

## **QR Cash FAQ**

### **1. What is QR Cash?**


QR Cash is a cardless ATM cash withdrawal service. You can withdraw cash by setting up a cash withdrawal instruction on the Mobile Banking, scanning the QR code on a designated ATM, and then inputting the card PIN or presenting the finger vein.

### **2. Who can use QR cash?**

Customers fulfilling the following criteria can use QR Cash:

1. Aged 18 or above; and
2. Already registered Mobile Banking services; and
3. Possesses a valid mobile number and email address; and
4. Possesses a valid BOC Card or BOC UnionPay Dual Currency Credit Card; and
5. Possesses a valid mobile token or security device; and
6. Use a mobile device with camera functions.

### **3. Where can I use QR cash?**

QR Cash is available at ATMs marked with  《BOC》 or any ATMs with UnionPay QRC Withdrawal service.

### **4. What are the steps of using QR Cash?**

You may follow the below steps to use QR Cash:

1. Log in Mobile Banking, select “QR Cash”
2. Select card and designated account under the card
3. Select withdrawal currency and amount, click “Agree and Continue” to complete the setting up of a cash withdrawal instruction
4. On the ATM, press any button on the number pad, then choose “UnionPay QRC Withdrawal”, a QR code will be shown on the screen
5. Select the cash withdrawal instruction on the Mobile Banking and click “Withdraw Now”
6. Use the QR code scanner in the QR Cash function to scan the QR code on the ATM screen
7. Follow the ATM instruction to input card PIN or present finger vein (if applicable)
8. Withdrawal information will be shown on the ATM. Select whether customer advice is needed or collect cash directly
9. Collect cash and/or customer advice

**5. What is the QR cash daily withdrawal limit?**

The QR cash daily withdrawal limit is HKD/RMB 10,000. The daily cash withdrawal limit (whether physical card or QR Cash) of a BOC Card will apply collectively to all BOC Card(s) held under your name, the daily cash withdrawal limit (whether physical card or QR Cash) of a BOC UnionPay Dual Currency Credit Card depends on the available credit limit. Any cash withdrawal from a BOC UnionPay Dual Currency Credit Card will be treated as a cash advance transaction, please refer to the "BOC UnionPay Dual Currency Credit Card Fees Schedule" for the handling fee to be charged. You may check "QR Cash available balance" for the remaining cash withdrawal limit of the day.

**6. How long is a cash withdrawal instruction valid for?**

A cash withdrawal instruction is valid for 60 minutes. You have to withdraw cash from an ATM within 60 minutes after the instruction is set up. Otherwise, the instruction will be cancelled and a new instruction is required to be set up.

**7. How many cash withdrawal instructions can be set up?**

You can only set up one instruction at the same time.

**8. Can I amend a cash withdrawal instruction?**

You can update a cash withdrawal instruction using "Amend Instruction" or "Delete Instruction" function.

**9. After setting up the cash withdrawal instruction, do I need the physical bank card to withdraw cash?**

No. After setting up a cash withdrawal instruction, you can withdraw cash at BOCHK ATMs or any ATMs with UnionPay QRC Withdrawal service with your Mobile Banking.

**10. What withdrawal currencies does QR Cash support?**

QR Cash supports HKD and RMB cash withdrawal, depending on the type of ATM.

**11. Will notifications be sent to customers after a QR Cash withdrawal?**

We will send you a SMS and email notification when you set up or amend, a cash withdrawal instruction on the Mobile Banking, and after successful cash withdrawal at ATM; an email notification will be sent when you delete a cash withdrawal instruction. Please check the notifications once received.

**12. Is there any fee of QR Cash?**

Use QR Cash to withdraw cash at BOCHK ATMs, does not incur any charges (applicable for bank accounts under the BOC Card, or BOC UnionPay Dual Currency Credit Card (linked with bank accounts)).

The handling fee is HKD/RMB 15 per transaction for UnionPay QRC Withdrawal service via UnionPay ATM network (non-BOCHK ATMs). For details, please refer to "General Banking Service Charge" at BOCHK website.

Moreover, any cash withdrawal from a BOC UnionPay Dual Currency Credit Card will be treated as a cash advance transaction, please refer to the "BOC UnionPay Dual Currency Credit Card Fees Schedule" for the handling fee to be charged.

**13. How to check my QR Cash transaction records?**

You may log in Mobile Banking or Internet Banking to check your account transaction records. The transaction records will also be shown on the monthly statement.

**14. Can I use QR Cash outside Hong Kong?**

Yes, QR Cash can be used at the ATMs with UnionPay QRC Withdrawal service outside Hong Kong. For handling fee related to withdraw cash via UnionPay ATM network, please refer to "General Banking Service Charge" at BOCHK website. You must activate the ATM cash withdrawal function in advance and before you leave Hong Kong by setting the daily withdrawal limit and the validity period through Mobile Banking, Internet Banking, ATM and BOC ATM Card 24-hour customer service hotline (852) 2691 2323, to enable you to enjoy cash withdrawal service outside Hong Kong. For details, please refer BOCHK website > More > Note of Outside Hong Kong ATM Cash Withdrawals Limit Setting.

**15. Will my account be debited when I set up a cash withdrawal instruction?**

No. Your account will only be debit when withdraw cash from the ATM.

**16. How does the bank ensure the account security and transaction security when I use QR Cash?**

Account security and transaction security are prime concerns of BOCHK. We have comprehensive measures to protect our customers, which include but are not limited to:

1. QR Cash service can only be used after logging in Mobile Banking, which is monitored under the Bank's mobile application controls.
2. You could set a withdrawal instruction only after your mobile token or security device has been verified.
3. You will have transaction notifications through different channels and the notification preferences would be based on the current credit card and the Bank's notification rules and practices.
4. All application data are encrypted during transmission and data storage is also protected by the bank security control.

**17. Which account can be used for QR Cash?**

You can withdraw cash from designated accounts under the BOC Card, BOC UnionPay Dual Currency Credit Card, or BOC UnionPay Dual Currency Credit Card (linked with bank accounts). For HKD cash withdrawal, you may choose a designated HKD account to be debited. For RMB cash withdrawal, you may choose a designated RMB account to be debited, or after a currency exchange, you may choose a designated HKD account to be debited (The exchange rate is determined at the time of transaction and will be shown on the ATM screen).

**18. What should I do if the ATM does not have sufficient banknotes?**

If the ATM does not have sufficient banknotes, a message will be prompted on both ATM screen and Mobile Banking. We will keep your cash withdrawal instruction and you may amend the instruction on the Mobile Banking, or you may approach another ATM and withdraw cash while the instruction is still valid.