



## **Notice of Change in the User Agreement of BOC Credit Card**

The following Clause shall be inserted into the BOC Credit Card User Agreement from Oct 3, 2011 ("effective date") and onwards.

### **5. Account Statement and Payment**

5.10 The Account may be debited even though the Charges were incurred (without limitation) by (i) telephone, fax, mail order or direct debit authorization, or (ii) the use of a Card over the internet, at an ATM, merchant establishment or financial institution's point of sales terminal (including contactless card sensor), credit card payphone or any other facility permitting use of the Card without the execution of a sales draft or the signature of the Cardholder. A Cardholder's failure to sign any sales draft or cash advance voucher will not relieve the Cardholder from liability to the Company in respect thereof.

Please note the above change shall be binding on you if you continue using or retaining your credit card(s) and/ or account(s) with us on or after the effective date. Please also note your right of termination under the relevant User Agreement if you refuse to accept the above changes.

The English version of this notice shall prevail whenever there is any discrepancy between the English and the Chinese versions.

For enquiries, please call BOC Credit Card 24-hour Customer Services Hotline at 2853 8828 or visit [www.boci.com.hk](http://www.boci.com.hk) for details.

BOC Credit Card (International) Limited  
September, 2011