

15 September 2026

Credit Card / BOC Mastercard® Debit Card Security Notice

To safeguard your Credit Card / BOC Mastercard® Debit Card account security, please note the following preventive measures and guidelines:

- (1) If you discover unauthorized Credit Card / BOC Mastercard® Debit Card transactions, please log in to mobile banking immediately to block the relevant card.
 - Credit Card (BOCHK Mobile Banking: Menu > Credit Card > Block/Unblock Credit Card)
 - BOC Mastercard® Debit Card (BOCHK Mobile Banking: Menu > Account > My BOC Card / Debit Card > BOC Mastercard® Debit Card > Block Card)
- (2) You may also temporarily suspend the Credit Card / BOC Mastercard® Debit Card and submit a chargeback application via our online chat or the customer service hotline.
- (3) All Credit Card / BOC Mastercard® Debit Card customers of our bank are protected by a chargeback mechanism. Our bank will investigate individual cases and apply for chargebacks for disputed transactions in accordance with card association rules, subject to the final decision of card association.
- (4) Some online transactions provide 3-D Secure (3DS) extra authentication protection (activation is determined by the merchant). Please carefully verify the transaction details and never disclose the one-time SMS password (OTP) to anyone.

Bank of China (Hong Kong) Limited