

Important Notice of BOC CSDCU Dual Currency Platinum Card change of account

Thank you for your support. Please be informed that the above-mentioned BOC CSDCU Dual Currency Platinum Card (“CSDCU Platinum card”) will cease operations on 9th April 2024. To bring you the highest quality of service and exceptional privileges, we will convert your existing CSDCU Platinum Card account(s) mentioned below to a new Credit Card account, and issue new card(s) to you. The services and privileges that you have been enjoying with your card will remain unchanged. For details on card conversion, please refer to the table below:

Existing Card	Converted account’s card type ²
BOC CSDCU Dual Currency Platinum Card	BOC Dual Currency Platinum Card

Comparison of credit card services and offers (for reference only):

	Existing CSDCU Dual Currency Platinum Card	New Dual Currency Platinum Card
Annual Fee	Perpetual annual fee waiver	Perpetual annual fee waiver will be arranged
Card features	2% rebate on BoC Pay or other mobile payment	Remain unchanged
UnionPay Privilege	Platinum card privilege	Remain unchanged

Terms and conditions apply, for details and Platinum card privilege, please visit:
<https://www.bochk.com/en/creditcard/details/boccreditcard/gba.html>

After card conversion, the items below will remain unchanged:

- | | |
|--|--|
| <input checked="" type="checkbox"/> Credit Card Number | <input checked="" type="checkbox"/> Annual fee & other service fees |
| <input checked="" type="checkbox"/> Credit Limit | <input checked="" type="checkbox"/> Credit card terms and conditions |
| <input checked="" type="checkbox"/> Statement date | <input checked="" type="checkbox"/> Linked Bank Account & Password |

After new main card activation, these services will be automatically transferred to your new card:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Statement balance | <input checked="" type="checkbox"/> Octopus Card Automatic Add Value Service |
| <input checked="" type="checkbox"/> Accumulated Gift Points | <input checked="" type="checkbox"/> Remaining number of installments and amount |
| <input checked="" type="checkbox"/> Direct debit authorisation | <input checked="" type="checkbox"/> Merchant autopay |
| <input checked="" type="checkbox"/> Online bill payment | |

Please re-establish the below settings with your new credit card :

- ◆ Mobile payment

For more details on all automatic transfers and reestablishment, please refer to the enclosed attachment.



The above-listed existing card will be **terminated on or before 9 April 2024**⁵. New card(s) will either be mailed to your correspondence address from **March 2024** onwards or you will receive an SMS notification for pickup arrangement. If there is any change to the correspondence address, please notify us³. Please activate new card(s) upon receipt⁴. By activating the new main card(s), corresponding existing card(s) & supplementary card(s) (if applicable) will be **terminated after card activation**. If you do not wish to accept the new card(s), please refer to the Notice of card termination¹.

If you have any queries, please contact us through BOCHK Mobile Banking/Online Chat on Internet Banking or call our 24-hour Customer Services Hotline on (852) 2853 8828.

Important notes:

1. Notice of card termination:

- If you do not wish to accept the new card, please notify us through "Online Chat" in BOCHK Mobile Banking / Internet Banking or call our Customer Service Hotline on (852) 2853 8828 on or before 15 March 2024. The account of the above credit card and its supplementary card(s) (if applicable) and other credit card services will expire on 9 April 2024 or on the card expiry date stated on the card (whichever is earlier).
- If the above credit card account(s) are terminated, the main card and supplementary card(s) and their related services will be invalid.
- Gift Point(s) of a cancelled Credit Card Account will be cleared automatically, please redeem the remaining Gift Point(s) in advance (if applicable).
- All outstanding balance(s) and/or any outstanding instalment amount(s) will be shown on the monthly statement following account closure. Please note that you have to fully settle the outstanding balance on or before the final statement due date. If you have set up arrangements for direct debit, merchant autopay, pre-set online bill payment, monthly stocks savings plan, monthly funds savings plan, Octopus Automatic Add Value Service, BOC card service or other value-added services on the credit card account(s) (if applicable), please contact the merchant or the bank concerned directly to cancel such standing instructions and make such alternative payment arrangements as you may deem fit.
- Please note that you will continue to be liable for all authorised transactions yet to be posted and such debits until you have successfully cancelled your direct debit authorisations.
- Please cut the defunct card(s) across the chip and magnetic stripe before disposal.
- Please note that on condition that there has been no outstanding balance and has not been, within 5 years immediately before credit card account cancellation, any default in payment for a period in excess of 60 days on your credit card account, you have the right to instruct BOC Credit Card (International) Ltd ("the Company") to make a request to the credit reference agency to delete from its database any credit card account data relating to your cancelled credit card account in accordance with Clause 2.15 of the Code of Practice on Consumer Credit Data.
- If there is any default in the credit card account, or the credit card account is terminated

or suspended for whatever reason or the Company reasonably considers it necessary to protect its interest, the Company shall be entitled to debit all of the outstanding Monthly Instalments and the Upfront Administration Fee (if any), together with the Early Repayment Administration Fee and any charges to the credit card account at any time without prior notice.

- Electronic statement (e-Statement) service of the cancelled credit card account will be ceased within 90 days after card cancellation and if the account has no outstanding balance. Please download your required e-Statement via Mobile / Internet Banking for your own record.
- 2. Credit card services and offers remain unchanged. Please refer to the comparison of credit card services and offers in this announcement.
- 3. Customer may update correspondence address record through BOCHK mobile banking or BOCHK branches.
- 4. The terms and conditions of the Credit Card User Agreement or Credit Card Arrangement you agreed to will still apply to the new card. By activating or using new card, you are accepting and agreeing to be bound by the terms and conditions of the Credit Card User Agreement or Credit Card Agreement. For details, please visit www.bochk.com/en/creditcard/service.html.
- 5. The credit card services of the above-said “BOC CSDCU Dual Currency Platinum Card” (“CSDCU Platinum card”) will expire on 9th April 2024 (“Termination Date”) or on the card expiry date stated on the card back (whichever is earlier) (please refer to remark (1) for details). If you do not accept this arrangement, you may use the CSDCU Platinum Card before the above date, or contact us to terminate the service in advance.
- 6. In the event of violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of credit card account, overdue payment, special status or card account default, this service change will be cancelled without prior notice.
- 7. If the Company has not received your instructions on or before 15 March 2024, it implies that you accept such change of service.
- 8. No person other than the cardholder and the Company will have any rights under the Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- 9. In case of any disputes, the decision of the Company shall be final and binding.
- 10. Should there be any discrepancy between the English and Chinese versions of this notice, the Chinese version shall prevail.

Attachment

The items below can be transferred to the new credit card account:

Setting details	Automatically transferred
Statement outstanding balance	Remain unchanged
Accumulated Gift Point(s)	
Octopus Automatic Add Value Service (AAVS)	
Remaining statement instalments, cash instalments and merchant instalments	
Statement Date	
Direct debit authorisation (DDA)	
Autopay for merchant bill payment	
Pre-set bill payment via internet banking	
Over-the-limit-Facility Function	
Credit Card Monthly Online and Card-Not-Present Spending Limit	
Credit Card ATM PIN	

The items below need to be reset after card activation:

Setting details	Re-establishment necessary
Mobile wallet	Please set up upon receiving your new card.