

尊敬的客戶：

**重要通知**

茲收到銀聯國際通知，所有內地以外（包括香港及澳門）之銀聯國際信用卡將於2022年1月11日起不能用作繳付“中國內地房地產”交易用途。

由於“中國內地房地產”交易定義是根據銀聯國際的商戶類別編號來釐定（即商戶類別編號“MCC” 7013 及 1520），因此除直接購房交易外，部份相關商戶可能因與銀聯國際定義的“中國內地房地產”類別有直接或間接關係而被納入限制範圍，例如：與相關商戶進行繳付房地產管理費用、代理人費用、租金費用或其他交易等。

**請注意：**由於所有大豐銀聯雙幣信用卡亦均受上述政策影響，如客戶的有關交易因上述政策延遲、取消或其他原因（直接或間接）引致其蒙受任何損失或損害，本公司一概不負責任。

如對本通告內容有任何查詢，歡迎致電中銀信用卡（國際）有限公司客戶服務熱線：8988 9933。

本通知的中、英文版本如有任何分歧，概以中文版本為準。

中銀信用卡（國際）有限公司 謹啟  
二零二二年一月五日

5 January 2022

Dear Valued Customer,

**Important Notice**

Please be informed that UnionPay International has scheduled to implement the cutoff of “Real Estate Transactions (with Merchant Category Code “MCC” 7013 / 1520) within the mainland China” by UnionPay credit cards issued outside of the mainland, including Hong Kong and Macau, effective from 11<sup>th</sup> January 2022.

The scope of "Real Estate Transactions within the mainland China" is defined by UnionPay International with a broader definition. It including but not limited to: purchase of properties, property management fees, agency fees, rental fees and other related transactions.

**Please be advised** that all type of Tai Fung UnionPay Credit Card will be affected by the said policy. To ensure a smooth process, please contact the relevant merchants and consider another form of payment. BOC Credit Card (International) Ltd shall not be liable for any loss (directly or indirectly) that may be incurred or suffered by you or any other person as a result of the payment delaying or declining.

Should you have any enquiries, please contact BOC Credit Card (International) Ltd. at 8988 9933. Thank you!

Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

BOC Credit Card (International) Ltd.