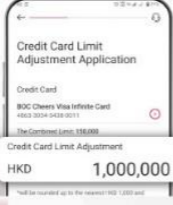




At BOC Credit Card, we make it our priority to safeguard your interests. That is why we continually enhance our credit card security measures so you can spend safely and avoid ever-evolving fraud methods. Here are some features that help you enjoy a more secure and personalised digital banking experience. Gentle reminders! Stay updated with alerts from banks. Don't wait until your assets are compromised!

Feature 1 ♦ Self-service Card Account Management

1



You can now securely **apply for credit limit adjustments** on Mobile Banking as well as at a branch.

2

You can also **set up the "Over-the-limit Facility"** function through Mobile Banking/Internet Banking.



3



You can **adjust your Monthly Online and Card-Not-Present Spending¹ Limits** through Mobile Banking/Internet Banking.

Feature 2 ♦ Enhanced Transaction Security Features

1



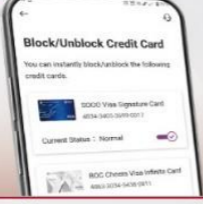
When conducting online purchases with your credit card at merchants, you can choose to verify the transactions through Mobile Banking or receive one-time passwords via SMS². **Please carefully check the transaction details such as merchant name, transaction category, transaction amount and currency. Be sure the details match the actual transactions.** If you have any doubts, please do not proceed with the verification and contact us immediately.

2

For higher-risk transactions and card binding to new mobile payment tools, additional confirmation processes will be added. To protect your interests, you will need to **confirm the transaction through Mobile Banking or by replying to the two-way SMS sent from designated number³** before the transaction can be completed. Before we receive your confirmation, your credit card may be temporarily disabled. Once the transaction is confirmed, the credit card will be automatically enabled, and you can continue to use it for purchases and payments.



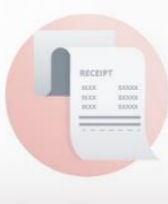
3



If you identify any unauthorised transactions, please immediately **lock your card through Mobile Banking or Internet Banking.** Then, contact us immediately.

Feature 3 ♦ High-Risk Transaction Alerts

1



You will receive transaction alerts based on the transaction situation for **online transactions, high-risk transactions and card binding to new mobile payment tools.** Please carefully check the transaction details, such as merchant name, transaction category, transaction date, transaction amount and currency to ensure they match your actual transactions. If you have any doubts, please contact us immediately.

2

To keep you informed about your card usage, you will receive notifications via SMS⁴ when your credit card spending **approaches or exceeds the credit limit.**



Note:

1. "Online and Card-Not-Present Transactions" refers to transactions conducted online by a cardholder with online purchase category merchants defined by credit card international organisations from time to time, as well as mail, telephone or fax order transactions, but excluding online bill payments, credit card cash-in plans, mobile payments, transactions with a cardholder and a card being presented at any point (whether at or subsequent to the time of a transaction) and any transaction or spending in the Company at its absolute discretion determine from time to time to be excluded as Eligible Online and Card-Not-Present Transactions.
2. If a cardholder opts to verify transactions through BOCHK Mobile Banking, we will send transaction verification notifications through the Mobile Banking that the cardholder uses for biometric authentication/mobile security code. Failure to allow Push Messages may result in not receiving prompts for authorising online transactions.
3. The designated number will be updated from time to time. Please check the relevant information on the Bank of China website.
4. If you have not registered a valid mobile phone number with our bank, you may not receive relevant notifications. Please visit any branch of BOCHK to update your mobile phone number.
5. If a cardholder fails to take reasonable care to keep his/her credit card, personal information and payment card credentials (including card number, expiry date, CVC code, SMS one-time password), or ignores BOCHK's transaction notifications, in accordance with the credit card agreement / credit card user agreement, terms and conditions, important notice and Conditions for Services, the cardholder may be liable for the transactions and losses.