

中銀信用卡（國際）有限公司
信用卡每月網上及無卡支付消費限額服務 – 注意事項

本注意事項列出中銀信用卡（國際）有限公司（「卡公司」）提供的信用卡每月網上及無卡支付消費限額服務（「信用卡每月網上消費限額服務」詳見下文釋義）的使用。信用卡每月網上消費限額服務受限於管轄信用卡使用之信用卡持卡人合約／信用卡合約／商務卡持卡人合約（「**持卡人合約**」）。

請仔細閱讀本注意事項。當持卡人使用信用卡每月網上及無卡支付消費限額服務，即表示持卡人已閱讀及明白本注意事項的內容。謹請注意，持卡人不會因遵守或違反本注意事項而得以減低或免除其於持卡人合約內的所有應負之責任。

持卡人須遵守及在任何時間繼續遵守卡公司就其他信用卡服務或設施而不時規定的相關條款及細則（「**條款及細則**」）。

釋義

除非在本注意事項中另有釋義，持卡人合約及條款及細則中所界定的用語及詞彙在本注意事項中使用時涵義相同。

「**信用卡每月網上及無卡支付消費限額**」（下稱「**信用卡每月網上消費限額**」）指主卡持卡人在信用限額中為信用卡，包括主卡及所有附屬卡，每個月結期的合資格網上及無卡支付交易簽賬累積總額所設定之上限；

「**信用卡每月網上及無卡支付消費限額服務**」（下稱「**信用卡每月網上消費限額服務**」）指由卡公司提供使主卡持卡人可於每個月結期為主卡及所有附屬卡設定信用卡網上及無卡支付交易消費限額之功能；及

「**合資格網上及無卡支付交易**」（下稱「**合資格網上交易**」）指持卡人不時於網上進行由信用卡國際組織的商戶編號釐定之合資格交易及經郵購、電話或傳真訂購交易，此等交易不包括所有網上繳費、信用額套現計劃、定期定額交易、手機支付交易、持卡人需出示信用卡進行之交易（無論是於交易時或之後出示信用卡）及卡公司絕對酌情不時決定不包括在合資格網上及無卡支付交易之任何交易或消費。

應用

1. 信用卡每月網上消費限額服務適用於所有卡公司香港發行的主卡及附屬卡，但不包括所有採購卡、Intown 網上卡、私人客戶卡、中銀「易達錢」卡及卡公司不時拒絕接納的其他信用卡。
2. 如成功完成設定信用卡每月網上消費限額，持卡人及其附屬卡持有人所作的網上及無卡支付消費將不得超越該限額。如主卡持卡人沒有設定信用卡每月網上消費限額，信用卡可如常在信用限額內作網上及無卡支付消費。
3. 信用卡每月網上消費限額服務之申請及任何對信用卡每月網上消費限額之修改可由主卡持卡人與卡公司不時決定之相關方式進行，信用卡每月網上消費限額之修改經核實後將即時生效。信用卡每月網上及無卡支付消費限額將於生效後顯示於信用卡月結單上。

信用卡每月網上消費限額

4. 信用卡每月網上消費限額將由該信用卡之主卡及所有附屬持卡人共用。
5. 主卡持卡人可申請以100元之倍數作為信用卡每月網上消費限額，唯須經卡公司批准作實。主卡持卡人可申請把信用卡每月網上消費限額的金額設定為零。此設定經卡公司核實後，卡公司將拒絕所有以該

信用卡(包括主卡及所有附屬卡)進行之合資格網上交易。

6. 信用卡每月網上消費限額在任何時候均不得超過該信用卡之信用限額，信用卡每月網上消費限額將於每個月結期的第一日自動重新計算。
7. 如信用額度調整至低於信用卡每月網上消費限額，信用卡每月網上消費限額亦將調整至等同於信用額度，除非主卡持卡人另有指示，即使增加信用額度，信用卡每月網上消費限額將維持不變。

進行合資格網上交易

8. 卡公司有絕對酌情權不時決定任何網上及無卡支付交易是否為合資格網上交易。卡公司沒有責任在持卡人進行任何網上及無卡支付交易前澄清何等網上及無卡支付交易為合資格。
9. 不論合資格網上交易是否以港幣進行或結算，信用卡每月網上消費限額及合資格網上交易均以港幣等值計算。
10. 卡公司可拒絕接受及完成任何將超過信用卡每月網上消費限額之合資格網上交易。
11. 卡公司對合資格網上交易之授權及誌賬處理有絕對酌情權。此可能影響持卡人在某個月結期之信用卡每月網上消費限額可用餘額。
12. 持卡人須嚴格地監控每個月結期之信用卡每月網上消費限額及確保不會使用信用卡作出超過相關信用卡每月網上消費限額之合資格網上交易。

持卡人責任

13. 主卡持卡人須根據持卡人合約對使用附屬卡進行的任何及所有交易及/或引致的責任而向卡公司承擔責任。

取消與停用

14. 卡公司沒有(任何性質的)義務向任何人士提供或繼續提供信用卡每月網上消費限額服務。
15. 卡公司可隨時更改、暫停、取消或終止信用卡每月網上消費限額服務及/或不批准任何擬進行之交易，而毋須通知及申述理由。
16. 為免產生疑問，當信用卡過期、取消或終止時，該等信用卡每月網上消費限額服務將會同時自動被終止。

生效日期： 2023年12月

本注意事項的中文版僅供參考。若中、英文版本的詮釋中有任何抵觸或不相符之處，概以英文版為準。

BOC Credit Card (International) Limited
Credit Card Monthly Online and Card-Not-Present Spending Limit Service – Important Notes

These Important Notes set out the use of the Credit Card Monthly Online and Card-Not-Present Spending Limit Service (“Credit Card Monthly Online Spending Limit Service” as defined below) provided by BOC Credit Card (International) Limited (the “**Company**”). The Credit Card Monthly Online Spending Limit Service is subject to the Credit Card User Agreement / Credit Card Agreement / Commercial Card User Agreement governing the use of the Card (the “**User Agreement**”).

Please read these Important Notes carefully. By using the Credit Card Monthly Online and Card-Not-Present Spending Limit Service, Cardholder shall be deemed to have acknowledged and accepted these Important Notes. Observance or violation of these Important Notes shall not in any way reduce or discharge the liability of Cardholder for payment of any Charge arising as a result thereof.

Cardholder shall observe and at all times comply and continue to comply with the respective terms and conditions stipulated by the Company and/or any group member of the Company from time to time for the provision of other credit card services or facilities provided or to be provided by the Company and/or any group member of the Company (the “**Terms and Conditions**”).

Definitions

Terms and expressions defined in the User Agreement and the Terms and Conditions shall have the same respective meanings when used in these Important Notes unless otherwise defined in these Important Notes.

“Credit Card Monthly Online and Card-Not-Present Spending Limit” (“**Credit Card Monthly Online Spending Limit**”) means an upper limit for the aggregate amount of all Eligible Online and Card-Not-Present Transactions of a Main Card and its Additional Card(s) (each a “**Card**”) in each statement cycle, to be set by the Main Cardholder and within the Credit Limit;

“Credit Card Monthly Online and Card-Not-Present Spending Limit Service” (“**Credit Card Monthly Online Spending Limit Service**”) means a function provided by the Company which enables a spending limit for Eligible Online and Card-Not-Present Transactions of a Main Card and its Additional Card(s) in each statement cycle to be set by Main Cardholder; and

“Eligible Online and Card-Not-Present Transactions” (“**Eligible Online Transactions**”) means transactions conducted online by Cardholder with online purchase category merchants defined by credit card international organizations from time to time and mail order, telephone or fax order transactions, but excluding all online bill payments, credit card cash-in plans, recurring transactions, 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 as the Company may at its absolute discretion determine from time to time to be excluded as Eligible Online and Card-Not-Present Transactions.

Application

1. The Credit Card Monthly Online Spending Limit Service is applicable for both Main Cards and all Additional Cards issued in Hong Kong by the Company but excluding all Purchasing Card, Intown Virtual Card, BOC Private Label Card and BOC Express Cash Card, and other Cards as may be excluded by the Company at its sole discretion from time to time.
2. Once the setup of Credit Card Monthly Online Spending Limit is successfully completed, the Main Cardholder and Additional Cardholder(s) shall not use the Card for Online and Card-Not-Present Spending in excess of such credit limit. If Main Cardholder does not apply for the Credit Card

Monthly Online Spending Limit Service, the Credit Card Monthly Online Spending Limit will be defaulted at the Credit Limit of the Card.

3. Application for the Credit Card Monthly Online Spending Limit Service and any change to the Credit Card Monthly Online Spending Limit can be made by Main Cardholder to the Company in such manner as may be determined by the Company from time to time. The change will be in effective immediately upon approval of application. The effective Credit Card Monthly Online and Card-Not-Present Spending Limit will be shown in the respective card statement.

Credit Card Monthly Online Spending Limit

4. The Credit Card Monthly Online Spending Limit shall be shared jointly by Main Cardholder and all Additional Cardholder(s).
5. Main Cardholder may apply for a multiple of \$100 as the Credit Card Monthly Online Spending Limit subject to approval by the Company. Main Cardholder may apply for a “zero” amount of the Credit Card Monthly Online Spending Limit. Once application is approved by the Company, the Company will reject all Eligible Online Transactions to be conducted on such Card (including Main Card and all Additional Card(s)).
6. The Credit Card Monthly Online Spending Limit shall not exceed the Credit Limit of the Card, and will be recalculated automatically on the first day of each statement cycle.
7. The Credit Card Monthly Online Spending Limit shall be reduced to the Credit Limit in case the Credit Limit drops below the Credit Card Monthly Online Spending Limit, and shall remain unchanged in case of an increase of the Credit Limit unless otherwise instructed by Main Cardholder.

Conducting Eligible Online Transactions

8. The Company may at its absolute discretion to determine an online and Card-Not-Present transaction as an Eligible Online Transaction from time to time. The Company has no obligation to clarify which online and Card-Not-Present transactions are eligible before Cardholder conducts any online and Card-Not-Present transactions.
9. The Credit Card Monthly Online Spending Limit and the total amount of Eligible Online Transactions are calculated in Hong Kong dollars equivalent, whether the Eligible Online Transactions are conducted or settled in Hong Kong dollars or non-Hong Kong currencies dollars.
10. Any intended Eligible Online Transaction beyond the Credit Card Monthly Online Spending Limit shall be rejected.
11. The authorization and posting processing of Eligible Online Transactions are at the absolute discretion of the Company. These may affect the available Credit Card Monthly Online Spending Limit of a specific statement cycle.
12. Cardholder shall strictly monitor the Credit Card Monthly Online Spending Limit set for each statement cycle from time to time and shall not use the Card for Eligible Online Transactions in excess of such Credit Card Monthly Online Spending Limit.

Cardholder's Liability

13. Main Cardholder shall be liable to the Company for any and all transactions effected and/or liabilities incurred by the use of Additional Card(s) in accordance with the User Agreement.

Cancellation and Suspension

14. The Company shall have no obligation (in whatsoever nature) to provide or continue to provide the Credit Card Monthly Online Spending Limit Service to any person.
15. The Company may at any time vary, suspend, cancel or terminate the provision of the Credit Card Monthly Online Spending Limit Service and/or disapprove any transaction proposed to be effected thereby and may not give any reason.
16. For the avoidance of doubt, upon expiration, cancellation or termination for any reason of a Card to which the Credit Card Monthly Online Spending Limit Service is made available, such Credit Card Monthly Online Spending Limit Service shall also be automatically terminated at the same time.

Effective Date: December 2023

The Chinese version of these Important Notes is for reference only. If there is any conflict or inconsistency between the English and Chinese versions of these Important Notes, the English version shall prevail