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BUSINESS REPLY SERVICE
PERMIT NO. 08765

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
SINGAPORE BRANCH

CREDIT CARD CENTRE
6 Raffles Quay #01-01
Singapore 048580

ICBC 中国工商银行

All ICBC Credit Cards

| Available in 12 different designs |

ICBC Chinese Zodiac Credit Card*

1.6% Cashback

No Minimum Spend | No Cashback Cap

ICBC Friendship Credit Card*

1.6% Cashback

No Minimum Spend | No Cashback Cap

ICBC Global Travel Mastercard Credit Card*

3% Cashback on Overseas Spend | **1.5%** Cashback on Local Spend

No Minimum Spend | No Cashback Cap

ICBC Visa Dual Currency Credit Card*

Up to **8%** Cashback

USD/SGD Dual Currency Card

ICBC UnionPay Dual Currency Credit Card*

Up to **8%** Cashback

RMB/SGD Dual Currency Card

ICBC Horoscope Credit Card*

Up to **3%** Cashback

No Minimum Spend
No Cashback Cap

| Available in 12 different designs |

3 Years Annual Fee Waiver For All Cards

*Terms and Conditions Apply. Last updated in October 2025.

CREDIT CARD

您身边的银行・可信赖的银行
Your Global Partner • Your Reliable Bank

www.icbc.com.sg

INDUSTRIAL AND COMMERCIAL BANK OF CHINA

Application Channels

SCAN QR CODE
and apply online now
立即扫描二维码
在线申请

OR 或是

Download an Application Form at www.icbc.com.sg,
COMPLETE APPLICATION FORM and
MAIL/EMAIL IT TO US WITH THE MANDATORY DOCUMENTS
填写申请表并附上必需文件，邮寄或电邮给我们

OR 或是

You can ***VISIT*** the following ***BRANCHES*** to apply
到我行网点递交申请表

OUR BRANCHES

Main Office | Tel: 6538 1066
6 Raffles Quay #23-01 Singapore 048580
Business Hours
Monday-Friday 9:00am-6:00pm
Closed on Saturday, Sunday and Public Holiday

Raffles Sub-Branch
6 Raffles Quay #01-01
Singapore 048580
(Raffles Place MRT station Exit I)
Business Hours
Monday - Friday
9:30am-5:00pm
Saturday
9:30am-2:30pm
Closed on Sunday and Public Holiday

Chinatown Sub-Branch
133 New Bridge Road
#01-10 Chinatown Point
Singapore 059413
(Chinatown MRT Station Exit E)
Business Hours
Monday-Friday
11:00am-7:00pm
Saturday
11:00am-4:30pm
Closed on Sunday and Public Holiday

Jurong East Sub-Branch
130 Jurong Gateway Road
#01-213/215/217
Singapore 600130
Business Hours
Monday-Friday
10:00am-6:00pm
Saturday
11:00am-4:30pm
Closed on Sunday and Public Holiday

Paya Lebar Sub-Branch
60 Paya Lebar Road
#01-33/34/35/36
Singapore 409051
Business Hours
Monday-Friday
11:00am-7:00pm
Saturday
11:00am-4:30pm
Closed on Sunday and Public Holiday

Sembawang Sub-Branch
30 Sembawang Drive
#02-18/19/20 Sun Plaza
Singapore 757713
(Sembawang MRT Station Exit B)
Business Hours
Monday-Friday
11:00am-7:00pm
Saturday
11:00am-4:30pm
Closed on Sunday and Public Holiday

Holland Village Sub-Branch
257 Holland Avenue
Singapore 278984
(Holland Village MRT Station Exit B)
Business Hours
Monday-Friday
9:00am-5:00pm
Saturday
11:00am-4:30pm
Closed on Sunday and Public Holiday

Punggol Sub-Branch
83 Punggol Central
#01-15A Waterway Point
Singapore 828761
Business Hours
Monday-Friday
11:00am-7.00pm
Saturday
11:00am- 4:30pm
Closed on Sunday and Public Holiday

Ang Mo Kio Sub-Branch
53 Ang Mo Kio Ave 3
#B1-01 AMK Hub
Singapore 569933
Business Hours
Monday-Friday
11:00am-7.00pm
Saturday
11:00am- 4:30pm
Closed on Sunday and Public Holiday

In the event of inconsistency, the actual branches business hours on the ICBC SG website "Customer Service >Contact Us" section shall prevail.
网点营业信息以新加坡分行官网中"客户服务>联系我行"公告为准。

For enquiries, please contact our 24-hour Hotline:
(65) 6369 5588 *or*
email to **credit_card_centre@sg.icbc.com.cn**

FEE SCHEDULE OF ICBC SINGAPORE CREDIT CARD

This information is intended to be used as a quick consumer guide and must be read together with the ICBC Credit Card Cardmember Agreement ("Cardmember Agreement") only. This forms the "Fee Schedule" as defined in the Cardmember Agreement. For full details, please refer to the Cardmember Agreement, which provisions shall prevail in the event of any inconsistencies. All terms which are not defined herein shall bear the meanings ascribed to them in the Cardmember Agreement.

1. **Annual Membership Fee (Inclusive of GST)**

	Principal	Supplementary
UnionPay Dual Currency Credit Card (Classic)	S$ 30.00	S$15.00
UnionPay Dual Currency Credit Card (Gold)	S$120.00	S$60.00
UnionPay Dual Currency Credit Card (Platinum)	S$150.00	S$75.00
ICBC Horoscope Credit Card (Diamond)	S$150.00	S$75.00
Visa Dual Currency Credit Card (Platinum)	S$150.00	S$75.00
ICBC Mastercard® Credit Card	S$150.00	S$75.00

Annual Membership Fees are waived for the first 3 years

2. **Repayment Grace Period**

   25 days from statement date
3. **Minimum Payment**

   Minimum Payment is 3% of the monthly balance outstanding, plus any Minimum Payment sum outstanding from the previous Statement, plus amounts in excess of the credit limit, or **S$50.00** (SGD Card Account)/ **¥50.00** (RMB Card Account)/**US$50.00** (USD Card Account), whichever is higher.
4. **Late Payment Charge**

   Kindly ensure that your payment reaches us on or before Payment Due Date by paying the Minimum Payment or the closing balance on or before the due date. Late payment charge rate is calculated at 5% of the whole amount of Minimum Payment or **S$40.00** (SGD Card Account)/**¥40.00** (RMB Card Account)/**US$40.00** (USD Card Account), whichever is higher.
5. **Overlimit Fees**

   If the current balance account exceeds the credit limit, an overlimit fee of **S$40** (SGD Card Account)/**¥40.00** (RMB Card Account)/**US$40.00** (USD Card Account) will be charged.
6. **Interest Charges for Purchases**

   No Interest charges will be levied if payment of the whole of the statement balance is received by the Bank on or before the Payment Due Date (except on cash advance and balance transfer). If payment is not made in full by the Payment Due Date, interest charges will be calculated at such rate per annum on a daily basis in the currency of the card account on (a) the amount of each transaction made from the date of transaction until the receipt of full payment (b) the current balance specified in the statement less any partial payment, from the date of such partial payment to the date the Bank receives full payment of the current balance. The interest charges for purchases are as follows:

SGD Account interest rate	24% per annum
RMB Account interest rate	18.25% per annum
USD Account interest rate	24% per annum

7. **Transactions in Foreign Currencies**

   7.1. UnionPay Dual Currency Credit Card (RMB/SGD)
   a. No administrative fee will be charged for Card Transactions in RMB & SGD.
   b. Non-RMB and non-SGD transaction: Card Transactions may be charged in the official currency of the country wherein such Card Transaction has taken place and converted into Singapore Dollars at such exchange rate determined by China UnionPay.
   c. Non-RMB and non-SGD transaction: The transaction will be subject to an administrative fee of 1.5% on the amount converted.

   7.2. ICBC Horoscope Credit Card (SGD)
   a. Non-SGD, and non-USD transaction: The transaction will be converted at the prevailing exchange rates of UnionPay, first to USD then, to SGD.
   b. Non-SGD transaction made using UnionPay Cards: an administrative fee of 2.5% on the amount converted will be charged.
   c. Dynamic currency conversion: If your card transaction is converted into SGD via dynamic currency conversion (a service offered at certain overseas ATMs, merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. UnionPay card transactions converted via dynamic currency conversion will be subject to a fee of 1% on the converted SGD amount, or at such other rate as determined by us. We will notify you of any change.

   7.3. Visa Dual Currency Credit Card (USD/SGD)
   a. No administrative fee will be charged for Card Transactions in USD & SGD.
   b. Non-SGD, non-USD and non-AUD transaction: The transaction will be converted at the prevailing exchange rates of Visa, first to USD then, to SGD.
   c. AUD transaction: The transaction will be converted to SGD at the prevailing exchange rates of Visa.
   d. Non-SGD and Non-USD transaction made using Visa Cards: an administrative fee of 2.5% on the amount converted will be charged.
   e. Dynamic currency conversion: If your card transaction is converted into USD/SGD via dynamic currency conversion (a service offered at certain overseas ATMs, merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. VISA card transactions converted via dynamic currency conversion will be subject to a fee of 0.8% on the converted USD/SGD amount. Currently, the fee of 0.8% is absorbed by us, we will notify you of any change in the future per the method stipulated in the Card Agreement. By continuing to use the Card, you are taken to have agreed to the changes in the fee, unless you terminate the Card per the Cardmember Agreement by cutting the Card into halves, returning to the Bank and pay all outstanding balance in full.

   7.4. Mastercard® Credit Card
   a. Non-SGD, and non-USD transaction: The transaction will be converted at the prevailing exchange rates of Mastercard®, first to USD then, to SGD.
   b. Non-SGD transaction made using Mastercard® Cards: an administrative fee of 2.5% on the amount converted will be charged.
   c. Dynamic currency conversion: If your card transaction is converted into SGD via dynamic currency conversion (a service offered at certain overseas ATMs, merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. Mastercard® card transactions converted via dynamic currency conversion will be subject to a fee of 1% on the converted SGD amount, or at such other rate as determined by us. We will notify you of any change.

   7.5. A cash transactional fee of 1% will be charged on any withdrawals over the counter from the RMB or USD Card Account.

8. **Cash Advance Fee Charges at ATM Withdrawal**

   8.1. SGD Card Account cash advance fee and charge
   a. Fee: **5%** of amount withdrawn (minimum charge of **S$15.00**) per transaction.
   b. Finance Charge: **24%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.

   8.2. RMB Card Account cash advance fee and charge
   a. Fee: **3%** of amount withdrawn (minimum charge of **¥9.00**) per transaction.
   b. Finance Charge: **18.25%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.

   8.3. USD Card Account cash advance fee and charge
   a. Fee: **5%** of amount withdrawn (minimum charge of **US$15.00**) per transaction.
   b. Finance Charge: **24%** per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.

9. **Fee For Balance Inquiry at ATM**

   9.1. UnionPay Dual Currency Credit Card
   a. Balance inquiry fee at China UnionPay or ICBC ATM is **¥4.00** per transaction within Mainland China.
   b. Balance inquiry fee at China UnionPay or ICBC ATM is **S$0.80** per transaction outside Mainland China.

   9.2. ICBC Horoscpe Credit Card
   Balance inquiry fee at UnionPay or ICBC ATM is **S$0.80** per transaction outside Singapore.

   9.3. Visa Dual Currency Credit Card
   a. Balance inquiry fee at Visa, Plus or ICBC ATM is **US$0.62** per transaction within U.S. Territory.
   b. Balance inquiry fee at Visa, Plus or ICBC ATM is **S$0.80** per transaction outside Singapore and U.S. Territory.

   9.4. Mastercard® Credit Card
   Balance inquiry fee at Mastercard® or ICBC ATM is **S$0.80** per transaction outside Singapore.

10. **Retrieval Fees (Inclusive of GST)**

   10.1. Requests for copies of sales drafts and statements are subject to the following charges:-

		Charge (per copy of each statement)
Sales Draft	Current To 2 Months	S$5.00
	More than 2 Months To 1 Year	S$10.00
Statement of Account	Current to 3 Months	Free
	Above 3 months	S$5.00
	Overseas address and duplicate statement	S$5.00

   10.2. Service charge for insufficient funds

Returned cheque (per returned cheque)	S$40.00
Returned GIRO (per returned GIRO)	S$40.00

   10.3. Card replacement fee

Each card replacement (Principal or Supplementary)	S$20.00

11. **Lost or Stolen Cards Report and Limitation of Liability**

   Please report loss of card immediately by calling Card Centre at our 24-hour Hotline: (65) 6369 5588.
   Your liability for any unauthorised transactions carried out due to the loss or theft of the card is limited to SGD$100 only if :-
   a. you have immediately notified the Bank of the loss, theft or unauthorised disclosure;
   b. you have assisted the Bank in the recovery of the unauthorised charges incurred;
   c. you furnish the Bank with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that the Bank may require; and
   d. the Bank is satisfied that such loss, theft or unauthorised disclosure is not due to the Cardmember's negligence or default.

DECLARATION AND AGREEMENT 声明及协议

IMPORTANT: You must read and agree to the terms and conditions before signing and submitting the application.
注意：阅读本条款及协议细则，如果您理解并且同意本条款及协议细则，请签名并递交申请表。

In consideration of the Bank issuing the ICBC Credit Card(s) to me/us at my/our request, I/We hereby irrevocably:-

1. confirm that I/We have read, understood and agree to be bound by the following ("Terms"):
   a. ICBC Credit Card Cardmember Agreement ("Cardmember Agreement"),
   b. Account Terms and Conditions ("Account Terms"),
   c. Internet and Mobile Banking Terms and Conditions ("Internet and Mobile Banking Terms"),
   d. Personal Data Protection Policy ("PDPP").

   and on such other terms and conditions as the Bank may prescribe from time to time, copies of which are available at any of the Bank's branches or at www.icbc.com.sg.
2. represent and warrant that all information provided in the application form and all documents submitted to the Bank are complete, true and accurate, and undertake to immediately inform the Bank if there is any change or inaccuracy in the information.
3. acknowledge that the Bank may decline my/our application without giving me/us any reason for doing so. I/We further consent to the Bank retaining all documents submitted by me/us for the processing of this application, regardless of whether this application is approved or not.
4. consent to the Bank sending me/us at my/our sole risk through any means the Bank may deem appropriate, any credit card, any information regarding my/our account, personal identification number, statements of accounts, any alerts (including but not limited to transaction or activation alert) and any other communications or correspondences addressed to me/us (collectively "information") to my/our address(es) or my/our mobile number(s) in accordance with the Bank's records. I/We further agree to bear all risks (e.g. non-receipt or disclosure to any unauthorised third party) arising from the sending of the information and release the Bank from any liability or responsibility in any way for any losses that I/We may suffer as a result of the non-receipt or disclosure of the same.
5. agree that at my/our sole risk, the Bank is authorised but not obliged, to receive any instruction given by or over the phone, facsimile transmission, computer, email or any other electronic device, SMS from mobile telephone (collectively "Instructions") from or purporting to be from me/us without separate verification by the Bank as to the genuineness of such Instructions.
6. confirm that I am not an/we are not undischarged bankrupt(s), have no statutory demand served on me/us, do not have legal proceedings commenced against me/us, not a person/persons listed on a Sanction List, did not violate or is not in violation of any applicable Sanctions, and did not receive notice of and is not aware of any claim, action, suit, proceeding or investigation against me/us with respect to Sanctions by any Sanction authority. I/We further confirm that no debt repayment scheme under the Bankruptcy Act applies to me/us.
7. authorise the Bank to debit any of my/our accounts maintained with the Bank either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to me/us hereunder without any further reference to me/us. If I am the principal cardholder, I understand and agree that I am responsible for all charges, fees, interest and liabilities (collectively "Outstanding") charged to the principal card and the supplementary card. If I am the supplementary cardholder, I understand that I am only responsible for the Outstanding of my supplementary card.
8. agrees that the Bank shall reserve the right to:
   a. terminate or cancel or suspend my/our right to use the Card or the account; or
   b. refuse to authorise any Card transaction; or
   c. refuse to re-issue, renew or replace the Card;

   so long as the Bank deems fit, or when the Bank is obliged or deems if necessary in good faith to comply with any applicable laws, regulations, notices or directives that you are subject to from anywhere in the world including but without limitation to the prevention of unlawful activities which may include fraud, money laundering, terrorist activity, bribery, corruption or tax evasion and the enforcement of any Sanctions and the Bank shall in no event be held liable to me/us for any loss suffered by me/us from such suspension, termination or refusal.
9. understand that the final credit limit indicated is solely at the Bank's discretion. Where I/we have existing unsecured credit facilities with the Bank, I/we agree and consent to the Bank reviewing and adjusting the credit limit of such unsecured facilities at the Bank's discretion.
10. authorise, permit, consent and give my/our written permission to the Bank and any of its officers to collect, store, use, disclose, divulge any information with respect to me/us or any of my/our accounts with the Bank, or my/our financial conditions, or any services and/or other agreements, business, transactions or dealings between the Bank and me/us as the Bank considers appropriate for the purpose of providing or continuing to provide me/us with any services or transactions in relation to any of my/our account with the Bank, to and between:
    a. the holding company or head office, branches, subsidiaries, representative offices, affiliates and associated or related corporations of the Bank wherever located;
    b. data centres acting for the Bank, agents of the Bank and their respective officers, servants, agents, wherever situated;
    c. any person who has agreed to provide or is providing security to the Bank for all or any moneys and/or liabilities owing or payable by me/us to the Bank from time to time;
    d. any other persons: (i) to or through whom the Bank assigns or transfers or novates or may potentially assign or transfer or novate all or part of its rights and obligations hereunder; (ii) with or through whom the Bank enters into or may potentially enter into any participation or sub-participation; (iii) with whom the Bank outsources the performance of any operational function of the Bank, including and without limitation to Industrial and Commercial Bank of China Limited, Card Center (for card production purposes) and a third party service provider whether within or outside of Singapore to perform any of the outsourced functions;
    e. any financial institution, credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection whether within or outside of Singapore for the purpose of conducting credit checks and/or screening activities, and to contact my/our employer(s) for the purposes of verifying my/our employment status, such checks may take the form of a bank reference or employment verification and may be performed before or after the Card has been approved;
    f. any government agencies, regulators, securities exchanges, futures exchanges and authorities whether within or outside Singapore to which the Bank is required to make disclosure under applicable laws pursuant to the directives of such government agencies regulators, securities exchanges, futures exchanges and authorities;
    g. any merchant or member of card association where disclosure is in connection with the use of a debit card or credit card or ATM card;
    h. any person who provides introducing services to the Bank;
    i. any person to whom the Bank is under a duty to disclose;
    j. any other person to whom the Bank considers such disclosure to be necessary or expedient for the Bank to observe and perform its obligations hereunder or is necessary in order to provide the Customer with services in connection with the account;
    k. (where applicable, in respect of any RMB account), clearing/agent bank and any relevant authorities in China as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the RMB account and all RMB account related transactions;
    l. (where applicable, in respect of any USD account), clearing/agent bank and any relevant authorities as the Bank deems fit for purposes of the Bank disclosing and/or reporting all information relating to the USD account and all USD account related transactions;
    m. any recipients who receive the information described above where it is necessary to provide me/us with services in connection with the account; and
    n. the Bank and its strategic partners to contact or use such information for the purposes of informing me/us of any products that they may offer from time to time.
11. authorise, permit, consent and give my/our written consent to the Bank and any of its offices to access to, inquire about and use the information relating to my/our credit status from the China National Financial and Credit Information Database (金融信用信息基础数据库) or such other viable sources, for the purposes of execution and enforcement of the contracts thereof, credit line authorisation, review and approval, post-loan management, and review of eligibility for providing collateral.
12. confirm that my/our Account(s) will not be used for the financing, contributing or making funds directly or indirectly available to persons or entities that involve persons or entities which may be the subject of any Sanctions which is listed on a Sanctions List or located (or ordinarily resident) in a Sanctioned Country, to the extent such financing or provision of funds would be prohibited by Sanctions or would otherwise, to my/our knowledge and belief, cause any person to be in breach of Sanctions (including but not limited to OFAC Sanctions where such receiving, financing or provision of funds is or would be conducted by a person in the United States of America).
13. agree that all personal data provided by me/us in this application for the Co-brand Card, and any information and details of my/our Co-Brand Card and the account(s) including but not limited to the transactions performed thereunder may be disclosed to the respective Co-Brand Partners to enable the Co-Brand Partners, its agents and service providers to collect, use and disclose my/our personal data to any party the Co-Brand Partner deems necessary for the purpose of:
    a. processing this application and provide services associated with the Co-Brand Card account;
    b. administering any benefit, privilege and term applicable to the Co-Brand Card account; and
    c. conducting research or analysis relating to any product and/or service provided by the Co-Brand Partner, whether conducted by the Co-Brand Partner(s) or jointly with any other party.
14. acknowledge and agree that you and the Co-Brand Partner (if any) will be separately collecting, using and disclosing my/our personal data and each party shall only be responsible for its own collection, use, or disclosure of my/our personal data, and shall not be liable for the other party's handling or use thereof. I/we agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my/our personal data to the relevant party.
15. apply for the Card to be issued to me/us, and that the Bank be authorised to renew and replace the Card(s) until termination. Further, if I/we request for ATM access (eg, for the purpose of cash advance), I/we agree that the use of the Card as an ATM card will indicate my/our acknowledgement and acceptance of the Bank's Account Terms.
16. acknowledge that the Bank has duly presented and explained to me/us all relevant terms and conditions herein per my/our request.

Please complete this form in ENGLISH with the mandatory documents.

- Principal applicant must be aged 21 years and above
- Supplementary applicant must be aged 18 years and above
- Principal applicant must have a minimum annual income of S$30,000 for Singapore citizens and permanent residents; minimum annual income of S$48,000 for foreigners

请用英文填写此申请表，并提交此申请表必需文件。

- 主卡申请者年龄须满二十一岁或以上
- 附属卡申请者年龄须满十八岁或以上
- 新加坡公民和永久居民主卡申请者年收入须达三万元新币，外籍人士主卡申请者年收入须达四万八千元新币

NOTICE: The English version of this application form shall prevail. **注意:** 此申请表的内容以英文为准。

Select Here

____ ICBC Horoscope Credit Card (SGD)
工银星座钻石信用卡 (新币)

Selection Options for ICBC Horoscope Credit Card

☐ ARIES 白羊座 ☐ TAURUS 金牛座 ☐ GEMINI 双子座 ☐ CANCER巨蟹座
☐ LEO 狮子座 ☐ VIRGO 处女座 ☐ LIBRA 天秤座 ☐ SCORPIO 天蝎座
☐ SAGITTARIUS 射手座 ☐ CAPRICORN 摩羯座 ☐ AQUARIUS 水瓶座 ☐ PISCES 双鱼座

____ ICBC Chinese Zodiac Credit Card (SGD)
工银生肖信用卡 (新币)

Selection Options for ICBC Chinese Zodiac Credit Card

☐ RAT 鼠 ☐ OX 牛 ☐ TIGER 虎 ☐ RABBIT 兔
☐ DRAGON 龙 ☐ SNAKE 蛇 ☐ HORSE 马 ☐ GOAT 羊
☐ MONKEY 猴 ☐ ROOSTER 鸡 ☐ DOG 狗 ☐ PIG 猪

____ ICBC Friendship Credit Card
工银中新友谊信用卡
☐ 35th Anniversary UnionPay Version (RMB/SGD) 35周年银联版(人民币/新币) ☐

____ ICBC Global Travel Mastercard® Credit Card (SGD)
工银万事达环球旅行白金信用卡 (新币)

____ ICBC VISA Dual Currency Platinum Credit Card (USD/SGD)
工银VISA双币白金信用卡 (美元/新币)

____ ICBC UnionPay Dual Currency Platinum Credit Card (RMB/SGD)
工银银联双币白金信用卡 (人民币/新币)

MANDATORY DOCUMENTS 必需文件
(Principal/Supplementary Card Applicant 主/附属卡申请人)

1. **Please submit the following DOCUMENTS that are applicable**
   请递交以下与申请人证明文件

   For Singapore Citizens 新加坡公民
   ☐ Photocopy of NRIC (front and back) 正反两面身份证复印件

   For Permanent Residents 永久居民
   ☐ Photocopy of NRIC (front and back) 正反两面身份证复印件
   ☐ Photocopy of Passport(s), if required 护照复印件，如有需要

   For Foreigners 外籍人士
   ☐ Photocopy of Employment Pass/Visit Pass/Student Pass (valid for at least 6 months) and Passport(s) (valid for at least 6 months)
   工作准证（有效期六个月以上）与护照复印件（有效期六个月以上）
   ☐ Proof of residential address such as latest telephone bill or bank statement
   住家地址证明，如近期电话账单或银行账单

   For Chinese citizen 中国公民
   (including Permanent Residence and Foreigners)（包括永久居留者和外国人）
   ☐ Photocopy of Chinese Identity Card (front and back)
   正反两面中国身份证复印件

2. **Please submit the following INCOME DOCUMENTS that are applicable to the principal applicant and tick off the relevant boxes below:**
   请递交以下与主卡申请人相关的收入证明文件，并勾选相应空格：

   For Salaried Employees 受雇人士
   ☐ Latest Income Tax Notice Assessment and the latest income document
   最近1年的所得税缴税通知书和最近一个月的收入证明；或
   ☐ Latest 12 months' CPF Contribution History Statement; or
   最近12个月的CPF记录；或
   ☐ Latest 3 months' computerized/electronic payslips
   最近三个月电脑打印薪资表

   For Retirees 退休人士
   ☐ Latest month CPF monthly payouts history statement or Latest one month Personal bank statement (SGD) CPF Life Payout
   最近1个月的CPF记录；或最近1个月银行对账单（新币）
   ☐ Latest Income Tax Notice of Assessment showing Rental/ Dividends
   最近1年的所得税缴税通知书，需显示租金收入/股息收入

   For Self-employed/Commission-based Employees 自雇人士/佣金制雇员
   ☐ Latest 2 years' Income Tax Notice of Assessment
   最近2年的所得税缴税通知书

PRINCIPAL CARD APPLICANT DETAILS 主卡人申请信息

☐ Mr 先生 ☐ Miss 小姐 ☐ Mrs 太太 ☐ Mdm 女士 ☐ Dr 博士

Surname, Family Name or Last Name 姓

Given Name 名字

Any past name or past alias 是否有曾用名/曾用别名?

☐ No 否 ☐ Yes 是 Please provide 请提供 ____

Name to appear on Card (Including surname) **信用卡上姓名**（含姓氏）
Must be similar to your identity documents 必须与您的身份证件相似

Date of Birth 出生日期 D D 日 M M 月 Y Y 年 **Gender 性别** ☐ Male 男性 ☐ Female 女性

Do you hold more than one nationality? 是否持有多国籍?
☐ No 否 ☐ Yes 是 Please provide details on the nationality and passport no. 请提供国籍和护照号码的详细信息

Declaration of previous nationality(ies) 曾有国籍声明
☐ No 否 ☐ Yes 是 Please provide details on the nationality(ies) 请提供国籍信息

☐ Singapore Citizen 新加坡公民
☐ SPR 新加坡永久居民
NRIC No. 身份证件号码 S/T

☐ Foreigner 外籍人士 Nationality 国籍 ____

Passport No. 护照号码 ____ Expiry Date 有效期至 D D 日 M M 月 Y Y 年

Employment Pass No. 工作准证号码 ____ Expiry Date 有效期至 D D 日 M M 月 Y Y 年

Chinese IC No. (mandatory for Chinese citizens)
中国身份证号码 (中国公民必填项)

Name as in Chinese IC (mandatory for Chinese citizens)
中国身份证姓名 (中国公民必填项)

Marital Status 婚姻状况
☐ Single 单身 ☐ Married 已婚 ☐ Divorced 离婚 ☐ Widowed 寡居/鳏居

No. of Dependants 赡养人数 ____

Education Level 教育程度
☐ Secondary 中学 ☐ Diploma 专业文凭 ☐ Postgraduate 研究院
☐ Pre-University 高中 ☐ University 大学 ☐ Others 其他 Please specify 请注明 ____

Mobile No. 移动电话 ____
(mandatory for transaction alert)

Home Telephone 住宅电话 ____ **Office Telephone 办公电话** ____

Email Address 电子邮箱 ____
(mandatory for transaction alert)

Mother's Maiden Name 母亲（婚前）姓名 ____

I, or my Family member¹/Close associate², is/was a Politically Exposed Person³.
您，或您的家庭成员¹，或与您关系密切成员²，是或曾经是，一名政治公众人物³。

☐ No 否 ☐ Yes 是 Please specify 请注明 ____

I am a Director of ICBC. 您是ICBC董事会成员之一。
☐ No 否 ☐ Yes 是

Name of Contact Person 联系人姓名 (Excluding applicant 非申请人)

Contact No. of Contact Person 联系电话 ____ **Relationship 关系** ____

PRINCIPAL APPLICANT ADDRESS DETAILS 主卡申请人住址信息

Residential Address 住家地址

Blk No. 大牌号 ____ Floor & Unit No. 门牌号 # ____

Street/Building Name
街道名/大厦名称 ____

Country 国家 ____ Postal Code 邮编 ____

Overseas Permanent Address (for Foreigner) 海外永久居住地址（适用于外籍人士）

Residential Status 住宅性质
☐ Self-owned 自有 ☐ Parents' 父母所有 ☐ Rented 租用
☐ Mortgaged 抵押 ☐ Employer's 雇主所有 ☐ Others 其他

Residential Type 住宅种类
☐ HDB-3Rm/4Rm 政府组屋三房/四房 ☐ Executive Condominium/HUDC 执行共管公寓 ☐ Landed Property 有地住宅
☐ HDB-5Rm/Executive Apartment 政府组屋五房/公寓式组屋 ☐ Private Apartment/Condominium 私人公寓 ☐ Others 其他

Duration of Residence 居住年数 No. of Years 年 No. of Months 月

Mail To 寄送地址

If your mailing address differs from your residential address, please fill this portion and submit proof of address for mailing address.
如果您的邮寄地址与住家地址不同，请填写此部分并提供住家和邮寄地址证明。

☐ Parent's/Relative's Place 父母/亲戚家 ☐ Office Address 办公地址 ☐ Others 其他

Blk No. 大牌号 ____ Floor & Unit No. 门牌号 # ____

Street/Building Name
街道名/大厦名称 ____

Country 国家 ____ Postal Code 邮编 ____

PRINCIPAL APPLICANT EMPLOYMENT DETAILS 主卡申请人职业资料

Name of Company 公司名称

Office Address 办公地址

Blk No. 大牌号 ____ Floor & Unit No. 门牌号 # ____

Street/Building Name
街道名/大厦名称 ____

Country 国家 ____ Postal Code 邮编 ____

Duration of Employment 受雇年限 No. of Years 年 No. of Months 月

Type of Business/Industry 公司业务性质
☐ Banking & Finance 银行金融 ☐ Manufacturing 制造 ☐ Retail 零售
☐ IT/Communications 信息科技/通讯 ☐ Government 政府部门
☐ Trading 贸易 ☐ Others 其他 Please specify 请注明 ____
Type of Industry

Current Position 当前职位

☐ GM/MD/CEO 总经理/董事经理/行政总裁
☐ Embassy Consulates/Armed Forces 使领馆/武装部队人员
☐ Professional 专业技术人员 ☐ Civil Servant 公务员 ☐ Administrative 行政人员
☐ Commission Earner 佣金人士 ☐ Managerial 管理人员 ☐ Executive 执行人员
☐ Retired 已退休 ☐ Others 其他 Please specify 请注明 ____

Employment Status 受雇性质

☐ Self-Employed 自雇人士 ☐ Permanent 长期受雇 ☐ Contract 合约 (Expiry Y年___ M月___期满)

Annual Income 年收入 S$ ____

If your current employment period is less than one year, please complete the following:
如果您从事目前的工作未满一年，请填写下列信息：

Name of Previous Employer 前受雇公司名称 ____

Previous Job Title 前受雇职位 ____

Duration of Employment 受雇年限 ☐☐ No. of Years 年 ☐☐ No. of Months 月

Do you own any business? 是否拥有公司? ☐ No 否 ☐ Yes 是

If Yes, please complete the following 若是，请填写以下:

Entity name
公司名称 ____

Type of business
公司类型 ____ Industry
公司所属行业 ____

Expected Monthly Spending 预计每月消费额

Expected value of Local Transactions in SGD per Month 预计每月本地交易额（新元）

☐ 0 to 20,000 ☐ >20,000 to 50,000 ☐ >50,000 to 100,000
☐ >100,000 to 200,000 ☐ >200,000

Expected value of International Transactions in SGD per Month 预计每月国际交易额（新元）

☐ 0 to 20,000 ☐ >20,000 to 50,000 ☐ >50,000 to 100,000
☐ >100,000 to 200,000 ☐ >200,000

Primary Source of Wealth 主要财富来源 (tick all applicable)（勾选所有适用项）

☐ Employment Income 就业收入 ☐ Business Income 商业收入
☐ Rental Income 租金收入 ☐ Investments 投资
☐ Allowance 津贴 ☐ CPF Monthly Payouts CPF每月津贴
☐ Inheritance/Gift 继承/礼物 ☐ Others 其他 Please specify 请注明 ____

SUPPLEMENTARY CARD APPLICANT DETAILS 附属卡申请人信息

☐ Mr 先生 ☐ Miss 小姐 ☐ Mrs 太太 ☐ Mdm 女士 ☐ Dr 博士

Surname, Family Name or Last Name 姓 ____

Given Name 名字 ____

Any past name or past alias 是否有曾用名/曾用别名?

☐ No 否 ☐ Yes 是 Please provide 请提供 ____

Name to appear on Card (Including surname) **信用卡上姓名**（含姓氏）

Must be similar to your identity documents 必须与您的身份证件相似

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date of Birth 出生日期 D D 日 M M 月 Y Y 年 **Gender 性别** ☐ Male 男性 ☐ Female 女性

Do you hold more than one nationality? 是否持有多国籍?

☐ No 否 ☐ Yes 是 Please provide details on the nationality and passport no. 请提供国籍和护照号码的详细信息 ____

Declaration of previous nationality(ies) 曾有国籍声明

☐ No 否 ☐ Yes 是 Please provide details on the nationality(ies) 请提供国籍信息 ____

☐ Singapore Citizen 新加坡公民
☐ SPR 新加坡永久居民

NRIC No.
身份证件号码 S/T ☐☐☐☐☐☐☐☐

☐ Foreigner 外籍人士 Nationality 国籍 ____

Passport No.
护照号码 ____ Expiry Date
有效期至 D D 日 M M 月 Y Y 年

Chinese IC No. (mandatory for Chinese citizens)
中国身份证号码 (中国公民必填项) ____

Name as in Chinese IC (mandatory for Chinese citizens)
中国身份证姓名 (中国公民必填项) ____

Relationship to Principal Applicant 与主卡持有人的关系

☐ Spouse 伴侣 ☐ Child 子女 ☐ Parent-in-law 公婆 ☐ Grandparent/Grandparent-in-law 祖父母
☐ Parent 父母 ☐ Sibling 兄弟姐妹 ☐ Nephew/Niece 侄子/侄女
☐ Son-in-law/Daughter-in-law 女婿/媳妇 ☐ Fiancé/Fiancée 未婚夫/未婚妻

Residential Address 住家地址

Blk No. 大牌号 ____ Floor & Unit No. 门牌号 # ____

Street/Building Name
街道名/大厦名称 ____

Country 国家 ____ Postal Code 邮编 ____

If your residential address is identical to the Principal Applicant's residential address but unable to provide proof, please submit proof of your relationship with the Principal Applicant.
如果您的住家地址与主卡申请人相同但是无法提供有效的住家地址证明，请提供与主卡申请人的关系证明。

Mobile No. 移动电话 ____

Home Telephone 住宅电话 ____

Email Address 电子邮箱 ____

Name of Company 公司名称 ____

Gross Annual Income 年收入 **Type of Business/Industry 公司业务性质**

S$ ____ ____

Current Position 当前职位

☐ Self-Employed 自雇人士 ☐ Executive 执行人员 ☐ Professional 专业技术人员
☐ Civil Servant 公务员 ☐ Administrative 行政人员
☐ Homemaker/Retiree 家庭主妇/夫、退休人士 ☐ Student 学生
☐ Others 其他 Please specify 请注明 ____

I, or my Family member[1]/Close associate[2], is/was a Politically Exposed Person[3].
您，或您的家庭成员[1]，或与您关系密切成员[2]，是或曾经是，一名政治公众人物[3]。

☐ No 否 ☐ Yes Please specify 请注明 ____

I am a Director of ICBC. 您是ICBC董事会成员之一。

☐ No 否 ☐ Yes 是

Do you own any business? 是否拥有公司? ☐ No 否 ☐ Yes 是

If Yes, please complete the following 若是，请填写以下:

Entity name
公司名称 ____

Type of business
公司类型 ____ Industry
公司所属行业 ____

Expected Monthly Spending 预计每月消费额

Expected value of Local Transactions in SGD per Month 预计每月本地交易额（新元）

☐ 0 to 20,000 ☐ >20,000 to 50,000 ☐ >50,000 to 100,000
☐ >100,000 to 200,000 ☐ >200,000

Expected value of International Transactions in SGD per Month 预计每月国际交易额（新元）

☐ 0 to 20,000 ☐ >20,000 to 50,000 ☐ >50,000 to 100,000
☐ >100,000 to 200,000 ☐ >200,000

Primary Source of Wealth 主要财富来源 (tick all applicable)（勾选所有适用项）

☐ Employment Income 就业收入 ☐ Business Income 商业收入
☐ Rental Income 租金收入 ☐ Investments 投资
☐ Allowance 津贴 ☐ CPF Monthly Payouts CPF每月津贴
☐ Inheritance/Gift 继承/礼物 ☐ Others 其他 Please specify 请注明 ____

MARKETING CONSENT AND SERVICES 营销意向和服务

I would like to receive information on your new credit card products and service offers via the following channels (Please tick)
您有兴趣收到本行新信用卡产品与服务咨询。（请勾选）

☐ Voice calls 电话 ☐ SMS 短信 ☐ Email 电子邮件

☐ I do not have Internet Banking, I would like to apply for Internet and Mobile Banking Service*
本人未开通网上银行，并申请网上银行*

In our efforts to Go Green, customers are not enrolled for paper statements by default.
我们致力于环保，因此默认不发纸质对账单。

*Upon successful activation of Internet and Mobile Banking Service, you will be automatically enrolled for eStatement. You may log in to ICBC Internet or Mobile Banking to view your eStatement.
当您成功注册网上银行后，您将自动开通电子对账单功能。请登录工商银行手机银行查看您的电子对账单。

APPLICANT'S PREFERRED CREDIT LIMIT* 申请人倾向的信用额度

*Credit limit is subject to Bank's approval and absolute discretion.

☐ I prefer and give consent to be granted a credit limit that is no more than ____, I understand that the bank has the right to grant me a credit limit that is lower than what I have indicated.
本申请人倾向和同意被授予信用额度不超过 ____，并且本申请人理解银行有权授予本申请人的信用额度低于本申请人所标明的信用额度。

☐ I have no preference on my credit limit. 本申请人对信用额度无倾向。

Supplementary card(s) will share the Principal cardholder's credit limit.
附属卡将共享主卡的信用额度。

By signing here, I/We hereby read, understood and agree to the DECLARATION AND AGREEMENT set out in this form. I/We affirm the said DECLARATION AND AGREEMENT and agree to abide and be bound by the matters stated herein.
本申请人阅读，理解和同意此信用卡相关声明及协议内容，并同意接受其约束，申请办理信用卡。

⊗ ____
Principal Applicant's Signature
主卡申请人签名
Date 日期：

⊗ ____
Supplementary Applicant's Signature
附属卡申请人签名
Date 日期：

Please do not alter. 请不要涂改

Definitions:

1 Family member means a parent, step-parent, parents-in-law,child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling.
2 Close associate means that you are closely connected to the Politically Exposed Person, either socially or professionally.
3 Politically Exposed Person means a person entrusted with the following roles domestically or in a foreign country or in an international organization as a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organizations. An international organization is established by formal political agreements between member countries that have the status of international treaties, whose existence is recognized by law in member countries and which are not treated as residual institutional unit of the country in which it is located.

FOR BANK USE ONLY 银行专用