



NOTICE OF CHANGES
VISA CREDIT CARD - TERMINATION NOTICE
Effective June 30, 2021

Please be informed that Industrial and Commercial Bank of China (Canada) (the “**Bank**”) is terminating its business relationship with VISA Canada Corporation (“**VISA**”). As a result, your VISA credit card (“**VISA Credit Card**”) will not be able to be used after June 30, 2021 (the “**Deadline**”).

You may have questions regarding how the Bank’s decision to terminate its relationship with VISA will impact you. We seek to address some of these questions below:

- **Outstanding Balance:** You must pay off any outstanding balance that you may have on your VISA Credit Card prior to the Deadline.
- **Cash Rebate:** We will return your cash rebate, if any.
- **Annual Fee:** We will waive the 2021 annual fee for your VISA credit card.

We are pleased to also provide an alternative credit card option through our association with China UnionPay (our “**CUP Credit Card**”). You can apply for a CUP Credit Card by visiting one of the Bank’s branches. If you pursue this option, your credit limit will not change. Please note, the Bank cannot transfer any balance remaining on your VISA Credit Card to a CUP Credit Card.

We would like to thank you for your support. If you have any further questions or issues, please feel free to contact us at 1-877-779-5588 or to visit any of our branches.