

Principal Cardmember's Details 主卡申请人资料			
Full Name as in NRIC/Passport 姓名(与身份证件/护照一致):			
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:	
NRIC/Passport No. 身份证件/护照号码:			
Do you have more than one nationality? 您不止一种国籍吗?		☐ No 否 ☐ Yes 是 If yes, please provide details on nationality and passport no.: 若是, 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 If yes, please provide details on the nationality(ies): 若是, 请提供国籍信息:	
Contact No. 联络号码:			
A. I have the following EXISTING ICBC Credit Card with the Bank. I would like to apply for additional ICBC Credit Card(s) as stated in the Product Selection. I understand that the credit limit will be a shared combined credit limit with all my other credit cards and supplementary cards issued. I confirm that my personal particulars remain unchanged. 我已有工行信用卡, 卡号如下。我希望申请新的工行信用卡 (请在下方勾选申请卡种), 额度与已有卡一致。我确认我的个人资料无需更新。			
Credit Card No. 信用卡号码:			
Product Selection 申请卡种			
☐ ICBC Global Travel Mastercard Credit Card (SGD) 工银万事达环球旅行信用卡		☐ ICBC Friendship Credit Card (RMB/SGD) 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 UnionPay Dual Currency Credit Card (RMB/SGD) 工银银联双币信用卡		☐ ICBC Chinese Zodiac Mastercard Credit Card (SGD) 工银万事达生肖信用卡	
☐ ICBC Visa Dual Currency Credit Card (USD/SGD) 工银 Visa 双币信用卡		☐ ICBC Horoscope UnionPay Credit Card (SGD) 工银银联星座钻石信用卡	
Applicable for ICBC Chinese Zodiac Credit Card (SGD) Only: Please select your preferred Zodiac (select only one Zodiac)			
☐ Rat 鼠 ☐ Ox 牛 ☐ Tiger 虎 ☐ Rabbit 兔 ☐ Dragon 龙 ☐ Snake 蛇			
☐ Horse 马 ☐ Goat 羊 ☐ Monkey 猴 ☐ Rooster 鸡 ☐ Dog 狗 ☐ Pig 猪			
Applicable for ICBC Horoscope Credit Card (SGD) Only: Please select your preferred Horoscope (select only one Horoscope)			
☐ Aries 白羊座 ☐ Taurus 金牛座 ☐ Gemini 巨蟹座 ☐ 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			
Name to appear on Credit Card (Including Surname) 信用卡上姓名(含姓氏) (Maximum 20 characters):			
Must be similar to your identity documents 必须与您的身份证件相似			
B. If there has been any changes in your personal particulars, such as address, employment and/or income, please list down the changes below and submit the relevant documents, i.e. proof of address or income. 如果您的地址、工作和收入等个人信息有更改, 请更新在下方并提供补充文件, 如: 地址证明或收入证明等。			
Business Ownership Information 持有公司情况			
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 100,00 ☐ >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 100,00 ☐ >100,000 to 200,000 ☐ > 200,000			
Primary Source of Wealth 主要财富来源			
☐ Employment Income 就业 ☐ Business Income 生意 ☐ Allowance 津贴 ☐ CPF Monthly Payouts CPF 每月津贴			
☐ Investments 投资 ☐ Inheritance/Gift 继承/赠礼 ☐ Rental Income 租金 ☐ Others 其他: _____			
I, or my Family member ¹ /Close associate ² , is/was a Politically Exposed Person ³ . 您, 或您的家庭成员, 或与您关系密切成员, 是或曾经是, 一名政治公众人物。			
☐ No 否 ☐ Yes 是 please specify 如是, 请注明:			
I am a Director of ICBC. 您是 ICBC 董事会成员之一。		☐ No 否 ☐ Yes 是 Please provide 请提供:	
Supplementary Applicant's Details (Minimum qualifying age is 18 years old) 附属卡申请人资料 (需年满 18 岁)			
Product Selection 申请卡种			
☐ ICBC Global Travel Mastercard Credit Card (SGD) 工银万事达环球旅行信用卡		☐ ICBC Friendship Credit Card (RMB/SGD) 工银中新友谊信用卡	
☐ ICBC UnionPay Dual Currency Credit Card (RMB/SGD) 工银银联双币信用卡		☐ ICBC Chinese Zodiac Mastercard Credit Card (SGD) (Zodiac will be same as the principal card) 工银万事达生肖信用卡 (生肖与主卡相同)	
☐ ICBC Visa Dual Currency Credit Card (USD/SGD) 工银 Visa 双币信用卡		☐ ICBC Horoscope UnionPay Credit Card (SGD) (Horoscope will be same as the principal card) 工银银联星座钻石信用卡 (星座与主卡相同)	
Title 称呼 ☐ Mr 先生 ☐ Miss 小姐 ☐ Mrs 太太 ☐ Mdm 女士 ☐ Dr 博士			
Full Name as in NRIC/Passport (Please underline surname) 姓名(与身份证件/护照一致,并于姓氏下划线):			
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:	
Date of Birth 出生日期 (DD/MM/YYYY):			
Name to appear on Credit Card (Including Surname) 信用卡上姓名(含姓氏) (Maximum 20 characters)			
Must be similar to your identity documents 必须与您的身份证件相似			
Do you have more than one nationality? 您不止一种国籍吗?		☐ No 否 ☐ Yes 是 If yes, please provide details on nationality and passport no.: 若是, 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 If yes, please provide details on the nationality(ies): 若是, 请提供国籍信息:	
(Please fill for Singaporeans and SPR)			
☐ Singaporean 新加坡公民 ☐ SPR 新加坡永久居民		NRIC No.身份证件号码: _____	
(Please fill for foreigner)			
☐ Foreigner 外籍人士		Nationality 国籍: _____ Passport No. 护照号码: _____ Passport Expiry Date 有效期至 (DD/MM/YYYY): _____	

(Please fill mandatory for Chinese citizens)
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 配偶 ☐ Child 子女 ☐ Parent 父母 ☐ Nephew/Niece 侄子/侄女 ☐ Parent-in-law 公婆

☐ Siblings 兄弟姐妹 ☐ Fiancé/Fiancée 未婚夫/未婚妻 ☐ Son-in-law/Daughter-in-law 女婿/媳妇 ☐ Grandparent/Grandparent-in-law 祖父母

Residential Address: 住家地址
Blk No. 大牌号: _____ Floor & Unit No. 门牌号: _____ Postal code 邮编: _____ Country 国家: _____
Street/Building Name 街道名/大厦名: _____
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。

Contact Information: 联系信息
Mobile No. 移动电话: _____ Home Telephone 住宅电话: _____ Email 电子邮箱: _____

Occupation 职业 : _____
Industry 行业: _____
Company Name 公司名称: _____
Annual Income 年收入: _____

I am self employed. 您是自雇人士 ☐ No 否 ☐ Yes 是 Please provide 请提供:

Business Ownership Information 持有公司情况
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 100,00 ☐ >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 100,00 ☐ >100,000 to 200,000 ☐ > 200,000

Primary Source of Wealth 主要财富来源
☐ Employment Income 就业 ☐ Business Income 生意 ☐ Allowance 津贴 ☐ CPF Monthly Payouts CPF 每月津贴
☐ Investments 投资 ☐ Inheritance/Gift 继承/赠礼 ☐ Rental Income 租金 ☐ Others 其他: _____

I, or my Family member¹/Close associate², is/was a Politically Exposed Person³. 您，或您的家庭成员，或与您关系密切成员，是或曾经是，一名政治公众人物。
☐ No 否 ☐ Yes 是 please specify 如是，请注明:

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

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

Marketing Consent and Services 营销意向和服务
I would like to receive information about the Bank's credit card services (including offers, promotions and credit card products) via the following channels. 我想通过以下渠道了解银行的信用卡服务（包括优惠、促销、信用卡产品）。
☐ SMS 短信 ☐ Email 电子邮件 ☐ Voice calls 电话
☐ I do not have Internet Banking, I would like to apply for Internet and Mobile Banking Service* (only for Principal Applicant). 本人未开通网上银行，并申请网上银行*（仅限主卡申请人）。 *Upon successful activation of Internet and Mobile Banking Service, you will be automatically enrolled for eStatement. You may log in to ICBC Internet/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。

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 Please do not alter. The bank reserves the right to decline an application without giving any reason. 请不要涂改。银行保留不批准的权利。

Principal Applicant 主卡申请人签名
Date 日期

Supplementary Applicant 附属卡申请人签名
Date 日期

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 deem fit, or when the Bank is obliged or deem it 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 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 (ICBC) and any of its offices to access to, inquire about and use the information relating to my/our credit status from China National Financial Credit Information Basic 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 (insert card name) ("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. I/we acknowledge that ICBC has duly presented and explained to me/us all relevant terms and conditions herein per my/our request.

17. I/we accept that the original copy hereof shall be kept with ICBC, regardless of whether the relevant application is approved.

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)	US\$30.00	US\$15.00
UnionPay Dual Currency Credit Card (Gold)	US\$120.00	US\$60.00
UnionPay Dual Currency Credit Card (Platinum)	US\$150.00	US\$75.00
ICBC Horoscope Credit Card (Diamond)	US\$150.00	US\$75.00
Visa Dual Currency Credit Card (Platinum)	US\$150.00	US\$75.00
ICBC Mastercard® Credit Card	US\$150.00	US\$75.00

Annual Membership Fees are waived for the first 3 years. Annual Membership Fees for ICBC Student Talent Credit Card are perpetually waived.

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 US\$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 US\$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 US\$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)

- No administrative fee will be charged for Card Transactions in RMB & SGD.
- 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.
- 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)

- Non-SGD, and non-USD transaction: The transaction will be converted at the prevailing exchange rates of UnionPay, first to USD then, to SGD.
- Non-SGD transaction made using UnionPay Cards: an administrative fee of 2.5% on the amount converted will be charged.
- 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)

- No administrative fee will be charged for Card Transactions in USD & SGD.
- 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.
- AUD transaction: The transaction will be converted to SGD at the prevailing exchange rates of Visa.
- Non-SGD and Non-USD transaction made using Visa Cards: an administrative fee of 2.5% on the amount converted will be charged.
- 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

- Non-SGD, and non-USD transaction: The transaction will be converted at the prevailing exchange rates of Mastercard, first to USD then, to SGD.
- Non-SGD transaction made using Mastercard Cards: an administrative fee of 2.5% on the amount converted will be charged.
- 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

- Fee: 5% of amount withdrawn (minimum charge of US\$15.00) per transaction.
- 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

- Fee: 3% of amount withdrawn (minimum charge of ¥9.00) per transaction.
- 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

- Fee: 5% of amount withdrawn (minimum charge of US\$15.00) per transaction.
- 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

- Balance inquiry fee at China UnionPay or ICBC ATM is ¥ 4.00 per transaction within Mainland China.
- Balance inquiry fee at China UnionPay or ICBC ATM is US\$0.80 per transaction outside Mainland China.

9.2. ICBC Horoscope Credit Card

Balance inquiry fee at UnionPay or ICBC ATM is US\$0.80 per transaction outside Singapore.

9.3. Visa Dual Currency Credit Card

- Balance inquiry fee at Visa, Plus or ICBC ATM is US\$0.62 per transaction within U.S. Territory.
- Balance inquiry fee at Visa, Plus or ICBC ATM is US\$0.80 per transaction outside Singapore and U.S. Territory.

9.4. Mastercard Credit Card

Balance inquiry fee at Mastercard or ICBC ATM is US\$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	US\$5.00
	More than 2 Months To 1 Year	US\$10.00
Statement of Account	Current to 3 Months old	Free
	Above 3 months old	US\$5.00
	Overseas address and duplicate statement	US\$5.00

10.2. Service charge for insufficient funds

Returned cheque (per returned cheque)	US\$40.00
Returned GIRO (per returned GIRO)	US\$40.00

10.3 Card replacement fee

Each card replacement (Principal or Supplementary)	US\$20.00
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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 US\$100 only if:-

- you have immediately notified the Bank of the loss, theft or unauthorised disclosure;
- you have assisted the Bank in the recovery of the unauthorised charges incurred;
- 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
- the Bank is satisfied that such loss, theft or unauthorised disclosure is not due to the Cardmember's negligence or default.