# ICBC 📴 中国工商银行

# ICBC Personal Internet Banking Guide



### Internet Banking (Personal)

# ICBC 📴 <u>中国工商银行</u>

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# ICBC (超) 中国工商银行

## 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:

 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 Messenging
 bill payment
 GIRO ID
 <t

### **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.

#### **Transafer-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.

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#### **RMB Fixed-rate Remittance:**

ICBC

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 curreny, 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.

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# Chapter 1 Internet banking

## 1 Activation of Internet Banking Token







- 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).

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## 2 Key in the Security Number

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





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## 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)

ic password logon	
Please select log-in mode:  Card/account number User name Account No./User Name: Password Verification code: Login	Enter the Internet banking account number, passwor and verification code



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1	€ sms	O e-Password Device
Please enter the SMS verification code received via nu	your mobile mber (65 88 Gef	(ventication code
	Confirm	Cancel
Convertent difference al Barrister of Index	etrial and Co	ommercial Bank of China Singanore Branch. All rights received

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

	Osms ⊚e-F	Password Device	
Please press [Of	K] on the token and finish the trans	action as quickly as you can before timeout.	935 75 1
E	nter Verification Code:	k6k6	
	Confirm	Cancel	4 5 6 7 8 9

(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.

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N	ew Password					
		It is suggeste	ed to enter a 8	-digit passwor	rd combining	letters and
		numbers.Ple	ase avoid setti	ing Password	of low securit	Y
Confirm N	ew Password					
Туре	of Certificate	, Identity Car	d			
C	ertificate No.	S88				
Please Input V	alidation No.		r6d>			

#### Prompt:

ICBC

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.

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# Chapter 2 My A/C

## 1 Manage Registration A/C

Welcome Page My A/C	Transfer - Re	gistration A/C External	Transfer Outward Ren	nittance Fix	ed Deposit Online FX	NEW	
Customer Service Credit C	Card Service	Online precious metal	Online funds ICBC M	essenging	bill payment		
- Manage Registration A/C	~	Elite Club Card	<u>621719100103</u>				
Registration A/C List		CURRENT AC		name			1
<ul> <li>Alias Maintenance</li> </ul>		ALL-IN-ONE	00000			A/C Movements	
<ul> <li>Add Registration A/C</li> </ul>		CLICK Elite	Club Cond con		CNY 0.00		Balanco
- Delete Registration A/C		CLICK EIIIe	Club Card can		USD 0.00		
Global Account Linking		check Balanc	e		SGD 0.00		Enquiry
- Application		Elite Club Card	407661100002				
Global Account Linking Confirmation	•	TIME AC ALL-IN- ONE	010301080000				
Global Account Linking					SGD 100,000.00		
Application Progress		TIME AC ALL-IN- ONE	010302080000				
+ Check Accounts					CNY 70,019.60		
+ Report of Loss (Online)		ON/YOursulative Depart	3 70.040.60	1			
+ Balance Adjustment Agreement		USDCumulative Depos SGDCumulative Depos	it 0.00 it 0.00 it 100,414.97				

## (1) Check Current A/C

Welcome Page My A/C	Transfer - Re	egistration A/C External Transfer	r Outward Remittance Fix	ed Deposit	Online FX		NEW
Customer Service Credit	Card Service	Online precious metal Online	funds ICBC Messenging	bill payment			
ly A/C	^	> > My A/C > Check Accounts >	Check Current A/C				
Manage Registration A/C		Check Current A/C					>>Heln
Check Accounts		A/C No. to be checked					
Check/Download Statement		Account Type Account Alia	s Account No./Currency	Currency	Current	Available	Operation
Check e-Payroll Slip		Elite Club Card	621719100		Dalance	Balance	
Check Current A/C	4	Elite Club	4076611				
Report of Loss (Onli	Stator	nent					
Balance Adjustment			A/C Movements	Check A/C D	etails		
Agreement	Enqu	liry –			_		



ing the second sec	incher integ	,				The bope			ere			
Online precious metal IC	BC Messenaina											
ly A/C		> > My A/	C > Check Accoun	s > Check C	urrent A/C							
Manage Registration A/C		Check Cur	rent Accounts								>>Help	
Check Accounts			Card/ Accoun	:No.: 62171	920010300161	33 E-Age Card	i •					
- Asset Portfolio Enquiry			Sub-Acc	ount: 00000	CD20140203	•						
Check/Download Statement		6	Starting/Ending	Date: 01-05-2	014	- 11-06-2014	4 <b>* *</b>	c	Recently 5-0	ay 💌		
Check e-Payroll Slip							Searc	ch				
<ul> <li>Check e-Slip</li> </ul>		Result of e	nguiry on account	details								
Check Current A/C		Card/ Acco Currency: 9	unt No.: 62171920 3GD	0103001613	33 Sub-Account	:00000 Alias:	CD20140203 A	ccount Type: Curre	nt Account Da	ite: 01-05-2014– 1	1-06-2014	
Statement Agreement		Serial No.	Transaction Time	Date of value	Transaction Typ	e Remarks Ar	mount of Income	Amount of Expendit	ure Balance C	ounterpart's A/C No	. Voucher No. E	x. Rate Operation
Report of Loss (Online)	•	1	09-06-2014	09-06-2014		CRS CASH	10.00		10.00			
Balance Adjustment			11:03:05			DEP						
Agreement		Total					10.00	0	.00			
							Print	Back				

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



My A/C	> > My A/C > Suspend Card/Account > Account Frozen	
+ Manage Account/Card	Account Frozen	>>Heln
+ Check Accounts	A/C No - 0103010001001E48364 M	
Suspend Card/Account     Account Frozen     Report Loss of     Registration Card/Account	Frozen	
+ Balance Adjustment 4 Agreement		
- Loan account inquiry		

## (2) Report Lost of Debit Card

M + + +

+

$\left(\begin{array}{c} My \ A/C \end{array}\right) \rightarrow \left(\begin{array}{c} Report \ of \ Loss \end{array}\right) \rightarrow \left(\begin{array}{c} Report \ Loss \ of \ of \ Loss \ of \ hot \ hot \ of \ hot \ of \ hot \ of \ $	Registration Card/Account
--	---------------------------

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

	Welcome Page My Arc	Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Credit Card Service	
	Online precious metal	ICBC Messenaina	
	My A/C	>> My A/C > Report of Loss (Online) > Report Loss of Registration Card/Account	
	+ Manage Registration A/C		
	+ Check Accounts	Report Loss of Registration Card/Account	
	+ Statement Agreement	Card/Account No. 6217192001030016133 E-Age Card 💌	
	- Report of Loss (Online)	Joint AIC: C It is only valid to this card C Valid to this card and all accounts under the card	
	Report Loss of		
	Registration Card/Acco	Report Lost	
	+ Balance Adjustment		
	Agreement		
		_	
		$\bullet$	
Welcome Page My A	VC Transfer - Regis	tration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Credit Card Service	NE
Online precious metal	ICBC Messenaina		
		>> My A/C > Report of Loss (Online) > Report Loss of Registration Card/Account	
My A/C			
Manage Registration A	A/C	Report Loss of Registration Card/Account	>>Help
Check Accounts			Those
Etatomont Agroomont		Details of the lost account or card:	
Statement Agreement		Card/Account No.: 6217192001030016133 E-Age Card	
Report of Loss (Online	e)	Joint A/C: Valid to this card and all accounts under the card	
Report Loss of		Please press [OK] on the token and finish the tranaction as quickly as you can before timeout.	
Registration Card/Act	count	Dynamic Password:	
Balance Adjustment			
Agreement		Enter Verification Code: VAC4	
		Refresh verification code	
		Confirm	
	4		

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## 3 Balance Adjustment

## (1) Sign Balance Adjustment agreement

elcome Page My A/C	Transfer - Regi	stration A/C E	ternal Transfer	Outward Remittance	Fixed Deposit	Online FX	Customer Service	NEW F	RMB fixed-rate-Remittance
edit Card Service Onlin	e precious metal	Online funds	ICBC Messengin	g bill payment					
A/C	^	> > My A/C > B	alance Adjustment A	Agreement > Sign Bala	ance Adjustment Ag	reement			e- Cha
lanage Registration A/C		Sign Balance A	djustment Agree	ement				>:	>Help
heck Accounts		Select the account	t to be adjusted						
eport of Loss (Online)		C:	ard/Account No : 6	2171910010300165	30 Elite Club Acco	unt Card 🗸			
alance Adjustment greement			Sub-Account: 0	0000 CURRENT AC	ALL-IN-ONE V				
Sign Balance Adjustment Agreement		Select the accourt	t for adjustment						
Check/Maintain Balance Adjustment Agreement	•	Ci	ard/Account No.: 62 Sub-Account: 00 Currency: C	2171910010300165: 0000 CURRENT AC	30 Elite Club Acco	unt Card 🗸			
				A	dd A/C for Adjustm	ent			
				Sign Agr	eement	Back			
		Transaction Ti							
	~		Note: Both the curr 1. Read the Agreer	rencies of the account ment. Click "Agree":	to be adjusted and	the account fo	r adjustment must be eithe	er in MOP or HK	KD.
		WebPage Index	Contact us			Copyright @	Personal Banking of Indus	strial and Comm	nercial Bank of China

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

A/C	^	> My A/C > Balance Adjustment Agreement > Sign Balance A	Adjustment Agreement
lanage Registration A/C		Sign Balance Adjustment Agreement	>>Heln
heck Accounts		Select the account to be adjusted	
eport of Loss (Online)		Card/Account No.: 6217191001030016530 Eli	te Club Account Card 🗸
alance Adjustment greement		Sub-Account: 00000 CURRENT AC ALL-	IN-ONE V
Sign Balance Adjustment Agreement		Select the account for adjustment	
Check/Maintain Balance Adjustment Agreement	•	Card/Account No.: 6217191001030016530 Eli Sub-Account: 00000 CURRENT AC ALL- Currency: CNY V	te Club Account Card V
		Add All Details of the account for adjustment Account for adjustment1: Card No.:6217191001030016530	C for Adjustment Account linked below:00000 Currency:CNY
		Sign Agreeme	nt Back
	~	Transaction Tips	
		WebPage Index   Contact us	Copyright @Personal Banking of Industrial and Commercial Bank of China Singanore Branch, All rights reserved



A/C	^	>> My A/C > Balance Adjustment Agreement > Sign Balance Adjustment Agreement	e-Cha
Manage Registration A/C		Sinn Balance Adjustment Agreement	nnel
Check Accounts			
Report of Loss (Online)			
Balance Adjustment Agreement		Adjusted A/C : Caro No.:5/17191001030016530 Account linked below:00000 Currency:USD	
Sign Balance Adjustment Agreement		1. Card No.:621719100030016530 Account linked below:00000 Currency:CNY	
Check/Maintain Balance Adjustment Agreement		Please press (OK) on the toxien and timish the transaction as quickly as you can before timeout.           Dynamic Password:           Enter Verification Code:           Df 7 you           Confirm to sign   Back	
	~	WebPage Index   Contact us Copyright @Personal Banking of Industrial and Commercial Bank of China Singapore Branch. All rights reserved.	
		€,100%	•

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

(2) Check/Maintain Balance Adjustment agreement

manage Registration A/C		Check/Maintain Balance Adjustment Agreen	ent					>>Heli
Check Accounts		Select the enreement to be checked/undeted						
Report of Loss (Online)		Selecture agreement to be checked/updated						
Balance Adjustment		Agreement No.	Adjusted A/C No. Acc	ount linked belov	ONIX	greement Stati	Is Schedule Date	
Agreement		01030100202010000031983	4076611000021746	00000	CNY	end	31-10-2018	
			4076611000020169	00000	SCD	Normal	22-05-2018	
Sign Balance Adjustment Agreement		<ul> <li>010301082020100000013763</li> <li>01030108202010000013763</li> </ul>	4076611000020169	00000	CNY	Normal	27-05-2019	
	۲ ب	Details of Balance Adjustment Agreement Agreement No.: 010301082020100000137636			Schedu	e Date: 27-05-	2019	
	- 	Adjusted A/C : Card No.:4076611000020169 Acc Account for adjustment: 1. Card No.:4076611000020169 Account linked b	unt linked below:00000	Currency:CNY				
	-		-	int				

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# Chapter 3 Transfer-Registration A/C

# 1 Fund Transfer To My ICBC Account

Transfer - Registr	ation A/C $\rightarrow$ To My ICBC Account	
Welcome Page My A/C Transfer -	Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX	NEW
Customer Septise Credit Card Septise	Online presidue metal Online funda ICRC Messenging bill paument	
Transfer - Registration	Chine precious metal. Chine lunds ICBC wessenging bill payment	
A/C	> > Transfer - Registration A/C > To My ICBC Account	
- To My ICBC Account	To My ICBC Account	>>Help
	Choose one Card No./Account No. to be 6217191 Elite Club Account Card	
	Linked account: 00000	
	Currency: SGD V Available Balance:414.97	
	Credit Card/Account No.: 62171: Elite Club Account Card	
	Linked account 00000 giaojingran	
•	Currency: SGD V	
	Amount SGD	Enter
	Submit Reset	amount
¥	are the conditions for application: At least two current accounts in normal status; and the surface of the current account in normal status; and the dot and error conviriant @Personal Banking of In	ving account 18 A/C are not filefrial and Commercial Ran
Welcome: C d System Announce	ment: Banking, please call 63695588(7x24 hour hotine) or 67695588(Mon-Fri, 9am-6pm).	
Welcome Page My Arc Internet Reso	External Harster Colorado Reminance Poled Deposit Chine PA NEW	Re: +
Transfer - Registration	nume precious metai Onime funds ICBC Messenging Dil payment >> Transfer - Registration A/C > To My ICBC Account	
To My ICBC Account	To My ICBC Account	>>Help
	Choose one Card No /Account No. to be 6217191 7 debited:	
	Linked account: 00000	
	Currency: SGD	
	Debit Amount: SGD 100.00 Credit CardiAccount 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 process rate)	ing
	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')

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# Chapter 4 External Transfer

## 1 Fund Transfer To Other ICBC Account

External	ransfer →	To other local ICBC account
Welcome Page My A/C Customer Service Credit C External Transfer - To Other ICBC Account Check Instruction - Single Transfer	sfer - Registration A/C External Transfer Outward F ervice Online precious metal Online funds ICBC From Card /acount No Card/Account No.: 62171 Sub-Account 00000 Currency: USD	Remittance Fixed Deposit Online FX NEW Control
My Payees     Sign Schedule Transfer     Agreement     Check/Cancel Agreement     of Service for Transfer     Agreement	To Beneficiary Name Beneficiary's Name: Beneficiary's A/C No.: Currency: USD Check Beneficiary's Name (Y/N):	My payee 2
	Transfer amount Currency: USD Transfer amount Payment Details: If you want to send SMS remittance notice after suc Note: This SMS is free	cessful remittance, please enter the mobile number: 65 -

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

	^	> > Ex	ternal Transfer > To Othe	r ICBC Account				
To Other ICBC Account								
		To Oth	er ICBC Account				>>Help	
Check Instruction - Single		Confirm	transfer details and ident	ity authentication				
Tansier			Account Name	CHEN SIQI		Account Name	ABC	
My Payees		Sender	Card No./Account No.	6217191001030016530	Beneficiary	Card No./Account No.	6217191001030016530	
Sign Schedule Transfer Agreement		Conder	Payment Details	00000	Denenciary	Payment Details		
			Currency	SGD		Currency	SGD	
			Transfer Amount	SGD 1.00				
Check/Cancel Agreement			Remark					
Agreement	•		Pleas The above picture includ Please pres	Authentication met se enter the following numbers les 6 digits random number fror s [OK] on the token and finish t Dynamic Passw	nod: e-Pas on your Token n payee accou he transaction ord:	sword Device 7101651.0 nt and Transfer Amount, pi as quickly as you can befor	0 ease check it carefully. re timeout.	

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.



		To Othe	er ICBC Account				>>Help
Check Instruction - Single		Confirm	transfer details and ident	tity authentication			
Inditsiei			Account Name	CHEN SIQI		Account Name	ABC
My Payees		Oradaa	Card No./Account No.	6217191001030016530	Demofician	Card No./Account No.	6217191001030016530
Cine Baba data Tana da		Sender	Payment Details	00000	Beneficiary	Payment Details	
Sign Schedule Transfer			Currency	SGD		Currency	SGD
Agreement			Transfer Amount	SGD 1.00			
Check/Cancel Agreement			Remark				
	٩		Pleas The above picture incluc Please pres	se enter the following numbers les 6 digits random number fror s [OK] on the token and finish t Dynamic Passw	on your Token: n payee account ne transaction a ord:	7101651.0 nt and Transfer Amount, pi as quickly as you can befor	ease check it carefully. re timeout.

(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

Dutward Remit	tance → Transacti	on Limit Sett	ing	
utward Remittance Transaction Limit Setting Local SGD transfer	>> Outward Remittance > Transaction Limit Setting ansaction Limit Setting			
PayNow	Limit type	Available Limits	Adju	st the limit
	FAST single transfer limit	SGD 2,000.00	SGD	50,000.00
RMB Fixed-Rate				
RMB Fixed-Rate Remittance	FAST daily transfer limit	SGD 100,000.00	SGD	100,000.00
RMB Fixed-Rate Remittance Global multi-currency	FAST dally transfer limit Non-instant single transfer limit	SGD 100,000.00 SGD 2,000.00	SGD	100,000.00
RMB Fixed-Rate Temittance Slobal multi-currency emittance	FAST dally transfer limit Non-instant single transfer limit Non-instant dally transfer limit	SGD 100,000.00 SGD 2,000.00 SGD 100,000.00	SGD SGD SGD	100,000.00 50,000.00 100,000.00
RMB Fixed-Rate Remittance Slobal multi-currency remittance CBC EXPRESS	FAST daily transfer limit Non-instant single transfer limit Non-instant daily transfer limit PayNow daily transfer limit	SGD 100,000 00           SGD 2,000.00           SGD 100,000 00           SGD 2,000.00	SGD SGD SGD SGD	100,000.00 50,000.00 100,000.00 10,000.00
MM Fixed-Rate Remittance emittance CBC EXPRESS theck Remittance	FAST daily transfer limit Non-instant single transfer limit Non-instant daily transfer limit PayNow daily transfer limit RMB Fixed-Rate Remittance single transfer limit	SGD 100,000.00 SGD 2,000.00 SGD 100,000.00 SGD 2,000.00 SGD 2,000.00	SGD SGD SGD SGD SGD SGD	100,000.00 50,000.00 100,000.00 10,000.00 50,000.00
AMB Fixed-Rate Remittance Silobal multi-currency emittance CBC EXPRESS Check Remittance rstruction	FAST daily transfer limit Non-instant single transfer limit Non-instant daily transfer limit PayNow daily transfer limit RMB Fixed-Rate Remittance single transfer limit ICBC Express single transaction limit	SGD 100.000.00           SGD 2.000.00           SGD 2.000.00           SGD 2.000.00           SGD 2.000.00           SGD 2.000.00           SGD 2.000.00           SGD 2.000.00	SGD           SGD           SGD           SGD           SGD           SGD           SGD           SGD           SGD	100,000.00 50,000.00 100,000.00 10,000.00 50,000.00 50,000.00

1 Interbank Fund Transfer (Local Bank)

 $\rightarrow$ 

Outward Remittance

Local SGD Transfer

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(13) 中国工商银行

ICBC

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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.

WebPage Index | Contact us

# ICBC 📴 中国工商银行

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			u 21
Velcome: QIAU JINGRAN	Transfer	System Amouncement. In susing our Internet Banking, please call 63695088(/x24 hour hotline) or 6/695088(Mon-Fri, 9am-6pm).     r- Registration A/C. External Transfer Outward Remittance Excel Denosit Online FX Customer Service Credit Card Service Online precious metal Online funds	NEW
CBC Messenging bill pay	vment		
	~	>> Outward Remittance > Local SGD transfer	
Local SCD transfer			
Eocal SGD transfer		Local SGD transfer	>>H
PayNow		Transfer type:FAST Date of transfer application (0.409-018	
RMB Fixed-Rate		Appointed transfer date:10-09-2018	
Remittance		Payer name: OIAO JINGRAN	
Global multi-currency		Debit card/sccount number:6217191001030030697	
remittance		Sub-Activity (adopting and Currency:SGD	
ICBC EXPRESS		Reneficiary Name/zhannsan	
Check Remittance		A/C No.:0102983923	
Instruction		SWIFT code of receiving bank:CITISGSGXXX	
Template		Transfer amount:SGD 100.00	
	• •	Payment Details:	
		Transfer purpose:Purpose of Payment	
		Charity Payment	
		Get verification code	
		Please enter the SMS verification code received via your mobile phone number ( 65 8858****)	
		OK Cancel	
or		Ļ	
		Authentication method: OSMS password  extbf e-Password De	evice
		100300100	10
		Place optor the following numbers on your Taken:	0
		Please efficient the following numbers on your Token.	
		The above picture includes 6 digits random number from payee account and Remittance Amount, ple	ease check it o
		Please press [OK] on the token and finish the transaction as quickly as you can before	timeout.
		Dynamic Password:	
		Enter Verification Code: <b>b</b> n <b>p</b> a	

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

Outward Remittance

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Paynow Management



Welcome Page	My A/C	Transfe	r - Registration A/C	External Transfer	Outward Remittance	Fixed Deposit	Online FX	Customer Service	Credit Card Service	Online precious metal	Online funds	NEW
ICBC Messenging	bill payr	ment										
Outward Remitta	ince	^	>>0	utward Remittance > F	PayNow > PayNow Manag	jement						
- Local SGD trans	sfer		PayNow M	anagement								
- PayNow			T uyiton m	unugomont								
PayNow Manager	gement				PayNow Agree	ment			Status	A	ction	
- PayNow Trans	fer		ZHA	NGSAN								
RMB Fixed-Rate	•		Mobile	e number:+65 1234	5678				Normal	Modify	Delete	
Remittance			62171	9.								
- Global multi-cu remittance	rrency		ZHA	NGSAN								
- ICBC EXPRESS			NRIC	<sup>\$</sup> \$1234567G					Normal	Modify	Delete	
Check Remittan	ice	4	62171	s								
Welcome Page	My A/C	Transfe	r - Registration A/C	External Transfer	Outward Remittance	Fixed Deposit	Online FX	Customer Service	e Credit Card Service	Online precious metal	Online funds	NEW
ICBC Messenging	bill payr	ment										
outward Remitta	nce	^	>>0	utward Remittance > I	PayNow > PayNow Mana	gement						
Local SGD trans	fer		PayNow N	anagement								
PayNow							Qu	ck and Simple with F	PayNow.			
PayNow Manag	gement					Send and rece	eive funds via r	nobile number or NR	IC when you register for	PayNow.		
<ul> <li>PayNow Transf</li> </ul>	er					PayNow	v Details					
RMB Fixed-Rate Remittance						Mobile Card/ Acco	number: +65 ] unt No.: 621	2345678 1910	Elite Club Account Ca	rd 🗸		
Global multi-cur remittance	rency					PayNow Nic	ckname: ZHA	NGSAN read <u>PayNow Agreer</u>	nent			
ICBC EXPRESS								Confirm	Cancel			

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

(2) Paynow transfer

Outward Remi	ttance	→	Paynow transfer	
PayNow Transfer				
Payee Informati	on:			
Payee Details:	Mobile No. ONR			
Mobile No.:	+ Singapore,65		•	
Payment Inform	ation:			
From:	62171910	Elite Club Accourt	int Card 👻	
Currency:	SGD - Available B	alance:131.56		
Amount:	SGD			
Remarks -	PavNow			
Transfer purpose:	Please choose		•	
		Transfer		



Payee Informati	ion:
Payee Details:	O Mobile No.  NRIC UEN
NRIC:	
Payment Inform	nation:
From:	621719100 Elite Club Account Card
Currency:	SGD - Available Balance:131.56
Amount:	SGD
Remarks.:	PayNow
Transfer purpose:	Please choose
	Transfer
low Transfer	Transfer
low Transfer Payee Informat Payee Details	tion:
<b>low Transfer</b> Payee Informal Payee Details UEN	tion: :  Mobile No.  NRIC  UEN
low Transfer Payee Informat Payee Details UEN Payment Inform	Transfer tion: © Mobile No. © NRIC  UEN timetion:
low Transfer Payee Informat Payee Details UEN Payment Inform From	Transfer  tion:  Mobile No. NRIC OUEN  formation:  for
low Transfer Payee Informat Payee Details UEN Payment Inform From Currency	Transfer  tion:  Mobile No. NRIC OUEN  Control
low Transfer Payee Informat Payee Details UEN Payment Inform From Currency Amount	Transfer  tion:  Mobile No. NRIC OUEN  to the second state of the
low Transfer Payee Informat Payee Details UEN Payment Inform From Currency Amount	Transfer  tion:  Mobile No. NRIC • UEN  for a state of the state of th
low Transfer Payee Informat Payee Details UEN Payment Inform From Currency Amount Remarks	Transfer  tion:  Mobile No. NRIC • UEN  for a state of the state of th

### 3 RMB Fixed-Rate Remittance

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Outward Remittance

**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



	Nind HARdrade Keinittalite
Outward Remittance	✓ I have read and agreed Circular on Remittance
- Local SGD transfer	Step 1: Select your Account
	Remittance application date:15-05-2019
+ PayNow	Your Name:CHEN SIQI To find a sample remittance information, please click "Template"
PMP Fixed Pate	Card/Account No.: 6217191001030016530 Elite Club Account Card 🗸
- Remittance	Sub-Account 00000 CURRENT AC ALL-IN-ONE V
Reinitario	Currency: USD V Available Balance:0.00
Global multi-currency	
remittance	Step 2: Beneficiary Details
- ICBC EXPRESS	ICBC A/C* O Yes  No
	Bank of beneficiary's account
Check Remittance	Name of beneficiary's account Province V Province (Region, City) No "City" V City * Check
Instruction	opening bank: Inquire by bank number Inquire by keyword
- Template	Beneficiary Name (Chinese): *
Template	A/C No.
	Beneficiary's ID number
	Please enter a complete and correct beneficiary address, which must be accurate to door number. P.O.
	Box cannot be provided.
	House number:
	Street
	City
	Postal Code
	Tel
	Step 3: Payment Details
	. USD *
	Amount: Ex. Rate: To be inquired
	Fund source for settlement ofSelect X +
	exchange of beneficiary view description on fund source for settlement of exchange of beneficiary
	Pay remittance fee from 6217191001030016530 Elite Club Account Card
	Sub-Account 00000 CLIPPENT AC ALL IN-DE
	Currency USD V
~	
	Submit Save as Template Save as Template and Confirm Reset

WHEN THE RECEIVING BANK IS ICBC CHINA BRANCH

Local SGD transfer PayNow RMB Fixed-Rate Remittance Global multi-currency - remittance - ICBC EXPRESS Check Remittance Instruction - Template Now Step 2: Beneficiary Details Clock AC+ ● Yes ○ No Beneficiary SD number Paye's address Polsoc cannot be provided. House number - Paye's address - Clarency Close - Template Step 3: Payment Details Fund source for settlement of	Outward Remittance	^	RMB Fixed-Rate Remittance >>He	
<ul> <li>PayNow</li> <li>Step 1: Select your Account</li> <li>RMB Fixed Rate Remittance</li> <li>Global multi-currency remittance</li> <li>ICBC EXPRESS</li> <li>Check Remittance</li> <li>ICBC EXPRESS</li> <li>Check Remittance</li> <li>Template</li> <li>Step 2: Beneficiary Details</li> <li>ICBC AC: ● Yes No</li> <li>Beneficiary Name (Chinese):</li> <li>+</li> <li>AC No:</li> <li>+</li> <li>Payees enter a complete and correct beneficiary address, which must be accurate to door number.</li> <li>Payees address; p 0 Box cannot be provided.</li> <li>House number:</li> <li>Step 3: Payment Details</li> <li>Fund source for settement ofSettement of exchange of beneficiary.</li> <li>Step 3: Payment Details</li> <li>Anount, USD</li></ul>	- Local SGD transfer		✓ I have read and agreed <u>Circular on Remittance</u>	i i i
<ul> <li>Paylow</li> <li>Remittance application data 15:0:0:2019</li> <li>Voru Name CHEN SIQI To find a sample remittance information, please click "Template"</li> <li>Global multi-currency</li> <li>Global multi-currency</li> <li>CBC EXPRESS</li> <li>Check Remittance</li> <li>Instruction</li> <li>Template</li> </ul> Step 2: Beneficiary Details ICBC AIC* ● Yes ● No Beneficiary SID number <ul> <li>Paylee's address;</li> <li>Poste entrance</li> <li>City</li> <li>Poste address;</li> <li>Step 3: Payment Details</li> <li>Amount USD</li> <li>Veru Available Balance in Correct beneficiary address, which must be accurate to door number.</li> <li>Paylee's address;</li> <li>Poste address;</li> <li>Poste entrance</li> <li>Teil</li> <li>*</li> </ul> Step 3: Payment Details Amount USD <ul> <li>Fund source for settlement of exchange of beneficiary</li> <li>Pay remittance fee from: 6217191001030016330 Elia Club Account Card </li> <li>Sub-Account, 100000 CURRENT A CALLIN-ONE</li> <li>City are remitted to apple and context for settlement of exchange of beneficiary</li> <li>Sub-Account, 10000 CURRENT A CALLIN-ONE</li> <li>Currency, USD </li> <li>Yea as a Template</li> </ul>	Doubles .		Step 1: Select your Account	
RMB Fixed-Rate Remittance       Child Fixed-Rate Remittance         Global multi-currency remittance       CBC ACC+ SQL TACALL-IN-ONE ✓ Currency USD ✓ Available Balance 0.00         Step 2: Beneficiary Details       CBC ACC+ Or Yes ON         CBC EXPRESS       CBC ACC+ Or Yes ON         • Instruction       CBC ACC+ Or Yes ON         • Template       Beneficiary Name (Chinese)         • Page's address       •         Beneficiary's ID number       •         Page's address       •         Beneficiary's ID number       •         Page's address       •         Street       •         City       •         Postal Code       •         Ter       •         Step 3: Payment Details       •         Sub-Account       •         Step 3: Payment Details       •         Amount       •         Fund source for settlement of	+ PayNow		Remittance application date: 15-05-2019	
Remittance       Currency:       Sub-Account Rel: To Tristuro USD USD VEX.       Sub-Account Card VEX.         Global multi-currency       Currency:       USD VAxailable Balance:0.00         • CBC EXPRESS       ICBC ACC* @ Yes O No         • Check Remittance       *         • Instruction       *         • Template       Step 2: Beneficiary Details         • CBC EXPRESS       ICBC ACC* @ Yes O No         Beneficiary Name (Chinese):       *         • AC No:       *         • Template       *         Beneficiary Stam Connote:       *         • Payee's address:       *         • Distar Code:       *         • Postal Code:       *         • Postal Code:       *         • Step 3: Payment Details       *         • Step 3: Payment De	RMB Fixed-Rate		Tour Name CHEN Stat To find a sample remittance information, please circk remptate	
Global multi-currency remittance       Currency: USD ▼ Available Balance:0.00         • ICBC EXPRESS       Clock Remittance instruction         • Template       Clock AC* ● Yes ● No         Beneficiary Datails       Clock AC* ● Yes ● No         Beneficiary Name (Chinese):       *         • Template       Available Balance:0.00         *       Beneficiary Name (Chinese):         • Template       *         *       Pages: and correct beneficiary address, which must be accurate to door number.         *       Pages: address:         *       *         *       Street:         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *       *         *	- Remittance		Cardiaccount No. 6217 1910/10300/16530 Enter Club Account Card V	
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CICEC EXPRESS     ICBC A/C * ● Yes ● No     Beneficiary Name (Chinese):     A/C No:     Beneficiary solutions     Payee's address     Payee's address     Payee's address     Payee's address     Postal Code     Tet     Step 3: Payment Details     Amount USD     Ex Rate: To be induited     Fund source for settlement of exchange of beneficiary     Sub-A-CountODODO CURRENT AC ALL-IN-ONE ♥     Currency. USD ♥			Step 2: Beneficiary Details	
Check Remittance Instruction  Template Beneficiary Name (Chinese)  AC No:  Pages address Page atter a complete and correct beneficiary address, which must be accurate to door number. Pages address Pages address Pages address Pages atternate to address, which must be accurate to door number. Pages address Pages atternate   Step 3: Pagment Details  Amount USD Ex. Rate: To be inoutired  Fund source for settlement of exchance of beneficiary Pagremitance fee from fc21171910013001630 Etite Club Account Card Pagremitance fee from fc21171910013001630 Etite Club Account Card Currency: USD  Sub-Account Condou CURRENT AC ALL-IN-ONE  Submit Save as Template Save as Template and Confirm  Reset	- ICBC EXPRESS		ICBC A/C:* () Yes () No	
Instruction     Instruction     AC No.     Beneficiary's ID number     Payee's address     Payee's address     Payee's address     Po Box cannot be provided     House number     Po Box cannot be provided     House number     *     Street     *     Street     *     Step 3: Payment Details     Amount USD     Tet     *     Step 3: Payment Details     Amount USD     Fund source for settlement of exchance of beneficiary     Pay remitance for form Eq217191001030016530 Elite Club Account Card     Sub-Account     Guodo CURRENT AC ALL-IN-ONE     Submit     Save as Template     Save as Template     Save as Template	Check Remittance		Beneficiary Name (Chinese):	
Template  Beneficiary SID number Payee's address Payee's addr	+ Instruction			
Template     Payee's address     Payee's address     Payee's address     Payee's address     Payee's address     Payee's address     Po Box cannot be provided.     House number				
Payee's address, "made enter a context beneficiary address, which must be accurate to door number.         PO Box cannot be provided.         House number         Y         Street         City:         Postal Code:         Tet:         Step 3: Payment Details         Amount:         Ex. Rate:         Text:         Pay remittance for settlement of exchance of beneficiary.         Pay remittance for settlement of exchance of beneficiary.         Pay remittance for the form FG21719100130001630 Elite Club Account Card ♥         Sub-Account       Outor OURRENT AC ALL-IN-ONE ♥         Currency:       USD ♥	- Template		Beneficiary's ID number	
• O Box Calified by provee.         House number.         • Street.         • City.         • Postal Code:         • Tet.         • Step 3: Payment Details         • Amount USD         • X. Rate: To be inouired         • Fund source for settlement of			Plase enter a complete and correct beneficiary address, which must be accurate to door number.	
Flose infinite       *         Street       *         City:       *         Postal Code       *         Tet       *         Step 3: Payment Details       *         Amount_EX_Rate: To be inoulred       *         Fund source for settlement ofSelect v*       *         exchange of beneficiary: View description on fund source for settlement of exchange of beneficiary       Pay remittance fee from: fc21719100130016530 Eite Club Account Card v         Sub-Account:       00000 CURRENT AC ALL-IN-ONE v       Currency.         Currency.       USD v       Save as Template		4	P.O Box cannot be provided.	
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Postal Code:			City:*	
Tei       *         Step 3: Payment Details			Postal Code:	
Step 3: Payment Details       Amount_USD       *         Ex. Rate: To be incuired       *       *         Fund source for settlement ofSelect       -> *       *         exchange of beneficiary       Yiew description on fund source for settlement of exchance of beneficiary         Pay remittance fee from [5:217191001030016530 Eithe Club Account Card >       Sub-Account Card >         Sub-Account       Cource OUCURRENT AC ALL-IN-ONE >         Currency:       USD >         Submit       Save as Template			Tel:*	
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Pay remittance fee from (52/17/19/1010/1300/E40 Educement feed for exception (52/17/19/100/1300/E40 Educement feed for (52/17/19/19/100/1300/E40 Educement feed for (52/17/19/19/19/19/19/19/19/19/19/19/19/19/19/			evolution of henefician() //////// description on fund course for cettlement of evolution of henefician()	
Sub-Account (DODOO CURRENT AC ALL-IN-ONE Currency. USD Submit Save as Template Save as Template and Confirm Reset			Pay remittance fee from: 6217191001030016530 Elite Club Account Card	
Currency: USD  Submit Save as Template Save as Template and Confirm Reset			Sub Account 00000 CLIDDENT AC ALL IN ONE V	
Submit Save as Template Save as Template and Confirm Reset				
Submit Save as Template Save as Template and Confirm Reset			Guilency. USD V	
		~	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) Click 'Submit' to next step;
- (5) You can click 'Save as Template', for future uses.

Welcome Page	AL A/C	Trane	for - Registration A/C	External Transfer	Outward Remittance	Eixed Deposit	Online EX	Cuetomor Sonvic	e Credit Card Service	Online precious metal	Online funde	NEW
welcome rage in		Traina	sier - Registration /ve	Contai manaioi	Outward Nemittance	Tixed Deposit	OTHERTA		e orean dara dervice	onine precious metal	Offinite funda	
ICBC Messenging	bill paym	ent	RMB Eix	ed-Rate Remittance								
Outward Remittanc		^			Rer	nittance application	date:09-09-201	8				
						Your M	Vame					
- Local SGD transfe	r					Card/Accour	nt No.:6217191	Elite	Club Account Card			
+ PayNow						Sub-Ac	count:00000 qia	ojingran				
						Cun	rency:SGD					
- RMB Fixed-Rate						ICD	- AIC-X					
Remittance					Bon	ofician/ Namo (Chi	DAVC:Tes					
Global multi-curre	ncy				Den		C No :62178650	00002609285				
remittance						Beneficiary's ID nu	mber:13010220	0001011111				
						Payee's ad	dress:guangzho	u china				
- ICBC EXFRESS							Tel:13511111	111				
Check Remittance												
Instruction						An	nount:SGD 100.	00				
- Template					Amou	unt in RMB or equiv	alent:CNY 494.	50				
rempiate			(	Fund	EX. rate for RIVID Pre	s-Settlement Remit	lance: I SGD = 4	1.943 CNT				
				Fullu	source for settlement of	Pay remittance fee	from:62171910	01 Flite	Club Account Card			
						Sub-Ac	count:00000 r	Ente	olab Hoodall Gala			
						Cun	rency:SGD					
						Banking Cha	arges:SGD 0.00					
						Teles	x Fee:SGD 0.00					
					Rem	nittance fee - Discou	unt %:No Discou	int				
					Total remi	ittance fee after dis	count:SGD 0.00					
							Authentication	on method: 💿 SM	S password O e-Passwo	ord Device		
								o				
								Get vernication co	ide			
				Please enter the SMS v	erification code received	via your mobile ph	one number ( 6	5 8858****)				
							Oł	(	Cancel			
Or												
UI												

Authentication method: OSMS password Oe-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

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

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**Outward Remittance** 

Global Multi-Currency Remittance



(13) 中国工商银行

ICBC

- (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 - Registrat	ion A/C External Transfer	Outward Remittance Fix	ed Deposit O	nline FX	Customer Service	Credit Card Service	Online precious metal	Online funds
ICBC Messenging bill pay	ment	hal multi-currency remitian	C.0.						
Outward Remittance	^		Rer	mittance application	on date:09-0	09-2018			
- Local SGD transfer				You	r Name:QIA	O JINGRAN			
+ PayNow				Sub-A	Account:000	00 qiaojingran	Litte Club Account Card		
RMB Fixed-Rate				U.	unency:5G	0			
- Remittance				Beneficiary	/ Name:ZH/	ANG SAN			
Global multi-currency				/	VC No.:621	786688888888888888			
remittance			Country/re	egion of beneficial	ry bank:CHI	INA (CN)			
- ICBC EXPRESS			Cit	ty of the beneficial Beneficial	ry bank:BA0	DJI MMCNSHB II BANK (			
Check Remittance			,	Beneficiary bank r	number:CO	MMCNSHBJI	0 COMMONICATIONS	(BAOSI BRANCIT) BAOSI	
Instruction			A	ddress of receivin	ng bank:(BA	OJI BRANCH)			
- Template			Intermedi	ary bank's SWIFT	CODE	551			
				-,	Tel:135	88888888			
	•			Payment	Details:				
	×	Please enter the	Ren Total rem SMS verification code receiv	Remittance P Pay remittance free Sub-A C Banking C Tel nittance fee - Disc littance fee after d	Amount:SGI hurpose:Fan ee from:621 Account:000 urrency:SGI iharges:SGI lex Fee:SGI ount %No iscount %No a phone nun	D 100.00 III) Expenses 719100103003097 B 00 qlacjingran 0 0 5.00 0 18.00 0 18.00 0 23.00 Get verificati Inber ( 65 8858***) OK	Elite Club Account Card	Password Device	
OR									

ICBC (記) 中国工商银行

Authentication method: O 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

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

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Outward Remittance

ICBC Express

		Internet Banking (Persona
Welcome Page My A/C	Transfe	- Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Credit Card Service Online precious metal Online fund
Outward Remittance	^	>> Outward Remiltance > ICBC EXPRESS
Local SGD transfer		ICBC EXPRESS
+ PayNow		I have read and agreed <u>Circular on Remittance</u>
RMB Fixed-Rate Remittance		Step 1: Select your Account Remittance date:09-09-2018 Your Name-OtAD, JINGRAN To find a sample remittance information please click * Template *
Global multi-currency remittance		Remittance account: 6217191001030030697 Elite Club Account Card ✓ Sub-Account: 00000 giagiingran ✓
- ICBC EXPRESS		Currency SGD V Available Balance:132.97
+ Check Remittance Instruction		Step 2: Beneficiary Details Country/region of payee's account opening bank China
- Template		Receiving bank's name: Industrial and Commercial Bank Of China 🗸
		Beneficiary Name; ZHANG SAN
	•	AIC NG. 1021 / 805000000008885

ICPC 💬 由国工商组行

- (1) Select your account and currency used to make the remittance;
- (2) Fill up the beneficiary details;

Step 3: Payment 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.

ayee's address: GUANG ZHOU CHINA

32.00 \*

Submit Save as Template Save as Template and Confirm Reset

V,

Payment Details:

Amount:SGD mittance Purpose: SALARY

Banking Charges:SGD 0.00

- (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**

Check fixed A/C 1

> **Fixed Deposit**  $\rightarrow$ **Check Fixed A/C**

### 

A	S S Elved Densell & Chil	ck Eixed A/C										
	> > Fixed Deposit > Cher	k Fixed A/C										_
C	heck Fixed A/C	anu 🗖										
	Account Type	A/C No.	Click	<	Deposit Perior	Interact Pate	Accountions	ning data M	turity data C	ontribution dat	e Principal of Denor	it Action
	Account type	AIC NO.		us	Deposit Period	Interest Rate	Account-ope	ning date wi	iturity date C	onu ibution dat	e Frincipal of Depos	Change
	TIME AC ALL-IN-ONE	01030108000	00001	Normal	1Year			1	7-07-2019		SGD 100,000.00	Instruction Upon Maturity
												Change
-	TIME AC ALL-IN-ONE	01030208000	00001	Normal	1Year			3	0-08-2019		CNY 70,019.60	Instruction Upon Maturity withdrawal
	Accumulative principal										SGD 100,000.00	
4											CNY 70,019.60	
No	n-Local ICBC Fixed Deposit Si	ummary:		No time der	nosit account of	the other bank	s is available fr	or vour inquin				
				No arrie del	Josit account of	ule ouler ballk	s is available it	or your inquiry				
My A/C Transfer -	Registration A/C Exte	rnal Transfer Outw	ard Remittance	Fixed I	Deposit O	nline FX	Customer Se	ervice C	redit Card S	ervice Onl	ine precious metal	C
bill payment												
^	> > Fixed De	posit > Check Fixed A	VC									
	Check Fixed A/C											
tails						account	name: ZHA	ANG SAN	J			
sit					Deposit ca	rd/account nu Deposi	umber: 01030 t Seg.: 00001	)1080(				
time					c	urrency of D	eposit: SGD					
on on						Deposi Deposit F	t Amt.: SGD Period: 1Year	100,000.00				
onon					Acc	ount Opening	Date: 17-07	-2018				
tate						Value Maturity	Date: 17-07	-2018 -2019				
								Time inf	erval	Inte	erest Rate	1
							17-	-07-2018to	17-10-2018	1	.5000%	
•						Interes	t Rate: 17-	-10-2018to	17-01-2019	1	.7000%	
							17-	-01-2019to	17-04-2019	1	.9000%	
						Interes	17-	-04-2019to	17-07-2019	2	1000%	_
					Total pr	incipal and in	terest: SGD	1,798.63				
					Instruc	tion upon ma	aturity: Trans	fer principal	and interest	to A/C specif	ied below	
					C	urrency of D	eposit: SGD					
							Print		Cancel			
											Online precious	metal
My A/C Transfer -	Registration A/C Exte	ernal Transfer Out	ward Remittand	e Fixe	d Deposit	Online FX	Custome	er Service	Credit Ca	rd Service	Offinite precious	
My A/C Transfer - bill payment	Registration A/C Exte	ernal Transfer Out	ward Remittanc	Fixe	d Deposit	Online FX	Custome	er Service	Credit Ca	rd Service	Online precious	
My A/C Transfer - bill payment	• Registration A/C Extended Ex	emal Transfer Out	tward Remittand	e Fixe	ed Deposit	Online FX	Custome	er Service	Credit Ca	rd Service	Chine precious	
My A/C Transfer . bill payment	Registration A/C Extr > > Fixed D	ernal Transfer Out leposit > Check Fixed	ward Remittanc	e Fixe	ed Deposit	Online FX	Custome	er Service	Credit Ca	rd Service		
My A/C Transfer - bill payment	Registration A/C Extr > > Fixed D Check Fixed A/C	ernal Transfer Out	tward Remittand	E Fixe	ed Deposit	Online FX	Custome	er Service	Credit Ca	rd Service		
My A/C Transfer - bill payment	Registration A/C Extr > > Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	e Fixe	ed Deposit	Online FX acco	Custome unt name: Z	THANG	Credit Ca	rd Service		
My A/C Transfer - bill payment	Registration A/C Extr > > Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	ce Fixe	ed Deposit	Online FX acco card/accoun Dep	Custome unt name: Z tt number: 01 posit Seq.: 00	er Service ZHANG 1 10302080 0001	Credit Ca	rd Service		
My A/C Transfer - bill payment alls ssit	Registration A/C Ext >> Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	Fixe	ed Deposit Deposit	Online FX acco card/accour Dep Currency co	Custome unt name: Z it number: 01 posit Seq.: 00 of Deposit: CI	2 HANG 1 10302080 1001 NY NY 20 019	Credit Ca 5AN	rd Service		
My A/C Transfer - bill payment tails psit time on on	Registration A/C Ext >> Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	Fixe	ed Deposit	Online FX acco card/accour Dep Currency c Dep Depo	Custome unt name: Z ti number: 01 oosit Seq.: 00 fi Deposit: Cf oosit Amt.: Cl sit Period: 11	2 HANG 2 10302080 1001 NY NY 70,019. (fear	Credit Ca SAN	rd Service		
My A/C Transfer - bill payment halls psit time on on	Registration A/C Ext > > Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	Fixe	ed Deposit Deposit	Online FX acco card/accoun Dep Currency c Depo occount Open	Custome unt name: Z it number: 01 oosit Seq.: 00 of Deposit: Ci oosit Amt.: Ci sit Period: 1 ining Date: 30	2 HANG 2 10302080 1001 NY NY 70,019. (fear 1-08-2018 0.00 2018	Credit Ca 5AN	rd Service		
My A/C Transfer - bill payment alls sit time on on ite	Registration A/C Ext > > Fixed D Check Fixed A/C	ernal Transfer Out	A/C	Fixe	d Deposit Deposit	Online FX accoo card/accour Dep Currency o Depo Depo Ccount Open Va Mati	Custome unt name: Z t number: 01 oosit Seq.: 00 f Deposit: Cl f Deposit: Cl f Deposit: Cl f Sit Period: 1\ ning Date: 30 alue Date: 30 urity Date: 30	2 HANG 3 10302080 1001 NY NY 70,019.1 (ear 1-08-2018 1-08-2018 1-08-2019	Credit Ca	rd Service		
My A/C Transfer - bill payment alls ssit time on on ate	Registration A/C Ext >> Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	Fixe	ed Deposit Deposit	Online FX accoo card/accour Dep Currency o Depo ccount Oper Va Matt Inte	Custome unt name: 2 tt number: 011 hoosit Seq.: 00 ff Deposit: CI sosit Amt.: CI sit Period: 11 ning Date: 30 urity Date: 30 urity Date: 30 rest Rate: 3.1	2HANG 3 10302080 1001 NY NY 70,019.1 rear 1-08-2018 0-08-2018 0-08-2019 6000%	Credit Ca 5AN	rd Service		
My A/C Transfer - bill payment alls sit ime on on tte	Registration A/C Ext > > Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	Fixe	ed Deposit Deposit A	Online FX accou card/accour Dep Currency c Depo Currency c U account Dep Inte Inte principal an	Custome unt name: 2 tt number: 01 df Deposit: CI ossit Seq.: 00 df Deposit: CI ossit ArtL: CI sit Period: 1\ ning Date: 30 urity Date: 30 urity Date: 30 erest Rate: 3. erest Due: CI d Interest- CI	2HANG 3 10302080 1001 1001 1001 1002 1002 1002 1002	Credit Ca 5AN 30	rd Service		
Vy A/C Transfer - bill payment alls sit n on te	Registration A/C Ext >> Fixed D Check Fixed A/C	ernal Transfer Out	ward Remittanc	Fixe	ed Deposit Deposit A Total Ins	Online FX	Custome unt name: Z tt number: 01 df Deposit: CD df Deposit: CD sit Period: 11 ning Date: 30 aurity Date: 30 urity Date: 30 erest Rate: 3. erest Due: CD di Interest: CD erest Rate: 3.	er Service 2HANG 3 00302080 0001 NY NY 70,019. (ear 0-08-2018 0-08-2018 0-08-2018 0-08-2019 6000% NY 2,555.7 NY 2,555.7 NY 72,575. ansfer print	Credit Ca 5AN 30 2 22 32 23 23	rd Service	pecified below	
Vy A/C Transfer - bill payment ulls ait n on te	Registration A/C Ext >> Fixed L Check Fixed A/C	ernal Transfer Out	ward Remittanc	E Fixe	ed Deposit Deposit A Total Ins Depo	Online FX accoo card/accour Deg Currency c Depo ccount Open V Matt Inte Inte principal an truction upor solution	Custome unt name: 2 tt number: 01 dr Deposit: CD dr Deposit: CD sit Period: 11 ning Date: 30 aurity Date: 30 arrest Rate: 3. arrest Due: CD di Interest: CD en maturity: Tr sount No.: 01 di Deposit: CD	er Service 2HANG 3 00302080 0001 NY NY 70,019. (ear 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.08-2018 0.09-2018 0.00	Credit Ca 5AN 30 22 32 23 23 23 23 23 24 30 30	rd Service	pecified below	

(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)

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## 2 Withdraw/renew time deposit

Fixed	Deposit	) >	Withdraw	/renew t	ime d	еро	sit	
ICBC Messenging bill payment	Contract External natisfe	outward Remittance	Pixed Deposit Online PX Custom	er service Credit Card St	ervice Online pro	scious metai	Online funds	NEW
ixed Deposit Check Rixed A/C Open Fixed Deposit Withdrawireew time deposit Change Instruction on Maturity	> > Fixed Deposit > Wit	hdraw/renew time deposit sit	ait card/account number: 010301080000	0 TIME AC ALL-IN Check				
Check Interest Rate								
	Deposit Seq	Deposit Period	Account Opening Date	Value Date	Maturity Date		Principal of Deposit	Action
Welcome Page My A/C Transfe	r - Registration A/C	External Transfer	Outward Remittance	Opposit Online FX	Customer S	Service	Credit Card Servi	ce Online preciou:
ived Deposit				A	Value Date:	Normai 17-07-201	8	
Check Fixed A/C					Maturity Date:	17-07-201	9	
				Princi	pal of Deposit:	SGD 100,0	00.00	
Withdraw/ranew time						Time	Interest	
deposit						interval	Rate	
Change Instruction on Maturity						2018to 17-10- 2018	1.5000%	
Check Interest Rate					Interest Rate:	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	t No.: 621719	10010:	Elite Club	Account Card 🗸
				Sub-Acc		1	~	
				Withdrawal am	ount: 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

 $\rightarrow$ 

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Fixed Deposit

**Open Fixed Deposit** 

Welcome: QIAO JINGRAN		d System An	nouncement:				Welcome to logon ICBC F	Personal Inter
Velcome Page My A/C	Transfer - Registra	ation A/C External Transfer Outwa	rd Remittance Fixed D	Deposit Online FX Customer S	Service Credit Card Service Online precior	us metal Online	e funds	NEW
CBC Messenging bill page	yment							
xed Deposit	^	> > Fixed Deposit > Open Fixed Dep	posit					
Check Fixed A/C		nen Fixed Denosit	CLI	CK				
Open Fixed Deposit		pen Fixed Deposit						
Withdraw/renew time	Ple	ease select deposit currency: SGD 🗸	Check					
deposit		Deposit type	Deposit Period	Minimum deposit amount	Interest Rate (%)		Preference description	Action
Change Instruction on Maturity					0.00 < Amount < 5,000.00	0.3000%		
					5,000.00 ≤ Amount < 20,000.00	0.4000%		
Check Interest Rate			4 Martha	00D 500 00	20,000.00 ≤ Amount < 200,000.00	0.4000%		depesit
		IM SGD ID -REMMIT(RES)	1 Monuts	SGD 500.00	200,000.00 ≤ Amount < 500,000.00	0.5000%		deposit
					500,000.00 ≤ Amount < 1,000,000.00	0.5000%		
					Amount ≥ 1,000,000.00	0.5000%		
					0.00 < Amount < 5,000.00	0.3500%		
					5,000.00 ≤ Amount < 20,000.00	0.4500%		
			0 Martha	000 500 00	20,000.00 ≤ Amount < 200,000.00	0.4500%		damanit
		3M TIME DEPOSIT SGD	3 Monus	SGD 500.00	200,000.00 ≤ Amount < 500,000.00	0.5500%		deposit
					500,000.00 ≤ Amount < 1,000,000.00	0.5500%	0%	
					Amount ≥ 1,000,000.00	0.5500%		
					0.00 · • · · F 000.00	0.400000		

(Choose deposit currency, and click 'check')



			Amount ≥ 1,000,000.00	0.7500%	
SGD Regular Saving 1Year	1 Year	SGD 100.00	1.6100%		deposit
			0.00 < Amount < 5,000.00	0.6000%	CLICK
			5,000.00 ≤ Amount < 20,000.00	0.6000%	CLICK
	4 1/2-22	000 00 000 00	20,000.00 ≤ Amount < 200,000.00	1.6500%	
<u>12M SGD TD</u>	1 Year	SGD 20,000.00	200,000.00 ≤ Amount < 500,000.00	1.6500%	<u>oeposit</u>
			500,000.00 ≤ Amount < 1,000,000.00	1.6500%	
			Amount ≥ 1,000,000.00	1.6500%	
SGD Regular Saving 2 Year	2 Year	SGD 100.00	1.4300%		deposit
			0.00 < Amount < 5,000.00	0.6000%	

(Choose deposit period, and click 'deposit')



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- (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,

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# Chapter 7 Online FX

## 1 Market Price & deal

Welcome Page My A/C	Transfer	- Registration A/C	External Transfe	er Outv	ard Remittance	Fixed Depos	Online FX	Customer Ser	vice Credit C	Card Service Online precious metal	Online funds	NEW	
ICBC Messenging bill pay	ment												
Online FX	^	> > C	Online FX > Market	Price & De	sal								
Market Price & Deal		Market Drie	o R Deal										bablala
Check TX Details		market Pric	e a Deal		Pi	ice Quote					Spot Trade		>>nap
- Assign Trading A/C		_			~	-							
- Manage pending orders				۲	Basic Order O	Cross Order () A	Il Orders				Immediate O Pending or	rder	
				C	Self-defined Enq	uiry Set self-de	fine 🗸				Sell Currency: Choose V		
					Add	Save							
					No pre	ference class					Buy Currency: Choose V		
		Curr	ency Pair	Up Down	Buying price	Selling price	Mean	Max	Min	Amount available			
		GB	P/USD	Û	1.2874	1.2974	1.2924	1.2874	1.2870	Alloun available			
		US	D/CAD		1.3058	1.3298	1.3178	1.3061	1.3053	Amount Sold			
		US	iD/JPY	0	110.18	111.78	110.98	110.24	110.17	- Allouin Gold			
	4	EU	R/USD	4	1.1543	1.1683	1.1613	1.1583	1.1526	Expected amount available to buy			
		US	D/SGD		1.3739	1.3839	1.3789	1.3740	1.3739				
		US	D/CHF		0.9588	0.9788	0.9688	0.9591	0.9587				
		USI	D/HKD		7.8350	7.8650	7.8500	7.8350	7.8350				
		AU	D/USD		0.7264	0.7364	0.7314	0.7296	0.7258	If operation time for internet	oanking foreign exchange trading of the	Bank is working o	iay00:00:00-23:5
		US	D/CNY		6.8542	6.8842	6.8692	6.8555	6.8535				

# (1) Foreign exchange trading

UCSC Lédeademging       bit symptet         Select 27 Log 42 Desi       >> Online FX > Mantel Price & Deal         Linker 27 Log 42 Desi       >> Online FX > Mantel Price & Deal         Linker 27 Log 42 Desi       >> Online FX > Mantel Price & Deal         Linker 27 Log 42 Desi       Price Quote         Linker 27 Linker 28 Desi       Price Quote         Linker 27 Desi 28 Desi       Price Quote         Linker 27 Desi 28 Desi <td< th=""><th>Welcome Page My A/C</th><th>Transfer - Ro</th><th>gistration A/C External Tr</th><th>ansfer Outs</th><th>vard Remittance</th><th>Fixed Dopos</th><th>Online FX</th><th>Customer S</th><th>srvice Cred</th><th>it Card Service Online procious metal</th><th>Online funds</th><th>NEW</th><th>RMB IXeo-ra</th></td<>	Welcome Page My A/C	Transfer - Ro	gistration A/C External Tr	ansfer Outs	vard Remittance	Fixed Dopos	Online FX	Customer S	srvice Cred	it Card Service Online procious metal	Online funds	NEW	RMB IXeo-ra
Source FX       >> Onice FX > Market Price & Deal         Sine FX To Edal       Sine FX > Market Price & Deal         Sine FX To Edal       Price Quel         Search Trice & Deal       Price Quel         Sine FX To Edal       Price Quel <td< td=""><td>ICBC Messenging bill par</td><td>yment</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	ICBC Messenging bill par	yment											
Parket Price & Deal In barket Price & Deal In ba	Online FX	^	>> Online FX > M	arket Price & Di	eal								
Check TX Details       Asign Tosing AC         Asign Tosing AC	Market Price & Deal		Market Price & Deal										ashielo
Asign Trading AC         Wanage panding orders	Check TX Details		market Flice & Dear		P	rice Quote					Spot Trade		Periop
Manage perding order:	Assign Trading A/C		-								O Immediate	der	)
Image pending order       USD V [No preference class V]         Self-Schuld Russy [Self-Schuld Russy]       Self-Schuld Russy [Self-Schuld Russy]         No       Self-Schuld Russy [Self-Schuld Russy]         Self-Schuld Russy [Self-Schuld Russy]       Self-Schuld Russy [Self-Schuld Russ]         Self-Schuld Russy [Self-Schuld Russy]       Self-Schuld Russy [Self-Schuld Russ]         Self-Schuld Russy [Self-Schuld Russ]       Self-Schuld Russ]	Manage pending orders			۲	) Basic Order ()	Cross Order O A	II Orders					-	/
Set of clocking bugging processing procespreprocessing processing processing processing processin	manage penaing orders				USD V No	preference class	5 🗸			Type of pending order:	Pending order for prom-taking		
Add         Base           Image: Solution of the state of the s				(	Self-defined En	uiry Set self-de	fire 🗸			Sell Currency:	Choose 🗸		
Verpriseres two prime source           Carness Pair         Upbs         Billing price         Man         Max         Max         Man         Anson the source           GBR/LSD         ID         1.2974         1					Add	Save				Buy Currendy:	Choose 🗸		
Carmony Pair         Up Ubone         Beging priorie         Selling priorie         Manue			1		No pro	ference class				Amount available:			
GBP/LSD       10       1.297			Currency Pair	Up:Down	Buying price	Selling price	Mean	Max	Min	Amount Sold:			
ISBN CADP        1.3058       1.3786       1.3064       1.3074       1.3064			GBP/USD	Û	1.2874	1.2974	1.2924	1.2874	1.2870	Expected amount available to buse			
USD.97Y     4     10.16     11.73     10.058     110.24     110.17     Parking order time.       USD.57D     4     16.81     11.63     11.63     11.63     11.63     11.64       USD.50D     -     1.379     1.359     1.378     1.379     1.379     1.379       USD.51T     -     0.358     0.978     0.3648     0.0791     0.353       AUDAUSD     -     0.3542     0.3648     0.7336     0.7336     0.7336       AUDAUSD     -     0.3542     0.3682     0.3535     0.7336     0.7336       USD/UNY     -     0.3542     0.3682     0.3535     0.7536     0.7336       USD/UNY     -     0.3542     0.3682     0.3535     0.7566     0.7566       USD/UNY     -     0.3542     0.3682     0.3535     0.5555     Type of orching acter for profit-taking v       USD/UNY     -     0.3542     0.3682     0.3535     0.5555     Urited v       USD/UNY     -     0.3542     0.3692     0.3535     0.5555     Urited v       USD/UNY     -     0.3542     0.3692     0.3535     0.5555     Urited v       USD/UNY     -     0.3542     0.3692     0.3535     0.5555     Urit			USD/CAD	-	1.3058	1.3298	1.3178	1.3061	1.3053	Esposies anount analase to say.			
BUR-XSD       U       1.1633       1.1633       1.1633       1.1633       1.1536       Price of prof.making pending order         USD-SIGD        0.3789       0.3789       0.3789       0.3781       0.6387         USD-TIRD        0.3784       0.7284       0.7384       0.6981       0.4780       7.8500         ALDIASD        0.3784       0.7344       0.7294       0.7284       0.7284       0.7284       0.7284         USD-USY        0.85812       0.8692       0.8537       6.8537       Currency (849)       Type of pending order for prof.Haking v       Currency (849)         USD-USY        0.8542       0.8692       0.8352       6.8555       Currency (849)         Buy Outrency (849)        0.8542       0.8692       0.8555       Currency (849)         Buy Outrency (849)         0.8542       0.8562       0.8555       Currency (849)			USD JPY	4	110.18	111.78	110.98	110.24	110.17	Pending order time:	12hours V		
USD SRD        1.379       1.379       1.379       1.379       1.379         USD SIED        0.358       0.0758       0.0591       0.387       1.379       1.379         USD SIED        7.859       7.850       7.850       7.850       7.850       7.850         ALID/USD        0.764       0.714       0.796       6.725       6.725       6.725         USD CNY        6.8512       6.852       6.853       6.853       6.855       Currency (Sep)         USD CNY        6.8542       6.8552       6.8555       6.8555       6.8555       Currency (Sep)         Buy Durine and public during order anount:			EUR/USD	4	1.1543	1.1683	1.1613	1.1583	1.1526	Drise of profit making specified order			
LISD C117        0.358       0.9588       0.0980       0.0391       0.3587         USD CMD        7.8590       7.8500       7.8100       7.8100       7.8100         ALDA/SDD        0.7564       0.7564       0.7316       0.7258       0.78200       CMD/SDD         USD/CNY        0.3561       0.8512       0.8592       0.8535       0.8555       Type of pending order for profil-faking v         USD/CNY        0.8542       0.8692       0.8535       0.8555       0.2558       Type of pending order for profil-faking v         USD/CNY        0.8542       0.8692       0.8535       0.8555       0.2568       0.2568       0.2568         USD/CNY        0.8542       0.8692       0.8535       0.8555       0.2568			USD/SGD	-	1.3739	1.3839	1.3789	1.3740	1.3739	Price or promonaking pending order.			
USD/BXD        7.859       7.859       7.859       7.859       Pending order lime:       120/urs >         AUDAUSD        0.7264       0.7364       0.7314       0.7294       0.7258       Type of pending order lime:       120/urs >       Type of pending order lime:       120/urs >       Type of pending order lime:       120/urs >       Currency:       Sign >       0.000       Sign >       0.000       Sign >       0.000       Sign >       0.000       Sign >       Sign >       0.000       Sign >       0.000       Sign >       Sign ><			USD/CHF		0.9588	0.9788	0.9688	0.9591	0.9587		Additional pending order	$\sim$	
ALUM/SED       →       0.7264       0.7364       0.7218       0.7296       0.7258         USD/CNY       →       6.8512       6.8692       6.8535       6.8535       Curreiny (Sep)         USD/CNY       →       6.8512       6.8092       6.8535       6.8535       Curreiny (Sep)         Buy Ourreiny       →       6.8512       5.8592       5.8595       Curreiny (Sep)         Prote of profile-ading order amount:			USD/HKD	-	7.8350	7.8650	7.8500	7.8350	7.8350	Pending order time:	12hours V		
USD/CNY - 6.8512 6.8692 6.8555 6.8555 Currency (56) Bay Currency (56) Price of profilements ending order amount: Pending order amount:			AUD/USD	-	0.7264	0.7564	0.7314	0.7296	0.7258	Type of pending wder:	Pending order for profit-taking		)
Buy Currently: Price of protit-making pending order Price of protit-making pending order Pending order amount:			USD/CNY	-	6.8542	6.8842	6.8692	6.8555	6.8535	Currency (Sell):			
Price of profit-making pending order										Buy Currency:		-	
Pending order amount										Price of profit-making pending order:			
										Pending order amount:			
SMS alert once order is closed: @ Vac  No										SMS alert once order is closed:	Yes   No		

- (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

ICBC (B) 中国工商银行

### 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'.

 $\rightarrow$ 

### 2 Change of Personal Contact Details

Customer Service

 $\rightarrow$ 

Manage Customer Details

Check/Change Personal Particulars

ICBC 😰	中国工商银行
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Welcome Page My A/C	Transfer -	Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX NEW	
Customer Service Credit C	ard Service	e Online precious metal Online funds ICBC Messenging bill payment	~
<ul> <li>Manage Customer Details</li> </ul>	^	> > Customer Service > Manage Customer Details > Check/Change Personal Particulars	-Cha
Change Password		Check/Change Personal Particulars	nnel
Check/Change Personal Particulars		Name: (	
Check discount details for customers		Nationality: China Occupation: Please select	
+ Personalized Settings		Country/Region: Singapore	
- Search Internet Banking		Estate:	
- Cancel Internet Banking		Mobile No.: Phone No.:	
+ SMS		E-Mait	
+ Password-exempted beneficiary		Verification question: Name of your best frie Answer for the question during terification.	
+ Token Management		Registered date of Internet Banking: 22-05-2018 Expire date of Internet Banking: Long-term	
- Online security payment		Submit Reset	

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 Messenging" -> "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



# ICBC 📴 中国工商银行



- Manage Customer Details	^	> > Customer Service > Manage Customer Details > Change Password			
Change Password		Change Password	>>Help		
Check/Change Personal Particulars		Please confirm the information of the transaction Please press (OK) on the token and finish the transaction as quickly as you can before timeout	t.		
Check discount details for customers		Dynamic Password:		935757 KDC ()) 981 AND	
+ Personalized Settings		Enter Verification Code:			TF
- Search Internet Banking	4	Confirm Back		4 5 6 2	
- Cancel Internet Banking				T 8 9 1	
				(+))))))	1

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

### 4 Cancel Internet Banking



## 5 Token Management

### Calibrate your Token

Welcome Page My A/C	Transfer	- Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Outsomer Service Online precious metal Online funds
ICBC Messenging bill payr	nent	
Customer Service	^	>> Customer Service > Token Management > Calibrate Your Token
+ Manage Customer Details		Calibrate Your Token
+ Personalized Settings		
<ul> <li>Search Internet Banking</li> </ul>		Please have your Token on hand and follow the instructions below:
- Cancel Internet Banking		Step I: Please press: OK oution in the electronic password device on industrial and commercial bank of china to dolarin dynamic password and enter it:
+ SMS		Step II: Please enter the verification code:
+ Password-exempted beneficiary		Confirm Reset
<ul> <li>Token Management</li> </ul>		
Change authentification method		Transaction Tips
Calibrate Your Token		*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;
- Online security payment		3.To avoid the inproper time, please frequently use your Token.*



## 6 Open SMS authentication method

Custome	er (	Service →	SMS	) →	• M	y SMS Authenticatio	n Method
Welcome Page My A/C ICBC Messenging bill payr	Transfe ment	r - Registration A/C External Transfe	r Outward Remittance Fixed Deposit Online FX	Customer Serv	ice Credit (	Card Service Online precious metal Online funds	
Customer Service  Manage Customer Details Personalized Settings	^	>> Customer Service > S My SMS authentication met	iMS > My SMS authentication method				
Search Internet Banking     Cancel Internet Banking			Ρ	Function status:	Activated Mobile Banking	g/Internet Banking	
- SMS Enable SMS			M Sing	bile Phone No.: 6	35 8858**** SGD 10,000.00	0 (Maximum for single transaction:SGD 10,000.00)	
authentication My SMS authentication method			Modify mobile phone n	umber	Modify limi	it Close	
Inquire operation records     Password-exempted     beneficiary	•						
Token Management     Online security payment							

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

ICBC (記) 中国工商银行

### 1 Set Installment

Credit	Ca	ard So	ervice	] → [	Bill	paym	ent by I	nstalln	nent	] →	S	et ins	stallmer
Welcome Page My A/C	Transfe	er - Registration A/C	External Transfer C	Dutward Remittance	Fixed Deposit C	Online FX Customer	Service Credit Card Service	Online precious metal	Online funds	ICBC Messenging	bill payment (		EW RMB fixed
redit Card Service	^	>	> Credit Card Service > B	ill payment by installme	ents > Set installment	ts							
Bill payment by installments		Set install	Iments										>>Help
Set installments						Credit Card No.:	5521508000 Credit	Card 🗸					
- My installments						Currency:	SGD 🗸						
Installment details inquiry							Check						
installment		Installment I	Expense Standard and Tar	If Schedule:									
Consumption to			Installment	ini	tial payment amoun	ıt:	Fee collection mo	de	Collecti	ion method of fees		Fees/fee	rate
installments			3Period(s)		500.00		By fee rate		In	itial collection		0.60%	
enable credit card			6Period(s)		500.00		By fee rate		In	itial collection		0.90%	
Apply for credit card			12Period(s)		500.00		By fee rate		In	itial collection		1.80%	
(APS)			24Period(s)		500.00		By fee rate		In	itial collection		5.50%	
check / stop automatic payments	•	Installment	setting										
Automatic Payment			Card	Start dat	e Ending	g Date Curre	ncy Total ar	ount available for installn	nent	Installn	nent application de	eadline	Action
Bonus Points Scheme			55215080001	01-09-202	23 30-09	9-2023 SG	0	60.33			24-10-2023		View
my credit card							Set installmen	ts .					
Credit card Transaction													

2 MY installment

Credit Card Service

 $\rightarrow$  Bill payment by Installment  $\rightarrow$ 

My installment



## 3 Activation Credit Card

Credit Card Service → Enable Credit Card

Welcome Page My A/C T Credit Card Service Online pr	ransfer - Re recious meta	gistration A/G External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Ni al Online funds ICBC Messenging bill payment	EW
Installment details inquiry	^	> > Credit Card Service > enable credit card	
Consumption-to- installments		enable credit card	>>H
enable credit card		Name: F	
Apply for credit card (APS)		*Card No.: *Card velid til: (MM/YYYYY)	
check / stop automatic payments		*Card security code: (Latter 3-digit numbers of signature strip at card back) *home phone:	
automatic payment	4	*Mobile No.: *Business postal code:	
Bonus Points Scheme			

## 4 Check/stop automatic payments

ICBC 
国
中国工商银行

Welcome Page My A/C	ansfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service NEW	
Credit Card Service Online	cious metal Online funds ICBC Messenging bill payment	
Installment details inquiry	>> Credit Card Service > check / stop automatic payments	
+ installment	60 ja	捜
Consumption to	check / stop automatic payments >>Help	_
installments	Online banking registration card/account number: 62171920 E.Age Card	
enable credit card	Search	
+ Apply for credit card (APS)		
check / stop automatic payments		
<ul> <li>automatic payment</li> </ul>		
+ Bonus Points Scheme		
- my credit card		
Credit card Transaction		
History		
enquire/download bank statement		
- credit card repayment		
report the loss of credit card		

### 5 Automatic payments



Acid Card Service Online procisious multiplication (Service) > submatic payment   Installment details inquiry   Installment   Consumption-to-installment   Consumption-to-installment   Apply for credit card   (APS)   Check / stop automatic payment   Singapore   main card   652160400000   Normal   Normal   Singapore   main card   652160400000   Normal   Singapore   main card   652160400000   Normal   Singapore   main card <tr< th=""><th></th><th>Transfer -</th><th>Registration A/C Ex</th><th>ernal Transfer</th><th>Outward Remittance</th><th>Fixed Deposit</th><th>Online FX Cu</th><th>stomer Service</th><th>NEW</th><th></th></tr<>		Transfer -	Registration A/C Ex	ernal Transfer	Outward Remittance	Fixed Deposit	Online FX Cu	stomer Service	NEW	
Installment details inquiry installment       >> Credit Card Service > sutomatic payment         Consumption-fo- installments       Image: Consumption-fo- installments       Image: Consumption-fo- installments         Apply for or edit card (Ars)       Image: Consumption-fo- installments       Image: Consumption-fo- installments         Build matter payments       Image: Consumption-fo- installments       Image: Consumption-fo- installments         Build matter payment       Image: Consumption-fo- installments       Image: Consumption-fo- installments </td <td>t Card Service Onlin</td> <td>e precious m</td> <td>netal Online funds</td> <td>ICBC Messengin</td> <td>g bill payment</td> <td></td> <td></td> <td></td> <td></td> <td></td>	t Card Service Onlin	e precious m	netal Online funds	ICBC Messengin	g bill payment					
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5.1 Payment by Our Bank

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Credit C	ard Se	rvice	→	Auton	natic pay	/ment	→ Paym	ent by O
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Payment by Our Bank	1							
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enquire/download bank statement								
credit card repayment								
report the loss of credit								

5.2 Payment by Other Bank



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It card repayments It card repay	Transfer - Regulation	n ACC External Transfer Outwork Remittance • Craft Card Service - Uno Other Baals Represent Chart Banks Repayment Account Area Snappore *Werm prosptif all comment commains supported by	e Fixed Disposit Online FX Customer Man Supplementer Customer Man Supplementer Customer Passe Coule 2 VMader 1 y fan ordet card orde te or up Ofter Basks Antenné	Service Credit Card Service Online pro	ables metal Online funds	CBC Messenging bill payment	GIRO ID NEW RMB Bred-rate-Ren Contracy SOD
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dit card repayment oror the loss of credit oror the loss of credit credit card service payment by aliments alim	Transfer - Registratio	n AC External Transfer Ourhard Remittance = Craft Carl Service = Une Other Banks Represent Deter Litarika Represent Account Arm Sangaren *Wenn prempt of all commune commone regressive b	a Fued Deposit Online FX Customer Main Supplementary Color Main Supplementary Color Main Ceel Passe Color R Without y this credit call ared to set up Other Backs Antonant	Service Const Card Service Online pro	cious metal Online funds : No.	CBC Messenging bill payment Card Status Normal Card payment" page for setting mother correct	OURO ID NEW RMB Buod-rate-Rei Connecy SOD

### 6 Credit Card Transaction History





Credit Card Service Installment details ind installment	Online quiry	preciou	is metal	Online funds	ICBC Me	sseng	ing bill pay						
<ul> <li>Installment details ind</li> <li>installment</li> </ul>	quiry	^						meni					
+ installment								00504740					
						C	Currency	6259174L	1	redit Card 🗹			
+ Consumption-to-					5	Starting	g/Ending Date:	10-05-2018	•	- 10-09-2018	•		
enable credit card									Search	1			
+ Apply for credit card (APS)								Please	e select the do	wnioad format	Text format (.txt)	Download	
check / stop automati	ic			Serial	Transaction	Entry		Booking	Amount			_	-
payments				number	date	Date	TX amount	Deposit	Withdrawal	Balance	Marketplace	Summary	
<ul> <li>automatic payment</li> <li>Bonus Points Scheme</li> </ul>	e	•		1	23-05-2018	22- 05- 2018	SGD 150.00		SGD 150.00	SGD -134.34 C	REDIT CARD CENTER	ANNUAL FEE	
- my credit card				2	23-05-2018	22- 05-	SGD 150.00	SGD 150.00		SGD 15.88 (	REDIT CARD CENTER		
Credit card Transacti	on					2018							
enquire/download bar	nk			з	12-07-2018	12- 07- 2018	SGD 2.03	SGD 2.03		SGD 17.89	ICBC SINGAPORE	June Cashback Prom	٥
- credit card repaymen	ŧ								Back				
report the loss of crea	dit	~											

## 7 Enquire /download bank statement

Welcome Page My A/C	Transfer - Reg	gistration A/C External Transfer Outwa	ard Remittance Fixed Deposit Online FX (	Customer Service	NEW RMB fixe
Credit Card Service Online	e precious meta	Online funds ICBC Messenging	bill payment		
Installment details inquiry	~	> > Credit Card Service > enquire/downle	oad bank statement		
installment					
Consumption-to-		enquire/download bank statement		CLICK	>>Help
installments		Statement Date	card number		
enable credit card		No statement issued.	62591740000 4815254000 5521504000	View	
(APS)		30-09-2017	6259174000 6259174000	View	
payments		30-09-2017	4815254000 4815254000	View	
· automatic payment · Bonus Points Scheme	4	30-09-2017	5521504000	View	
my credit card		31-10-2017	6259174000 6259174000	View	
Credit card Transaction History		31-10-2017	4815254000 4815254000	View	
enquire/download bank statement		31-10-2017	5521504000	View	
credit card repayment		30-11-2017	6259174000 6259174000	View	
card	~	30-11-2017	4815254000 4815254000	View	





Welcome Page My A/C	Transfer - Regis	stration A/C External Transfer	Outward Remittance Fix	ed Deposit Online FX Custome	er Service N	EW
Credit Card Service Online	precious metal	Online funds ICBC Messe	enging bill payment			
Installment details inquiry	^	> > Credit Card Service > enq	uire/download bank statement			
installment						
Consumption-to- installments		enquire/download bank stat	ement			>>Help
enable credit card		serial number	Card No.	Currency	operation	
Apply for credit card (APS)		1	625917400(	SGD	Inquire details	
(··· -)			0200111001	CNY	Inquire details	
check / stop automatic		2	4815254000	SGD	Inquire details	_
payments		2	652160400/	USD	Inquire details	-
automatic payment	-	3	0021004000	360	Inquire details	1
Bonus Points Scheme				Back		
my credit card						
Credit card Transaction History						
enquire/download bank statement						
credit card repayment						
report the loss of credit card	*					

## 8 Credit Card Repayment

Credit Card Service

 $\rightarrow$ 

Credit Card Repayment

Select the repayment account and currency and enter the repayment

amount.

ansier - Registration A/C	Evielli	ai fransler	outward Remittance	r ixeu Deposit	Online PX	Customer Service	Credit Card Service	Chine precious metal	iobo wessenging	
> > Cre	dit Card	Service > (	credit card repayment							
credit card	repaym	ient								
				O	Internet Ban	king Credit Card	Fill in card No.			
				Credit Card	No.: 62	******	Enter ICBC Credit Card	No. to repay		
				Curre	ncv: SGD -					
						0.1				
						Submit				
come Page My A/C	Tran	sfer - Reg	istration A/C External Tr	ransfer Outv	vard Remittan	nce Fixed Deposi	it Online FX Cu	stomer Service	NEW	
tit Card Service Onl	ine oreci	ious metal	Online funde ICRC	Massanning	hill neverant					
tallment details inquis		ou s metar		aressen gin g	om payment					
tanment detans ingun	× ^		> > Credit Card Service	> credit card re	payment					
tallment				_						
nsumption-to-			credit card repayment						>>He	lp
tallments			Credit Card No .:		7245		Currency:	SGD		
ble credit card			Current Balance:	SGD 0.01			Usable Balance:	SGD 3,687.26		
ply for credit card			Amount due:	SGD 0.00			Minimum Recovment due:	SGD 0.00		
°\$)			Amount repayable is	-			Minimum repayment			
ck / stop automatic			last statement:	SGD 0.00			in last statement:	SGD 0.00		
ments			Payment due date:	25-09-2018			Yesterday's optimal	SGD 0.00		
omatic payment							repayment amount:			
nus Points Seberno			Account No. to be a	ebited: 62171	90	E-Age Card	~			
nus ronnes scheme			Sub-A	ccount: 00000	CD201308	12 -				
credit card			Debit Gu	rrency: USD	Available	Balance: 1.093.05				
edit card Transaction			Enter renevment a	mount SGD			Evolution a Rate: To ind	uina.		
tory			and repoyners				Enteringe Frene. To and			
quire/download bank						Submit	Back			
dit oard renavment										
an caro repayment										
ort the loss of credit										



## 9 Report Lost of Credit Card

edit Card Service > report the	loss of credit car	a			
loss of credit card					
Credit	t Card No.: No A/	C under the given conditions 👻	click		
			Report cost		
		-			
Welcome Page My A/C	Transfer - Regi	stration A/C External Transfer	Outward Remittance Fixed Deposit	Online FX Gustomer	Service NE
		0.1			
Credit Card Service Onlin	ne precious metal	Unline tunds I UBU Messer	nging bill payment		
Credit Card Service Onlin	ne precious metal	>> Credit Card Service > report	nging bill payment		
Installment details inquiry     installment	ne precious metal	>> Credit Card Service > repor	iging bill payment		
Credit Card Service Onlin Installment details inquiry installment Consumption-to-	ne precious metal	>> Credit Card Service > report     report the loss of credit card	iging bill payment		
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Credit Gard Service Onlin 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	e precious metal	Contine tunos in USC Messer     >> Credit Card Service > report     report the loss of credit card	In the loss of credit card  Name:  issuing date: 31-10-2014 Card No.: expiry date: 10-2019  Confirm	Beck	
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Credit Gard Service Onlin 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	e precious metal	Contine tunos     Tobic Messer     Poport the loss of credit card	In the loss of credit card  It the loss of credit card  Name:  issuing date: 31-10-2014 Card No.: expiry date: 10-2019  Confirm	Beck	
Credit Gard Service Onlin Installment details inquiry Installment Consumption-to- installments enable credit card Apply for 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	e precious metal	Contine tunos in USC Messer >> Credit Card Service > report report the loss of credit card	Iging bill payment t the loss of credit card Name: issuing date: 31-10-2014 Card No: expiry date: 10-2019 Confirm	Back	
Credit Gard Service Onlin Installment details inquiry Installment Consumption-to- Installments enable credit card Apply for 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	e precious metal	>> Credit Card Service > report >> Credit Card Service > report report the loss of credit card	Iging bill payment t the loss of credit card Name: issuing date: 31-10-2014 Card No: expiry date: 10-2019 Confirm	Back	

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

## Chapter 10 Online Precious Metal

ICBC (図) 中国工商银行

Online FX



Online Precious Metal



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

# ICBC <mark> 超</mark> 中国工商银行

# Chapter 11 ICBC Messenging

## 1 My ICBC Messenging



Welcome Page My A/C	Transfer	- Regis	tration A/C External	Transfer Outward Remittance Fixed Deposit	Online FX Customer Service Credit Card Serv	ice Online preciou	is metal Online fund	s	NEW	
ICBC Messenging bill pay	ment									
ICBC Messenging	^		> > ICBC Messe	enging > My ICBC Messenging						
- My ICBC Messenging			My ICBC Messengin	a					>>He	
Subscribe ICBC Messenging			My Industrial and Co	mmercial Bank of China Messenger List:				ICBC M	essenging Agreement	
- Set receiving option			and a sumbar	M	A	Delivereduie	Deschien les mont	Display		
			seriai number	Messenger type	Account No.	Delivered via	Receiving language	not	operation	
			1	Account activities reminder	0103010800000263431	SMS	English	Not displayed	Save end Suspend	Clic
			2	Account activities reminder	0103010800000263431	SMS	English	Not displayed	Save end Suspend	
	•		3	Account activities reminder	0103010800000263431	SMS	English	Not displayed	Save end Suspend	

BC Messenging	^	>> ICBC Messenging > My ICBC Messenging
y ICBC Messenging		My ICBC Messenging >>Help
ubscribe ICBC lessenging		Type of messenging service: Account activities reminder Subsection of the comparison of the rem
et receiving option		Guardinear Ave. 3 (156) (150) (150) (152) (152) Currency: 8500
		Withdrawal reminder 5000 00 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 amount monetary transactions.
		Account posting reminder 500.00 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 amount monetary transactions.
		Display transaction amount and account balance:
		Service period: 12 months 🗸
		Auto renew: The system will automatically extent the services for you upon service expiration. Each extention period is one month basis and fees will be deducted from the designated payment account.
		Receiving language   English
		Delivered via 🖉 SMS
		APP receiving method only supports signing on mobile banking
		Receiving number: 65-82969163 Use other number/email.
		Email 1.
		Email 2
	~	Submit Cancel
		WebPase Tadex   Construct us: Copyright @Personal Banking of Industrial and Commercial Bank of China Singapore Branch. All rights

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

# 2 Subscribe ICBC Messenging

ICBC

My ICBC Messenging		Subscribe ICBC N	lessenging		>>Help	hannel
Subscribe ICBC Messenging			Bueinsse raminal	ng tupe		
Set receiving option		Card	Product name	Product description	Action	
	-	1	Account activities reminder		<u>Set -&gt;</u>	
		2 Re	minder for new service and important information of Industrial and Commercial Bank of China		<u>Set -&gt;</u>	
		3	Alert on mature fixed deposit		<u>Set -&gt;</u>	
		4	Reminder of foreign exchange quotation		Set ->	
			↓			
CEC Messenging	^	> > ICBC Messeng	ing > Set receiving option			e. Ct
CBC Messenging	^	> > ICBC Messeng	ing > Set receiving option			e-Chann
CBC Messenging : My ICBC Messenging Subscribe ICBC	^	>> ICBC Messeng	ing > Set receiving option		>>Help	e-Channel
CBC Messenging My ICBC Messenging Subscribe ICBC Messenging	^	>> ICBC Messeng Set receiving opti Please reserve the t	ing > Set receiving option	d Commercial Bank of China Messenger sr	>>Help ervice, the Bank will	e-Channel
CBC Messenging My ICBC Messenging Subscribe ICBC Messenging S et receiving option	^	> > ICBC Messeng Set receiving optic Please reserve the send reminder servi Mobile phone n	ing > Set receiving option on receiving method here. After customizing the Industrial arc with the receiving method you set: unber[65]	d Commercial Bank of China Messenger sr	>>Help	e-Channel
CBC Messenging My ICBC Messenging Subscribe ICBC Messenging S Set receiving option	^	>> ICBC Messeng Set receiving optic Please reserve the send reminder servi Mobile phone ni E-mail ac	ing > Set receiving option on receiving method here. After customizing the Industrial ar ce via the receiving method you set. where [65]	d Commercial Bank of China Messenger so Country/region code - Mobile phone number Example example@icbc.com cn	>>Help trvice, the Bank will	e-Channel
CBC Messenging My ICBC Messenging Subscribe ICBC Messenging Set receiving option		> ICBC Messeng Set receiving optic Please reserve the t send reminder servi Mobile phone n E-mail ac Note: After this settili Note: After this settili	ing > Set receiving option  on  receiving method here. After customizing the Industrial are ce via the receiving method you set:  under[65]. Example: foil: Example: foil: Example: foil: Example: foil: Example: Example: foil: Example: Exa	d Commercial Bank of China Messenger so Country/region code - Mobile phone number Example example@icbc.com.cn y contracted.	>>Help	e-Channey
CBC Messenging My ICBC Messenging Subscribe ICBC Messenging Set receiving option		> ICBC Messeng Set receiving optic Please reserve the send reminder servi Mobile phone ni E-mail ac Note: After this setting	ing > Set receiving option	d Commercial Bank of China Messenger so Country/region code - Mobile phone number Example example@icbc.com cn y contracted.	>>Help trvice, the Bank will	e-Channel

中国工商银行

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

#### Note:

A) You need to update all ICBC Messenging Agreements one by one after you update the receiving mobile number.

B) 24 Hrs of cooling period is implement in changing of ICBC Messenging Agreement.

# Chapter 12 Bill Payment - AXS Bill Payment

ICBC 😰 中国工商银行

## 1 AXS Bill Payment

Welcome Page My A/C Trans	afer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Cu	redit Card Service Online precious metal Online funds NEW			
ICBC Messenging bill payment					
oill payment	>>Customer Service > Bill Payment > AXS Payment				
AXS Bill Payment	AYS Payment				
AXS Bill Payment					
Transaction Detail Enquiry	Condo-Building <u>&gt;&gt;More</u>	Credit Card <u>&gt;&gt;More</u>			
	The Summit	Diners Club			
	Equatorial Apartments	Bank of China			
		CIMB Singapore			
	General <u>≫More</u>	Healthcare <u>&gt;&gt;More</u>			
	IRAS - Tax Reference	National University Hospital			
	IRAS - Payment Voucher	KK Women and Children Hospital			
	Seraya Energy	NKF Dialysis Centre			
	Insurance <u>&gt;&gt;More</u>	Loans <u>&gt;&gt;More</u>			
	Manulife	W.Y. Motor Pte Ltd			
	AXA Life Insurance	Hitachi Capital			
	China Taiping Insurance -Motor Insurance	Choong Kok Agency			
	Membership <u>&gt;&gt;More</u>	Town Councils <u>&gt;&gt;More</u>			
	Marina Country Club	Tampines TC			
	Singapore Polytechnic Graduates Guild	Chua Chu Kang TC			
	Changi Beach Club	AMK TC			
	Other >>More	Season Parking >>More			
	Traffic Police				

(Select the organization to be paid)



Welcome Page My A/C	Transfer	- Registration A/C	External Transfer	Outward Remittance	Fixed Deposit	Online F	X Customer Service	Credit Card Service	Online precious metal	Onl
ICBC Messenging bill p	ayment									
bill payment	^	>>Custom	er Service > Bill Paymer	nt > AXS Payment						
- AXS Bill Payment		AXS Payme	ent							
AXS Bill Payment Transaction Detail Enqui	ry				Biller	's Name : [	AXA Life Insurance			
	_				Transact	ion Date :	2018-09-09			
					Pol	icy No. * : [	122334			
						NRIC * :	S8860453G			
					Cont	act No. * : [	88822929			
					Pay	Account : [	6217191001030030697	· ~		
						Balance : 1	inquiry			
					c	urrency :				
					A	mount * : [	100	×		
	•						Submit	Reset		



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 Messenging	bill payr	nent								
oill payment		^	>>Custom	er Service > Bill Paymer	t > AXS Payment					
AXS Bill Payme	ent		AXS Payme	int						
AXS Bill Payme Transaction De	ent tail Enquiry		, stor ayne			Bille	r's Name: 🗡	XA Life Insurance		
						Transac	tion Date: 2	018-09-09		
						Poli	icy No. * : 1	22334		
							NRIC * :	88604		
						Cont	act No. * : 8	8822929		
						Pay	Account: 6	217191001030030697		
						(	Currency: S			
						А	.mount * : 1	00.00		
						Please pres	s [OK] on the	e token and finish the tranac	tion as quickly as you can	before timeout.
						Dy	namic Passw	rord:		
						Enter V	erification C	ode: ki ä	13 Refresh verificatio	n 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

Bill Pay	me	nt	→	AXS B	ill Pay	men	t Trans	action D	)etail En	quiry
Welcome Page Mv A/C	Transfer	- Registration A/C	External Trans	sfer Outward Remittance	Fixed Deposit	Online FX	Customer Service	Credit Card Service	Online precious metal	Online funds
ICBC Messenging bill payment	ment	>>Custome Bill Pay End	r Service>Bill Pay	/Enquiry/>						
AXS Bill Payment Transaction Detail Enquiry					C Starting/I	ust Account: 6 Inding Date: 2	62171910010300306 2018-08-28	597 ✓ . 2018-0 Enquiry	9-09	×

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

# ICBC 📴 中国工商银行

## Chapter 13 GIRO ID

## 1 Check/Creat GIRO ID

GIRO ID	→	Check/Creat	GIRO ID	
		-		
图 中国工商银行				
YEO SEE HUAT YEO JWEE HUAT	System Announcement:	Welcome to logan ICBC Personal Internet Ban	king. If you encounter any problems using our Internet Banking, p	Ilease call 63695588(7x24 ho; Current Time: 01-05-2020 1
age My A/C Transfer - Registration	A/C External Transfer Outward Remittance Fixed	Deposit Online FX Customer Service Credit Card Servic	ce Online precious metal Online funds ICBC Messengin	g NEW
Check	NCreate GIRO ID			
enter GIRO ID Check	Access Type	A/C Ne DISIDIO20001141451	Operation	GEO ID
vatio GRO ID Check	Access GIRO ID Access Type CURRENT AG ALLIN-ONE CURRENT AG ALLIN-ONE	ACN+ (100)14406(1151)1 (100)14606(11520)	Operation	CEED ID TOCOCCCALT
Rement	Accessis GIRO ID Accessis Type CUBBENT AC ALL-N-ONE CUBBENT AC ALL-N-ONE CUBBENT AC ALL-N-ONE	AC No 01000104000114141 01000040000122300 0100004000144444	Operative	4550 D D 100000001 300000001
	Access GRO JO Access Type CURRENT AC ALL-R-ONE CURRENT AC ALL-R-ONE CURRENT AC ALL-R-ONE CURRENT AC ALL-R-ONE	AC %+ 0100104000113531 01000104000131239 01000102010145845 010001020101445845	Operation	CERO 13 X000000642 X00000062 X000000063
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	ACCESSE GIRO ID  Accesses Type  CUBBENT AC ALL-N-ONE	ACTNe 01000104000113191 01000040000123299 0100004000445759 010004000445759 010004000444759	Opration	45500 TD 10000000817 10000000817 1000000081 10000000817 10000008179
reser GBO D	Accesses GERO 10 Accesses Type CUBBENT AC ALLE-MORE CUBBENT AC ALLE-MORE CUBBENT AC ALLE-MORE CUBBENT AC ALLE-MORE CUBBENT AC ALLE-MORE	AC %* 10001044000114151 000004400012230 0000000044544 000000004044446 0000000040444455 0100000040444455 0100000040444455 01000000400447755	Operative	4000 15 400000001 300000001 200000001 300000001 300000001 30000001 30000001 30000001 30000001 300000000
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	Accesse GIRO ID Accesse Type CUBRENT AC ALL-NORE	AC No 2010010440601345431 01000104000123200 0100000001044544 0100000001044544 0100000001044544 0100000001044544 01000000010445454 01000000010445454 01000000010445454 01000000010445454 0100000001045454 01000000001045454 01000000001045454 0100000000000000000000000000000000000	oprastise erbeps 1 Task 7 Aprel 1 Click: here:	CERO TO 1000000041 3000000001 3000000001 3000000001 300000000
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(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

GIRO ID	→ (	GIRO Agreem	ient	
Vielcome Page My AIC Transfer - Reg	istration A/C External Transfer Outward Remittar	ce Fixed Deposit Online FX Customer Ser	vice Credit Card Service Online precious metal	NEW
Online funds ICBC Messenging bill pa GIRO ID - Check/Creat GIRO ID - GIRO agreement	GIRO agreement			
- GIRO Transaction History	Agreement Effective Date	Agreement Reference Number	Card/Account Number	Biller Name
	2021-12-20	BIZS8621562D-PTE-01	0103010001001548264	CENTRAL PROVIDENT FUND BOARD
	2020-09-15	73831768	8000000028	SINGTEL
		[Total Number:2	Current Page:1 Total Page:1]	

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