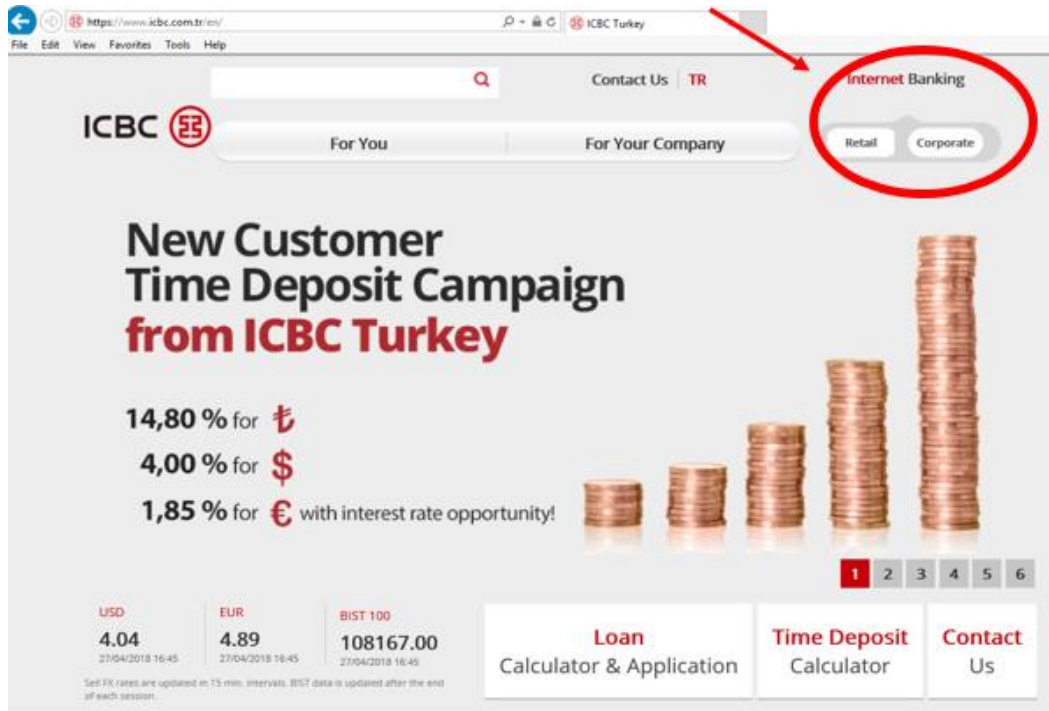


# INTERNET BRANCH USER MANUAL

**Internet Branch:** ICBC Turkey Internet Branch provides services in two languages, namely Turkish and English. Our Internet Branch may be accessed through our web site ([www.icbc.com.tr](http://www.icbc.com.tr)).



You may conduct following transactions at our Internet Branch, on 7/24 basis.

- Account/Credit Card Information Inquiry
- Opening/Closing Time & Demand Deposit Account
- Money Transfer
- Credit Card Payment
- Invoice & Tax Payment
- Credit Application and Payment
- Foreign Exchange Purchase & Sale
- Fund and Bond Purchase & Sale
- Donation Transactions
- Cheque / Promissory Note Screening

## **Taking Password for Internet Branch:**

To have access to the Internet Branch, first of all, 444 00 50 ICBC Turkey Telephone Branch should be called. Afterwards, by dialling 22 and connecting directly to the client representative, you may take the password. Among the information containing your National Identity Number, Mobile Phone Number and Mother's Maiden Surname, client representative shall ask two of the randomly. Upon correctness of the answers you shall give, for verification of identity, a 6 digits SMS password shall be sent to your mobile phone, by the client representative. After you share the sent verification code, with the client representative; you shall be asked to make your choice regarding use of the Internet Branch.

If you wish, you may conduct all transactions, including money transfers, through the Internet Branch or may only screen your account/account information\*.

At the last phase, client representative shall forward you to the voice reply system and you shall be asked to dial your provisional password for two times consecutively. Password to be formed shall be of 6 digits and all of it shall consist of numbers. After you complete these transactions, you may easily perform the transactions for your entry to the Internet Branch.

\* If authorisation for screening is selected, no financial transaction shall be permitted to be conducted; when you want to make any financial transaction, you shall be asked to call Telephone Branch and to pass through the security check process again.

**Steps for Initial Entry to the Internet Branch:** After you take your password through Telephone Branch, your user code / National Identity Number and password information, should be written through the entry page. To change your provisional password formed, following screen shall be displayed to you.

**ICBC**

**Password Trans. > Change Internet Branch Password**

Your password was expired. Please change your password.

**i** Please type your new password 2 (two) times according to the conditions below.

- Password should be minimum 6, maximum 12 characters.
- Password should contain at least 1 (one) letter and 1 (one) number.
- Password should not contain more than 2 (two) repeating (aaa, 111 etc.) or consecutive (abc, AbC, cBa, CBA, 123, 321 etc.) characters.
- Password is case sensitive.
- Please pay attention upper case and lower case letters.
- Password should be different than your last 3 passwords.
- Password should be different than your user code.
- For your security, your password should not contain information that can be easily guessed. (Name, surname, birthday, wedding anniversary etc.).
- In order to protect you security you will be asked to change your password every 60 days.

\* Marked fields are mandatory! You can continue your transaction by filling in the necessary information and clicking on "Approve" button.

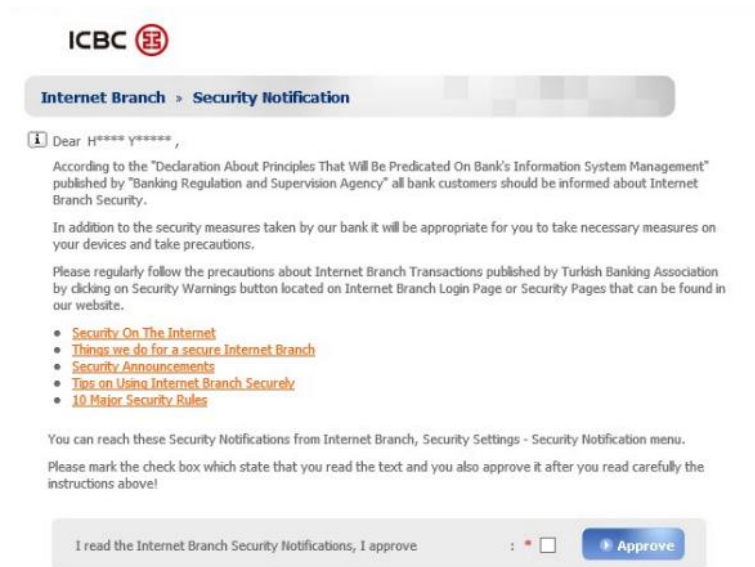
New Password : \*

New Password (Again) : \*

In order to complete your transaction after typing your current password you can click on "Approve" button.

Password :

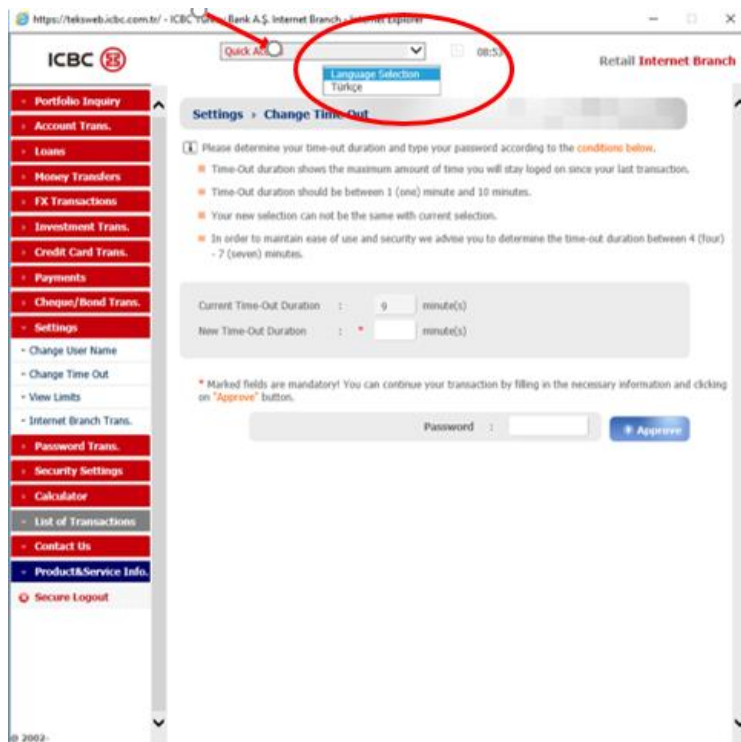
After you change your password, security information page shall be displayed to you. You should read the information contained therein and click on the box which states “I have read the Internet Branch security information text, I hereby accept it”, transaction process for your entry to the Internet Branch shall be started.



The screenshot shows the ICBC Internet Branch Security Notification page. At the top left is the ICBC logo. Below it is a header bar with the text "Internet Branch > Security Notification". The main content area starts with a greeting "Dear H\*\*\*\* Y\*\*\*\*\*," followed by a paragraph explaining the bank's commitment to security. It then lists several security-related links: "Security On The Internet", "Things we do for a secure Internet Branch", "Security Announcements", "Tips on Using Internet Branch Securely", and "10 Major Security Rules". At the bottom, there is a checkbox labeled "I read the Internet Branch Security Notifications, I approve" and a blue "Approve" button.

**Images of the Menus in Authorisation for Screening at the Internet Branch:** When, as the choice for use of the Internet Branch, authorisation for screening is selected, you shall not be allowed to conduct any financial transaction and therefore, the menus such as foreign exchange purchase - sale, money transfer, etc. shall not be displayed. By updating your preference for use, you may reach all of the menus contained at the Internet Branch.

**Changing the Internet Branch Language Choice:** Following entry to the Internet Branch, you may change your language choice from the box placed right upper side of the address line.



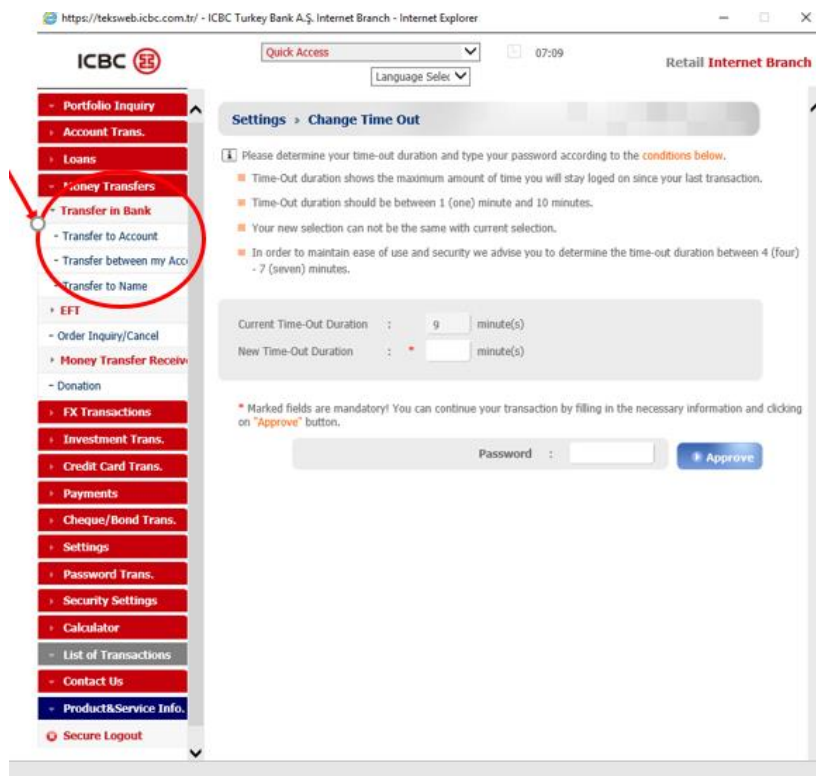
**Money Transfer Through the Internet Branch:** When you complete the transactions for entry to the Internet Branch, by selecting the “Money Transfers” in the menu on left side, you may complete your money transfer transactions easily.

➤ **Remittance Transaction:** You may conduct a transaction for transferring money to another account/name at our Bank, from your account with our Bank, under the title “Remittance”.

You may conduct your remittance transaction;

- in a minimum amount of 1.00 TL, and a maximum amount of 20.000,00 TL.
- when making your transaction, you should chose the account from which money shall be transferred.
- after the account is chosen, type of remittance shall be selected (lease payment or other payments)
- thereafter, the transaction shall be executed by filling in following sections regarding the recipient;
  - IBAN details / information regarding remittance to name
  - the amount to be sent
  - explanations.

You may make your remittance transactions from your demand deposit account through our Internet Branch, on 7/24 basis. Remittance transaction may not be made from a Demand Deposit Account.

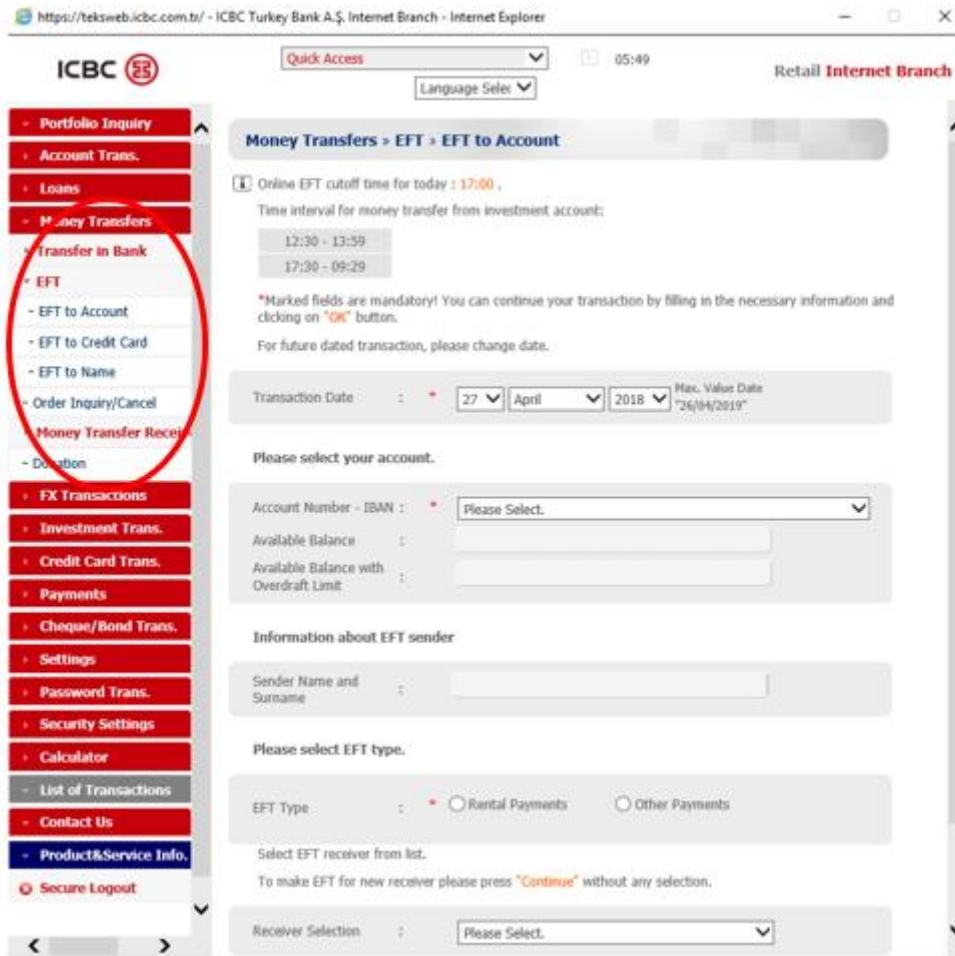


➤ **EFT:** You may make the money transfers you shall make from your account with our Bank to another bank, under the title “EFT”.

You may conduct your EFT transaction;

- in a minimum amount of 1.00 TL, and a maximum amount of 20.000,00 TL.
- when making your transaction, you should chose the account from which money shall be transferred.
- after the account is chosen, type of EFT shall be selected (lease payment or other payments)
- thereafter, the transaction shall be executed by filling in following sections regarding the recipient;
  - IBAN details / information regarding EFT to name or credit card
  - the amount to be sent
  - explanations.

You may make your EFT transactions through our Internet Branch, until 17.00. After 17.00, you may have your payment made on another day, by selecting a future transaction date.



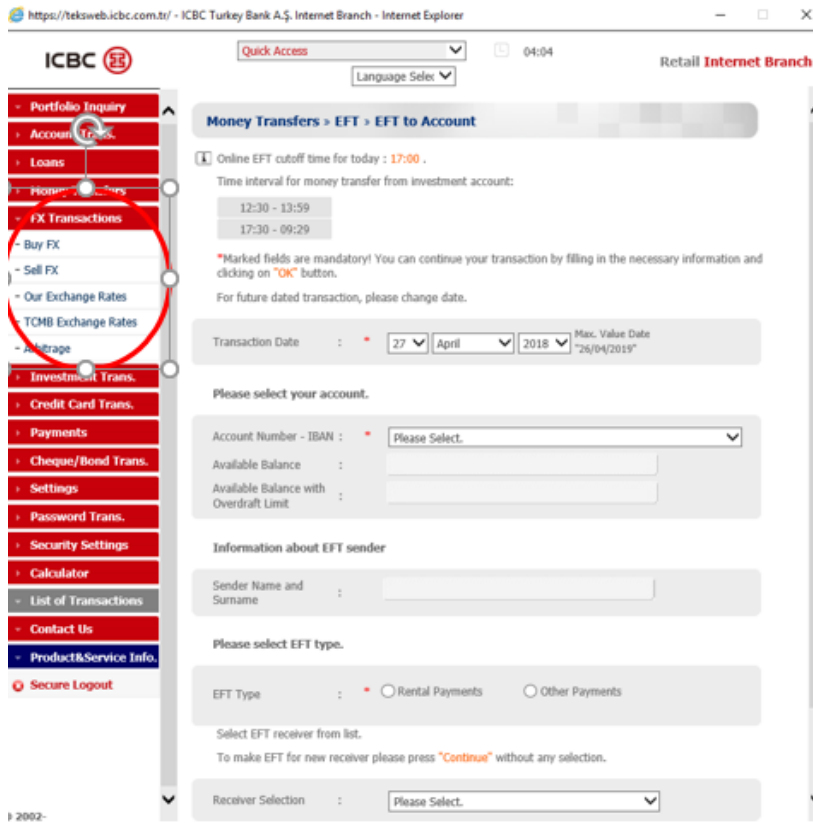
### **Foreign Exchange Transactions through the Internet Branch:**

You may make your foreign exchange purchase - sale transactions to be made through the Internet Branch, under the title “Foreign Exchange Transactions”.

You may conduct your foreign exchange purchase - sale transactions;

- in a minimum amount of 1.00 USD, and a maximum amount of 50.000,00 USD.
- through our Internet Branch on every week day until 23.59.

Under the title Foreign Exchange Transactions, you may also reach the information regarding foreign exchange rate of our Bank and the Central Bank of the Republic of Turkey.



**Removing Blockage on Sim Card through Internet Branch:** In case a sim card change is made, for security purposes, blockage shall be imposed on the SMS messages sent for entry to the Internet Branch. Sim card blockage removal transaction may also be conducted through our Internet Branch. After the National Identity Number or User Code and password details are entered at the entrance page of the Internet Branch, it shall be asked to enter the Credit Card / Bank Card number and Credit Card / Bank Card password details. Following entry of said information, Sim card blockage transaction shall be removed.



To have more detailed information, you may call our Telephone Branch at 444 00 50, on 7/24 basis.