


## Terms and Conditions for using BOC “UnionPay QR Cash” Service

Before using the BOC “UnionPay QR Cash” Service (“QR Cash”), please read these Terms and Conditions carefully. By using QR Cash, you will be considered to have accepted and agreed to be bound by these Terms and Conditions.

1. QR Cash is available to Dual Currency UnionPay BOC Card ("BOC Card") holders and BOC UnionPay Dual Currency Credit Card holders.
2. 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”).
3. In order to be eligible for using QR Cash, you must fulfill the following conditions:
  - a) you must have attained 18 years old;
  - b) you must hold a valid BOC Card or BOC UnionPay Dual Currency Credit Card;
  - c) you must have registered BOCHK Internet Banking service without opt-out from the Mobile Banking service;
  - d) you must use a mobile device with camera functions;
  - e) you must have provided us with valid mobile phone number and email address to enable BOCHK to send you any notifications relating to your use of QR cash; and
  - f) you must have activated the mobile token on your mobile device or your physical security device.
4. 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. The maximum daily cash withdrawal limit for QR Cash is HKD/RMB10,000, please refer to the “QR Cash Available Balance” shown on the cash withdrawal instruction for the actual daily cash withdrawal limit.
5. You can withdraw cash from your valid bank account or your bank account linked with your BOC UnionPay Dual Currency Credit Card. 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. There may be restrictions on the bank/card account(s) that you may withdraw cash through QR Cash. In case of disputes, BOCHK has the sole and final decision to determine the type of bank/card account(s) that you may withdraw cash via QR Cash.
6. Renminbi notes withdrawal is only available at designated ATMs.
7. All QR Cash transactions shall be shown in the relevant bank or card statement.
8. The minimum withdrawal amount is HKD/RMB100.
9. You can only set up one cash withdrawal instruction at any one time.
10. If you do not withdraw the cash within the Valid Period, the instruction would be cancelled without prior notice.
11. You can amend or delete the cash withdrawal instruction before withdrawing the cash and within the Valid Period, the Valid Period will be extended 60 minutes from the time when your amended cash withdrawal instruction is set.
12. You should ensure there is available and sufficient balance in the withdrawal account; otherwise, BOCHK will not proceed with your cash withdrawal instruction.

13. Unless we specify otherwise, you will be considered having received any notice given by us immediately after we have sent it as push notification (if applicable) or message to your phone number or email address on our record.
14. To use QR Cash, you must follow our user flow and rules, which may be updated by us from time to time. For details of the user flow, please refer to the QR Cash FAQs on Mobile Banking.
15. 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.
16. 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.
17. To enjoy "BOCHK ATMs Location" function of QR Cash, you have to switch on the relevant function, such as location service, according to the setting of your mobile device. "BOCHK ATMs Location" will not be available to you if you choose not to switch on the relevant function.
18. "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".
19. We are not responsible for the quality or performance of QR Cash. QR Cash may not be available at all times and there may be delays, failures, errors or omissions or loss of transmitted information.
20. 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.
21. You are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by your service providers.
22. "Conditions for Services" shall apply, you can visit our website to 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.
23. 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.
24. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region. The parties submit to the non-exclusive jurisdiction of the Hong Kong courts.
25. The Chinese version of these Terms and Conditions is for reference only. In the event of discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.