: Family Expenses  
 Pay remittance fee from: 6217191001030030697 Elite Club Account Card  
 Sub-Account: 00000 qiaojingran  
 Currency: SGD

Submit Save as Template Save as Template and Confirm Reset

- (1) Select your account and currency used to make the remittance;
- (2) Fill up the beneficiary details;
- (3) Enter the amount and choose remittance purpose;
- (4) Input the notification mobile number, the system will send notification SMS to the mobile number when the fund is reaching receiving bank, this function is not applicable to RMB fixed rate remittance.
- (5) Click 'Submit' to next step;
- (6) You can click 'Save as Template', for future uses.



**Note: Global Multi-Currency remittance will take approximately 3-5 working days to process.**

Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds

ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- PayNow
- RMB Fixed-Rate Remittance
- **Global multi-currency remittance**
- ICBC EXPRESS
- Check Remittance Instruction
- Template

**Global multi-currency remittance**

Remittance application date:09-09-2018  
 Your Name:QIAO JINGRAN  
 Card/Account No.:6217191001030030697 Elite Club Account Card  
 Sub-Account:00000 qiaojingran  
 Currency:SGD

Beneficiary Name:ZHANG SAN  
 A/C No.:6217868888888888888  
 Currency:SGD  
 Country/region of beneficiary bank:CHINA (CN)  
 City of the beneficiary bank:BAOJI  
 Beneficiary bank:COMMCNSHBJ BANK OF COMMUNICATIONS (BAOJI BRANCH) BAOJI  
 Beneficiary bank number:COMMCNSHBJ  
 Address of receiving bank:(BAOJI BRANCH) BAOJI  
 Intermediary bank's SWIFT CODE:  
 Tel:13588888888  
 Payment Details:

Amount:SGD 100.00  
 Remittance Purpose:Family Expenses  
 Pay remittance fee from:6217191001030030697 Elite Club Account Card  
 Sub-Account:00000 qiaojingran  
 Currency:SGD  
 Banking Charges:SGD 5.00  
 Telex Fee:SGD 18.00  
 Remittance fee - Discount %:No Discount  
 Total remittance fee after discount:SGD 23.00

Authentication method:  SMS password  e-Password Device

Get verification code

Please enter the SMS verification code received via your mobile phone number ( 65 8858\*\*\*\*)

OK Cancel

OR

Authentication method:  SMS password  e-Password Device

Please enter the following numbers on your Token: **888888100.00**

The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code:  **cpcx**

OK Cancel

You can choose authentication method with SMS password or e-Password Device.

(Choosing e-Password Device, please key in the security number into the e-Password Device to get a dynamic password, and enter verification code. Click 'OK')

## 5 Remittance to Overseas ICBC Group



Welcome Page My A/C Transfer - Registration A/C External Transfer **Outward Remittance** Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds

ICBC Messaging bill payment

**Outward Remittance**

- Local SGD transfer
- PayNow
- RMB Fixed-Rate Remittance
- Global multi-currency remittance
- ICBC EXPRESS**
- Check Remittance Instruction
- Template

>> Outward Remittance > ICBC EXPRESS

**ICBC EXPRESS**

I have read and agreed [Circular on Remittance](#)

**Step 1: Select your Account**

Remittance date: 09-09-2018  
 Your Name: QIAO JINGRAN To find a sample remittance information, please click ["Template"](#)  
 Remittance account: 6217191001030030697 Elite Club Account Card  
 Sub-Account: 00000 qiaojingran  
 Currency: SGD Available Balance: 132.97

**Step 2: Beneficiary Details**

Country/region of payee's account opening bank: China  
 Receiving bank's name: Industrial and Commercial Bank Of China  
 Beneficiary Name: ZHANG SAN  
 A/C No.: 62178650000000888  
 Currency: SGD  
 Payee's address: GUANG ZHOU CHINA  
 Payment Details:

**Step 3: Payment Details**

Amount: SGD 32.00  
 Remittance Purpose: SALARY  
 Banking Charges: SGD 0.00

Submit Save as Template Save as Template and Confirm Reset

- (1) Select your account and currency used to make the remittance;
- (2) Fill up the beneficiary details;
- (3) Enter the amount and choose remittance purpose;
- (4) Input the notification mobile number, the system will send notification SMS to the mobile number when the fund is reaching receiving bank, this function is not applicable to RMB fixed rate remittance.
- (5) Click 'Submit' to next step;
- (6) You can click 'Save as Template', for future uses.
- (7) You may enquiry the remittance statue by click "check remittance instruction", and by click details, you will be able to view the process of the remittance.

**Note:** Available remitting currency: SGD, USD, CNY,

## Chapter 6 Fixed Deposit

### 1 Check fixed A/C



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance **Fixed Deposit** Online FX Customer Service Credit Card Service Online precious metal Online funds **NEW RM**

ICBC Messaging bill payment

**Fixed Deposit**

- Check Fixed A/C**
- Check Basic Details
- Open Fixed Deposit
- Withdraw/renew time deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Check Fixed A/C

**Check Fixed A/C**

Local ICBC Fixed Deposit Summary:

Account Type	A/C No.	Sequence No.	Deposit Period	Interest Rate	Account-opening date	Maturity date	Contribution date	Principal of Deposit	Action
TIME AC ALL-IN-ONE	01030108000	<a href="#">00001</a>	Normal	1Year	-	-	17-07-2019	SGD 100,000.00	<a href="#">Change Instruction Upon Maturity</a> <a href="#">Withdrawal</a>
TIME AC ALL-IN-ONE	01030208000	<a href="#">00001</a>	Normal	1Year	-	-	30-08-2019	CNY 70,019.60	<a href="#">Change Instruction Upon Maturity</a> <a href="#">Withdrawal</a>
Accumulative principal								SGD 100,000.00	
								CNY 70,019.60	

Non-Local ICBC Fixed Deposit Summary:  
No time deposit account of the other banks is available for your inquiry

Click

CLICK



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance **Fixed Deposit** Online FX Customer Service Credit Card Service Online precious metal

ICBC Messaging bill payment

**Fixed Deposit**

- Check Fixed A/C**
- Check Basic Details
- Open Fixed Deposit
- Withdraw/renew time deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Check Fixed A/C

**Check Fixed A/C**

account name: ZHANG SAN  
 Deposit card/account number: 0103010800  
 Deposit Seq.: 00001  
 Currency of Deposit: SGD  
 Deposit Amt.: SGD 100,000.00  
 Deposit Period: 1Year  
 Account Opening Date: 17-07-2018  
 Value Date: 17-07-2018  
 Maturity Date: 17-07-2019

Time Interval	Interest Rate
17-07-2018to 17-10-2018	1.5000%
17-10-2018to 17-01-2019	1.7000%
17-01-2019to 17-04-2019	1.9000%
17-04-2019to 17-07-2019	2.1000%

Interest Rate:

Interest Due: SGD 1,798.63  
 Total principal and interest: SGD 101,798.63  
 Instruction upon maturity: Transfer principal and interest to A/C specified below  
 Deposit Card/Account No.: 01030108  
 Currency of Deposit: SGD

Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance **Fixed Deposit** Online FX Customer Service Credit Card Service Online precious metal

ICBC Messaging bill payment

**Fixed Deposit**

- Check Fixed A/C**
- Check Basic Details
- Open Fixed Deposit
- Withdraw/renew time deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Check Fixed A/C

**Check Fixed A/C**

account name: ZHANG SAN  
 Deposit card/account number: 010302080  
 Deposit Seq.: 00001  
 Currency of Deposit: CNY  
 Deposit Amt.: CNY 70,019.60  
 Deposit Period: 1Year  
 Account Opening Date: 30-08-2018  
 Value Date: 30-08-2018  
 Maturity Date: 30-08-2019  
 Interest Rate: 3.8000%  
 Interest Due: CNY 2,555.72  
 Total principal and interest: CNY 72,575.32  
 Instruction upon maturity: Transfer principal and interest to A/C specified below  
 Deposit Card/Account No.: 01030108000012  
 Currency of Deposit: CNY

(You can check the details of specific fixed deposit by clicking the sequence number, including account holder name, account number, currency of deposit, deposit amount, deposit period, value date, maturity date and interest rate)

## 2 Withdraw/renew time deposit



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance **Fixed Deposit** Online FX Customer Service Credit Card Service Online precious metal Online funds **NEW**

ICBC Messaging bill payment

>> Fixed Deposit > Withdraw/renew time deposit

**Withdraw/renew time deposit**

Deposit card/account number: 010301080000 TIME AC ALL-IN-ONE

Check

Deposit Seq	Deposit Period	Account Opening Date	Value Date	Maturity Date	Principal of Deposit	Action
00001	1 Year	17-07-2018	17-07-2018	17-07-2019	SGD 100,000.00	<a href="#">withdrawal</a>



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance **Fixed Deposit** Online FX Customer Service Credit Card Service Online precious metal

ICBC Messaging bill payment

Account Status: Normal  
Value Date: 17-07-2018  
Maturity Date: 17-07-2019  
Principal of Deposit: SGD 100,000.00

Time Interval	Interest Rate
17-07-2018to 17-10-2018	1.5000%
17-10-2018to 17-01-2019	1.7000%
17-01-2019to 17-04-2019	1.9000%
17-04-2019to 17-07-2019	2.1000%

Credit Card/Account No.: 62171910010: Elite Club Account Card

Sub-Account: 00000

Currency: SGD

Withdrawal amount: SGD 100,000.00

Submit Back

- (1) Select account number, click “Check”;
- (2) Choose your fixed deposit account to withdraw, click ‘withdrawal’;
- (3) After confirming the maturity instruction, click “Submit”.

**Note: early withdrawal will involve loss of expected interest.**

### 3 Open Fixed Deposit Account



Welcome: QIAO JINGRAN Welcome to logon ICBC Personal Internet

System Announcement: NEW

Navigation: Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance **Fixed Deposit** Online FX Customer Service Credit Card Service Online precious metal Online funds

ICBC Messaging bill payment

**Fixed Deposit**

- Check Fixed A/C
- Open Fixed Deposit**
- Withdraw/renew time deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Open Fixed Deposit

Open Fixed Deposit >>Help

Please select deposit currency:   CLICK

Deposit type	Deposit Period	Minimum deposit amount	Interest Rate (%)		Preference description	Action
<a href="#">1M SGD TD -REMIT(RES)</a>	1 Months	SGD 500.00	0.00 < Amount < 5,000.00	0.3000%		<a href="#">deposit</a>
			5,000.00 ≤ Amount < 20,000.00	0.4000%		
			20,000.00 ≤ Amount < 200,000.00	0.4000%		
			200,000.00 ≤ Amount < 500,000.00	0.5000%		
			500,000.00 ≤ Amount < 1,000,000.00	0.5000%		
			Amount ≥ 1,000,000.00	0.5000%		
<a href="#">3M TIME DEPOSIT SGD</a>	3 Months	SGD 500.00	0.00 < Amount < 5,000.00	0.3500%		<a href="#">deposit</a>
			5,000.00 ≤ Amount < 20,000.00	0.4500%		
			20,000.00 ≤ Amount < 200,000.00	0.4500%		
			200,000.00 ≤ Amount < 500,000.00	0.5500%		
			500,000.00 ≤ Amount < 1,000,000.00	0.5500%		
			Amount ≥ 1,000,000.00	0.5500%		

(Choose deposit currency, and click 'check')



<a href="#">SGD Regular Saving 1Year</a>	1 Year	SGD 100.00	Amount ≥ 1,000,000.00	0.7500%		<a href="#">deposit</a>
<a href="#">12M SGD TD</a>	1 Year	SGD 20,000.00	1.6100%			<a href="#">deposit</a>
			0.00 < Amount < 5,000.00	0.6000%		
			5,000.00 ≤ Amount < 20,000.00	0.6000%		
			20,000.00 ≤ Amount < 200,000.00	1.6500%		
			200,000.00 ≤ Amount < 500,000.00	1.6500%		
			500,000.00 ≤ Amount < 1,000,000.00	1.6500%		
<a href="#">SGD Regular Saving 2 Year</a>	2 Year	SGD 100.00	1.4300%			<a href="#">deposit</a>
			0.00 < Amount < 5,000.00	0.6000%		

CLICK

(Choose deposit period, and click 'deposit')



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance **Fixed Deposit** Online FX Customer Service Credit Card Service Online precious metal

ICBC Messaging bill payment

**Fixed Deposit**

- + Check Fixed A/C
- Open Fixed Deposit
- Withdraw/renew time deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Open Fixed Deposit

**Open Fixed Deposit**

Choose one Card No./Account No. to be debited: 621719100103 Elite Club Account Card

Sub-Account: 00000 c 1

Currency: SGD Available Balance: 195.97

Deposit Card/Account No.: 010301080000 TIME AC ALL-IN-ONE

Currency of Deposit: SGD

Expend from the account: SGD 200,000.00

Deposit into account: SGD

Deposit type: 12M SGD TD

Reference interest rate: 1.6500%

Net interest for reference: SGD 3,300.00

Instruction upon maturity:  Renew principal and accrued interest  
 Renew Principal, Repay interest to A/C specified below  
 Transfer principal and interest to A/C specified below

Type of Deposit A/C:  Your registered account  Other Account

Deposit Card/Account No.: 621719100103 Elite Club Account Card

Sub-Account: 00000 c

Currency: SGD

Submit Reset



**Fixed Deposit**

- Check Fixed A/C
- Open Fixed Deposit
- Withdraw/renew time deposit
- Change Instruction on Maturity
- Check Interest Rate

>> Fixed Deposit > Open Fixed Deposit

**Open Fixed Deposit**

Choose one Card No./Account No. to be debited: 621719100103

Linked account: 00000

Currency: CNY

Deposit Card/Account No.: 0103010000

Currency of Deposit: CNY

Deposit type: 12M RMB TD

Interest Rate: 2.9000%

Deposit Amt: CNY 7,000.00

Instruction upon maturity: Transfer principal and interest to A/C specified below

Deposit Card/Account No.: 621719100103

Linked account: 00000

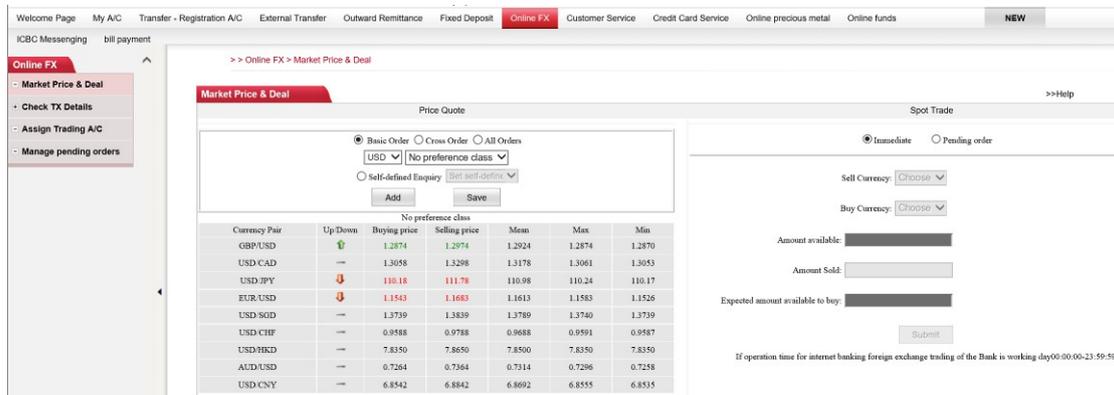
Currency: CNY

OK Cancel

- (1) choose account to be debited and currency;
- (2) enter account to be deposited;
- (3) choose instruction upon maturity;
- (4) press 'Submit';
- (5) confirm all the information,

# Chapter 7 Online FX

## 1 Market Price & deal



The screenshot shows the 'Market Price & Deal' interface. On the left is a navigation menu with options like 'Market Price & Deal', 'Check TX Details', 'Assign Trading A/C', and 'Manage pending orders'. The main area is divided into two sections: 'Price Quote' and 'Spot Trade'.

**Price Quote Section:**

- Order type:  Basic Order,  Cross Order,  All Orders
- Currency: USD | No preference class
- Self-defined frequency: Set self-defined
- Buttons: Add, Save

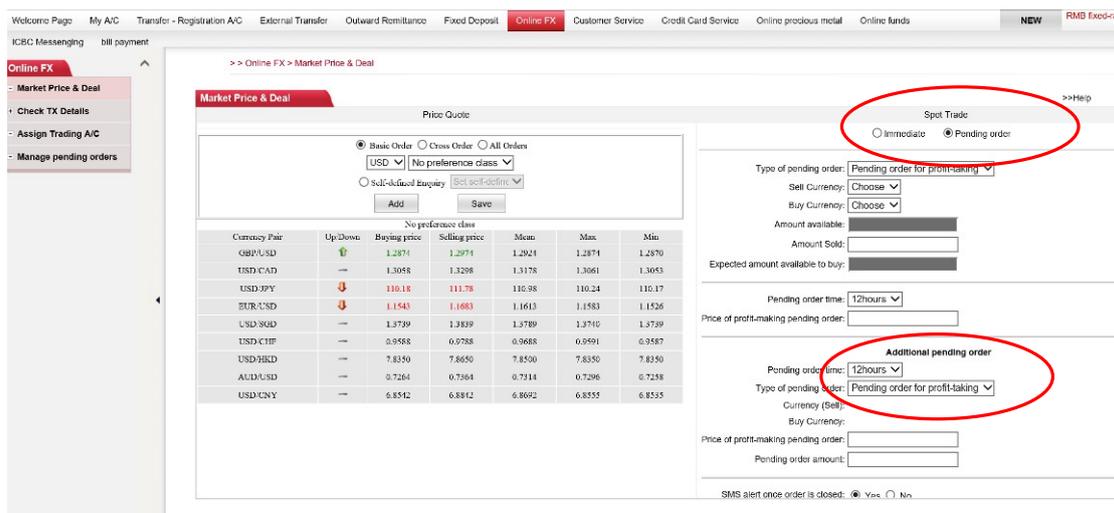
Currency Pair	Up/Down	Buying price	Selling price	Mean	Max	Min
GBP/USD	↑	1.2874	1.2974	1.2924	1.2874	1.2870
USD/CAD	→	1.3058	1.3298	1.3178	1.3061	1.3053
USD/JPY	↓	110.18	111.78	110.98	110.24	110.17
EUR/USD	↓	1.1543	1.1683	1.1613	1.1583	1.1526
USD/SGD	→	1.3739	1.3839	1.3789	1.3740	1.3739
USD/CHF	→	0.9588	0.9788	0.9688	0.9591	0.9587
USD/HKD	→	7.8350	7.8650	7.8500	7.8350	7.8350
AUD/USD	→	0.7264	0.7364	0.7314	0.7296	0.7258
USD/CNY	→	6.8542	6.8842	6.8692	6.8555	6.8535

**Spot Trade Section:**

- Order type:  Immediate,  Pending order
- Sell Currency: Choose
- Buy Currency: Choose
- Amount available: [input field]
- Amount Sold: [input field]
- Expected amount available to buy: [input field]
- Submit button

Footnote: If operation time for internet banking foreign exchange trading of the Bank is working day 00:00-23:59:59

### (1) Foreign exchange trading



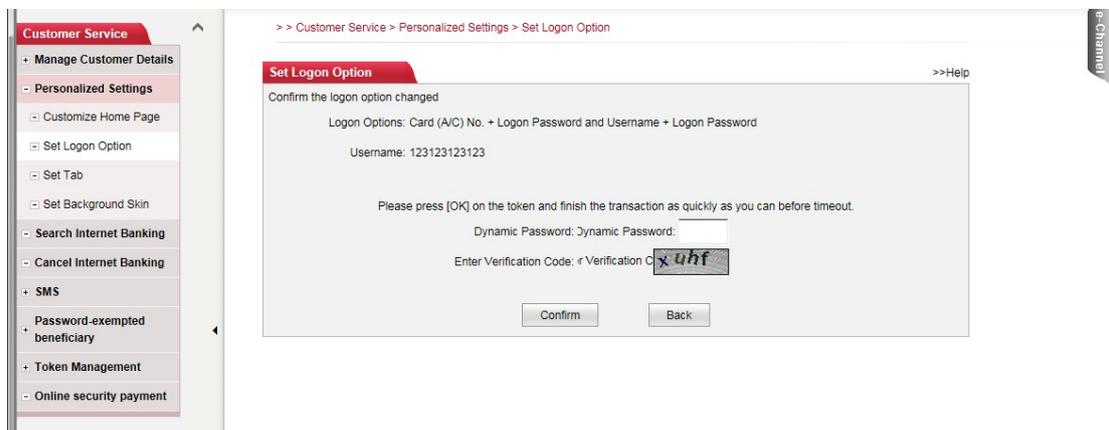
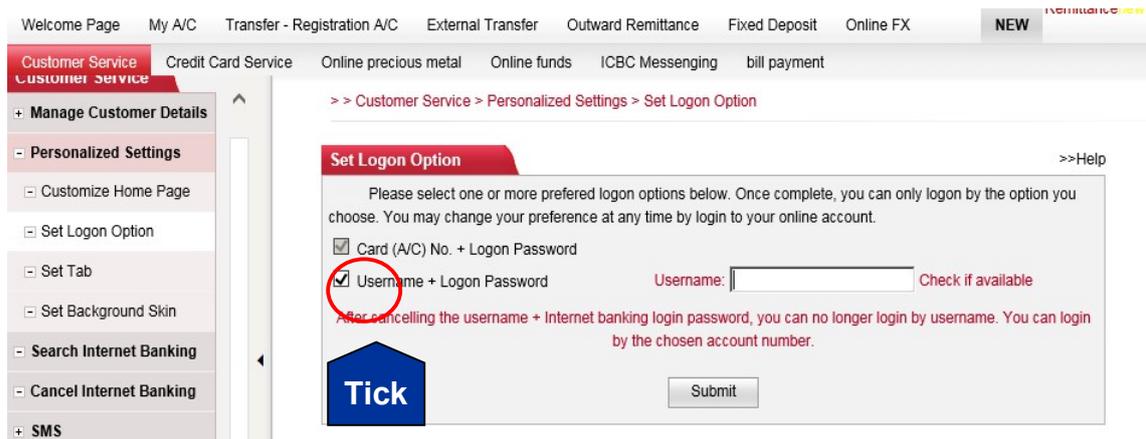
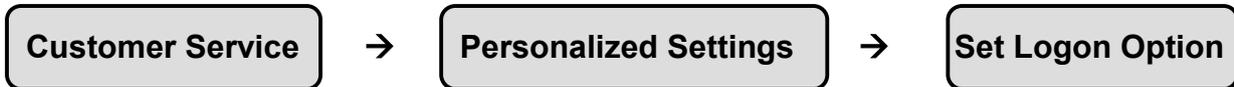
This screenshot is similar to the previous one but highlights specific areas with red circles:

- Spot Trade Section:** The 'Pending order' radio button is circled in red.
- Additional pending order Section:** The 'Additional pending order' sub-section is circled in red, containing:
  - Pending order time: 12hours
  - Type of pending order: Pending order for profit-taking
  - Currency (Sell): [input field]
  - Buy Currency: [input field]
  - Price of profit-making pending order: [input field]
  - Pending order amount: [input field]

- (1) You can check buying & selling price at 'Price Quote';
- (2) Enter the sell currency, buy currency and amount sold at 'Spot Trade', and click 'Submit';
- (3) Complete the trade within 10 seconds.

## Chapter 8 Customer Service

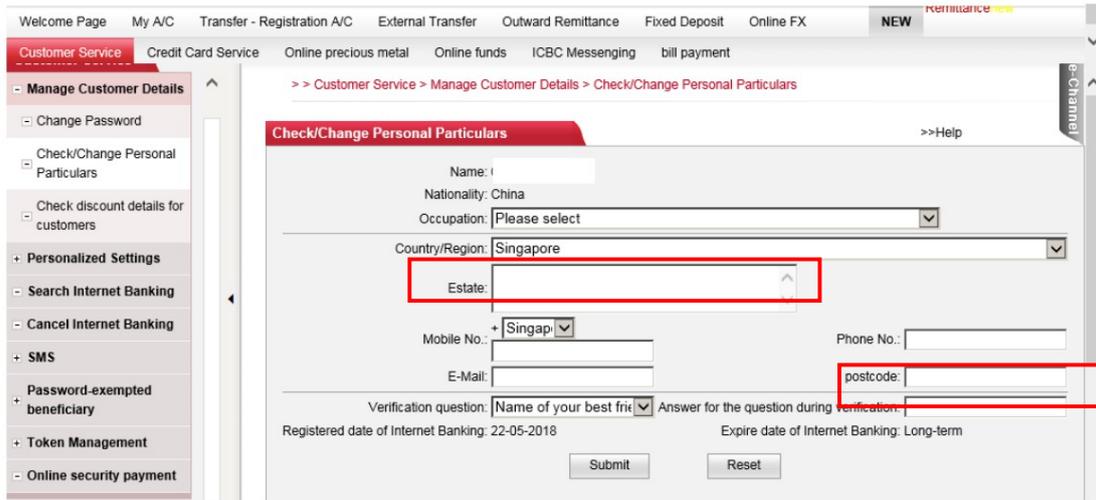
### 1 Change Internet Banking Login Name



- (1) Enter your preferred username, and click 'Submit';
- (2) Enter the dynamic password generated by Token, and click 'confirm'.

### 2 Change of Personal Contact Details



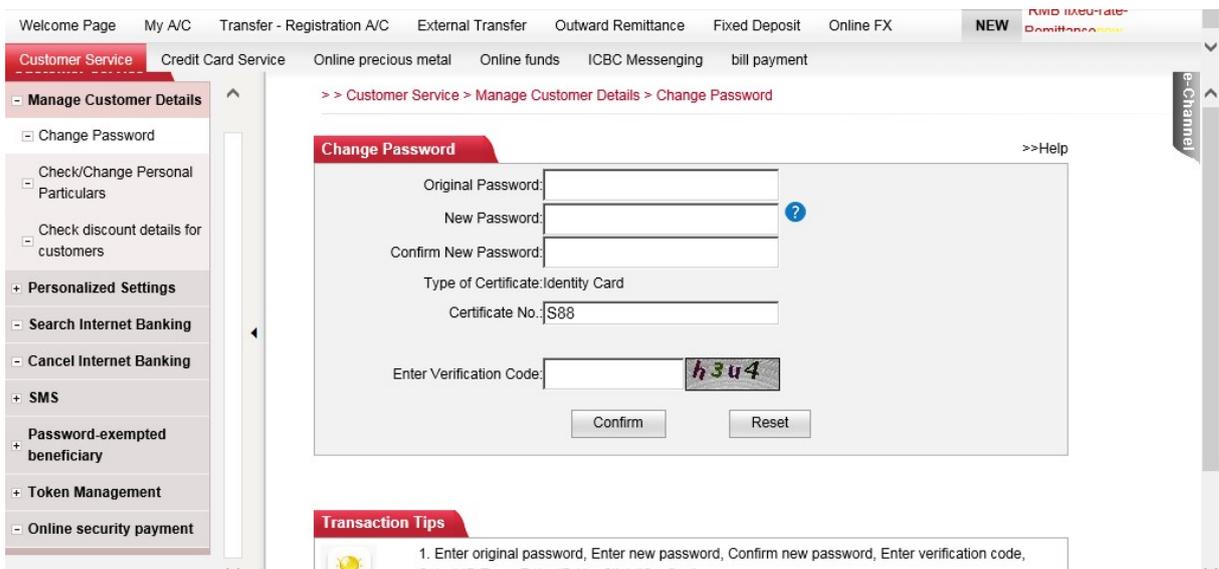


Please be remind, if you update Mobile number through this function, you will only update the contact number for bank’s reference. However, the transaction SMS alert will still be sent to your previous Mobile number, you are required to update SMS alert number at “ICBC Messaging” -> “Set Receiving Option”.

**Note:**

- A) 24 Hrs of Cooling period is implemented in Changing of mobile number and email address.
- B) Mailing address can only be change in mobile banking.

### 3 Change password



**Manage Customer Details**

- Change Password
- Check/Change Personal Particulars
- Check discount details for customers
- Personalized Settings**
- Search Internet Banking
- Cancel Internet Banking

>> Customer Service > Manage Customer Details > Change Password

**Change Password** >>Help

Please confirm the information of the transaction  
Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code:



(OTP)

- (1) Enter your new password, and click 'Confirm';
- (2) Enter the dynamic password generated by Token, and click 'confirm'.

## 4 Cancel Internet Banking

Customer Service

- Manage Customer Details
- Personalized Settings
- Search Internet Banking
- Cancel Internet Banking**
- SMS
- Password-exempted beneficiary
- Token Management
- Online security payment

>> Customer Service > Cancel Internet Banking

**Cancel Internet Banking**

Your registration card/ account number as below:

6217191001030030697-00000  
4078611000020169-00000  
0103010800000265111  
0103020800000033035

You cannot logon or use any function once you have cancelled Internet Banking, please confirm.

## 5 Token Management

### Calibrate your Token

Customer Service

- Manage Customer Details
- Personalized Settings
- Search Internet Banking
- Cancel Internet Banking
- SMS
- Password-exempted beneficiary
- Token Management**
- Change authentication method
- Calibrate Your Token
- Online security payment

>> Customer Service > Token Management > Calibrate Your Token

**Calibrate Your Token**

Please have your Token on hand and follow the instructions below:

Step I: Please press "OK" button in the electronic password device of Industrial and Commercial Bank of China to obtain dynamic password and enter it:

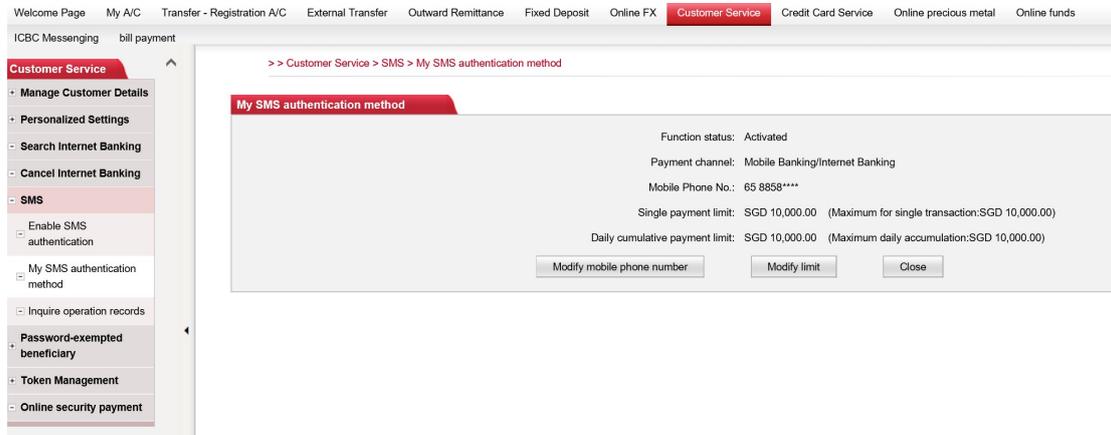
Step II: Please wait the password device of Industrial and Commercial Bank of China to change the password and enter it:

Step III: Please enter the verification code:

**Transaction Tips**

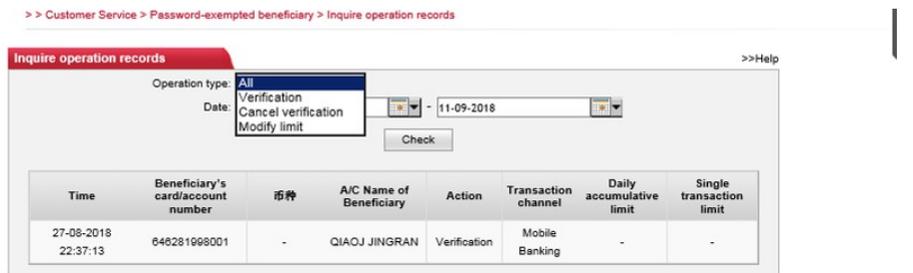
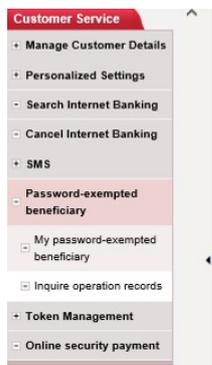
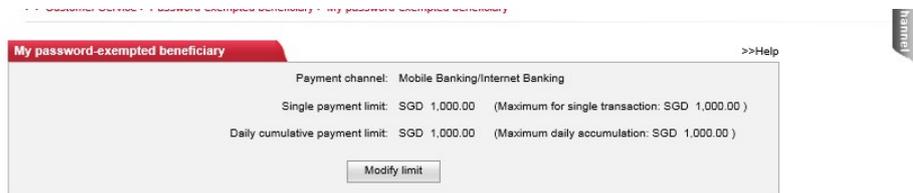
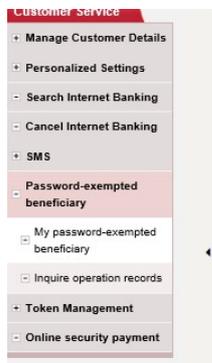
\*1. When you enter a right password but are rejected, time-synchronization shall be done in "Calibration of Token";  
 \*2. Only two consecutive dynamic password are needed to complete the time-synchronization;  
 \*3. To avoid the improper time, please frequently use your Token.\*

## 6 Open SMS authentication method



Once the SMS authentication is activated, the transaction below SGD10,000.00 can be made via the SMS verification.

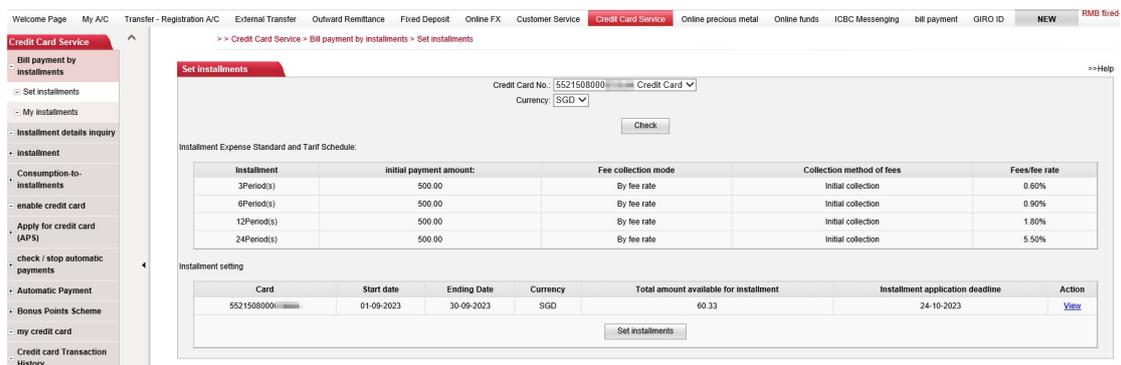
## 7 Password-Exempted Beneficiary



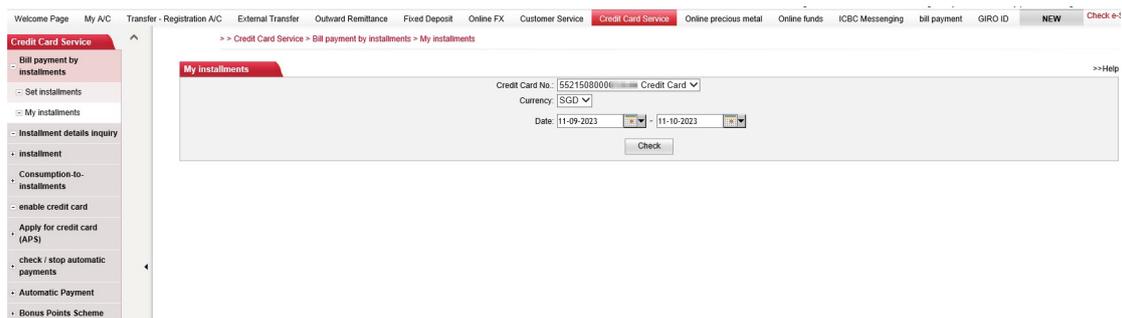
Note: You can only set password-exempted beneficiary via mobile banking. After that you can use internet banking to check transaction history and modify the limit.

## Chapter 9 Credit Card

### 1 Set Installment



### 2 MY installment



### 3 Activation Credit Card



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service **NEW**

**Credit Card Service** Online precious metal Online funds ICBC Messaging bill payment

- Installment details inquiry
  - + installment
  - + Consumption-to-installments
  - **enable credit card**
  - + Apply for credit card (APS)
  - check / stop automatic payments
  - automatic payment
  - + Bonus Points Scheme
  - my credit card
- Credit card Transaction

>> Credit Card Service > enable credit card

**enable credit card** >>Help

Please follow the instructions and enter the detailed information for your credit card activation:

Name:

\*Card No.:

\*Card valid till:  (MM/YYYY)

\*Card security code:  (Letter 3-digit numbers of signature strip at card back)

\*home phone:

\*Mobile No.:

\*Business postal code:

Next Step

## 4 Check/stop automatic payments

Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service **NEW**

**Credit Card Service** Online precious metal Online funds ICBC Messaging bill payment

- Installment details inquiry
  - + installment
  - + Consumption-to-installments
  - enable credit card
  - + Apply for credit card (APS)
  - **check / stop automatic payments**
  - automatic payment
  - + Bonus Points Scheme
  - my credit card
- Credit card Transaction History
- enquire/download bank statement
- credit card repayment
- report the loss of credit card

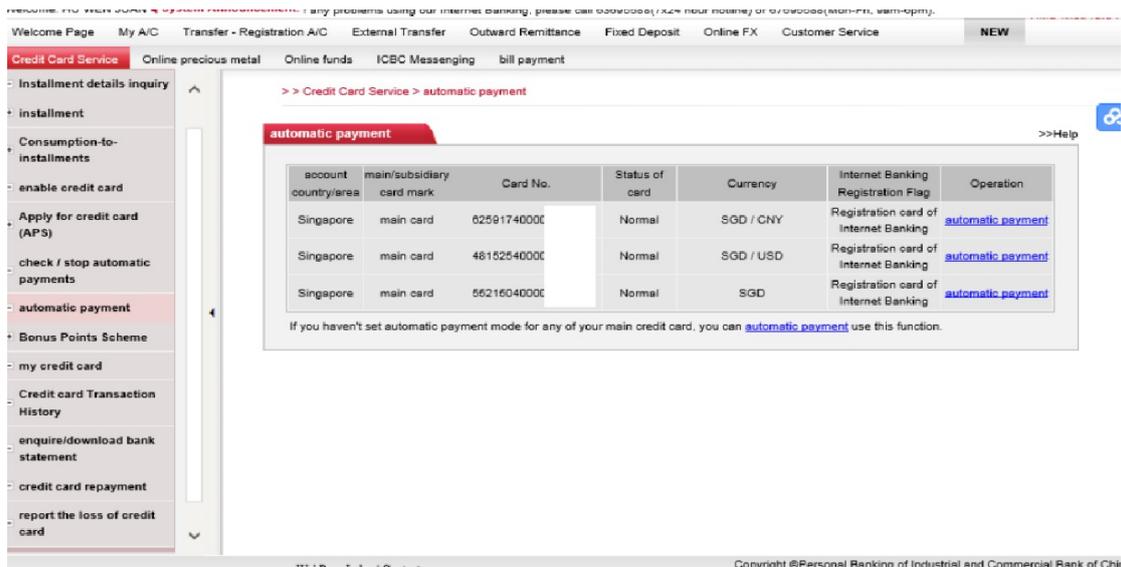
>> Credit Card Service > check / stop automatic payments

**check / stop automatic payments** >>Help

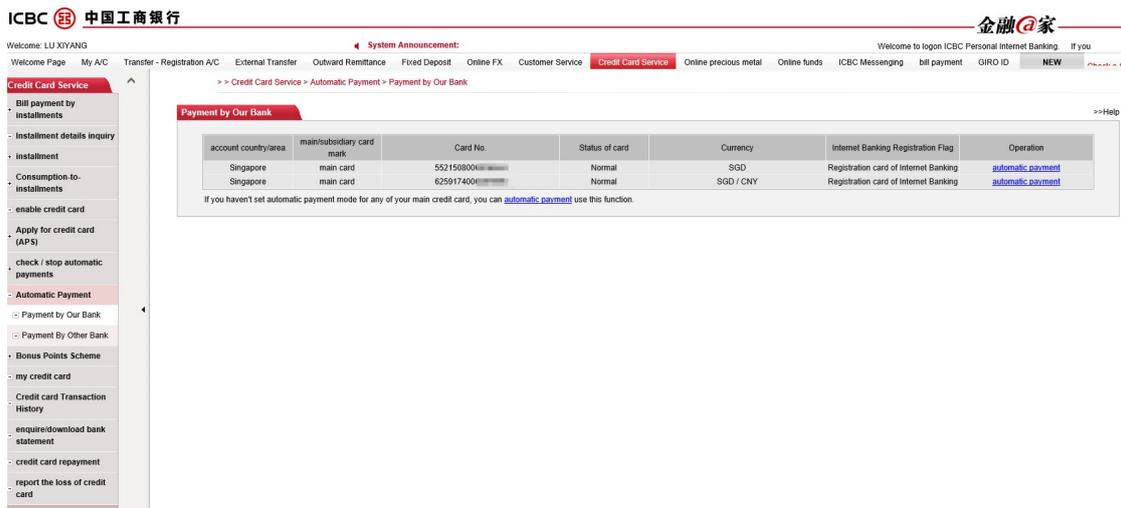
Online banking registration card/account number:  E.Age Card

Search

## 5 Automatic payments



## 5.1 Payment by Our Bank



## 5.2 Payment by Other Bank



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service **Credit Card Service** Online precious metal Online funds ICBC Messaging bill payment GIRO ID NEW

>> Credit Card Service > Use Other Banks Repayment

**Use Other Banks Repayment**

Account Area	Main/Supplementary Card Flag	Card No.	Card Status	Currency	Operation
Singapore	Main Card	5521588000000000	Normal Card	SGD	<a href="#">Set Automatic Repayment</a>
Singapore	Main Card	6259174000000000	Normal Card	SGD/CNY	<a href="#">Set Automatic Repayment</a>

Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service **Credit Card Service** Online precious metal Online funds ICBC Messaging bill payment GIRO ID NEW **RMB fixed-rate Remittance**

>> Credit Card Service > Use Other Banks Repayment

**Use Other Banks Repayment**

Account Area	Main/Supplementary Card Flag	Card No.	Card Status	Currency
Singapore	Main Card	5521588000000000	Normal Card	SGD

Repayment Currency:

Repayment Banks Name:

Please Choose Repayment Type:  Optimal Repayment  Minimum Repayment

Whether Part Repayment:  Yes  No

\*Warning prompt of all consumer currencies supported by this credit card need to set up Other Banks Automatic Repayment Agreement after setting one currency please return to "Use Other Banks Repayment" page for setting another currency.

## 6 Credit Card Transaction History



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service **NEW**

**Credit Card Service** Online precious metal Online funds ICBC Messaging bill payment

>> Credit Card Service > Credit card Transaction History

**Credit card Transaction History**

Credit Card No.:  Credit Card

Currency:

Starting/Ending Date:  -





Credit Card No.: 62591740000000000000 Credit Card

Currency: SGD

Starting/Ending Date: 10-05-2018 - 10-09-2018

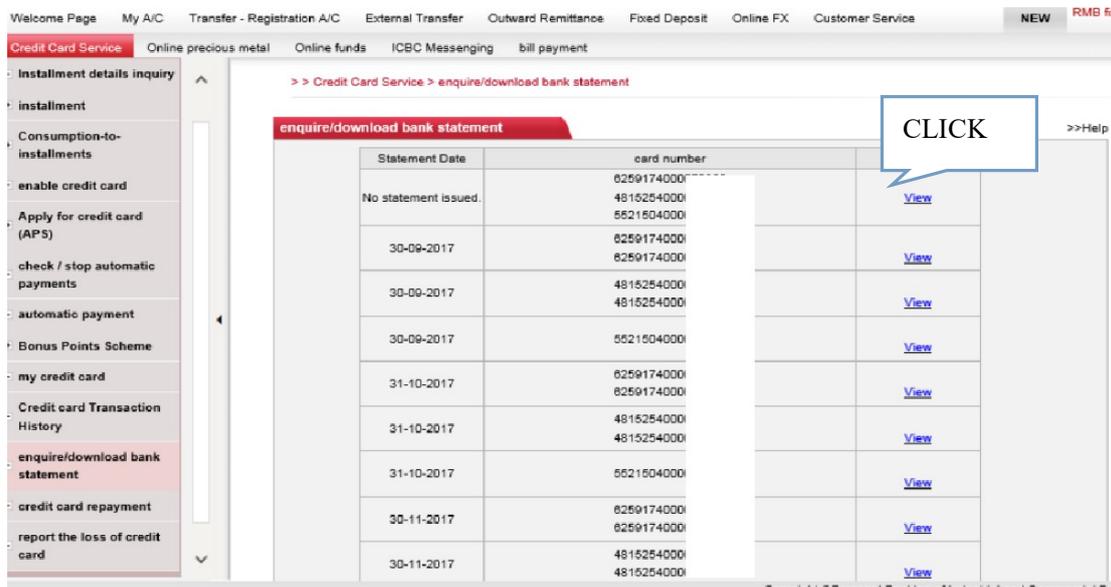
Search

Please select the download format: Text format (.txt) Download

Serial number	Transaction date	Entry Date	TX amount	Booking Amount		Balance	Marketplace	Summary
				Deposit	Withdrawal			
1	23-05-2018	05-22-2018	SGD 150.00		SGD 150.00	SGD -134.34	CREDIT CARD CENTER	ANNUAL FEE
2	23-05-2018	05-22-2018	SGD 150.00	SGD 150.00		SGD 15.88	CREDIT CARD CENTER	
3	12-07-2018	07-12-2018	SGD 2.03	SGD 2.03		SGD 17.89	ICBC SINGAPORE	June Cashback Promo

Back

## 7 Enquire /download bank statement

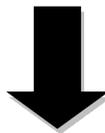


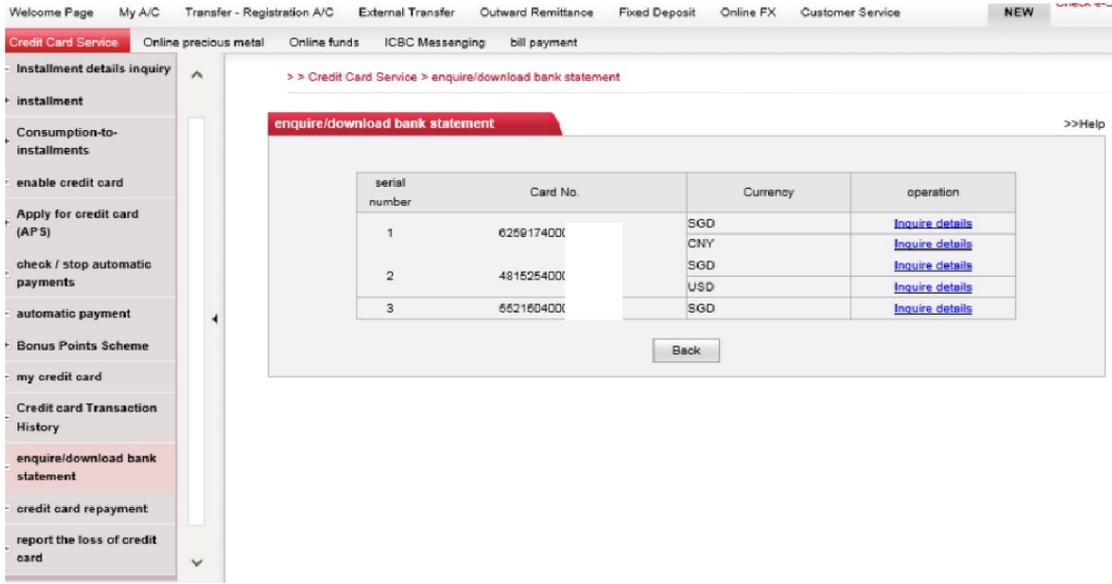
>> Credit Card Service > enquire/download bank statement

enquire/download bank statement

Statement Date	card number	
No statement issued.	62591740000000000000 4815254000 5521504000	<a href="#">View</a>
30-09-2017	6259174000 6259174000	<a href="#">View</a>
30-09-2017	4815254000 4815254000	<a href="#">View</a>
30-09-2017	5521504000	<a href="#">View</a>
31-10-2017	6259174000 6259174000	<a href="#">View</a>
31-10-2017	4815254000 4815254000	<a href="#">View</a>
31-10-2017	5521504000	<a href="#">View</a>
30-11-2017	6259174000 6259174000	<a href="#">View</a>
30-11-2017	4815254000 4815254000	<a href="#">View</a>

CLICK

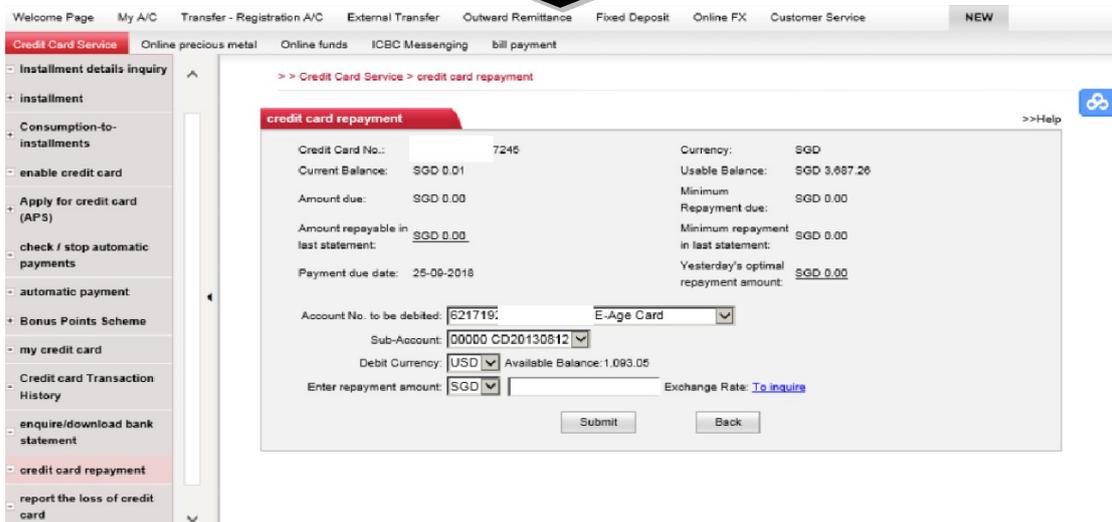
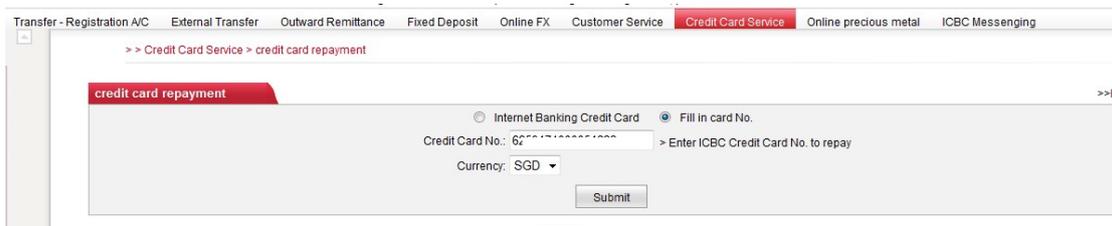




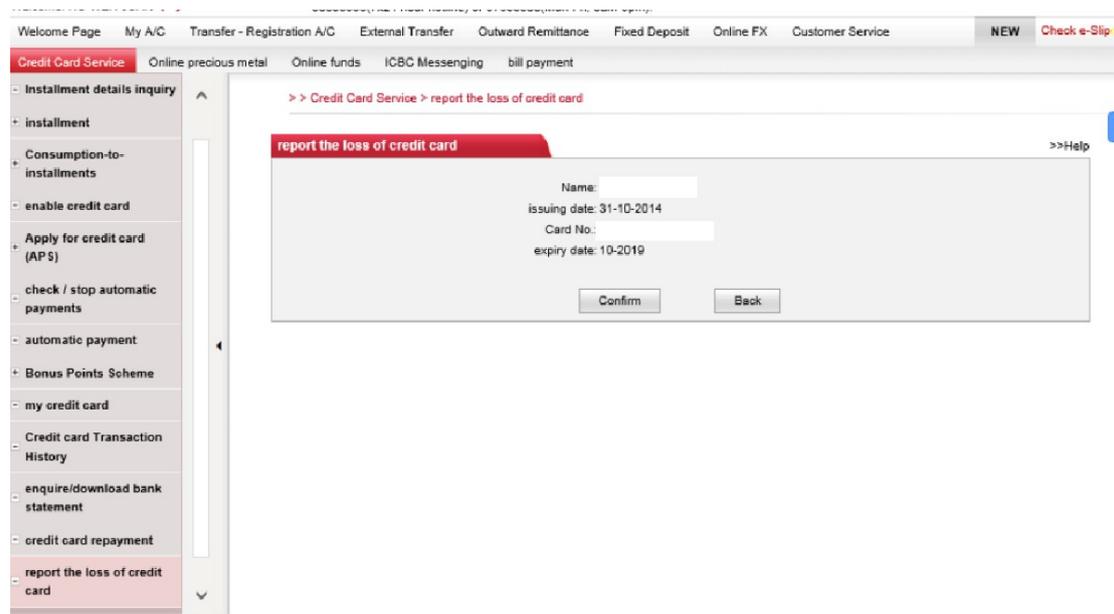
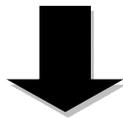
## 8 Credit Card Repayment



Select the repayment account and currency and enter the repayment amount.



## 9 Report Lost of Credit Card



**Note:** Alternatively you may call our customer service hotline to report your lost card: +65 63695588

## Chapter 10 Online Precious Metal



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service **NEW** RMB fixed-rate-Remittance

Credit Card Service **Online precious metal** Online funds ICBC Messaging bill payment

**Online precious metal**

- Account precious metal
  - Market information and transaction
  - My account precious metal
  - Transaction details inquiry

>> Online precious metal > Account precious metal > Market information and transaction

**Market information and transaction** >>Help

Real-time price area(Updating frequency of real-time market quote is 15 second)

Variety	Rise and drop	Unit	Buying price	Selling price	Mean	Highest middle rate	Lowest middle rate	Action
AUG/CNH	↓	gram	262.97	264.17	263.57	264.20	263.29	<a href="#">Chart</a>
CNH Paper AGG	—	gram	3.16	3.32	3.24	3.25	3.24	<a href="#">Chart</a>
CNH Paper PTG	—	gram	170.53	174.53	172.53	171.55	170.39	<a href="#">Chart</a>
USD Paper Gold	—	ounce	1203.37	1205.77	1204.57	1207.99	1203.59	<a href="#">Chart</a>
USD Paper AG	—	ounce	14.67	14.97	14.82	14.87	14.79	<a href="#">Chart</a>
USD Paper PT	—	ounce	780.50	796.50	788.50	785.50	779.50	<a href="#">Chart</a>

Variety selection: AUG/CNH Column switch: Real-time curve [Click to enlarge](#)  
10-09-2018 12:00:40 Price: Rise: Max:263.57

Trade Zone

Transaction variety: AUG/CNH

Transaction card (account) number: No A/C under the given conditions

Trading mark: Buy

Available fund: To be inquired

Please enter the transaction volume:  gram  
(Minimum transaction volume: 10gram, Minimum transaction unit: 1gram)

Reference transaction price: 264.17  
Reference transaction amount: CNY 0.00



**Online precious metal**

- Account precious metal
  - Market information and transaction
  - My account precious metal
  - Transaction details inquiry

>> Online precious metal > Account precious metal > Market information and transaction

**Market information and transaction** >>Help

Real-time price area(Updating frequency of real-time market quote is 15 second)

Variety	Rise and drop	Unit	Buying price	Selling price	Mean	Highest middle rate	Lowest middle rate	Action
AUG/CNH	↓	gram	262.97	264.17	263.57	264.20	263.29	<a href="#">Chart</a>
CNH Paper AGG	—	gram	3.16	3.32	3.24	3.25	3.24	<a href="#">Chart</a>
CNH Paper PTG	—	gram	170.53	174.53	172.53	171.55	170.39	<a href="#">Chart</a>
USD Paper Gold	—	ounce	1203.37	1205.77	1204.57	1207.99	1203.59	<a href="#">Chart</a>
USD Paper AG	—	ounce	14.67	14.97	14.82	14.87	14.79	<a href="#">Chart</a>
USD Paper PT	—	ounce	780.50	796.50	788.50	785.50	779.50	<a href="#">Chart</a>

Variety selection: AUG/CNH Column switch: Real-time curve [Click to enlarge](#)  
10-09-2018 17:35:13 Price: Rise: Max:263.57

Trade Zone

**Note: Complete the trade as soon as possible, time remained before submission:**  
00:45

Transaction variety: AUG/CNH

Transaction card (account) number: 6217192001030000061 E-Age Card

Sub-Account: 00000 CD20130812

Trading mark: Buy

Transaction volume: 10 gram

Transaction middle rate: 264.06 CNY/gram

Benchmark spread: 0.60 CNY/gram

Actual transaction price: 264.66 CNY/gram

Transaction amount: CNY 2,646.60

**Note: Buying Precious Metal is no long available in ICBC SG internet banking, You can only sell existing owned previous metal in your account.**

# Chapter 11 ICBC Messaging

## 1 My ICBC Messaging



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds **NEW**

ICBC Messaging bill payment

ICBC Messaging

- My ICBC Messaging
- Subscribe ICBC Messaging
- Set receiving option

>> ICBC Messaging > My ICBC Messaging

My Industrial and Commercial Bank of China Messenger List: [ICBC Messaging Agreement](#)

serial number	Messenger type	Account No.	Delivered via	Receiving language	Display balance/amount or not	operation
1	Account activities reminder	0103010800000263431	SMS	English	Not displayed	<a href="#">Save</a> <a href="#">end</a> <a href="#">Suspend</a>
2	Account activities reminder	0103010800000263431	SMS	English	Not displayed	<a href="#">Save</a> <a href="#">end</a> <a href="#">Suspend</a>
3	Account activities reminder	0103010800000263431	SMS	English	Not displayed	<a href="#">Save</a> <a href="#">end</a> <a href="#">Suspend</a>

Click



>> ICBC Messaging > My ICBC Messaging

My ICBC Messaging >>>Help

Type of messaging service: **Account activities reminder**

Subscribed A/C: 0103010001001051622

Currency: SGD

Withdrawal reminder amount:  We will send reminder for the transaction amount exceeding the amount you entered. If you do not enter a value or enter 0, we will send reminder for all monetary transactions.

Account posting reminder amount:  We will send reminder for the transaction amount exceeding the amount you entered. If you do not enter a value or enter 0, we will send reminder for all monetary transactions.

Display transaction amount and account balance:  Display  Not displayed

Service period:

Auto renew: The system will automatically extend the services for you upon service expiration. Each extension period is one month basis and fees will be deducted from the designated payment account

Receiving language:  English  [ ]

Delivered via:  SMS  [ ]

APF receiving method only supports signing on mobile banking

Receiving number: 85-52985153 [Use other number/email](#)

Email 1:

Email 2:

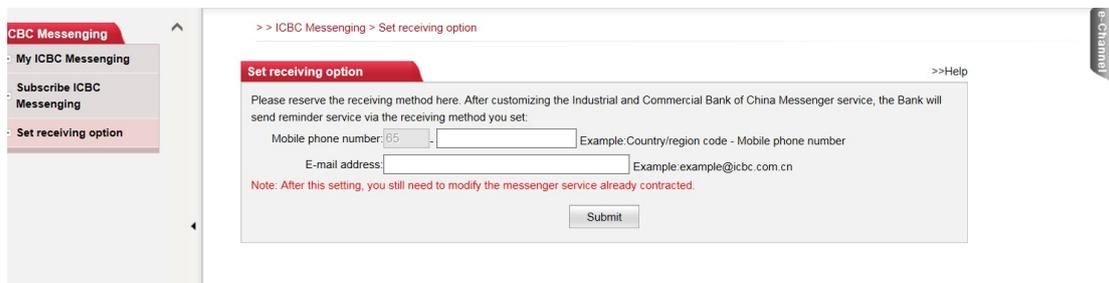
WebPage Index | Contact us Copyright ©Personal Banking of Industrial and Commercial Bank of China Singapore Branch. All rights reserved.

(You can set withdrawal and account posting reminder in this section)

## 2 Subscribe ICBC Messaging



Card	Product name	Product description	Action
1	Account activities reminder		<a href="#">Set -&gt;</a>
2	Reminder for new service and important information of Industrial and Commercial Bank of China		<a href="#">Set -&gt;</a>
3	Alert on mature fixed deposit		<a href="#">Set -&gt;</a>
4	Reminder of foreign exchange quotation		<a href="#">Set -&gt;</a>

Please reserve the receiving method here. After customizing the Industrial and Commercial Bank of China Messenger service, the Bank will send reminder service via the receiving method you set:

Mobile phone number:  -  Example: Country/region code - Mobile phone number

E-mail address:  Example: example@icbc.com.cn

Note: After this setting, you still need to modify the messenger service already contracted.

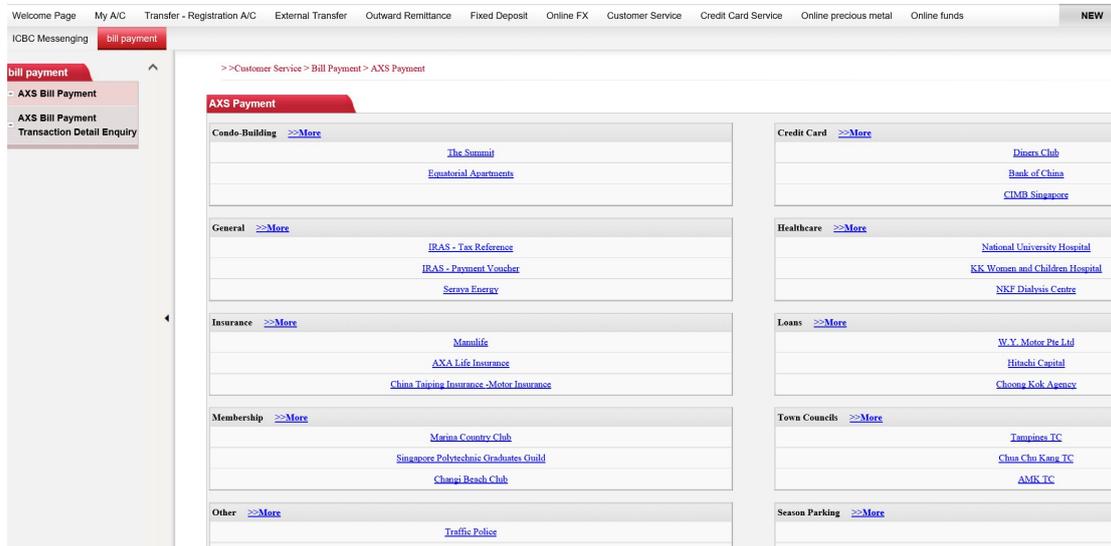
(You can change SMS account activities reminder in this section)

**Note:**

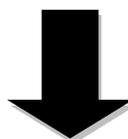
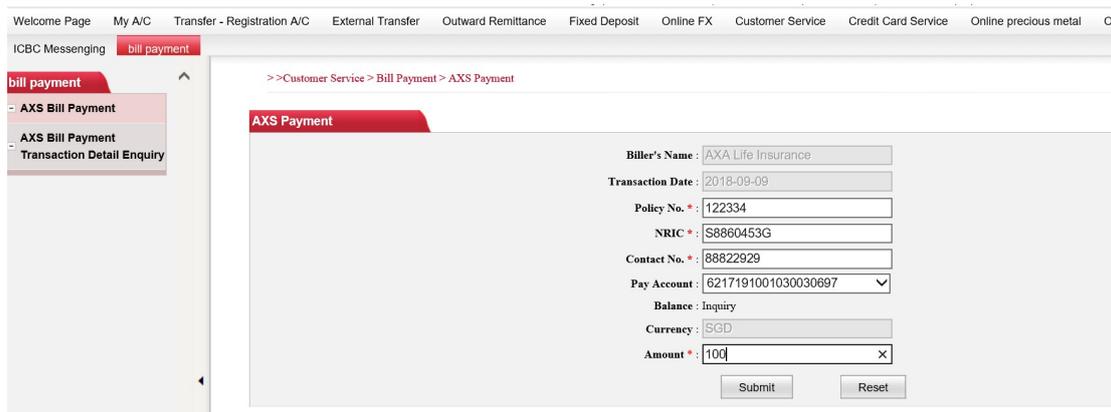
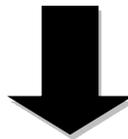
- A) You need to update all ICBC Messaging Agreements one by one after you update the receiving mobile number.
- B) 24 Hrs of cooling period is implement in changing of ICBC Messaging Agreement.

# Chapter 12 Bill Payment - AXS Bill Payment

## 1 AXS Bill Payment



(Select the organization to be paid)



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal

ICBC Messaging bill payment

bill payment

- AXS Bill Payment
- AXS Bill Payment
- Transaction Detail Enquiry

>>Customer Service> Bill Payment > AXS Payment

**AXS Payment**

Biller's Name: AXA Life Insurance  
 Transaction Date: 2018-09-09  
 Policy No. \*: 122334  
 NRIC \*: S88604\*\*\*\*  
 Contact No. \*: 88822929  
 Pay Account: 6217191001030030697  
 Currency: SGD  
 Amount \*: 100.00

Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

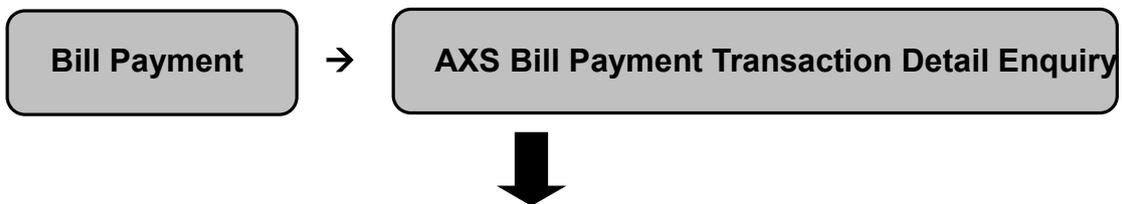
Dynamic Password:

Enter Verification Code:  [Refresh verification code](#)

Submit Back

- (1) Fill in the payment information, and click 'Submit';
- (2) Enter the dynamic password generated by Token, and click 'Submit'.

## 2 AXS Payment Transaction Detail



Welcome Page My A/C Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online funds

ICBC Messaging bill payment

bill payment

- AXS Bill Payment
- AXS Bill Payment
- Transaction Detail Enquiry

>>Customer Service>Bill Pay Enquiry>

**Bill Pay Enquiry**

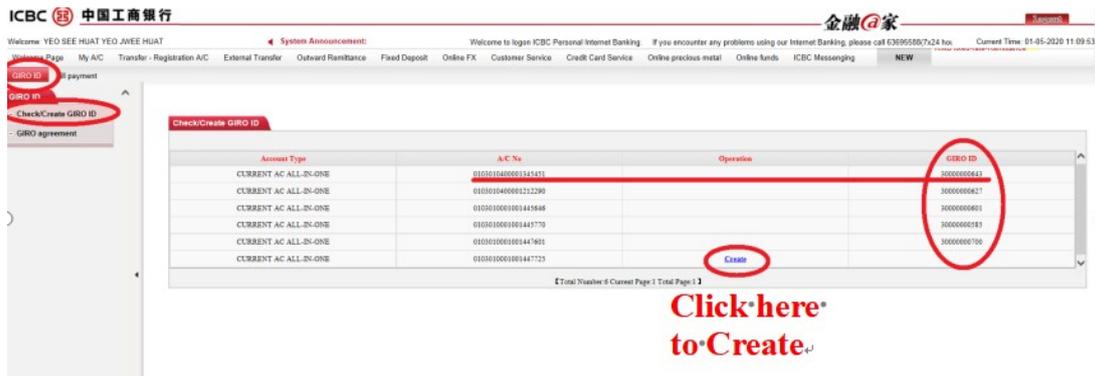
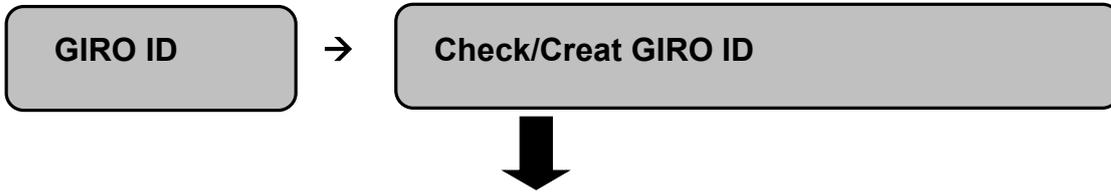
Cust Account: 6217191001030030697  
 Starting/Ending Date: 2018-08-28 2018-09-09

Enquiry

(Set Starting/Ending Date, and click 'Enquiry')

## Chapter 13 GIRO ID

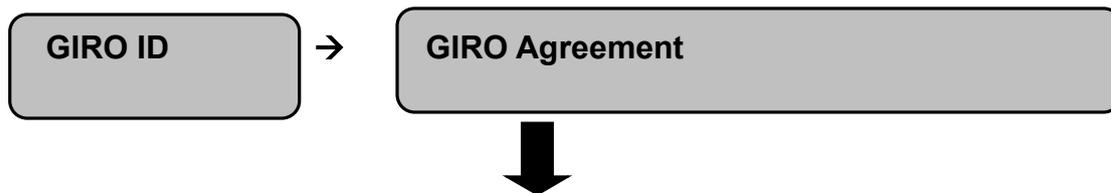
### 1 Check/Creat GIRO ID



(To view all the 11 Digits GIRO ID account number in this page, as well as creating new GIRO ID for new account)

**Note: One account can only create one GIRO ID.**

### 2 GIRO Agreement



**Note: Signing up GIRO agreement should be initial by Billing Organization (BO).**

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