



# 中銀信用卡(國際)有限公司

## BOC Credit Card (International) Ltd.

### Notice of Amendments to BOC Credit Card Fees and Online Bill Payment Service

In response to recent market conditions, the following changes will apply to BOC Credit Card fees and online bill payment service with effect from 1 June 2015 (the "Effective Date"):

Unless otherwise specified, the amendments below are applicable to all types of BOC Credit Cards (including BOC Visa Credit Card/BOC MasterCard Credit Card/BOC CUP Dual Currency Credit Card/BOC Intown Virtual Card/BOC Private Label Card/BOC Commercial Card/USD Card and related additional cards, if applicable).

Items	Amendments
<b><u>Fees Adjustment</u></b>	
<b>1</b>	<b>Cash Advance Handling Fee</b>
Hong Kong	<ul style="list-style-type: none"> <li>4% of the Cash Advance amount plus HKD/CNY20 per transaction (subject to a minimum of HKD/CNY100)</li> <li>Cash Advance through either PLUS/CIRRUS ATM Network: 4% of the Cash Advance amount plus HKD25 per transaction (subject to a minimum of HKD100)</li> </ul>
Macau	<ul style="list-style-type: none"> <li>Cash Advance using a BOC Dual Currency Credit Card through JETCO ATM Network: 4% of the Cash Advance amount plus HKD20 per transaction (subject to a minimum of HKD100)</li> </ul>
<b>2</b>	<b>Cash Before Card Handling Fee</b>
	<ul style="list-style-type: none"> <li>4% of the Cash Before Card amount plus HKD/CNY 20 per transaction</li> </ul>
<b>3</b>	<b>Fees relating to Foreign Currency Transactions</b>
Hong Kong Dollar Transactions incurred outside Hong Kong	All VISA card transaction in Hong Kong Dollars incurred outside Hong Kong will be imposed a reimbursement charge of 0.8% on the transaction amount (the charge is levied by VISA) which shall be debited to the card account
<b><u>Amendment regarding Online Bill Payment Service</u></b>	
<b>4</b>	<b>Online Bill Payment under Education and Insurance categories</b>
	Gift Point entitlement for each card account is capped at 10,000 points per statement month for such categories (only applicable to personal BOC Credit Card(s) which are entitled to earn Gift Points for online bill payments (BOC Commercial Card(s) are excluded))

Please note that you will be deemed to have agreed to the above amendments and will be bound by them if you continue to use or retain your credit card(s) and/or maintain the card account(s) with us on or after the Effective Date. Please also note that if you do not agree to the above amendments, please call our 24-hour Customer Services Hotline at 2108 3288 to exercise your right of termination of card services before the Effective Date.

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

For enquiries, please call our 24-hour Customer Services Hotline: 2108 3288.