

## Extensive network connecting Hong Kong, the Mainland and Worldwide

### Unparalleled convenience offered by BOC Card

The comprehensive dual currency of cash withdrawal and direct debit payment services offered to you



Inquiry  
Transfer  
Withdrawal  
Purchase  
Payment  
Deposit

### BOCHK • In Touch • In Front

BOC Card offers you the comprehensive HKD and RMB cash withdrawal and direct debit payment services. It gives you access to an extensive ATM and point-of-sale (POS) networks in Hong Kong, the Mainland of China and overseas. With BOC Card, you can manage your finance at ease anytime, anywhere.

#### ATM Service in Hong Kong, the Mainland and Worldwide

You can enjoy the convenient cash withdrawal services via the following ATM networks in Hong Kong, the Mainland and worldwide:

##### Hong Kong

- Withdraw HKD<sup>2</sup> via over 1,400 ATMs marked with or logos<sup>1</sup>;
- Exchange or withdraw RMB<sup>3</sup> via over 400 ATMs marked with “RMB available at this ATM” signage covering all districts and MTR stations;
- Manage day-to-day banking services<sup>4</sup>, including balance inquiries, fund transfer, cheque book and monthly statement request, as well as purchase of gift cheque via our ATMs.

##### The Mainland and Overseas<sup>5</sup>

- Exchange or withdraw cash from HKD account via ATMs marked with in Macau;
- Exchange or withdraw RMB or foreign currencies<sup>6</sup> via ATM marked with which covers over 190,000 ATMs in the Mainland, and over 900,000 ATMs worldwide;
- Exchange foreign currencies from HKD account via ATMs marked with logo worldwide.

#### Direct Debit Payment Worldwide Offers Spending Convenience

With BOC Card, you can enjoy the spending sphere and make purchase by debiting directly from your bank account at merchant outlets marked with the logo in Hong Kong, and over 1,900,000 merchant outlets marked with the around the world.

#### Dual Currency Settlement Allows Savings on Currency Conversion Costs

By simply linking your BOC Card to both HKD account and RMB account of the Bank, when performing transactions (including purchases and cash withdrawals) at the network of , transaction in RMB will be debited from RMB account whereas those in HKD and other foreign currencies will be debited from HKD account<sup>7</sup>. You can enjoy savings on currency conversion costs.

#### Extra Convenience from Auto-transfer among Accounts

You can enjoy greater flexibility by activating your BOC Card for the “Auto-transfer Service” among accounts linked to your Card. Whenever you spend or withdraw cash with your Card at the network of , the transaction amount will be directly debited from your other account linked to your Card, provided that the outstanding balance of your transaction account is not sufficient.

#### Tips of Using Auto-transfer Service

- Auto-transfer Service is only applicable in cash withdrawal and purchase via the network of .
- You can activate the Auto-transfer Service at any of our branches at the time of or after the application of the BOC Card.
- Once the Auto-transfer Service is activated, whenever you spend or withdraw cash with your Card, if the outstanding balance of your transaction account is not sufficient and there is other account linked to the Card, the transaction amount will be directly debited from your other account. The accounts are debited in the following sequence:

Account linked to the Card	Transactions in HKD or foreign currencies	Transaction in RMB
All accounts in the Card is either HKD account or RMB account	1. Primary account 2. 1 <sup>st</sup> supplementary account 3. 2 <sup>nd</sup> supplementary account (if any)	1. Primary account 2. 1 <sup>st</sup> supplementary account 3. 2 <sup>nd</sup> supplementary account (if any)
Both HKD and RMB accounts are linked to the Card	1. 1 <sup>st</sup> HKD account in the Card (if any) 2. Another HKD account in the Card (if any) 3. 1 <sup>st</sup> RMB account in the Card 4. Another RMB account in the Card (if any)	1. 1 <sup>st</sup> RMB account in the Card 2. Another RMB account in the Card (if any) 3. 1 <sup>st</sup> HKD account in the Card 4. Another HKD account in the Card (if any)

- If none of the linked accounts has sufficient funds to settle the total transaction payment, the transaction will be cancelled.

#### Comprehensive Banking Services

With the BOC Card, you can manage your finance at ease<sup>8</sup>.

- MPF enquiry: For those who enroll in the MPF plan of BOC Prudential Trustee Limited, you can check the balance and the latest contribution of your MPF account via ATM marked with the .
- Self-service bill payment: With your BOC Card, you can pay for utility bills and the like via ATMs marked with logo, or by registering for the payment service at the terminals with logo.
- Self-service cash deposit: Simply key in the bank account number or insert your BOC Card/BOC Credit Card to the Cash Deposit Machine, you can deposit cash<sup>9</sup> to your HKD bank account or to settle BOC Credit Card payments. Cash deposited to your account will be available immediately (cash deposited for credit card payment will be cleared in 2 working days).
- Self-service cheque deposit: You can deposit your cheque(s)<sup>10</sup> to your HKD account or to settle BOC Credit Card payments anytime by keying in the bank account number or inserting your BOC Card/BOC Credit Card to the Cheque Deposit Machine.

#### 24-hour Customer Service with Full Support and Protection

Our 24-hour ATM Service Hotline (852) 2691 2323 allows you to enquire about BOC Card/Service or report BOC Card loss, offering you full support and protection anytime anywhere.

**Risk Disclosure:** RMB investments are subject to exchange rate fluctuations which may bring both opportunities and risks. The fluctuation in the exchange rate may result in losses in the event that the customer converts RMB into Hong Kong dollars or other foreign currencies.

**Remarks:** 1. Customers who withdraw cash by BOC Card via ATMs other than those of BOCHK/Nanyang Commercial Bank, Ltd/Chiyu Banking Corporation Ltd and JETCO network in Hong Kong will be subject to a handling fee as well as the terms and conditions stipulated by the relevant bank and network service provider(s). 2. The minimum cash withdrawal amount is HKD100 when using the ATM network of the Bank (BOCHK, Nanyang Commercial Bank, Ltd and Chiyu Banking Corporation Ltd) and HKD300 when using JETCO ATMs. 3. BOC Card customers can exchange for RMB via HKD account or withdraw RMB from RMB account. The minimum amount for RMB cash exchange/withdrawal for each transaction is RMB100 while the general maximum amount is RMB2,500. Customers can enjoy the RMB cash withdrawal and inter-account transfer services under the same bank if the RMB account is attached to BOC Card. 4. It is subject to the types of service made available at the designated ATM. 5. Cash withdrawal via ATMs outside Hong Kong through JETCO, UnionPay or PLUS, is subject to a handling fee as well as the terms and conditions stipulated by the relevant bank and network service provider(s). 6. For cash withdrawal transactions involving RMB exchange, the maximum amount is RMB20,000 per transaction. 7. Some ATMs and points of sale terminals do not allow account selection. If there is only HKD account or RMB account linked to your BOC Card and Auto-transfer Service is not activated, the primary account will become your transaction account. 8. Self-service transactions are only applicable to HKD account. 9. Depending on the model of Cash Deposit Machine, customers can deposit a maximum of 30 or 100 HKD bank notes in the denominations of 1,000, 500 or 100 per transaction. The daily maximum amount for cash deposit is HKD100,000. 10. The funds from cheques (including cheques, gift cheques and cashier's order settled in HKD) will only be available after verification and clearing. Cheques deposited after 5:00pm between Mondays and Fridays, or during Saturdays/Sundays/Public Holidays will be processed on the next clearing day.