



Enhanced UPI Credit Card Contactless Payment Function



Diamond Card



Platinum Card

Starting from 17th September 2018, newly issued, renewed or reissued, BOC UnionPay Dual Currency Credit Card/BOC UnionPay Dual Currency Credit Card (Commemorative Limited Edition for the Centenary of BOCHK)¹ will all be upgraded to BOC Greater Bay Area Themed Dual Currency Card² as shown above with UnionPay Quickpass contactless payment function being added while its account number, existing services, annual and other service fees will all remain unchanged. Moreover, cardholder can enjoy following promotional offers as well,

- “Pay as You Go” and enjoy up to 4% cash rebate²
- 0% Handling fee for oversea spending
- Contactless payment function for the mainland public transport systems stands you in good stead in getting around the Greater Bay Area stress free

BOC Greater Bay Area Themed Dual Currency Card with UnionPay QuickPass contactless payment function enables you to enjoy hassle-free spending at merchants worldwide where UnionPay QuickPass is accepted. Simply tap the card against the reader to settle any transaction of HK\$/RMB1,000 or below³ without the need of signature verification. Experience the payment convenience as well as enjoy a range of offers available today!

For your own protection, please activate your card on receipt either online at www.bochk.com/creditcard or through BOCHK Credit Card WeChat Official Account (Follow WeChat ID: BOCHK_CC) or by calling our 24-Hour Card Activation Hotline: (852) 2104 9222. By activating or using UnionPay Quickpass contactless payment function, you are accepting and agreeing to be bounded by the terms and conditions of the User Agreement. If you do not wish to accept BOC Greater Bay Area Themed Dual Currency Card with UnionPay Quickpass contactless payment function, please call our 24-hour Customer Services Hotline at (852) 2853 8828⁴. Moreover, your current dual currency card and the related valid additional cards and services will continue to be effective until the card expiry date. For details, please go to the next page for “Notice of Credit Card Termination”⁵.



Remarks:

1. The enhanced BOC UnionPay Dual Currency Credit Card Quickpass Contactless Payment Function does not apply to Cobrand credit card, BOC Greater Bay Area Themed Dual Currency Card, BOC UnionPay Dual Currency Diamond Card (Limited Edition) and BOC UnionPay Dual Currency Diamond Metal Card (Commemorative Limited Edition for the Centenary of BOCHK).
2. BOC Greater Bay Area Themed Dual Currency Card with UnionPay Quickpass contactless payment function being added can enjoy 0% handling fee offer for overseas spending. With each UnionPay QuickPass transaction, both BOC Greater Bay Area Themed Dual Currency Diamond Card and BOC Greater Bay Area Themed Dual Currency Platinum Card can bring you 4% Cash Rebate and 2% Cash Rebate respectively. Each card account is entitled to a maximum of HK\$100 cash rebate per month during the promotion period, namely from now until 31 December 2018. For detail, please visit <http://www.bochk.com/creditcard>.
3. If the transaction is over HK\$/RMB1,000 or if the merchant does not accept UnionPay QuickPass payment, your signature is required to complete the transaction after swiping against or inserting your card in the terminal. For details, please visit <http://www.unionpayintl.com/hk/>.
4. If BOC Credit Card (International) Ltd has not yet had your instructions to the contrary when the BOC UnionPay Dual Currency Credit Card is being issued, renewed or reissued, it will mean you are accepting the upgraded BOC Greater Bay Area Themed Dual Currency Card with UnionPay QuickPass contactless payment function. In case of any dispute, the decision of BOC Credit Card (International) Ltd shall be final and binding.
5. Notice of Credit Card Termination:
 - All outstanding balance(s) inclusive of any outstanding instalment amount(s) will be shown on the monthly statement following account closure. Please note that you still have to fully settle the outstanding balance on or before the final statement due date. Should you have set up direct debit, autopay, autopay for insurance premium, internet bill payment, monthly stocks savings plan, monthly funds savings plan, Octopus Automatic Add Value Service, BOC card service and other cardholder value-added services etc. on the card, please kindly note that such services will lapse automatically on service cessation date. Please make alternative arrangements where appropriate.
 - Please note that on condition that there has been no outstanding balance and has not been, within 5 years immediately before account cancellation, any default in payment for a period in excess of 60 days on your card account, you have the right to instruct our Company to make a request to the credit reference agency to delete from its database any account data relating to your cancelled card account in accordance with Clause 2.15 of the Code of Practice on Consumer Credit Data. Please send your written request to Customer Services Department, 20/F., BOC Credit Card Centre, 68 Connaught Road West, Hong Kong.
6. No person other than the cardholder and the Company will have any right under the Contracts (Rights of Third



中銀信用卡(國際)有限公司
BOC Credit Card (International) Ltd.

Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

7. In the event of any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

Reminder: To borrow or not to borrow? Borrow only if you can repay!