

NOTICE OF CHANGE

Business Banking Services Terms and Conditions

Effective June 1, 2018

Effective June 1, 2018, our **Business Banking Services Terms and Conditions** will replace the existing *Current Account Agreement, Debit Card Agreement* and *Cyberbanking Agreement* for business accounts; it also combines *Customer Complaints Resolution*.

It is important that you read and understand the Terms covering the services you have chosen. Continued use of your account constitutes acceptance of this Business Banking Services Terms and Conditions. Please visit www.icbk.ca / Legal for the details of the Business Banking Services Terms and Conditions.

Thank you for choosing Industrial and Commercial Bank of China (Canada). We are committed to providing the best quality service to our customers.