

Notes for BOC i-card Dual Currency Diamond Card Virtual Card

1. BOC i-card Dual Currency Diamond Card (“Virtual Card”), which refers to the “Virtual Card” in Credit Card User Agreement/ Credit Card Agreement, is bounded by Terms and Conditions of Credit Card User Agreement/ Credit Card Agreement. When Virtual Card is approved, customer can get it in BoC Pay designated page and process mobile payment and online purchases after card activation.
2. Virtual Card is only applicable to customers of BOC Credit Card (International) Limited (“the Company”) or Bank of China (Hong Kong) Limited (“the Bank”), eligible customers who apply Virtual Card through online channel and meet requirements set by the Company and/or the Bank will receive Virtual Card after approval. The Company and/or the Bank may, at its sole discretion, decide whether to approve the customers' card applications, and whether to issue the Virtual Card. Additional card is not applicable to the Virtual Card.
3. Please pay attention and read carefully the terms outlined under “Data Policy Notice”.
4. Customers will receive SMS notification with card activation details from the Company and/or the Bank upon approval of the Virtual Card. To activate the Virtual Card and get the card details, customers shall enter designated page of BoC Pay to go through identity authentication and confirm related terms and conditions. Customers have to go through identity authentication to get and activate the Virtual Card in designated page of BoC Pay within 7 days after approval and customers must safely secure the Virtual Card details. Customers can check the RMB card number through Internet Banking or Mobile Banking.
5. If customers would like to activate and/or enquire the Virtual Card on or after the 8th day from approval, customers have to call our 24-hour Elite Customer Services Hotline: (852) 2928 2388 for further arrangement before customers can visit designated page of BoC Pay again for card activation and/or enquiry. If customers does not activate the Virtual Card within 90 days after approval, it will be cancelled without prior notice.
6. Customers can call our 24-hour Lost Card Reporting Hotline: (852) 2544 2222 for lost card report and card reissued.
7. Virtual Card's credit limit will be shown in designated page of BoC Pay after identity authentication. Customers can call our 24-hour Elite Customer Services Hotline: (852) 2928 2388, to adjust credit limit of Virtual Card.
8. Virtual Card can enjoy perpetual annual fee waiver.
9. Virtual Card supports below transactions:
 - (i) Mobile payment;
 - (ii) Online purchases, telephone/fax/mail order or other means that the Company and/or the Bank may define from time to time at its sole discretion.
10. Cash advance, cash before card, balance transfer, cash installment program, statement installment program, online bill payment installment are not supported by Virtual Card. ATM password will not be provided.
11. Virtual Card transaction details are shown in internet banking and monthly statement.

If there is any inconsistency or conflict between the English and the Chinese versions, the Chinese version shall prevail.