

NOTICE OF CHANGE

Financial Services Terms and Conditions

Effective August 1, 2017

Effective August 1, 2017, the **Financial Services Terms and Conditions** will replace the existing *Personal Account Agreement, Debit Card Agreement* and *Cyberbanking Agreement for personal customers;* it also combines the *Privacy Statement* and *Customer Complaint 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 Financial Services Terms and Conditions. Please visit <u>www.icbk.ca</u> / Legal for the details of the Financial 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.