

NOTICE OF CHANGE

Financial Services Terms and Conditions

Effective October 1, 2018

Please be advised that our Financial Services Terms and Conditions has been updated effective October 1, 2018.

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 www.icbk.ca / Legal for the details.

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