

FAQs to block your ICBC Credit Card(s), fraud reporting and dispute of transactions

Important: Please do not disclose your OTP/credit card details to anyone. Treat your credit cards like cash. Keep them safe. Check regularly to ensure that your credit cards are always in your possession. Stay vigilant and review your credit card transactions and statements regularly.

- **What do I do if my card is lost, stolen and/or has unauthorised transaction(s)?**

If your ICBC Credit Card(s) is lost, stolen and/or has unauthorized transaction(s), please block your card(s) immediately using the below services and request for a replacement instantly.


- 1) contact us at **65-6369 5588**; or
- 2) visit any of our physical branches personally with valid identification documents.


Additionally, you can also block your cards via our ICBC Singapore Internet Banking or ICBC Singapore Mobile App and contact us at 65-6369 5588 for fraud reporting and card replacement.

- **How do I block my credit card on ICBC Singapore Internet Banking?**

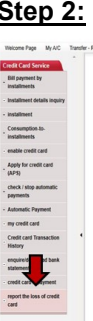
Follow the below steps to block your credit card on ICBC Singapore Internet Banking.

Step 1:

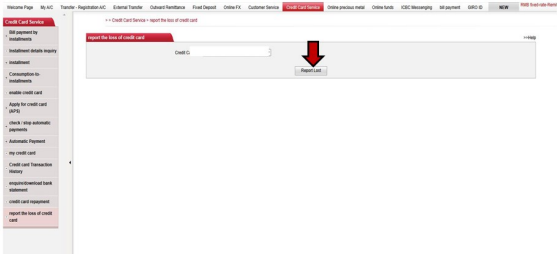




Step 2:

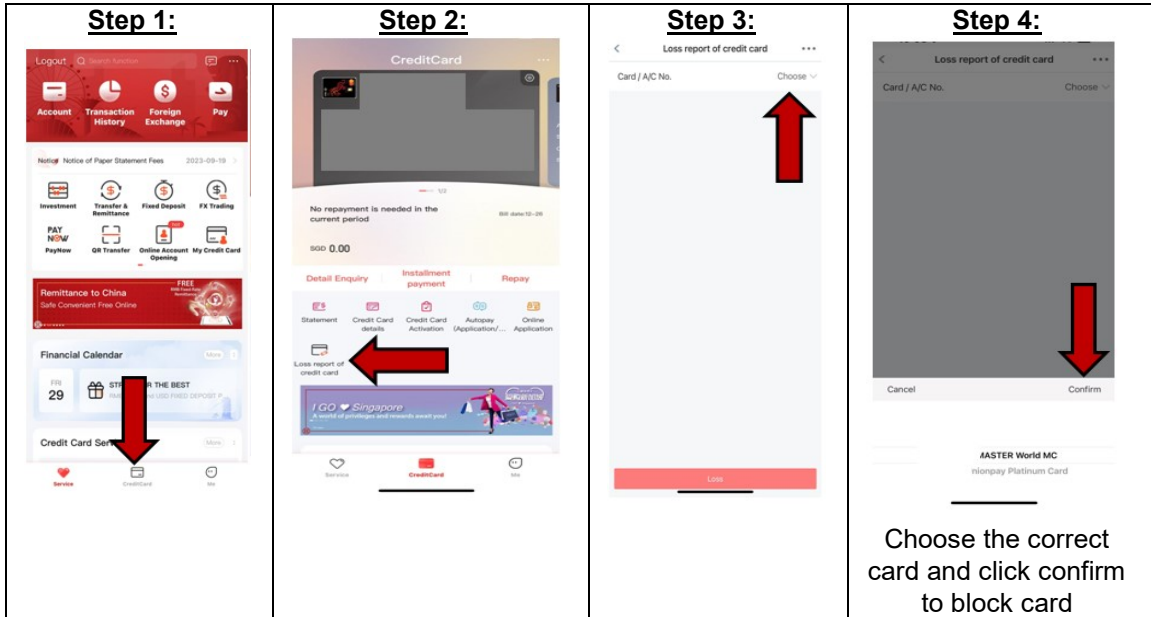


Step 3 Choose the correct card and click confirm to block card:



- **How do I block my credit card on ICBC Singapore Mobile App?**

Follow the below steps to block your credit card on ICBC Singapore Mobile App.



- **How do I raise a dispute for unauthorised credit card transactions?**

Step 1: For transactions that are unauthorised, report card fraud immediately through ICBC SG hotline.

Step 2: Our staff will contact you to fill up a dispute application form regarding the details of the unauthorised transactions for dispute request.

Step 3: Each investigation process may take up to 60 business days or more for complex cases.

ICBC's decision upon completion of any investigations will be final.

- **Why are my unauthorised credit card transactions shown on my statement even though I called the hotline to report on it?**

The unauthorised credit card transactions are still showing on your statement because the transactions have already been processed and completed before you reported them. Once a transaction is made, it cannot be immediately stopped or reversed. However, by contacting ICBC hotline, you initiated a dispute process to investigate whether the transactions were fraudulent.

We will conduct an investigation into the dispute. If the transactions were indeed unauthorised or fraudulent, we will reverse the charges, and the amount will be credited back to your account.

This reversal will then appear on a future statement once the investigation is complete. In short, while the unauthorised transactions are initially reflected on your statement, the dispute process allows for them to be investigated and potentially reversed if deemed fraudulent.

- **Can I raise a dispute for authorised credit card transactions?**

You should contact the merchant directly first to resolve the issue. If the attempt to resolve with the merchant was unsuccessful, you may consider to file a dispute.

- **Can I raise a dispute on authorised transactions that are on hold by the merchant?**

There are no fixed timeline for merchants to settle authorised charges, you will not be able to raise disputes for these transactions. Please contact the merchant directly to enquire on the reason for the delay in putting the charge through on the card.

- **The transaction name does not seem familiar to me? What should I do?**

As some merchants might use a different name for payment processing, the cardholder can check with the merchant to confirm on the transaction details (such as date and amount). The cardholder should also check if the transaction was performed by the supplementary cardholders (if any).

- **Can I stop a transaction from being posted to my account?**

The transaction cannot be stopped once it has been made. However, a dispute can be raised.