

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 types<sup>1</sup> 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 Kong<sup>2</sup>, 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 <sup>1</sup>	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 <sup>1</sup>	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](http://www.jetco.com.hk).

Table 3: Activation Channels

ATM cash withdrawal functions outside Hong Kong	Activation channels
<ul style="list-style-type: none"><li>Activating of ATM cash withdrawal functions outside Hong Kong</li><li>Setting of validity period<sup>3</sup></li><li>Setting of daily ATM cash withdrawal limit outside Hong Kong<sup>4</sup></li></ul>	<ul style="list-style-type: none"><li>Internet Banking, or</li><li>Mobile Banking (if applicable<sup>5</sup>), or</li><li>JETCO ATMs, or</li><li>BOC Credit Card 24-hour Customer Services Hotline at (852)2853 8828</li></ul>

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

STEP 1: Service selection

PLEASE CHOOSE SERVICE

CHANGE PERSONAL IDENTITY NUMBER

OVERSEAS TRANSACTION SETTING

BACK

- Please choose 'CHANGE CARD SETTING' on the main screen
- Then choose 'OVERSEAS TRANSACTION SETTING'

STEP 2: Service activation

OVERSEAS TRANSACTION IS DEACTIVATED

START DATE:  
END DATE:  
OVERSEAS DAILY WITHDRAWAL LIMIT: \$0.00

CANCEL

ACTIVATE

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

STEP 3: Service setting

OVERSEAS TRANSACTION WILL BE ACTIVATED

START DATE: 01 MAR 2013 CHANGE  
END DATE: 01 APR 2013 CHANGE

OVERSEAS DAILY WITHDRAWAL LIMIT: \$0.00 CHANGE

CONFIRM

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

STEP 4: Confirm setting

OVERSEAS TRANSACTION WILL BE ACTIVATED

START DATE: 01 MAR 2013 CHANGE  
END DATE: 01 APR 2013 CHANGE

OVERSEAS DAILY WITHDRAWAL LIMIT: \$20,000.00 CHANGE

CONFIRM

Please choose 'CONFIRM' to accept completed setting

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

STEP 1: Service Selection

Credit Card | RMB | BOC Wealth Express | MPF | e-Statement | Open Account | Assistant | Setting

My Account  
Limit Setting  
Security Setting  
Set up Overseas ATM Cash Withdrawal  
Quote Service Plan  
Change Password  
Change Personal Information  
Interface Setting

Welcome to Internet Banking Services

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

STEP 2: Service activation

Set up Overseas ATM Cash Withdrawal

To conduct cash withdrawal and cash advance at ATMs with your card(s) outside Hong Kong, please activate the "ATM cash withdrawal functions outside Hong Kong" of your BOC Card(s) under BOC Credit Cards before departing Hong Kong.

Card Type	Card Number (As shown on the card face)	Currency	Validity Period	Daily Cash Withdrawal Limit
***Card		HKD	Not Activated	—
***Card		HKD	Not Activated	—
***Card		HKD	Not Activated	—

Please choose 'ACTIVATE' to start the setting process

STEP 3: Confirm setting

Set up Overseas ATM Cash Withdrawal

Please input the following required information

Card Number  
Existing Daily Cash Withdrawal Limit (if any)  
Daily Cash Withdrawal Limit<sup>1</sup>  
Start Date of Validity Period  
End Date of Validity Period (The maximum validity period is up to the Expiry Date of this card.)

\*\*\*Card 4938-XXXX-XXXX-XXXX  
HKD 5000  
Effective for 7 days  
2023/03/17

Maximum ATM daily cash withdrawal limit of respective BOC Credit Cards  
VISA Credit Card/MasterCard Credit Card  
BOC CUP Dual Currency Credit Card  
BOC Commercial Card  
BOC CUP Dual Currency Commercial Card  
MasterCard USD Titanium/PulseCard  
MasterCard USD Classic Card  
HKD 20,000  
HKD 10,000  
USD 1,300  
USD 650

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

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

STEP 1: Service Selection

Setting

Set Up Overseas ATM Cash Withdrawal

Change Password

Change E-mail Address

Set up Homepage

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

STEP 2: Service activation

Set Up Overseas ATM Cash Withdrawal

To conduct cash withdrawal and cash advance at ATMs with your card(s) outside Hong Kong, please activate the Overseas ATM Cash Withdrawal Functions of your BOC Card(s) and/or BOC Credit Card(s) before departing Hong Kong.

\*\*\* Card 4938-XXXX-XXXX-XXXX  
Currency HKD  
Validity Period Not Activated  
Daily Cash Withdrawal Limit —

Activate

Please choose 'ACTIVATE' to start the setting process

STEP 3: Confirm setting

Set Up Overseas ATM Cash Withdrawal

\*\*\* Card 4938-XXXX-XXXX-XXXX

Existing Daily Cash Withdrawal Limit (if any)  
Daily Cash Withdrawal Limit  
HKD 5000

(Please input an integer amt that must not exceed the daily cash withdrawal limit of this card at ATMs.)  
Start Date of Validity Period  
2023/03/17

End Date of Validity Period (Limited to the Expiry Date of this card)  
Effective for 7 days  
2023/03/17

- Choose or input Daily Cash Withdrawal Limit
- Choose start date of validity period: should be later than or equal to today date
- Choose end date of validity period: should be earlier than or equal to the credit card expiry date
- 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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