

26 August 2021

**BOC “UnionPay QR Cash” Service and Notice of Amendments to the
“Terms and Conditions for using BOC “UnionPay QR Cash” Service”**


Thank you for using the banking services of Bank of China (Hong Kong) Limited (the “Bank”).

Please be informed that BOC “UnionPay QR Cash” Service will be extended to any ATM that supports the “UnionPay QRC Withdrawal” service. Also, the Bank’s “Terms and Conditions for using BOC “UnionPay QR Cash” Service” have been amended and the relevant amendments will be effective from 12 September 2021 (“Effective Date”). Please find below details of the relevant amendments. Part A below sets out a summary of the amendments. In Part B, details of the amendments are provided for your ease of reference.

Part A. Summary of Amendments

	Part B Section No.
<ul style="list-style-type: none">In view of the newly added function, Conditions 2 and 6 have been amended.	1
<ul style="list-style-type: none">For clarity’s sake, a new Condition 15 is introduced.Subsequent paragraph reference will have to be amended in light of the addition of new Condition 15.	2
<ul style="list-style-type: none">For clarity’s sake, Conditions 16, 18, 20, 22 and 23 have been amended.	3

Part B: Details of Amendments

Section	Amendments
1	<ul style="list-style-type: none"> – Amend Condition 2 as follows: “To withdraw cash without physical card via QR Cash, you can first set up a cash withdrawal instruction with the Mobile Banking service of the Bank of China (Hong Kong) Limited (“BOCHK”), then visit ATMs marked with  《BOC》 or any ATMs with UnionPay QRC Withdrawal service, scan the QR code and input the card PIN/enable Finger Vein Authentication (if applicable) within 60 minutes (“Valid Period”).” – Amend Condition 6 as follows: “Renminbi notes withdrawal is only available at designated ATMs.”
2	<ul style="list-style-type: none"> – Introduce new Condition 15 as follows: “We have and hereby expressly reserve the right to charge or vary the fees relating to the use of QR Cash. We will give you prior notice of new fees or any variation of fees.”
3	<ul style="list-style-type: none"> – Amend Condition 16 as follows: “BOCHK may change, suspend, or terminate QR Cash at its sole discretion. BOCHK may change these Terms and Conditions from time to time by giving notice to you. In case of any dispute(s), the decision of BOCHK shall be final and conclusive.” – Amend Condition 18 as follows: ““Credit Card Agreement/ User Agreement” shall apply when you make cash withdrawal from a BOC UnionPay Dual Currency Credit Card, please refer to the “Credit Card Agreement/ User Agreement”.” – Amend Condition 20 as follows: “You accept full responsibility for non-observance or violation of any provision of these Terms and Conditions and undertake and agree to fully indemnify us towards any loss, damage, claim and any other financial charge that we may incur and/or suffer as a result of any such non-observance or violation on your part.” – Amend Condition 22 as follows: ““Conditions for Services” shall apply, you can visit our website to

	<p>read the “Conditions for Services”. In the event of any conflict or inconsistency between these Terms and Conditions and “Conditions for Services”, these Terms and Conditions shall prevail.”</p> <p>– Amend Condition 23 as follows: “Mobile Banking “Terms & Important Notice” shall apply, you can select “Setting” on Mobile Banking to read the Mobile Banking “Terms & Important Notice”. In the event of any conflict or inconsistency between these Terms and Conditions and Mobile Banking “Terms and Important Notice”, these Terms and Conditions shall prevail.”</p>
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The amendments above shall be binding on you if you continue to maintain your account(s) with the Bank or use the BOC “UnionPay QR Cash” Service provided by the Bank on or after the Effective Date. If you do not accept the relevant amendments, the Bank may not be able to continue to provide services to you. Should you have any enquiry/response, please contact the Bank’s staff or call our Personal Customer Service Hotline at (852) 3988 2388.

The new version of the English and Chinese versions of the “Terms and Conditions for using BOC “UnionPay QR Cash” Service” will be uploaded onto the Bank’s website (www.bochk.com) and Mobile Banking from the Effective Date. Should there be any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

Bank of China (Hong Kong) Limited