

**Bank of China (Hong Kong) Limited (“the Bank”)
User Circulars and Important Notes to BOC Mastercard® Debit Card
(“Debit Card”) applicants / holders for using the Card (“Important
Notes”)**

You can now use BOC Mastercard® Debit Card to withdraw cash in local and overseas ATMs and purchase in merchants via “BOCHK” network, “JETCO” network and “MasterCard / Cirrus” network. The transaction amount will be debited from accounts registered by the principal cardholders immediately. You can also use Apple Pay and Google Pay to purchase in merchants.

I. About your BOC Mastercard® Debit Card

1. You can bind your virtual card with e-wallet or shop online with a one-time password. But you have to present a physical debit card when using/performing ATM services and/or transactions.
2. If you spend in the 12 major currencies (including HKD, USD, CNY, GBP, JPY, AUD, NZD, CAD, EUR, CHF, SGD, THB) of the Debit Card and have sufficient balances of the spending currency in your account, your transaction will be settled with the corresponding spending currencies without currency conversion given that the principal cardholders have activated the “Foreign Currencies Direct Debit Setting” of your card.
3. Principal cardholders can use "Foreign Currencies Direct Debit Setting" to activate or suspend the direct debit function of designated currencies. Changes will be effective immediately upon receipt of instructions by the Bank.
 - For currencies set as "suspend", you will not be able to conduct transactions in the form of direct debit from MTC Account for such currencies. Even if there is enough balance in the MTC Account at the time of making purchases and withdrawals, the relevant transactions will involve foreign currency exchange and be debited from your linked HKD Savings Account.
 - For currencies set as "activate", if there is insufficient balance in the MTC Account at the time of making purchases and

withdrawals, the relevant transactions will also involve foreign currency exchange and be deducted from your linked HKD savings account.

The full amount of the transaction will be converted into HKD at the exchange rate and at the time as the Bank or Mastercard considers appropriate ("Converted Amount") and the Bank will debit such the Converted Amount from HKD Savings Account provided that there are sufficient available funds in HKD Savings Account.

4. Withdrawals of cash in any currency (including HKD and foreign currency) at a JETCO ATM will be debited from the principal cardholder's designated HKD Savings Account only, and the Bank has no control over, and takes no responsibility for, the exchange rate used by JETCO network for each foreign currency cash withdrawal.
5. Foreign currency transactions are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.
6. 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. Cardholders shall ensure that he/she is aware of and understands the fees and charges referred to in the BOC Mastercard® Debit Card Terms and Conditions, BOC Mastercard® Debit Card Cash Rebate Terms and Conditions, and General Banking Services Charges.
7. If you have insufficient funds in your registered account, all transactions will be rejected.
8. If you have insufficient funds in your registered account when the transaction is posted, for example, giving tips after a bill is paid or the final settlement amount of a transaction is larger than the original amount (this could be caused by exchange rate difference), the card will be suspended and all transactions of the card will be rejected. Once your account has

sufficient funds and the transaction has been posted, the Bank will enable the use of your card within two working days.

9. 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.
10. 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).
11. If principal cardholders prefer to have a lower limit, please adjust in Mobile Banking / call Customer Service Hotline (852) 2691 2323 or visit any of our branches in person. The changes will be effective immediately after the Bank receives the request.

II. Protection of BOC Mastercard® Debit Card & PINs

1. Upon receiving of the Card, the Cardholder shall sign the Card and activate the Card according to the Bank’s instructions.
2. Please keep your physical Card in a safe place, destroy the original printed copy of the PIN and memorize your PIN and change it regularly.
3. Please avoid writing down or recording the PIN on the physical card or on anything usually kept with or near the card without disguising it.

4. For security reasons, please avoid using your identity card number, birthday date, telephone number, commonly used combinations of numbers (e.g. 123456) or other easy-to-guess numbers as your PIN. Please also avoid using the same PIN to access other services, including internet banking or other websites.
5. Please avoid letting anyone else to use your Card or PIN.
6. Please note that the police and bank staff will never ask you for the PIN. Do not disclose your PIN to anyone under any circumstances.
7. Before using an ATM, please check if the keypad cover is abnormal (has been removed or installed with imaging facility), also if there are any suspicious devices near the card slot and keypad. If you notice anything suspicious, please notify the related bank immediately.
8. Please cover the keypad with your hand when entering your PIN at ATM or Point-of-Sale devices and make sure no one is looking over your shoulder or standing next to you.
9. The Bank will send you security messages by either text messaging or other form of alert under certain circumstances. Please check once received.
10. You should promptly report any notice or suspicion loss, theft, disclosure or unauthorized use of your BOC Mastercard® Debit Card and/or PIN by calling Customer Service Hotline at (852) 2691 232. Principal cardholders can also report lost cards in Mobile Banking or contact us via Online Chat.
11. You can login to Mobile Banking, Internet Banking, Online Chat, 24-hour Customer Service Hotline or visit any of our branches to block or unblock the Card. Please note that once the Card is blocked, it will not be able to conduct any transactions until you unblock the Card. Temporary blocking of the Card does not constitute a report of loss or cancellation of the Card.

III. Exercise Care at ATM Withdrawals

1. Please avoid being distracted while withdrawing cash or leaving banknotes and your physical Debit Card at an ATM unattended or uncollected. Print a receipt for record and count the banknotes immediately after each cash withdrawal.

2. Do not remove any uncollected banknotes left behind by a previous user from an ATM dispenser. The banknotes will be automatically retrieved by the machine after a designated period of time.
3. You can use your physical Debit Card to exchange and withdraw 12 major currencies / foreign currencies from the registered HKD account or MTC account (if applicable) via the Bank's designated ATMs.

IV. The service of electronic payment tools

1. You can add BOC MasterCard[®] Debit Card to electronic payment tools (such as Apple Wallet or Google Wallet) and pay via these tools at terminals, apps or webpages that accept these tools to experience a fast, convenient and secure mobile payment service.

V. Notes for underaged supplementary cardholders

1. Principal cardholders please instruct underaged supplementary cardholders on the following matters before allowing them to use the service of electronic payment tools (such as Apple Pay or Google Pay):
 - Guide supplementary cardholders to establish a correct concept of consumption; and
 - Supplementary cardholders should evaluate their needs before spending and avoid random or excessive spending. They should avoid using electronic payment tools to make inappropriate purchases or purchase inappropriate products; and
 - Electronic payment tools are a payment method. The relevant services can solve the inconvenience of carrying cash, but you should also pay attention to the relevant terms and charges (if any) when using the card; and
 - Read the bank's notice to customers from time to time carefully.

VI. Other points

1. All Debit Cards have an expiry date. A renewal card (including the principal card and supplementary cards) will be delivered to the registered

correspondence address of principal cardholders before your existing card's expiry date. Please activate the card within 30 days after the new card has been issued. Your previous card will become invalid immediately after activating the new card. If you have a physical card of the previous card, please cut it into two pieces along with the chip and card number.

2. Your signature on the physical card and/or the activation or use of the Debit Card and/or make the Debit Card effective and/or the use of any of the Debit Card services shall constitute conclusive evidence of your acceptance of and agreement to be bound by these Important Notes, BOC Mastercard® Debit Card Terms and Conditions, BOC Mastercard® Debit Card Cash Rebate Terms and Conditions, General Banking Services Charges, Data Policy Notice and Privacy Policy Statement for the relevant fees and provisions of Debit Card.
3. Use of the Card is restricted exclusively for bona fide purchase of goods and/or services and/or transfer and/or cash withdrawal only and you shall not use the Card for other purpose, including but not limited to conducting any illegal transactions.
4. You can perform online transactions with the Debit Card. Principal cardholders can see card details on your physical card or via the BOCHK Mobile Banking Application.
5. If you want to withdraw cash in overseas ATMs, you have to use a physical Debit Card and set the outside Hong Kong daily cash withdrawal limit prior to departure.
6. The use of the Debit Card outside Hong Kong is subject to all applicable laws and regulations of the relevant overseas jurisdictions and the conditions and limits imposed by the Bank and/or the overseas authorities and financial institutions.
7. 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.

8. The cardholder may have to bear a loss when the Debit Card has been used for an unauthorized transaction before the cardholder has reported to the Bank that the Debit Card/PIN has been lost or stolen or that someone else knows the PIN. Subject to Section II Clause 10 above and provided that the cardholder has acted in good faith and with due care (including without limitation taking the precautions under Section II Clause 1 - 9 and reporting loss, theft and/or unauthorized use of the Debit Card in accordance with Clause 10) and has not acted fraudulently or with gross negligence, the liability of the cardholder for loss, theft or unauthorized use of the Debit Card shall not exceed the maximum amount of HK\$500 or such other amount (subject to the applicable laws and regulatory directive) as notified by the Bank to the cardholder from time to time.
9. The cardholder shall be liable for all losses if he/she has acted fraudulently. The cardholder may be held liable for all losses if he/she has acted with gross negligence, failed to report to the Bank after having found that his or her Debit Card has been lost or stolen or failed to observe the provisions of Section II above or such other requirements as may be stipulated by the Bank from time to time in safeguarding the Debit Card and the PIN or if the unauthorized use of the Debit Card involves the use of his/her PIN with or without his/her knowledge. The cardholder shall also indemnify the Bank in full in respect of any expense and losses suffered or incurred by the Bank in relation thereto.
10. The Debit Card with built-in contactless payment function which provides you with hassle-free card spending worldwide where Mastercard contactless payment is accepted. Simply tap the card against the reader to settle any transaction of HKD 1,000 or below without the need of signature verification to enjoy convenience and speedy payment service. For details, please visit www.mastercard.com.hk.

11. The principal cardholders shall be liable to the Bank for any and all transactions effected and/or liabilities incurred by supplementary cardholders by the use of their cards.

12. To cancel the recurring payment instruction(s), the cardholder should contact the relevant merchant(s) to take necessary action accordingly.

13. The Bank's rights of set-off:

(i) Each principal cardholder irrevocably authorizes the Bank at any time and from time to time to combine and set off all or any of the accounts maintained with the Bank without prior notice in respect of any amount due from him/her to the Bank.

(ii) Where the supplementary card(s) is/are issued, the Bank may use any credit balance in any account of the principal cardholder to repay any amount due from any and all supplementary cardholders to the Bank.

(iii) A supplementary cardholder may (at his/her option) settle the amounts due to the Bank from the principal cardholder and/or other supplementary cardholders. Any payment made by a supplementary cardholder in excess of the amounts due from him/her to the Bank shall be irrevocably deemed to be voluntary payment to settle (in whole or in part) the amounts due from the principal cardholder and/or other supplementary cardholders.

14. Complaint procedures against merchants:

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 telephone or in writing. The cardholder should provide the Bank with the Debit Card number and contact telephone number of such cardholder to enable the Bank to maintain record to contact the cardholder and follow up with respect to such complaints.

15. Complaint procedures against the Bank:

In the event that any cardholder wishes to express any opinion on the operating procedures or any staff of the Bank, such cardholder should record the details of the relevant information and inform the Bank by

telephone or in writing. The cardholder should provide the Bank with the Debit Card number and contact telephone number of such cardholder to enable the Bank to maintain record to contact the cardholder and follow up with respect to such complaints.

16. This Important Notes may be revised by the Bank at any time and from time to time. Copy of the current version is available at the principal place of business of the Bank or on the Bank's website at www.bochk.com.
17. This Important Notes is written in both English and Chinese. In the case of conflict or deviation in interpretation, the English version shall prevail. In the event of any inconsistency between the terms and conditions stated herein and BOC Mastercard[®] Debit Card Terms and Condition, that BOC Mastercard[®] Debit Card Terms and Condition shall prevail.
18. If principal cardholder also applied supplementary card successfully, and required to update contact information of supplementary cardholder (such as mobile phone number, email address) afterward, the relevant changes request need to be submitted by principal cardholder. Please note that the relevant changes only be applicable to supplementary card related information and will not replace any existing customers' records of bank account of supplementary card applicants (if applicable).

VII. Data Privacy Notice

1. By submitting an application for the Debit Card/ and supplementary card, you/ and supplementary cardholders agree that the Bank may use and disclose all personal data about you/ and supplementary cardholders that the Bank currently or subsequently holds for the purposes as set out in the Data Policy Notice and Privacy Policy Statement.
2. If there is a need to update the supplementary cardholder's information (such as mobile number or email address) after successfully applying for the supplementary card, the principal cardholder confirm that the supplementary cardholders agree to allow the principal cardholder to provide their information to the Bank. The principal cardholder should also be authorized to issue change instructions related to the supplementary

card and receive any relevant communications on behalf of the supplementary cardholder from time to time.

3. Principal cardholder must ensure that all information provided to the bank must be factually correct.

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