

Launch of new chip-based BOC Credit Card & enhanced security measures for ATM Services

BOC Credit Card is fully committed to offering customers with more efficient and safer credit card usage. Besides the placement of compatible chip-based terminals for merchant processing using the latest chip technology as well as the release of chip-based BOC Credit Card (the "new chip card") to all our cardholders by phases, we have also strengthened the security measures for ATM Services outside Hong Kong, providing even greater security round the clock.

You can use the new chip card through merchant terminals and ATMs for transaction processing by means of the new chip technology. Payment process of a new chip card at the point of sale through merchant terminals will remain unchanged. The new chip card will be accepted by all ATMs in Hong Kong whilst transaction processing by a JETCO ATM will be chip based.

Moreover, to strengthen security measures for ATM Services outside Hong Kong, the daily ATM cash advance limit for all BOC Credit Card types¹ in different ATM networks outside Hong Kong (including cash withdrawal)(“cash withdrawal”) has been revised (see details in Tables 1 & 2). To conduct cash withdrawal at ATMs with your card(s) outside Hong Kong², please activate the “ATM cash withdrawal functions outside Hong Kong” (outlined in Table 3 below) of your BOC Credit Card(s) before departing Hong Kong.

Table 1: Cash withdrawal transaction via non-JETCO network outside Hong Kong

Region	Applicable card types	Cash withdrawal limit
All regions outside Hong Kong (include Mainland China, Macau & other regions outside Hong Kong)	All BOC Credit Cards ¹	Pre-set to HK\$0

Table 2: Cash withdrawal transaction via JETCO network outside Hong Kong

Region	Applicable card types	Cash withdrawal limit
Mainland China	BOC CUP Dual Currency Credit Card	Pre-set to HK\$0
	Other BOC Credit Cards	No change to existing withdrawal limit (please ignore table 3)
Macau*	All BOC Credit Cards ¹	No change to existing withdrawal limit (please ignore table 3)

* Some JETCO ATMs with casino functions (i.e. including ticket redemption, money exchange etc) located within casino establishments in Macau will not offer any ATM service through the JETCO network until chip-upgrade enhancement is fully completed. For details, please refer to latest announcement from the Joint Electronic Teller Services Limited (“JETCO”) or visit its website www.jetco.com.hk.

Table 3: Activation Channels

ATM cash withdrawal functions outside Hong Kong	Activation channels
<ul style="list-style-type: none"> Activating of ATM cash withdrawal functions outside Hong Kong Setting of validity period³ Setting of daily ATM cash withdrawal limit outside Hong Kong⁴ 	<ul style="list-style-type: none"> Internet Banking, or Mobile Banking (if applicable⁵), or JETCO ATMs, or BOC Credit Card 24-hour Customer Services Hotline at (852)2853 8828

Important Notes:

1. The above notification is only applicable to a BOC Credit Card issued in Hong Kong region, but excludes Private Label Card, Intown Card, BOC Prepaid Card and BOC Express Cash Card issued in Hong Kong, BOC Credit Card and Prepaid Card issued in Macau. 2. ATM cash withdrawal functions outside Hong Kong of BOC Credit Card apply equally to all its linked bank accounts. 3. The setting applicable for cash withdrawal outside Hong Kong will take effect from the date/time set by the customer when activating the ATM cash withdrawal function. The minimum applicable validity period for such function is 1 day and the maximum validity period is until the card expiry date. 4. Daily ATM cash withdrawal limit outside Hong Kong of BOC Credit Card will be defaulted to the base currency of the selected credit card, for example, the daily ATM cash withdrawal limit outside Hong Kong will be measured by HKD if the cardholder activates the ATM services outside Hong Kong by using a HKD BOC Credit Card whereas for a BOC CUP Dual Currency Credit Card it will be defaulted to HKD as its base. 5. Only applicable for Internet Banking customer of Bank of China (Hong Kong), Nanyang Commercial Bank or Chiyu Banking Corporation.

Perform the activation of ATM cash withdrawal functions outside Hong Kong through JETCO ATMs, steps as below

1 STEP 1: Service selection

1. Please choose 'CHANGE CARD SETTING' on the main screen
2. Then choose 'OVERSEAS TRANSACTION SETTING'

2 STEP 2: Service activation

1. Please choose 'ACTIVATE' to start the setting process
2. Key in the start date: should be later than or equal to today date
3. Key in the end date: should be earlier than or equal to the credit card expiry date

3 STEP 3: Service setting

Please choose 'CHANGE' overseas daily withdrawal limit, key in the desired withdrawal limit

4 STEP 4: Confirm setting

Please choose 'CONFIRM' to accept completed setting

Perform the activation of ATM cash withdrawal functions outside Hong Kong through Internet Banking, steps as below

1 STEP 1: Service Selection

Please choose Setting icon and select 'Set up Overseas ATM Cash Withdrawal'

2 STEP 2: Service activation

Please choose 'ACTIVATE' to start the setting process

3 STEP 3: Confirm setting

1. Choose or input Daily Cash Withdrawal Limit
2. Choose start date of validity period: should be later than or equal to today date
3. Choose end date of validity period: should be earlier than or equal to the credit card expiry date
4. Please choose 'SUBMIT' to accept completed setting

Perform the activation of ATM cash withdrawal functions outside Hong Kong through Mobile Banking, steps as below

1 STEP 1: Service Selection

Please choose Setting and select 'Set up Overseas ATM Cash Withdrawal'

2 STEP 2: Service activation

Please choose 'ACTIVATE' to start the setting process

3 STEP 3: Confirm setting

1. Choose or input Daily Cash Withdrawal Limit
2. Choose start date of validity period: should be later than or equal to today date
3. Choose end date of validity period: should be earlier than or equal to the credit card expiry date
4. Please choose 'SUBMIT' to accept completed setting

Should you have any queries, please call BOC Credit Card 24-hour Customer Services Hotline at (852) 2853 8828.

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