



**Notice of Amendments relating to BOC Express Cash and BOC e-Credit**

The following amendments relating to Important Terms and Conditions of BOC Express Cash Card, Express Cash Card User Agreement and Terms and Conditions for BOC e-Credit will take effect on 29 May 2017 ("Effective Date"). Details of the amendments are listed as follows:

**1. For Important Terms and Conditions of BOC Express Cash Card:**

- **In Clause 5, the stipulated written notification period for customers to report any incorrect transactions posted on the statement will be changed from "60 days" to "90 days". The current Clause 5 will be amended as follows:**

5. You will receive from us a statement of account ("Statement") on a monthly or other periodic basis showing (among other things) the current balance of your account, the minimum payment due from you to us and the payment due date. You agree to verify the transaction details of the Statement and notify us in writing of any error within 90 days from the date of the Statement. Otherwise, we shall be entitled to treat all transactions shown on the Statement as correct and conclusive.
  
- **In Clause 11, the stipulated written notification period for customers to report any incorrect transactions posted on the statement will be changed from "60 days" to "90 days". The current Clause 11 will be amended as follows:**

11. You agree to examine your Statement carefully and report any unauthorized transactions in the Statement within 90 days from the date of the Statement.

**2. For Express Cash Card User Agreement:**

- **In Clause 6.2, the stipulated written notification period for customers to report any incorrect transactions posted on the statement will be changed from "60 days" to "90 days". The current Clause 6.2 will be amended as follows:**

6.2 Unless the Card Company receives within 90 days from the date of the Statement a notification in writing from the Cardholder to the contrary, the Card Company shall be entitled to treat all transactions shown on the Statement as correct.
  
- **In Clause 8.1, the stipulated written notification period for customers to report any incorrect transactions posted on the statement will be changed from "60 days" to "90 days". The current Clause 8.1 will be amended as follows:**



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BOC Credit Card (International) Ltd.

8.1 The Cardholder shall examine his/her Statement carefully and report any unauthorized transactions in the Statement to the Card Company within 90 days from the date of the Statement.

**3. For Terms and Conditions for BOC e-Credit:**

- **In Clause 7.2, the stipulated written notification period for customers to report any incorrect transactions posted on the statement will be changed from “60 days” to “90 days”. The current Clause 7.2 will be amended as follows:**

7.2 Unless the Card Company receives within 90 days from the date of the Statement a notification in writing from the Customer to the contrary, the Card Company shall be entitled to treat the Statement as correct.

- **In Clause 10.1, the stipulated written notification period for customers to report any incorrect transactions posted on the statement will be changed from “60 days” to “90 days”. The current Clause 10.1 will be amended as follows:**

10.1 The Customer shall examine his/her Statement carefully and report any unauthorized transactions in the Statement to the Card Company within 90 days from the date of the Statement.

Please note that the above amendments shall be binding on you if you continue to use or retain your BOC Express Cash Revolving Credit and/or BOC e-Credit on or after the Effective Date. Please note that we shall not be able to continue providing services to you if you do not accept the above amendments and you shall notify us by calling BOC Express Cash Customer Hotline at (852) 2108 3611 for termination of services before 29 May 2017 (“Effective Date”).

For enquiries, please call BOC Express Cash Customer Hotline at (852) 2108 3611.

Shall there be any inconsistency between the Chinese version and the English version of this notice, the English version shall prevail.

BOC Credit Card (International) Limited  
May 2017

BOC Credit Card (International) Limited is a group member of Bank of China (Hong Kong) Limited