

BOC CREDIT CARD (INTERNATIONAL) LTD

BOC Credit Card / Express Cash Revolving Credit / Express Cash Instalment Loan Direct Debit Authorization (DDA) Form

Please complete and return to BOC Credit Card (International) Ltd (Customer Services Department, 20/F., BOC Credit Card Centre, 68 Connaught Road West, Hong Kong)

To: The Bank named below (the "Bank"),

I/We hereby authorize the Bank to effect transfers from my/our account specified below (the "Debit Account") to that of the BOC Credit Card (International) Ltd (the "Beneficiary") such sum or sums as the Beneficiary may from time to time advise the Bank. I/We hereby undertake to keep sufficient funds available in the Debit Account to meet such transfers. I/We further agree that:-

1. The Bank shall be entitled, at its absolute discretion, to effect any transfer hereby authorized notwithstanding that there is insufficient funds immediately available in the Debit Account to meet any such transfer.
2. I/We jointly and severally accept full responsibility for any overdraft (including payment of interest thereon and any handling charge) in the Debit Account as a result of any such transfer.
3. This authorization shall remain in full force and effect without having first obtained my/our consent notwithstanding the Beneficiary may have informed the Bank of any change (i) to the account specified herein and into which any funds should be credited or (ii) to the number of the Credit Card Account(s) specified herein.
4. The Bank shall be entitled to act on the advice of the Beneficiary as to the amount to be transferred and shall not be obliged to ascertain whether the sum or sums so advised by the Beneficiary for transfer is agreed by me/us.
5. Any notice of cancellation or variation of this authorization which I/we may give to the Bank shall be given at least 3 working days prior to the date on which such cancellation/variation is to take effect. A copy of such notice shall also be given to the Beneficiary by me/us.
6. The Bank may refuse to comply with or act pursuant to this authorization at any time without prior notice or giving any reason to me/us.
7. Without limiting the generality of the foregoing, if transfers cannot be effected for 3 consecutive times due to insufficient funds in the Debit Account, the Bank may at its absolute discretion refuse to comply with or act pursuant to this authorization without prior notice to me/us.
8. If the Beneficiary requests the Bank to transfer any sum in a currency other than the currency in which the Debit Account is denominated, the Bank shall be entitled to convert any such sum into the currency accepted by the Beneficiary at the rate of exchange determined by the Bank.
9. Any Bank services charge due is to be deducted from the Debit Account.

(The Chinese version of these terms and conditions is for reference only and if there is any discrepancy between the English and the Chinese versions, the English version shall prevail)

Name of Party to be Credited (the "Beneficiary")	Account to be Credited	(For Card Centre Use Only)
BOC CREDIT CARD (INTERNATIONAL) LTD	1. 連繫港幣扣帳戶 (Linked to HKD Debit Account) ☐ 043 - 472 - 0 - 021777 - 0 (港幣 HKD)	2. 連繫人民幣扣帳戶 (Linked to CNY Debit Account) ☐ 012 - 875 - 60 - 1 - 08494 (人民幣 CNY)

Important Notice:

(A) Debit Bank Account Type

Repayment account type	Bank Account Type			
	Bank account maintained at BOC(HK), Nanyang Commercial Bank or Chiyu Banking Corporation		Bank account maintained at any other Bank in Hong Kong	
	HKD A/C (Savings A/C or Current A/C)	CNY Savings A/C (Not applicable for Company A/C)	HKD A/C (Savings A/C or Current A/C)	CNY A/C (Saving A/C or Current A/C)
HKD Credit Card A/C	✓ Applicable	* Not Applicable	✓ Applicable	* Not Applicable
CNY Credit Card A/C	✓ Applicable	✓ Applicable	✓ Applicable	* Not Applicable ⁵
Express Cash Revolving Credit / Express Cash Instalment Loan	✓ Applicable	* Not Applicable	✓ Applicable	* Not Applicable

(B) Instruction

- (1) Please separately fill in HKD Credit Card account number and CNY Credit Card account number when applying DDA for BOC CUP Dual Currency Credit Card as this card contains 2 distinctive card numbers.
- (2) Please fill in **separate DDA form** for each bank account when the designated bank account used for settlement of each HKD Credit Card account / CNY Credit Card account / Express Cash Revolving Credit and / or Express Cash Instalment Loan is different.
- (3) Item marked by "*" is mandatory fill in item.
- (4) Please put a "✓" in the box to select the payment instruction, if no payment instruction be selected, it will be defaulted as 'Full Pay'.
- (5) CNY bank account maintained at any other Bank in Hong Kong is not applicable for CNY Credit Card account.
- (6) The lead time for setting up a direct debit instruction may vary; please therefore continue to settle your account outstanding balance(s) by other payment means until written confirmation of direct debit is received by you.

Payment Instruction and Repayment Account(s): (please refer to Important Notice)

Applicable for BOC CUP Dual Currency Credit Card

Name of Cardholder*	Credit Card account currency	Main Credit Card account number*						Payment Instruction ⁴			
	HKD ¹	6	2	5	0					<input type="checkbox"/> Full Pay	<input type="checkbox"/> Min Pay
	CNY ¹	6	2	5	0					<input type="checkbox"/> Full Pay	<input type="checkbox"/> Min Pay

Applicable for BOC Credit Card / Express Cash Revolving Credit / Express Cash Instalment Loan

Name of Cardholder*	Main BOC Credit Card / Express Cash Revolving Credit / Express Cash Instalment Loan account no*	Payment Instruction ⁴	
		<input type="checkbox"/> Full Pay	<input type="checkbox"/> Min Pay
		<input type="checkbox"/> Full Pay	<input type="checkbox"/> Min Pay

To Debit From: Please put a "✓" in the box to select

- The bank a/c as stated below is for settlement of outstanding balance(s) of my BOC Credit Card / Express Cash Revolving Credit / Express Cash Instalment Loan
- The bank a/c as stated below is for settlement of outstanding balance(s) of the BOC Credit Card / Express Cash Revolving Credit / Express Cash Instalment Loan of other party/parties

My/Our Bank Name and Branch	My bank account currency type ⁵ : <input type="checkbox"/> HKD bank account <input type="checkbox"/> CNY bank account		
	Bank No.	Branch No.	My/Our Account No.
My/Our Name(s) as Recorded on the Bank Account	My/Our Signature(s) of the Bank Account to be debited		
Daytime Contact Tel. No	Date		

For Bank Use Only (A Debtor's Ref refers to the first 12 digits of BOC Credit Card / Express Cash Revolving Credit / Express Cash Instalment Loan number)

(1) DEBTOR'S REF	(2) DEBTOR'S REF	(3) DEBTOR'S REF	
(4) DEBTOR'S REF	For Card Center Use only		
Bank Verification (Authorized Signature with Bank Chop)	Verified By	Made By	Checked By
	Date	Date	Date
Signature No :	Date:		