BOC CREDIT CARD (INTERNATIONAL) LTD

A

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 (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. 連繫港幣扣帳戶口 (Linked to HKD Debit Account) ❒ **012 – 875 – 0 – 026377 – 7 (港幣 HKD)**	2. 連繫人民幣扣帳戶口 (Linked to CNY Debit Account) ❒ **012 – 875 – 060 – 13400 (人民幣 CNY)**

Important Notes:

(A) Debit Bank Account Type

Repayment account type	**Savings or Current account maintained at any Bank in Hong Kong**	
	HKD Bank Account	**CNY Bank Account**
HKD Credit Card A/C	✓ **Applicable**	× **Not Applicable**
CNY Credit Card A/C	✓ **Applicable**	✓ **Applicable**
Express Cash Revolving Credit/ Express Cash Instalment Loan	✓ **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) Customer can choose to authorize the direct debit transfer of a designated percentage of statement balance. Please note that if the authorized percentage transfer i.e. the partial payment is less than the minimum payment shown on the statement, the minimum payment amount will be debited to your designated bank account by autopay. Please note this payment option is applicable to BOC Credit Card and BOC Express Cash Revolving Credit account.
(6) A text message to confirm successfully set up will be sent to your mobile registered in Card Company (only Hong Kong mobile number apply) upon completion of setting up this direct debit authorization. Please continue to settle your account outstanding balance(s) by other payment means until confirmation of direct debit is received by you.

Payment Instruction and Repayment Account(s): (please refer to the above Important Notes)

Applicable for BOC CUP Dual Currency Credit Card

Name of Account Holder*	**Credit Card account currency**	**Main Credit Card account number***	**Payment Instruction**[4]
	HKD[1]		❒ Full Pay ❒ Min Pay ❒ _____% of Statement Balance[5]
	CNY[1]		❒ Full Pay ❒ Min Pay ❒ _____% of Statement Balance[5]

Applicable for BOC Visa / MasterCard Credit Card

Name of Account Holder *	**Main Credit Card account number***	**Payment Instruction**[4]
		❒ Full Pay ❒ Min Pay ❒ _____% of Statement Balance[5]
		❒ Full Pay ❒ Min Pay ❒ _____% of Statement Balance[5]

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

Name of Account Holder *	**BOC Express Cash Revolving Credit / Express Cash Instalment Loan account number***	**Payment Instruction**[4]
		❒ Full Pay ❒ Min Pay ❒ _____% of Statement Balance[5]

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 : ❒ HKD bank account ❒ 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 Centre Use only**		
Bank Verification (Authorized Signature with Bank Chop)	Verified By	Made By	Checked By
Signature No : Date:	Date	Date	Date