

FAQs of BOC Mastercard® Debit Card

Application and Activation

1. Q : Who can apply for a BOC Mastercard® Debit Card ("Debit Card")?

A : Customers who are 18 years old or above and our *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking* customers or selected customers are eligible to apply for a Debit Card. If you are a "Private Wealth" customer, we will automatically issue a BOC Private Wealth MasterCard® Debit Card.

2. Q : How can I apply for a BOC Mastercard® Debit Card?

A : You can login to Mobile Banking (BOCHK app) or visit any of our branches in person to apply Debit Card. Upon successful application, you can immediately use your virtual Debit Card and bind it to your digital wallet for transactions. Please log in to mobile banking and select "Menu" > "Account" > "My BOC Card/Debit Card" > "BOC MasterCard® Debit Card" > "Overview" to view the Debit Card information (such as card number, CVV, expiry date etc.). You can apply for a physical Debit Card at the same time

3. Q : How can I apply for a BOC Mastercard® Supplementary Debit Card ("supplementary card")?

A : Principal cardholder can login to Mobile Banking (BOCHK app) or visit any of our branches in person to apply for a supplementary card for direct relatives who are 11 years old or above. Principal cardholder needs to bring along with the identification document of supplementary card applicants (If it cannot be submitted immediately, it can be submitted within 21 days via same channel) and apply up to 4 supplementary cards. Upon successful application, we will send physical supplementary card to the registered correspondence address of principal cardholder in about a week.

4. Q : How long does it take to receive my Debit Card after application?

A : After receiving your application of Debit Card, we will send the card to your registered correspondence address in about a week.

5. Q : How long do I have to activate my Debit Card?

A : Please activate your Debit Card within 18 months of date of issuance. After that, the card will be cancelled automatically.

Friendly reminder: Please follow the guidance on card mailer for card activation.

Cardholder information and the activation code in the letter are required.

For principal cardholder, please login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > "BOC Mastercard® Debit Card" > "Overview" > "View Now" to activate the virtual card or "Activate Physical Card" to activate the physical card, or activate the card via Online Chat. Principal and supplementary cardholder can also call Customer Service Hotline (852) 2691 2323 to activate the card via IVR. Please activate the principal card first, and then activate the supplementary card.

6. Q : How can I activate the physical card if I cannot provide the activation code?

A : Please call Customer Service Hotline (852) 2691 2323 to activate the card.

7. Q : How can I set up a Debit Card ATM password?

A : During the principal card application process, the principal cardholder is required to set an ATM password.

For setting ATM password of supplementary card, the supplementary cardholder needs to call the Customer Service Hotline (852) 2691 2323 to activate the card and set the ATM password at the same time via IVR after receiving the card.

If principal card has been reissued, the principal cardholder still needs to call the **Customer Service Hotline (852) 2691 2323 to activate the card and set the ATM password at the same time via IVR** after receiving the card. If did not set the ATM password via IVR, Principal cardholder can login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > "BOC Mastercard® Debit Card" > "Services" > "Change Password" to reset your ATM password or visit any of our branches in person.

8. Q : If I upgrade from the BOC Mastercard® Debit Card to the BOC Private Wealth Mastercard® Debit Card, how should I handle the existing and new cards?

A: You can continue to use your BOC Mastercard® Debit Card for 30 days after card upgrade, or until BOC Private Wealth Mastercard® Debit Card is activated (whichever is earlier). Then the old card will become invalid. Please destroy your old card by cutting it in half through the chip and embossed card name. New card number will be issued for BOC Private Wealth Mastercard® Debit Card, old card in the existing electronic payment tool will NOT be automatically updated to the BOC Private Wealth Mastercard® Debit Card, cardholders need to set up electronic payment tool(s) and recurring payment instruction(s) again with this new card. To cancel the recurring payment instruction(s), the cardholder should

contact or submit a written request to the relevant merchant(s) to take necessary action accordingly.

If you have applied for supplementary card, we will also upgrade the card service and send a new supplementary card to your correspondence address. Please remind the supplementary cardholder to activate the new card, existing card can still be used for 18 months before activation.

Spending and Withdrawal

9. Q : Do I need to choose the type of foreign currency when making overseas purchases or withdrawals?

A : If your Debit Card is linked to MTC account, the Debit Card will be automatically debited from the corresponding foreign currency account according to the currency of the transaction by default. If the balance in the designated currency is insufficient, or the "Foreign Currencies Direct Debit Setting" has been suspended, or the currency of the transaction is not among the 12 major currencies supported by the Debit Card, we will convert it to Hong Kong dollars for settlement.

If the balance in the designated currency is insufficient, we will convert the full transaction amount to Hong Kong dollars for settlement.

Transactions in 12 major currencies will use our Bank's T/T exchange rate. 12 major currencies include HKD, USD, CNY, GBP, EUR, JPY, AUD, NZD, CAD, CHF, SGD and THB.

Transactions in non-major currencies will use Mastercard's exchange rate.

All fees and charges which will apply, including the annual fee, the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions are provided in General Banking Services Charges. For details, please visit www.bochk.com, then select "More" > "Terms and Conditions for Services/Products" > "Deposits" > "General Banking Service Charges".

Friendly reminder:

- i) When spend with Debit Card, a cardholder must ensure that there are sufficient "available balance" in the foreign currency account and activate the "Foreign Currencies Direct Debit Setting".

We will debit HKD account (full amount) when there are insufficient "available balance" in the foreign currency account OR suspend the "Foreign Currencies Direct Debit Setting" at the time of the transaction,

even if there are sufficient "available balance" in the foreign currency account OR activate the "Foreign Currencies Direct Debit Setting" at time of settlement.

- ii) We will debit HKD account (full amount) when there are insufficient "available balance" in the foreign currency account at time of settlement, even if there are sufficient "available balance" in the foreign currency account OR activate the "Foreign Currencies Direct Debit Setting" at time of Transaction.
- iii) You can login to your Mobile Banking to check your "available balance" , pls click "My Accounts" > choose the account no. ("available balance" is under "Ledger balance")

10.Q : How to activate or suspend "Foreign Currencies Direct Debit Setting"?

A : Principal cardholder can login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > "BOC Mastercard® Debit Card" > "Services" > "Foreign Currencies Direct Debit Setting" to activate or suspend the direct debit function for in the designated currency. Changes will be effective immediately upon receipt of instructions by the Bank. Currencies set to "suspend" will not be able to be traded by direct debit from MTC account. Even if there is enough

balance in the MTC account when making purchases and withdrawals, if the currency is set to "suspend", the relevant transactions will involve foreign currency exchange and be debited from your linked HKD savings account.

For currencies set as "activate", but if there is insufficient balance in the MTC account when making purchases and withdrawals, the relevant transactions will also involve foreign currency exchange and be deducted from your linked HKD savings account.

Principal cardholder can also visit any of our branches or contact us via Customer Service Hotline (852) 2691 2323 for updating above.

11.Q : Are there any handling fees for making overseas purchases with my Debit Card?

A : You can use a Debit Card at merchants worldwide that accept MasterCard/Cirrus for payments. We will waive foreign currency transaction fee for 12 major currencies. For details, please visit www.bochk.com, then select "More" > "Terms and Conditions for Services/Products" > "Deposits" > "General Banking Service Charges".

12 major currencies include HKD, USD, CNY, GBP, EUR, JPY, AUD, NZD, CAD, CHF,

SGD and THB.

Friendly reminder:

You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale outside Hong Kong, Such as converted to Hong Kong dollars via Dynamic Currency Conversion (DCC, which is a service provided which allow customers to convert a transaction denominated in a foreign currency to Hong Kong dollars at an exchange rate determined by the relevant overseas merchant' s Acquirer or DCC service provider), the cash withdrawal amount will be converted to Hong Kong dollars using the prevailing exchange rate as determined by the relevant network and deducted from your Hong Kong dollar accounts.

Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into.

12.Q: Will I receive SMS notifications when I use my Debit Card to make purchases?

A : Cardholders will receive transaction notifications via SMS and email after every

card spending transaction. For supplementary card transactions, both principal cardholder and supplementary cardholder will receive the notifications.

13.Q : How can I check the cash rebate I earned after spending with my Debit Card?

A : Please login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > "BOC Mastercard® Debit Card" > "Overview" > "Cash Rebate" to check your basic cash rebate details for latest 3 months transaction. For extra cash rebate (if any), please check on HKD Saving Account (login Mobile Banking select "My accounts")

14.Q : How to set a daily spending limit/ daily cash withdrawal limit and check available limit for your Debit Card?

A : Principal cardholders can login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > "BOC Mastercard® Debit Card" > "Services" > "Daily Spending Limit Setting"/"Daily Cash Withdrawal Limit Setting"* to check and set the limit of both principal card and supplementary card.

You can also log in to mobile banking at any time before spending/withdrawing funds and select "Menu" > "Account" > "My BOC Card / Debit Card" > "BOC MasterCard® Debit Card" > "Overview" > "Available Limit" to check the available

limit at that time.

The maximum daily spending limit (including transferring to other accounts in the same currency (not applicable to supplementary cards), "Mastercard" POS transaction and online spending) for Platinum BOC Mastercard[®] debit cards (including principal and supplementary cards) is HKD 200,000 (or its equivalent in other currencies) (The default daily spending limit is HKD 50,000 when card newly issued), while the maximum daily spending limit (including transferring to other accounts in the same currency (not applicable to supplementary cards), "Mastercard" POS transaction and online spending) for World BOC Private Wealth Mastercard[®] debit cards (including principal and supplementary cards) is HKD 300,000 (or its equivalent in other currencies) (The default daily spending limit is HKD 100,000 when card newly issued) and can be adjusted by the principal cardholder. Upon activation of the card, you signify that you agree to such default limit.

The daily cash withdrawal limit for Debit Cards (including principal and supplementary cards) is subject to the local daily cash withdrawal limit of the principal cardholder. The maximum local daily cash withdrawal limit is HKD 80,000 (or its equivalent in other currencies).

*"Daily Spending Limit Setting" included "Daily Spending Limit " and "Daily Online Spending Limit " which can adjust the limit separately. "Daily Online Spending

Limit " refers the transactions of online purchase, card-not-present, mail order, telephone or fax order.

"Daily Cash Withdrawal Limit Setting" included "Daily Cash Withdrawal Limit" and "Outside Hong Kong Daily Cash Withdrawal Limit" which can adjust the limit separately.

15.Q : How can I view the transaction record/details after spending and withdrawal with Debit Card?

A : Principal cardholder can view the Debit Card transaction records for the month via your consolidated statement.

You can also view your latest 3 months Debit Card transactions by login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > " BOC Mastercard® Debit Card" > "Overview" > "Transaction Record".

16.Q : Which ATM should I use to withdrawal cash?

A : You can use your Debit Card to withdraw cash from ATMs through the "BOC HK" network, "JETCO" network and "MasterCard / Cirrus" network globally. Some cash withdrawal transactions may involve charges depending on the ATM network and region. For details, please visit www.bochk.com (select "More" >

"Terms and Conditions for Services/Products" > "Deposits" > "General Banking Service Charges"). If there are more than one network on those ATM, it generally operated by following sequence: 1. "BOC HK" network 2. "JETCO" network 3. "MasterCard / Cirrus" network.

17.Q: Is there any charge when I use my Debit Card to withdraw cash from overseas ATMs?

A : We will waive the handling fee for ATM cash withdrawals overseas (except Mainland China) through the "MasterCard / Cirrus" network. However, please note that some overseas banks may impose surcharges

For details, please visit www.bochk.com, then select "More" > "Terms and Conditions for Services/Products" > "Deposits" > "General Banking Service Charges".

If you want to withdraw cash in overseas ATMs, you have to activate the outside Hong Kong ATM cash withdrawal function by setting the outside Hong Kong daily cash withdrawal limit prior to departure.

Friendly reminder:

If an ATM cash withdrawal outside Hong Kong is converted to Hong Kong dollars

via Dynamic Currency Conversion (DCC, which is a service provided by some ATM operators which allow customers to convert a transaction denominated in a foreign currency to Hong Kong dollars at an exchange rate determined by the relevant ATM operator or DCC service provider), the cash withdrawal amount will be converted to Hong Kong dollars using the prevailing exchange rate as determined by the relevant network and deducted from your Hong Kong dollar accounts. Surcharges of ATM operators may be levied.

18.Q : What is the complaint procedures against merchants?

A : In the event that any cardholder is being unfairly treated by the merchants when using the Debit Card, such cardholder should record the details of the relevant merchant and the incident and inform the Bank by calling 2691 2323 or completing the Customer Feedback Form (For details, please visit https://www.bochk.com/dam/bochk/desktop/top/contactus/customer_feedback_form.pdf). The cardholder should provide the Bank with the Debit Card number and contact number to enable the Bank to contact the cardholder and follow up with respect to such complaints.

19.Q : When will the additional 0.5% cash rebate for Private Wealth customers be deposited to my account?

A : In addition to the basic 0.5% cash rebate, eligible Private Wealth customers who make any eligible spending during the promotion period can also enjoy an additional 0.5% cash rebate, which means a total of up to 1% cash rebate. Additional 0.5% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into eligible customers' non-dormant HKD Saving Account on before next quarter end. (on or before 31 March/ 30 June/ 30 September/ 31 December). Subject to terms and conditions. For details, please visit our website www.bochk.com > "more "> " BOC Mastercard® Debit Card"> "Latest Offers and Benefits ".

Example:

Promotion period (both dates inclusive)	Date of deposit
1 January 2026 to 31 March 2026	30 June 2026 or before

Security issues

20.Q : If I have doubts about the status of my Debit Card for security reasons, can I suspend it temporarily?

A : You can login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > " BOC Mastercard® Debit Card" > "Overview" > "Block Card" to temporary suspend your Debit Card. Notes:

- a. All transactions related to this card cannot be processed until you unblock this card.
- b. You could unblock this card anytime to reactivate your card.
- c. Temporarily blocking card does not cancel or report lost your card. If your card is stolen or lost, please report lost via Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > " BOC Mastercard® Debit Card" > "Services" > "Report Lost and Request Replacement" or call Customer Service Hotline (852) 26912323 immediately.
- d. If you find any unauthorized transactions, please call Customer Service Hotline (852) 2691 2323 for enquiries.

21.Q : What can I do if I have lost my Debit Card?

A : Principal cardholder can login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > " BOC Mastercard® Debit Card" > "Services" > "Report Lost and Request Replacement" to report lost for principal card and supplementary card. Principal cardholder and supplementary cardholder can also

contact us via Online Chat / Customer Service Hotline (852) 2691 2323 or visit any of our branches to report card lost. Principal cardholder can request replacement of supplementary card. And the card will be sent to principal cardholders' registered correspondence address in about a week. Please set up related electronic payment tool and recurring payment instructions again after the card activation.

22.Q : What should I do if I find any suspicious transactions on my Debit Card?

A : If you find any suspicious transactions on your Debit Card, please contact us via Online Chat or Customer Service Hotline (852) 2691 2323 immediately.

Principal cardholders can check all transaction records of the Debit Card (including the principal card and supplementary cards) on BOCHK Mobile Banking Application, Personal Consolidated Monthly Statements or passbooks. Principal cardholders are required to report any unauthorized, erroneous or questionable transaction records to the Bank within 90 days from the date of statement or the transaction date of passbooks, failing which, the Bank shall be entitled to treat the transactions stated in the Statement or passbooks as true and correct in all respects. The chargeback mechanism of the applicable card association is available on the Bank's website at www.bochk.com (Click "More" >

"BOC Mastercard® Debit Card" > "Important Notice of BOC Mastercard® Debit Card").

Card Management

23.Q : Supplementary cardholder can change/manage the settings of the supplementary card themselves?

A : Supplementary cardholder can contact us to report lost card, block card, report suspicious transactions, activate card and set ATM password. In addition, supplementary card is mainly managed by the principal cardholder, and the supplementary card settings are required to change by the principal cardholder, such as changing daily spending limit, changing daily cash withdrawal limit, changing foreign currencies direct debit setting etc.

24.Q : What can I do if I forget ATM password?

A : Principal card: Principal cardholder can login to Mobile Banking select "Menu" > "Account" > "My BOC Card / Debit Card" > "BOC Mastercard® Debit Card" > "Services" > "Change Password" to reset your ATM password or visit any of our branches in person.

Supplementary card: Principal cardholder can visit any of our branches in person to reset ATM password of supplementary card.

25.Q : Is there any annual fee for Debit Card?

A : No, the annual fee is waived.

26.Q : How to change the contact information of Supplementary cardholder (such as mobile phone number, email address and transaction notification language of Supplementary cardholder) after card application?

A : Principal cardholder can visit any of our branches in person to update the mobile phone number, email address and transaction notification language of supplementary cardholder, and both Principal cardholder and Supplementary cardholder will receive transaction notifications via SMS or email after updated successfully.