

## **ICBC Singapore Branch**

Mobile Banking User Manual

**Version: 1.0**

**Cash Management Hub**

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## Overview

Benefiting from the popularization of smart phones, mobile banking is deeply favored by customers for safety, convenience, fast speed and other advantages. It shakes off the dependence of the internet banking on computers and the internet, and permits users to use banking services where the mobile phone network is available, thereby embracing a vast prospect. At present, the overseas mobile banking supports Apple's iOS and Android system after the launch of the iPhone client and the Android client.

This document is for ICBC Personal banking customer with internet banking activated. Users can be more understanding of the basic functions about the ICBC Singapore Mobile Banking. If you need further clarification kindly contact our customer hotline.

## 1. Terms & Definitions

The iPhone mobile banking is another all-new mobile banking platform and a client the Bank has tailor-made for iPhone users. The product is compatible with iPhone and its application software in interface, flow and operation, suits the operating habits of iPhone users and delivers an excellent customer experience. Android mobile phone: An Android mobile phone is a mobile phone powered by the Android operating system. At present, the major manufacturers include HTC, Samsung, Sony Ericsson and others.

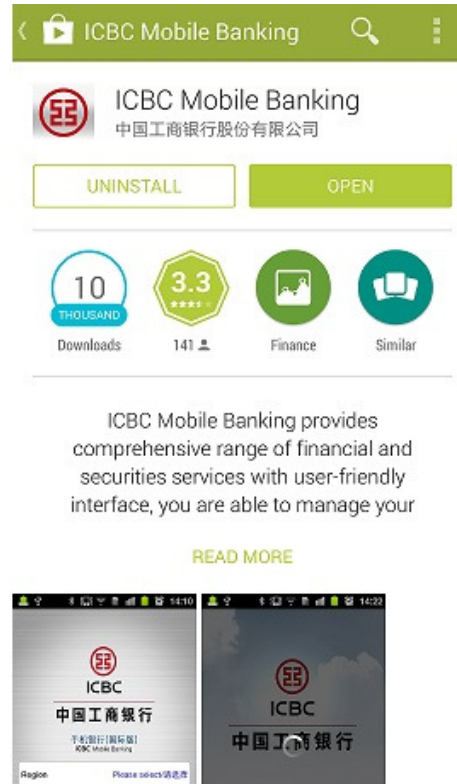
## 2. Scope of Application & Target Customers

Personal customers shall hold the Unionpay Dual Currency Debit Card issued by the Bank.

Customers are unnecessary to register the overseas mobile banking separately, but directly register the mobile banking when registering the overseas internet banking.

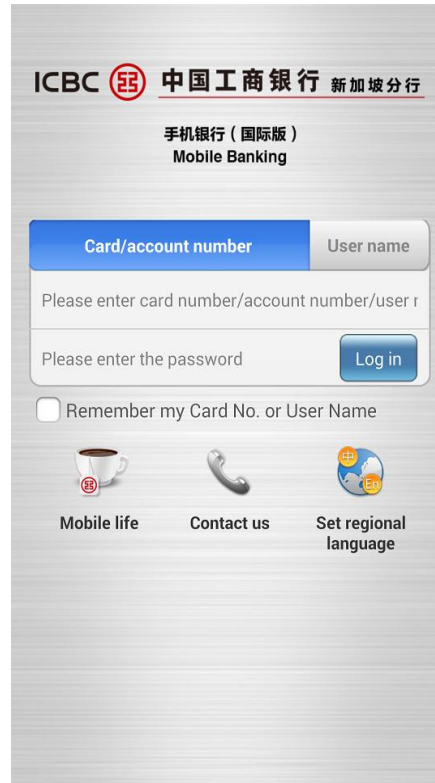
### 3. Software Installation

Currently, ICBC Singapore Mobile banking is available on App Store for Iphone, Play Store for Andriod users.



This Application will have periodically update to improve the features and security. Please check and update to the latest version.

#### 4. Login Home Page



For First timer, open the ICBC Mobile Banking Application, first of all, users have to set the regional and language by click “Set regional language”. For example, “Singapore (which your ICBC bank account belongs)” & “English (which your preferred display language)”.

When the region switch parameter “Remember Card Number/Account Number/User ID” of the mobile banking is set to “Yes”, the login page will present the field. After the customer ticks the option, the mobile banking will automatically display the last card number, account number or user ID used by the customer when the customer logs in the overseas mobile banking again.

After entering the account number or user name and password on the login page, customers can click the login button to log in.

If the card number or account number entered is incorrect, the system will pop up a dialog box to prompt the error.

If the customer logs in for the first time, the system will present the “Service Clauses” to prompt the customer.

### “Mobile Life”

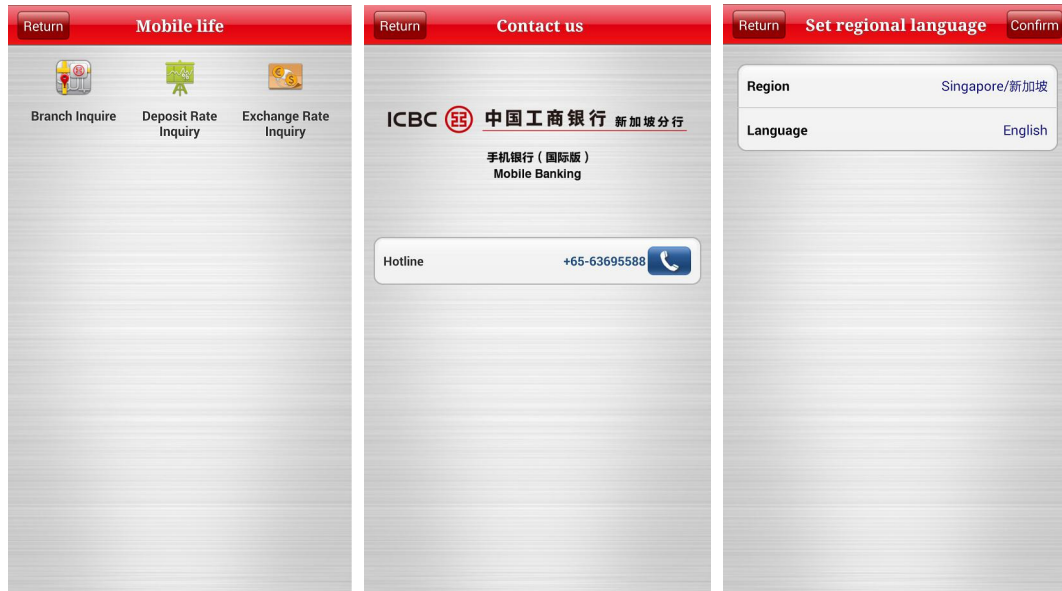
Branch Inquire: This service offers the function of inquiring about the outlets of the Bank and locating them on the map. Users have to activate their mobile GPS location function and always turn on before use this inquires.

The Bank has launched the mobile life product to realize a perfect combination between the entertainment life of customers and the mobile finance of the Bank. Customers can inquire about the deposit interest rate and exchange rate, and inquire about the latest information of the Bank, including financial information, products and services, without logging in the mobile banking. Interest rate inquiry: Inquire about the deposit interest rate of the Bank; exchange rate inquiry: Inquire about the current exchange rate information of the Bank. If the automatic refreshing switch of foreign exchange inquiry under the internal management parameters is off, the exchange rate inquiry function will display the refresh button, and otherwise, the exchange rate will be automatically refreshed. Financial information, product & service function: Customers can use this function to inquire about the latest financial information, products, services and other information of the branch.

Customers can click “Contact Us” to inquire about the contact information of the Bank in corresponding region.

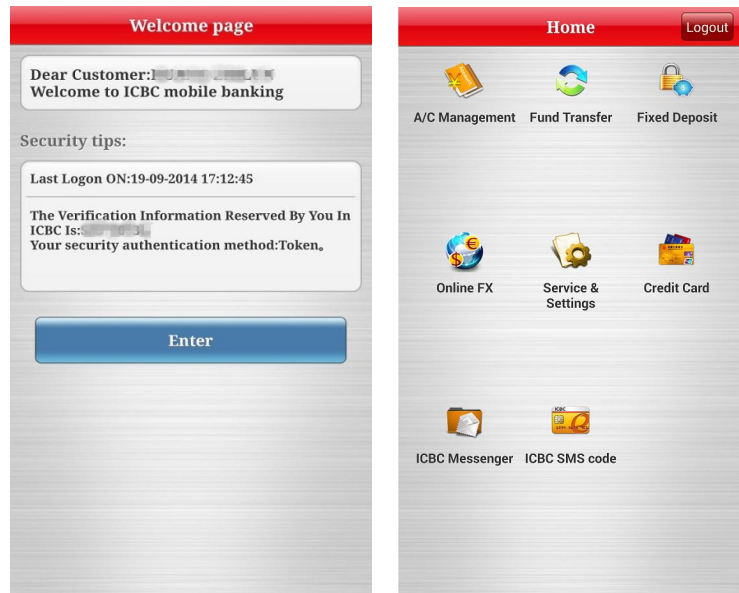
Customers can click the “Set Regional Language” button to set the region to log in the mobile banking.





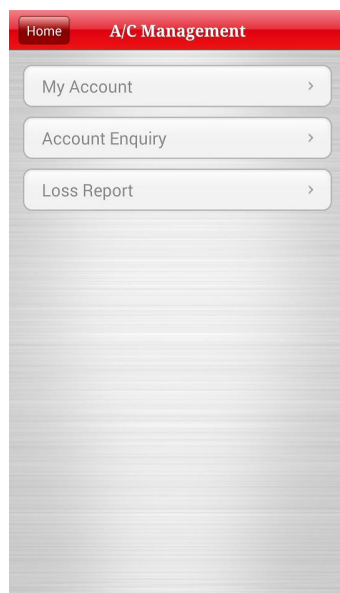
User with successful Login, a Welcome Page with your customer name and reserved verification information will display, it is to make sure that you are in a secure and correct transaction.

By click "Enter", it will redirect to the main page shown below:



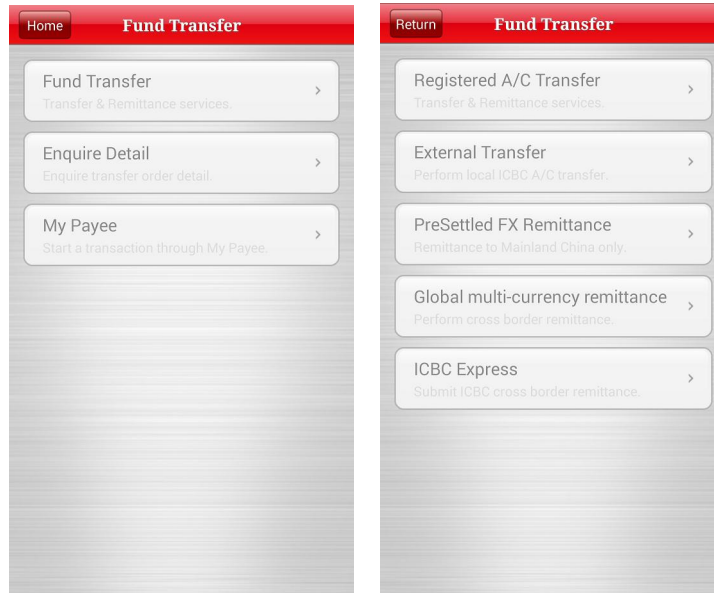
## 5. Account Management

The account management function on the main menu offers the “My Account”, “Account Enquiry” and “Loss Reporting” services. Customers can inquire about, add or delete the list of registered accounts, set the alias of the account number/card number, inquire about transaction details of the account, inquire about total assets, and inquire about checks and online shopping details.



## 6. Transfer and Remittance.

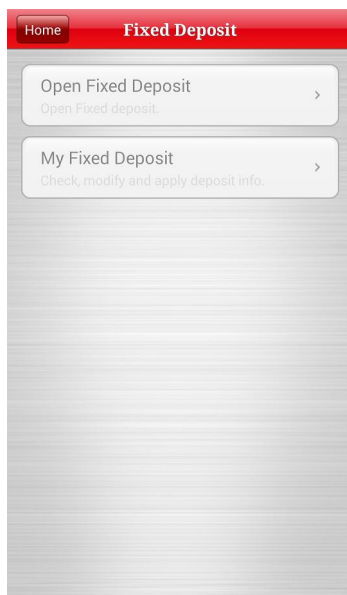
The transfer and remittance function on the main menu offers the “Fund Transfer”, “Enquiry Detail” and “My Payee” services. Customers can conduct the transfer to the registered account, the transfer to other accounts, pre-exchange settlement remittance, non-pre-exchange settlement remittance, cross-border remittance and other businesses. Besides, customers can add and maintain “My Beneficiary” or reference template, inquire about the reference template added or modified under the mobile banking or internet banking, shares the beneficiary templates under the internet banking and mobile banking, and inquire about transaction details.



“ICBC Express” Customers needing to conduct the cross-border remittance can use this function to make a foreign exchange remittance to a beneficiary who opens an account with a bank outside the local region.

## 7. Fixed Deposit

The Fixed deposit function on the main menu offers the "Open Fixed Deposit Account" and "My Time Deposit" options. Customers can open time deposit account, and inquire about basic information, interest rate, maturity, change prompt and other information on the time deposits. If a customer wants to inquire about the interest rate, he/she needs to access the tier-2 menu in the lower part of the “Open Time Deposit Account” and “My Time Deposit” page.



## 8. Foreign Exchange Business

The foreign exchange business “Online FX” menu on the main menu has the “FX Transaction”, “My FX” and “Details Enquiry”. Based on their needs, customers can set the customary exchange rate, inquire about the exchange rate, designate a special trading account to conduct real-time foreign exchange trading, or inquire about foreign exchange position and details of foreign exchange trading.



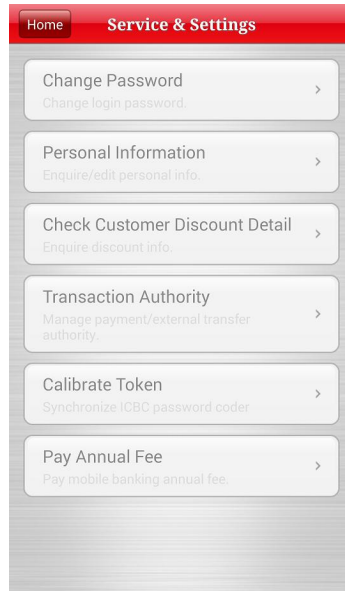
## 9. Service and Settings.

This Menu has “Change Password”, “Personal Information”, “Check Customer Discount Detail”, “Transaction Authority”, Calibrate Token” and “Pay Annual Fee”. Customer can verify and update the login password, personal information such as residential address and contact number and others which necessary.

Transaction Authority allows user to activate/deactivate online transfer and payment functions.

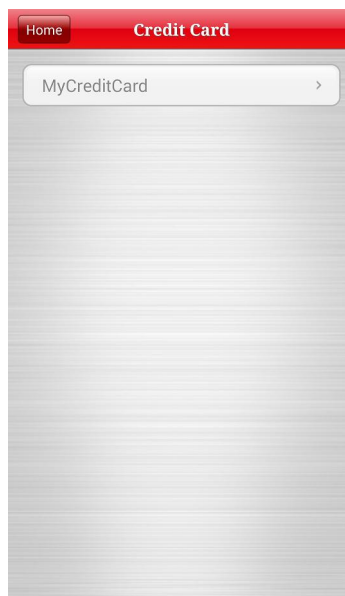
E-token device might need re-calibration if you encountered dynamic password time-out error during submitting transaction.

Currently this Mobile Banking service is free of charge, and charges may apply in the future.



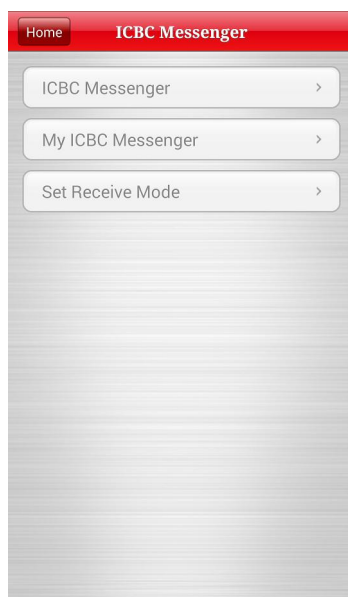
## 10. ICBC Credit Cards

This menu is able to link all your ICBC local credit cards by Click “My Credit Card”. This function is not available for ICBC Singapore Branch currently.



## 11. ICBC Messenger

The ICBC Messenger menu on the main menu has several menus, including “ICBC Messenger”, “My ICBC Messenger” and “Set Receiving Method”. Customers can inquire, subscribe, modify and terminate the ICBC Messenger, or change the receiving method based on their needs.



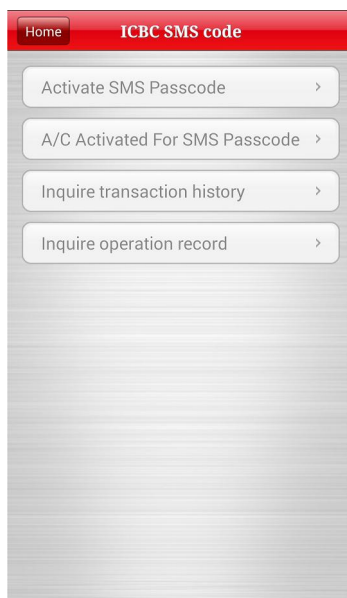
## 12. ICBC SMS code

This menu allows user to register and activate their Singapore mobile for security authentication method, thus use has two option when their in the final step of submitting transaction.



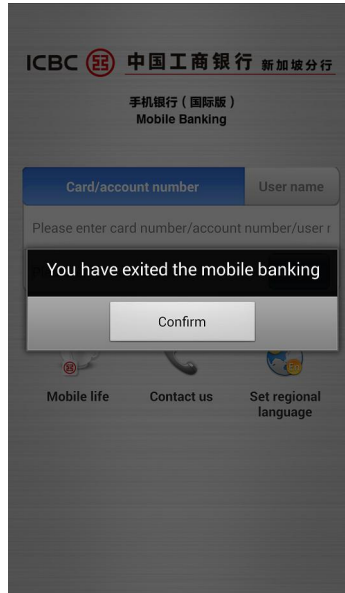
a. ICBC SMS code or b. Token

Transaction history and operation record is allowed to advanced search by select the period of date.



### 13. Account Log Out

By click "Home" return to the Home page, and click "Logout " button. A message will popup as shown below.



## 14. FAQs

1. What requirements should the Android phone of customers meet to install the Android mobile banking program of the Bank?

If a customer wants to install the Android mobile banking program on an Android phone, the phone must meet the following requirements:

(1) We suggest the customer use the genuine Android phone. If the customer uses a non-genuine phone or operating system, the customer will possibly be unable to use the Android mobile banking of the Bank.

(2) The version of the Android operating system of the customer should be 2.1 version or higher.

At present, Android phones made by HTC, Samsung, Sony Ericsson and other manufacturers all support the Android mobile banking of the Bank. We suggest the screen should be 3.5 inches at least and 4.3 inches at the best with the resolution of 480\*800”.

2. How to download and install the Android mobile banking program?

Customers can download the client program from Google's Android Market, and then install the program. The name of the program is ICBC Mobile Banking. After the installation finishes, the main menu will automatically generate the icon of the ICBC Mobile Banking.

When downloading the program from Google's Android Market, customers can enter "Industrial and Commercial Bank of China, Industrial and Commercial Bank of China Limited, ICBC, ICBC Mobile Bank, " and other keywords to search the ICBC Mobile Banking application, and click "Install" to install the program. As an open platform, Google's Android Market possibly has illegal mobile banking software. To protect customer security, we suggest customers download the program from the internet portal or mobile phone portal of the Bank. If a customer does need to download the program from Google's Android Market, the customer shall select the program published by Industrial and Commercial Bank of China Limited.

### 3. Do I have to pay a service fee for the Android Mobile Banking?

At present, the Android Mobile Banking of the Bank is free of charge. The electronic password token of the Bank is now at the stage of internal free trial use, and its cost price will be determined and published when the token is formally launched.

### 4. Do I have to pay for downloading and installing the Android mobile banking client of the Bank?

The Bank offers the Android overseas mobile banking client free of charge through Google Play, and customers can download, install and upgrade the client free of charge. Customers need to pay the internet data fee.

### 5. Is it safe to use the Android mobile banking?

The Android mobile banking client of the Bank is safe and reliable, and the Bank offers the electronic password token or ICBC SMS as the authentication medium. At the same time, the Bank sets differential transaction limits for different authentication medium to assure the fund security of customers.

### 6. What requirements should the iPhone of customers meet to install the iPhone mobile banking program of the Bank?

If a customer wants to install the iPhone mobile banking program on an iPhone, the phone

must meet the following requirements:

(1) The iPhone of the customer must be a customized genuine phone.

(2) The version of the iOS system of the iPhone should be version 3.2 and higher. At present, the iPhone Mobile Banking of the Bank is free of charge, and the customer can apply for the dynamic code card and the electronic password token free of charge as well.

8. Do I have to pay for downloading and installing the iPhone mobile banking client of the Bank?

The Bank offers the iPhone mobile banking client free of charge through Apple's App Store, and customers can download, install and upgrade the client free of charge. Customers need to pay the internet traffic fee.

9. Is it safe to use the iPhone mobile banking?

The iPhone mobile banking client of the Bank is safe and reliable, and the Bank offers the electronic password token or dynamic code card as the authentication medium. At the same time, the Bank sets differential transaction limits for different authentication medium to assure the fund security of customers.

10. What's the ICBC electronic password token?

The ICBC electronic password token is a new security authentication product the Bank has launched. It permits customers to obtain the dynamic password through time plus challenge. When using the token, customers will need to first enter a challenge, and the dynamic password token will calculate the dynamic password, and combine it with the transaction element as the challenge to prevent transaction data from modification. At the same time, the token can combine the dynamic password with the time factor to improve the randomness of the password.

Below is the sketch map of the token (subject to the physical appearance).

