

## FAQ

### **What is the difference between BoC Pay and BoC Pay+?**

BoC Pay+ is a financial spending management platform that integrates payment, spending rewards and credit card management. The following features are newly added:

- **Payment:** Supports top-up to Pay+ Wallet with all BOC Credit Card Main Card and BOCHK personal bank accounts, or top-up to Pay+ Wallet Lite with BOC credit card supplementary cards and other bank accounts. You can also set up Small-value Passcode-free Payment, so you don't need to enter a passcode when making small-amount payments, making payments more convenient.
- **Credit card management:** You can use BoC Pay+ to manage all BOC credit cards under your name, including applying for and confirming new credit cards, blocking and unblocking credit cards, etc.
- **Spending and Gift Points:** You can earn 1 Gift Point by using BoC Pay+ spending HK\$1 (or other equivalent currency). The Gift points earned can be used together with BOC credit card Gift Points. Gift Points earned can be redeemed for Cash Vouchers, Cash Rebate, Mileage and Offset Spending with Gift Points, etc. In addition to HKD transactions, Offset Spending with Gift Points has been expanded to cover cross-border transactions. For more details, please refer to the Terms and Conditions of Gift Point Rewards Programme.

### **How can I upgrade to BoC Pay+?**

- i. Click on the "What's New" banner on the Homepage to upgrade.
- ii. Agree to the relevant terms and conditions.
- iii. Fill in your personal information (Applicable to Pay+ Wallet Lite).
- iv. Set transactions limits, Small-value Passcode-free Payment and other related settings.
- v. Successfully upgraded.

### **How long does it take to upgrade?**

Customers can generally complete the upgrade within 3 minutes. If you do not hold a BOC Main Credit Card or BOCHK personal bank accounts, you need to fill in your personal information, which may take a long time. Under normal circumstances, the system will process it immediately after the customer submits the relevant information. After the approval is completed, the customer can enjoy the BoC Pay+ service immediately.

### **After the upgrade, how will my account, balance and Gift Points be handled?**

No matter which payment method you use, the Gift Points earned through BoC Pay+ after upgrade will be credited to your Wallet and can be combined with Gift Points earned through eligible credit cards for use in BoC Pay+ and mobile banking. For eligible credit cards, please refer to the Terms and Conditions of Gift Point Rewards Programme.

- If the Smart Account you hold is not bound to a WeChat Pay Hong Kong account or holds a Payment Account: The balance and Gift Points in your

Smart Account/Payment Account will be automatically transferred to the Wallet.

- If your Smart Account is also bound to WeChat Pay Hong Kong account, Gift Points from your Smart Account will be automatically transferred to your Wallet, while the balance will remain in the Smart Account. You can use or check your Smart Account through mobile banking.
- If you hold a BOC Dual Currency Card: You can choose any of your BOC credit cards bearing the BOCHK logo and issued in Hong Kong as the default payment method for your Wallet. Gift Points earned before upgrading will remain in the credit card account.

#### **After upgrading, can I still enjoy the offer?**

We will launch BoC Pay+ offers to customers from time to time, so that you can always enjoy offers and convenience we provide.

#### **After the upgrade, how will my e-Coupons and Gift eVoucher be handled?**

Your e-Coupons (referred to as "Coupons" on BoC Pay+) and Gift eVoucher (referred to as "Cash Vouchers" on BoC Pay+) from BoC Pay will be automatically transferred to BoC Pay+.

#### **After the upgrade, will there be any handling fees for using various functions?**

Details are as follows:

Items	Payment Method		
	Deducted from Pay+ Wallet / Pay+ Wallet Lite balance	Deducted from BOCHK personal account	Deducted from BOC credit card
Top-up Wallet	Not Applicable	Exempted	4% 1.5% <sup>1</sup>
Merchant Payment <sup>2</sup>	Exempted	Exempted	Exempted
Pay Bills	Exempted	Exempted	Exempted
Transfer	Exempted	Exempted	4% 1.5% <sup>1</sup>
Send Lai See	Exempted	Exempted	Not Applicable
Remittance <sup>3</sup>	Exempted	Exempted	4% 1.5% <sup>1</sup>
Transit Code	Not Applicable	Not Applicable	Exempted

Remarks :

1. During the promotion period from 6 Jan – 31 Mar, 2025, the handling fee will be reduced to 1.5% (the original handling fee is 4%). For promotion details, please refer to the "Hot Offers" in BoC Pay+.
2. This includes spending at physical or online merchants in any currency.
3. In addition to the above charges, cross-border remittance handling fees will be calculated separately. The cross-border remittance fee is calculated as 1% of the remittance amount (settled in HKD). The minimum fee per remittance is HK\$20 and the maximum fee is HK\$60.

**Can I continue using the service without upgrading?**

Before the end of the transition period, you can upgrade to BoC Pay+ by following the instructions in the app. If you choose not to upgrade during the transition period, you can continue to use the app as normal. After the transition period, you will not be able to use BoC Pay+.

**How to subscribe to or receive promotional messages?**

Click "Settings" > "Receive Promotional Notifications" in the menu, follow the instructions to enable "Receive Promotional Notifications", and then choose to receive BoC Pay+ notifications in the phone settings so you can receive push messages from us.

**What should I do if I encounter problems or function inquiries?****Personal Customer Service Hotline**

(852) 3988 2388

**BOC Credit Card 24-hour Customer Services Hotline**

(852) 2853 8828/ (852) 2581 5188 (Platinum Card)