



Personal Internet Banking Guide

ICBC  中国工商银行

If you have any enquiries, please call our hotline or visit any of our branches



+65 6369 5588
(24hrs)



+65 6769 5588
(Weekdays: 9am-6pm)

RMB Processing Centre
6 Raffles Quay
#01-01 John Hancock Tower
Singapore 048580
(Raffles Place MRT Station, Exit I)

Orchard Sub-Branch
304 Orchard Road
#01-36A/B Lucky Plaza
Singapore 238863
(Orchard MRT Station, Exit A)

Chinatown Sub-Branch
133 New Bridge Road
#01-10 Chinatown Point
Singapore 059413
(Chinatown MRT Station, Exit E)

Jurong East Sub-Branch
130 Jurong Gateway Road
#01-213/215/217
Singapore 600130

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Introduction

Enjoy the ease of managing your account at home with ICBC Personal Internet Banking. You can check your account balance, transaction history and monthly statement anytime anywhere. Using our internet banking to remit money to China allows you to save 50% on commission charges.

Key Features

(1) 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

(2) Balance and Transaction Details

Under My A/C menu, you may 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 your monthly statement under My A/C menu.

(3) Transfer and Remittance

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

Current-2-Current - Funds Transfer to My ICBC Account

Transfers between your registered accounts under internet banking with currency exchange using real time rate.

Single Transfer - Funds Transfer to Other ICBC Account

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

Local SGD Transfer - Interbank Funds Transfer (Local Bank)

SGD funds transfer to an account in other banks in Singapore.

RMB Fixed-rate Remittance:

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

Global Multi-Currency Remittance

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



ICBC Express - Remittance to Overseas ICBC Group

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

(4) Credit Card Service

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

(5) ICBC Messaging

Protected from fraud and receive SMS notification alerts of your online transaction and balance to your Singapore mobile number.

2. How to Apply

Applicants must be 18 years and above.

Visit any of our branches with your Identification Card, or Passport and Valid Passes.

Important Information

Compatible Browsers: Firefox 10.0-22.0 / Chrome 20.0-27.0 / Safari 5.1-6.0 / IE 6-11.

Our internet banking is not available on Apple.

System will automatically log off if your internet banking is inactive for more than 15 minutes.





Activate Your Internet Banking Token

1

On/Off
Press & hold  for 5 seconds.




① Enter the 12 digits token activation code and press  .

② Enter your 6 digits password & press  (Twice)

③ Re-start and login your token with your password and press  to generate dynamic password (OTP).


Password+Token Login

 V4.0

Please select log-in mode: Card/account number User name

Account No./User Name:

Password:

Verification code:  [Refresh verification code](#)

Please press "OK" on the Token.

Dynamic Password:

④ Login internet banking with your dynamic password (OTP).



Note: New token must be activated before generating OTP to access internet banking



Internet Banking Login

2

Login to ICBC Internet Banking

Go to this website: **www.icbc.com.sg**



Password+Token Login

Please select log-in mode: Card/account number User name

Account No./User Name:

Password:

Verification code: **rrh6** [Refresh verification code](#)

Please press "OK" on the Token.

Dynamic Password:

Maiden internet banking login

"111111"
(Default password)



Enter your:

- 1) Debit card number/User name and PIN.
- 2) Verification code.
- 3) Dynamic password (OTP) generated by your hardware token.

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



Change Internet Banking Password

3

Customer Service



Manage Customer Details



Change Password

Note: New password has to be combination of alphanumeric 8 digits password.

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

Online precious metal ICBC Messaging

Customer Service

- Manage Customer Details
 - Change Password
 - Check/Change Personal Particulars
 - Check discount details for customers
- Personalized Settings
- Search Internet Banking
- Cancel Internet Banking
- Token Management

>> Customer Service > Manage Customer Details > Change Password

Change Password

>>Help

Original Password:

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

Confirm New Password:

Please Input Validation No.: [Refresh verification code](#)

Type of Certificate: passport

Certificate No.:



Change Password


>>Help

Please confirm the information of the transaction

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

Dynamic Password:

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





Change Internet Banking Login Name

4



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

>> Customer Service > Personalized Settings > Set Logon Option

Set Logon Option >>Help

Please select one or more preferred logon options below. Once complete, you can only login by the option you choose. You may change your preference at any time by login to your online account.

Card (A/C) No. + Logon Password

Username + Logon Password Username: [Check if available](#)

After cancelling the username + Internet banking login password, you can no longer login by username. You can login by the chosen account number.

Tick

Transaction Tips

1. Choose one logon option. To login by username, set an available username (click "check if available" at the end of the username). Available options: 1. Card (A/C) No. + Password; 2. Username + Password;
2. Reserve a question and answer to help you retrieve the Logon ID in case you forget and authenticate your identity if your logon privilege is locked-up.

Change Mailing Address / Personal Details

5



ICBC 中国工商银行 金融@家

Welcome: XAXG NXNX **System Announcement:** problems using E-banking service, please call 63695588 or approach any of our branches

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 **NEW**

ICBC Messenging

Customer Service

- Manage Customer Details
 - Change Password
 - Check/Change Personal Particulars**
 - Check discount details for customers
- Personalized Settings
- Search Internet Banking
- Cancel Internet Banking
- Token Management

Name: XAXG NXNX
Nationality: China
Occupation: BANKING

Country/region: Singapore
State/Prefecture/Province: Singapore
Region/County/Street: Choa Chu Kang Loop
Estate/Address: 684 CHOA CHU KANG LOOP #14-11 SINGAPORE **Mailing Address**

Block/Building: 684
Room/Floor: 14
Forward: 11
Mobile No.: 98546257
E-Mail: NXNX@hotmail.com **Postal Code** Phone No.: 67658981
postcode: 680684

Verification question: Your favourite city Answer for the question during verification: London
Registered date of Internet Banking: 21-02-2012 Expire date of Internet Banking: Long-term



Account Details / Transactions

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

Online precious metal ICBC Messaging

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

Check Current A/C >>Help

A/C No. to be checked

Account Type	Account Alias	Account No./Currency	Currency	Current Balance	Available Balance	Operation
Current Account	CD20120917					Balance Enquiry
Current Account	CD20120130					Balance Enquiry

Buttons: A/C Movements, Check A/C Details, Overall Balance, Inquire about interest rate of deposit

Balance Enquiry (blue arrow pointing to 'Balance Enquiry' buttons)

Statement Enquiry (blue arrow pointing to 'Check A/C Details' button)



Welcome Page **My A/C** Transfer - Registration A/C External Transfer Outward Remittance Fixed Deposit Online FX Customer Service Credit Card Service **NEW** Check e-Slip**new**

Online precious metal ICBC Messaging

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

Check Current Accounts >>Help

Card/ Account No.: [Dropdown]

Sub-Account: 00000 CD20140203

Currency: SGD

Starting/Ending Date: 01-05-2014 - 11-06-2014

Recently: 5-day

Search

Result of enquiry on account details
Card/ Account No.: | Sub-Account: 00000 Alias: CD20140203 Account Type: Current Account Date: 01-05-2014- 11-06-2014
Currency: SGD

Serial No.	Transaction Time	Date of value	Transaction Type	Remarks	Amount of Income	Amount of Expenditure	Balance	Counterpart's A/C No.	Voucher No.	Ex. Rate	Operation
1	09-06-2014 11:03:05	09-06-2014	CRS CASH DEP		10.00		10.00				
Total					10.00	0.00					

Buttons: Print, Back

Note: View up to latest 6 months transaction history



Report Lost Debit Card

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





Transfer Funds To My ICBC Account

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Transfer - Registration A/C



Current-2-Current

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Welcome: XAXGXNXX.XX System Announcement: Welcome to logon ICBC Personal Internet Banking. If customers have problems u:

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

>> Transfer - Registration A/C > Current-2-Current

Current-2-Current >>Help

Choose one Card No./Account No. to be debited: 010301000100001

Currency: SGD Available Balance: [Enquiry](#)

Credit Card/Account No.: 01030200020001:

Currency: CNY

Amount: SGD

Transaction Tips

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

Transfer Funds To Other ICBC Account

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External Transfer



Single Transfer

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.

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Welcome: XAXGXNXX.XX System Announcement: Banking. If customers have problems using E-banking service, please call 63895588 o Current Time: ..

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

External Transfer

- Single Transfer
- Check Instruction - Single Transfer
- My Payees
- Sign Schedule Transfer Agreement
- Check/Cancel Agreement of Service for Transfer Agreement

To Beneficiary Name.....

Beneficiary's Name: ZHANG ZHIWEI >Choose Payee's Card/Account No. from "My Payees"

Beneficiary's A/C No.: 6217192001030016133 >Only transfers into local ICBC accounts are processed. If only a card number is provided, the transfer will go to its primary account holder by default.

Currency: SGD >Fill in correct currency to make sure your instruction is successfully submitted

Check Beneficiary's Name (Y/N):

Transfer amount

Currency: SGD >Amount will be deducted in Beneficiary's currency if the currency for the transfer is the same as receiving currency

Transfer amount:

Payment Details:

If you want to send SMS remittance notice after successful remittance, please enter the mobile number: -

Note: This SMS is free



Transfer Funds to another Bank Account in Singapore

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Outward Remittance



Local SGD Transfer

Note: Interbank funds transfer will take approximately 3-5 working days to process.

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Welcome: XAXGXNXX.XX System Announcement: Welcome to logon ICBC Personal Internet Banking. If customers have problems using...

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

>> Outward Remittance > Local SGD transfer

Local SGD transfer >>Help

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

Step 1: Select your Account

Remittance application date: 20-06-2014
 Your Name: XAXGXNXX.XX To find a sample remittance information, please click [Template](#)
 Remitter Name (In English): ZHANG ZIYANG
 Card/Account No.:
 Currency: SGD Available Balance: [Enquiry](#)

Step 2: Beneficiary Details

Beneficiary's account opening bank code: 7339 Oversea-Chinese Banking Corporation Ltd
 Beneficiary's account opening outlet number: 527 Jurong East
 Beneficiary Name: LEE MEIHUA
 A/C No.: 883277001
 Amount: SGD 100.00
 Transaction Type: Sundry Credits
 Payment Details:



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Welcome: XAXGXNXX.XX System Announcement: Welcome to logon ICBC Personal Internet Banking

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

>> Outward Remittance > Local SGD transfer

Local SGD transfer >>Help

Remittance application date: 20-06-2014
 Your Name: XAXGXNXX.XX
 Remitter Name (In English): ZHANG ZIYANG
 Card/Account No.: 010301000100
 Currency: SGD

Beneficiary's account opening bank code: 7339 Oversea-Chinese Banking Corporation Ltd
 Beneficiary's account opening outlet number: 527 Jurong East
 Beneficiary Name: LEE MEIHUA
 A/C No.: 883277001
 Amount: SGD 100.00
 Transaction Type: Sundry Credits
 Payment Details:

Dynamic Password Card Coordinates:

Please enter the following numbers on your Token: **3171000.10**
 The above picture includes 6 digits random number from payee account and Remittance Amount, please check it carefully.
 Please press [OK] on the token and finish the transaction as quickly as you can before timeout.

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

Refer to page 21



Outward Remittance



RMB Fixed-Rate Remittance

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

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Welcome: XAXGXNXX.XX System Announcement: Please call 63695588 or approach any of our branches.

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 Messenger >>Help

Outward Remittance

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

RMB Fixed-Rate Remittance

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

Step 1: Select your Account

Remittance application date: 20-06-2014
Your Name: XX To find a sample remittance information, please click ["Template"](#)
Card/Account No.: 0103010001000
Currency: SGD Available Balance: 106,096.33

Step 2: Beneficiary Details

ICBC A/C: Yes No
Beneficiary Name (Chinese): 陈苏珍 *
A/C No.: 6222083602004211402 *
Beneficiary's ID number: 118449765024728700 *
Payee's address: GUANG ZHOU CHINA *
Tel: 91231234 *

Step 3: Payment Details

Amount: SGD 100.00 * 1 SGD = 4.8300 CNY
Fund source for settlement of exchange of beneficiary: staff payment & family expense * [View description on fund source for settlement of exchange of beneficiary](#)
Pay remittance fee from: 0103010001000065993 CD20120130
Currency: SGD



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Welcome: XAXGXNXX.XX System Announcement: Welcome to login ICBC Personal Internet Banking. If

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 Messenger >>Help

Outward Remittance

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

RMB Fixed-Rate Remittance

Remittance application date: 20-06-2014
Your Name: XX
Card/Account No.: 0103010001000
Currency: SGD

ICBC A/C: Yes
Beneficiary Name (Chinese): 陈苏珍
A/C No.: 6222083602004211402
Beneficiary's ID number: 118449765024728700
Payee's address: GUANG ZHOU CHINA
Tel: 91231234

Amount: SGD 100.00
Amount in RMB or equivalent: CNY 483.00
Ex. rate for RMB Pre-Settlement Remittance: 1 SGD = 4.8300 CNY
Fund source for settlement of exchange of beneficiary: staff payment & family expense
Pay remittance fee from: 0103010001000
Currency: SGD
Banking Charges: SGD 10.00
Telex Fee: SGD 0.00
Remittance fee - Discount %: No Discount
Total remittance fee after discount: SGD 10.00

Please enter the following numbers on your Token: **3171000.10**
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: **74p4** [Refresh verification code](#)

Refer to page 21



Outward Remittance



Global Multi-Currency Remittance

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

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

Online precious metal ICBC Messaging

Outward Remittance

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

Global multi-currency remittance >>Help

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

Step 1: Select your Account

Remittance application date: 13-06-2014

Your Name: CHENG CHANG HUI(ZHENG CHANGHUI) To find a sample remittance information, please click [Template](#)

Remitter Name (In English): Chong Lay Wang

Card/Account No.:

Sub-Account: 00000 CD20140203

Currency: SGD Available Balance: 9.12

Remitter Tel No.: 98265758 *

Your Address: 584 Choa Chu Kang Loop 08-08 S(680584) *

Step 2: Beneficiary Details

ICBC A/C: Yes No

Beneficiary Name: Chong Lay Hua *

A/C No.: 6217192001030000020 *

Currency: USD *

Country/region of beneficiary bank: CHINA (CN) *

City of the beneficiary bank: SHANGHAI *

Please select a beneficiary bank in the list Others

Beneficiary bank: BOSHCHNSHFTZ BANK OF SHANGHAI (PILOT FR) *

Beneficiary bank number: BOSHCHNSHFTZ

Address of receiving bank: (PILOT FREE TRADE ZONE) SHANGHAI

Tel: 91231234

Payment Details:

Step 3: Payment Details

Amount: USD 1.00 *

Remittance Purpose: Family Expenses *

Pay remittance fee from:

Sub-Account: 00000 CD20140203

Currency: SGD



Outward Remittance



ICBC Express

Note: Remitting currency: SGD, USD, CNH, GBP, HKD

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

Outward Remittance >> Outward Remittance > ICBC EXPRESS >>Help

ICBC EXPRESS

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

Step 1: Select your Account

Remittance date: 01-08-2014
 Your Name: XAXGXNXXNXX X X To find a sample remittance information, please click "[Template](#)"
 Remitter Name (In English): Lim Lay Hua *
 Remittance account: *
 Currency: SGD Available Balance: 104,254.96
 Remitter Tel No.: 98562487
 Your Address: BLK 635 Choa Chu Kang Loop, 05-03 Singa *

Step 2: Beneficiary Details

Country/region of payee's account opening bank: China *
 Receiving bank's name: Industrial and Commercial Bank Of China *
 Beneficiary Name: Lim Lay Wa *
 A/C No.: 3301005009200005632 *
 Currency: USD *
 Payee's address: NANJING SHI GULOU QL *
 Payment Details: NANJING SHI BRANCH

Step 3: Payment Details

Amount: USD 100.00 *
 Banking Charges: USD 10.00
 Banking charges paid by: The ordering customer pays the charges (OUR) *
 Pay remittance fee from: *
 Currency: SGD *
 Remittance Purpose: SALARY *



Fixed Deposit Details

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Welcome: XXXGXNXX.XX System Announcement: Banking service, please call 60906888 or approach any of our branches.

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

>> Fixed Deposit > Check Fixed A/C

Check Fixed A/C >>Help

Local ICBC Fixed Deposit Summary:

Account Type	Account No.	Deposit Seq.	Status	Deposit Period	Maturity date	Principal of Deposit
		00003	Normal	1Years	31-10-2014	CNY 98,000.00
		00004	Normal	1Years	04-03-2015	CNY 192,000.00
		00005	Normal	1Years	16-03-2015	CNY 140,000.00
		00006	Normal	1Years	30-03-2015	CNY 140,000.00
		00007	Normal	8Days	09-06-2014	USD 7,969.40
		00004	Normal	1Years	16-01-2015	SGD 100,000.00
		00999	Normal	8Days	09-06-2014	USD 7,970.67
Accumulative principal						CNY 570,000.00
						USD 15,940.07
						SGD 100,000.00

Click



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

>> Fixed Deposit > Check Fixed A/C

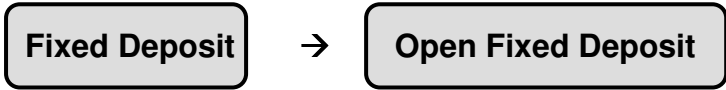
Check Fixed A/C >>Help

Account name: XXXGXNXX.XX
 Deposit card/account number: 010302000200
 Deposit Seq.: 00003
 Currency of Deposit: CNY
 Deposit Amt.: CNY 98,000.00
 Deposit Period: 1Years
 Account Opening Date: 31-10-2013
 Value Date: 31-10-2013
 Maturity Date: 31-10-2014
 Interest Rate: 2.5000%
 Interest Due: CNY 2,484.03
 Total principal and interest: CNY 100,484.03
 Instruction upon Maturity: Transfer principal and interest to A/C specified below
 Deposit Card/Account No.: 010302000200
 Currency of Deposit: CNY



Open Fixed Deposit Account

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Note: SGD/USD Fixed deposit minimum deposit equivalent to SGD500.
CNY Fixed deposit minimum deposit CNY50,000.

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

>> Fixed Deposit > Open Fixed Deposit

Open Fixed Deposit >>Help

Please select deposit currency: SGD

Deposit type	Deposit Period	Minimum deposit amount	Interest Rate (%)		Preference description	Action
1M SGD TD -REMMIT(RES)	1 Months	SGD 500.00	0.3000%			deposit
3M TIME DEPOSIT SGD	3 Months	SGD 500.00	0.4000%			deposit
6M SGD TD -REMMIT	6 Months	SGD 500.00	0.6000%			deposit
12M TIME DEPOSIT SGD	1 Years	SGD 500.00	0.00-5,000.00	0.8000%		deposit
			5,000.00-200,000.00	1.1000%		
			200,000.00-1,000,000.00	1.1500%		
			1,000,000.00 Or above	1.1800%		



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

>> Fixed Deposit > Open Fixed Deposit

Open Fixed Deposit >>Help

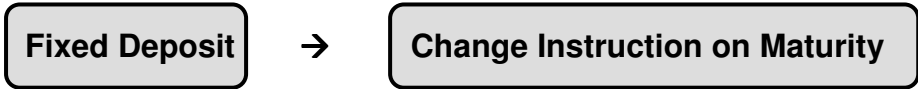
Please select deposit currency: SGD

Deposit type	Deposit Period	Minimum deposit amount	Interest Rate (%)		Preference description	Action
1M SGD TD -REMMIT(RES)	1 Months	SGD 500.00	0.3000%			deposit
3M TIME DEPOSIT SGD	3 Months	SGD 500.00	0.4000%			deposit
6M SGD TD -REMMIT	6 Months	SGD 500.00	0.6000%			deposit
12M TIME DEPOSIT SGD	1 Years	SGD 500.00	0.00-5,000.00	0.8000%		deposit
			5,000.00-200,000.00	1.1000%		
			200,000.00-1,000,000.00	1.1500%		
			1,000,000.00 Or above	1.1800%		



Change Fixed Deposit Maturity Instruction

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1. Select account number, click
2. Choose your fixed deposit account to change maturity instruction, click
3. After confirming the maturity instruction, click

Change Instruction on Maturity

Account to be updated

Deposit card/account number



Change Instruction on Maturity

Account to be updated

Deposit card/account number:

Deposit Seq.	Deposit Period	Account Opening Date	Principal of Deposit	Options upon Maturity	Renewed Period	Operation
00003	1 Years	31-10-2013	CNY 98,000.00	Transfer principal and interest to A/C specified below	-	Change
00004	1 Years	04-03-2014	CNY 192,000.00	Transfer principal and interest to A/C specified below	-	Change
00005	1 Years	14-03-2014	CNY 140,000.00	Transfer principal and interest to A/C specified below	-	Change
00006	1 Years	28-03-2014	CNY 140,000.00	Renew principal and accrued interest	1 Years	Change



ICBC 中国工商银行

Welcome: XAXGXNXX XX

System Announcement: customers have problems using E-banking service, please call 63695588 or approach an

Change Instruction on Maturity

Details of current Fixed Deposit:

Deposit card/account number

Deposit Seq: 00003

Account Status: Normal

Principal of Deposit: CNY 98,000.00

Deposit Period: 1 Years

Instruction upon maturity: Renew principal and accrued interest

instruction upon maturity of new deposit:

- Renew principal and accrued interest
- Renew principle only, transfer interest to account specified below
- Transfer principal and interest to A/C specified below
- Apply in person (You can handle the withdrawal business by yourself in the internet banking or at the counter for the follow-up)

Renewed deposit type:



Credit Card Transactions

17

Credit Card Service



Credit Card Transaction History

The screenshot shows the 'Credit Card Transaction History' page. The breadcrumb trail is '>> Credit Card Service > Credit card Transaction History'. The page title is 'Credit card Transaction History'. There is a search form with the following fields: 'Credit Card No.' (dropdown menu showing 'No A/C under the given conditions'), 'Currency' (dropdown menu showing 'You have no matched currency'), and 'Starting/Ending Date' (date pickers showing '01-05-2014' to '31-05-2014'). A 'Search' button is located below the date pickers. The left sidebar contains a 'Credit Card Service' menu with options like 'installment', 'enable credit card', 'apply for credit card', 'check / stop automatic payments', 'automatic payment', 'Bonus Points Scheme', and 'my credit card'.

Credit Card Repayment

18

Credit Card Service



Credit Card Repayment

The screenshot shows the 'Credit Card Repayment' page. The breadcrumb trail is '>> Credit Card Service > credit card repayment'. The page title is 'credit card repayment'. There are two radio buttons: 'Internet Banking Credit Card' (unselected) and 'Fill in card No.' (selected). Below the radio buttons is a 'Credit Card No.' field containing '6259174000051233' and a prompt '> Enter ICBC Credit Card No. to repay'. The 'Currency' is set to 'SGD'. A 'Submit' button is located at the bottom. The left sidebar is identical to the previous screenshot.

Report Lost Credit Card

19

Credit Card Service



Report the Loss of Credit Card

The screenshot shows the 'Report the Loss of Credit Card' page. The breadcrumb trail is '>> Credit Card Service > report the loss of credit card'. The page title is 'report the loss of credit card'. There is a 'Credit Card No.' dropdown menu showing 'No A/C under the given conditions'. A 'Report Lost' button is located below the dropdown. The left sidebar is identical to the previous screenshots.

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



Bill Payment

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Customer Service



Bill Payment



AXS Payment

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

Online precious metal ICBC Messaging **bill payment**

>>Customer Service > Bill Payment > AXS Payment

- bill payment
- AXS Bill Payment
- AXS Bill Payment
- Transaction Detail Enquiry

AXS Payment

<p>Condo-Building =>More</p> <ul style="list-style-type: none"> Equatorial Apartments The Summit 	<p>Credit Card =>More</p> <ul style="list-style-type: none"> ICBC - EMB HSBC OCBC PLUS
<p>General =>More</p> <ul style="list-style-type: none"> Seraya Energy Single iWorld Bill 	<p>Healthcare =>More</p> <ul style="list-style-type: none"> Stemcord Cord Blood Bank NKT Dialysis Centre Changi General Hospital
<p>Insurance =>More</p> <ul style="list-style-type: none"> ACE Insurance AXA Life Insurance China Taiping Insurance - Motor Insurance 	<p>Loans =>More</p> <ul style="list-style-type: none"> EMW Financial Services Hitachi Capital Choong Kok Agency
<p>Membership =>More</p> <ul style="list-style-type: none"> Raffles Town Club Laguna National Golf and Country Club Marina Country Club 	<p>Other =>More</p> <ul style="list-style-type: none"> Traffic Police
<p>Season Parking =>More</p>	<p>Town Councils =>More</p> <ul style="list-style-type: none"> Tampines TC Pasin Ris Punggol TC Moulmein Kallang TC



Authorise Your Transaction

21

Please follow these steps to authorize the transaction



Click



① Login your token with your 6 digits password

② Press and key in **verification code** in your token

③ Press and key in the dynamic password generate by the token

Please enter the following numbers on your Token: **Verification Code**

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: [Refresh verification code](#)