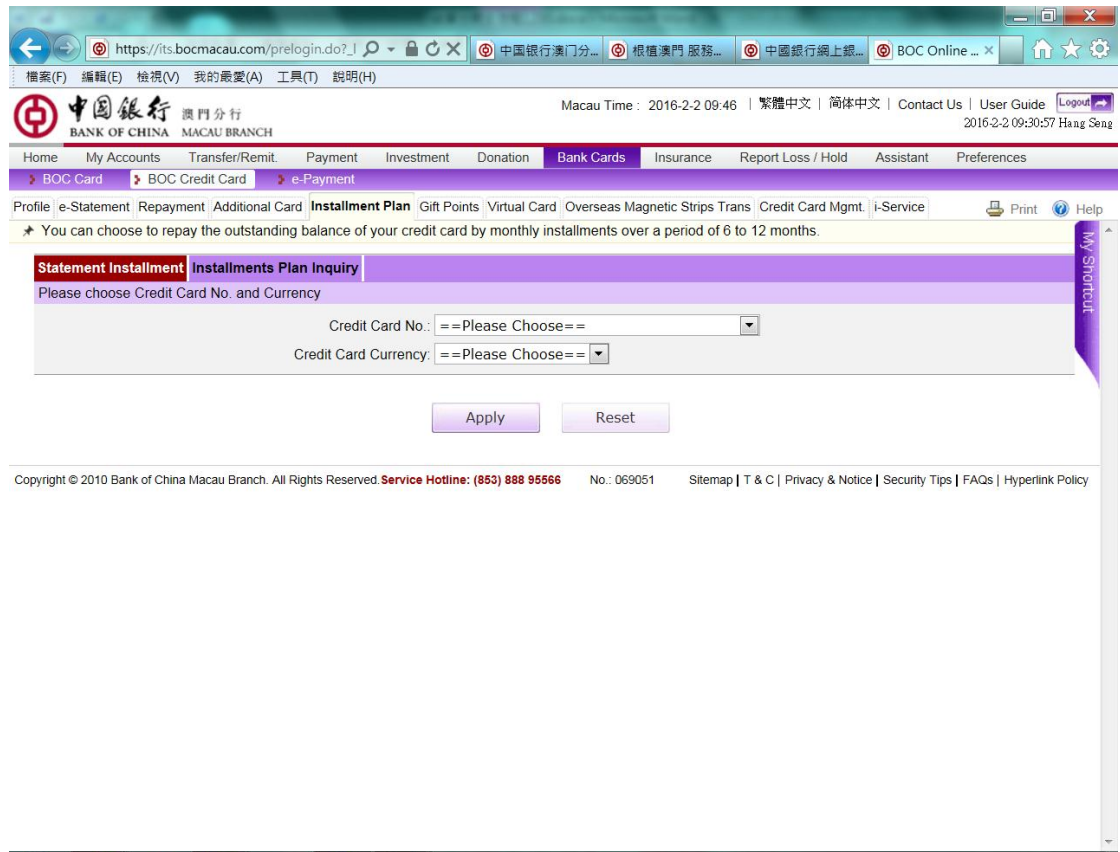


# BOC Multi-currency Credit Card Statement Installment Plan User Guide

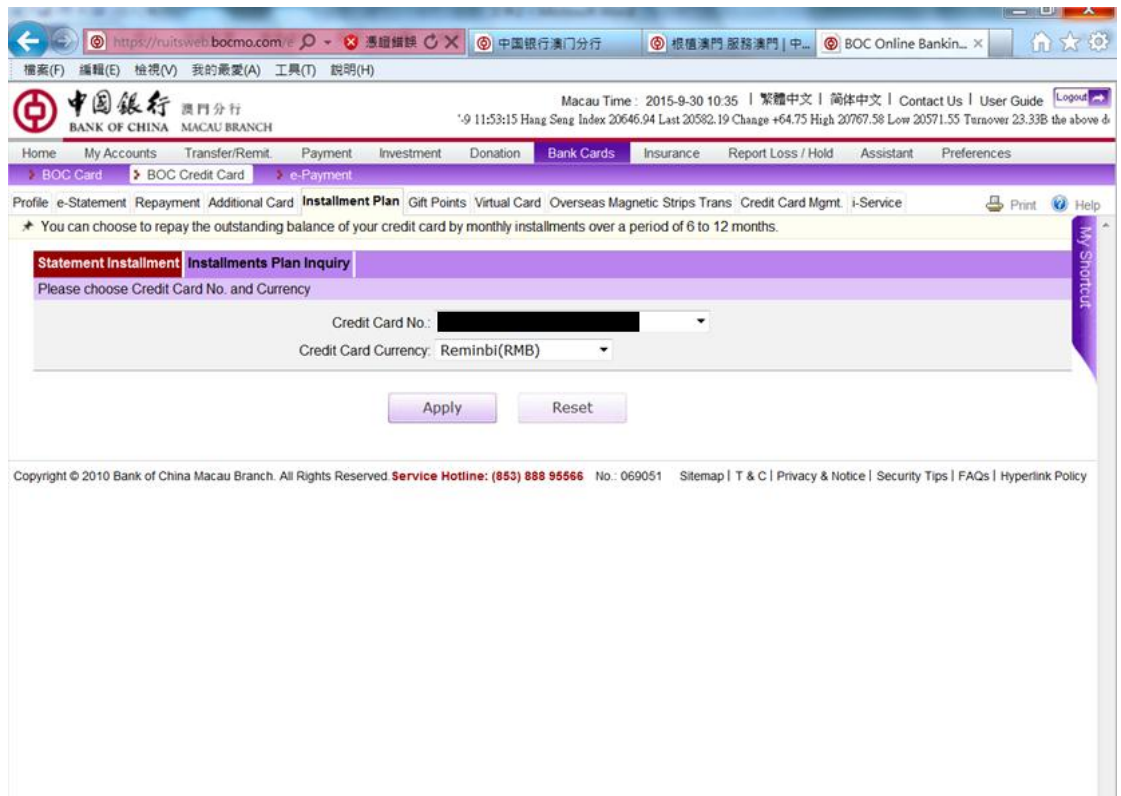
## 1. Statement Installment Plan Application Procedures

### 1.1 How to apply through BOCNET(Personal)

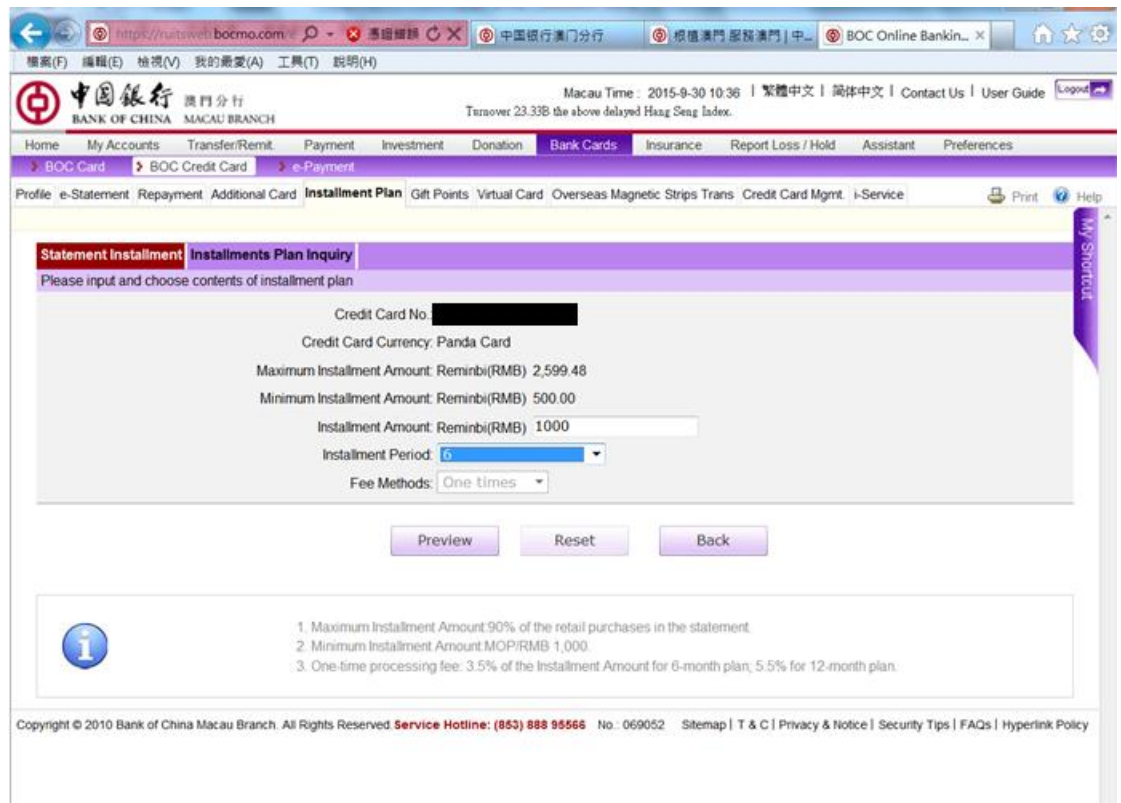
#### 1.1.1 Log in BOCNET(Personal) and select Bank Cards > BOC Credit Card > Installment Plan



#### 1.1.2 Statement Installment > Select Card Number and Currency (if applicable) > Apply



1.1.3 Fill in your installment amount and select Installment Period (either 6 or 12 months) > Preview



1.1.4 Read the application details carefully and click the box below to confirm that

you have read and agree with the Terms and Conditions > input the Transaction Password > Confirm

The screenshot shows the BOC Online Banking Macau Branch website. The browser address bar displays <https://tpitsweb.bocmo.com>. The page header includes the Bank of China logo and name, along with the Macau Time: 2015-12-30 17:40. The navigation menu includes Home, My Accounts, Transfer/Remit, Payment, Investment, Donation, Bank Cards, Insurance, Report Loss / Hold, Assistant, and Preferences. The main content area is titled "Statement Installment" and "Installments Plan Inquiry". It displays the following details:

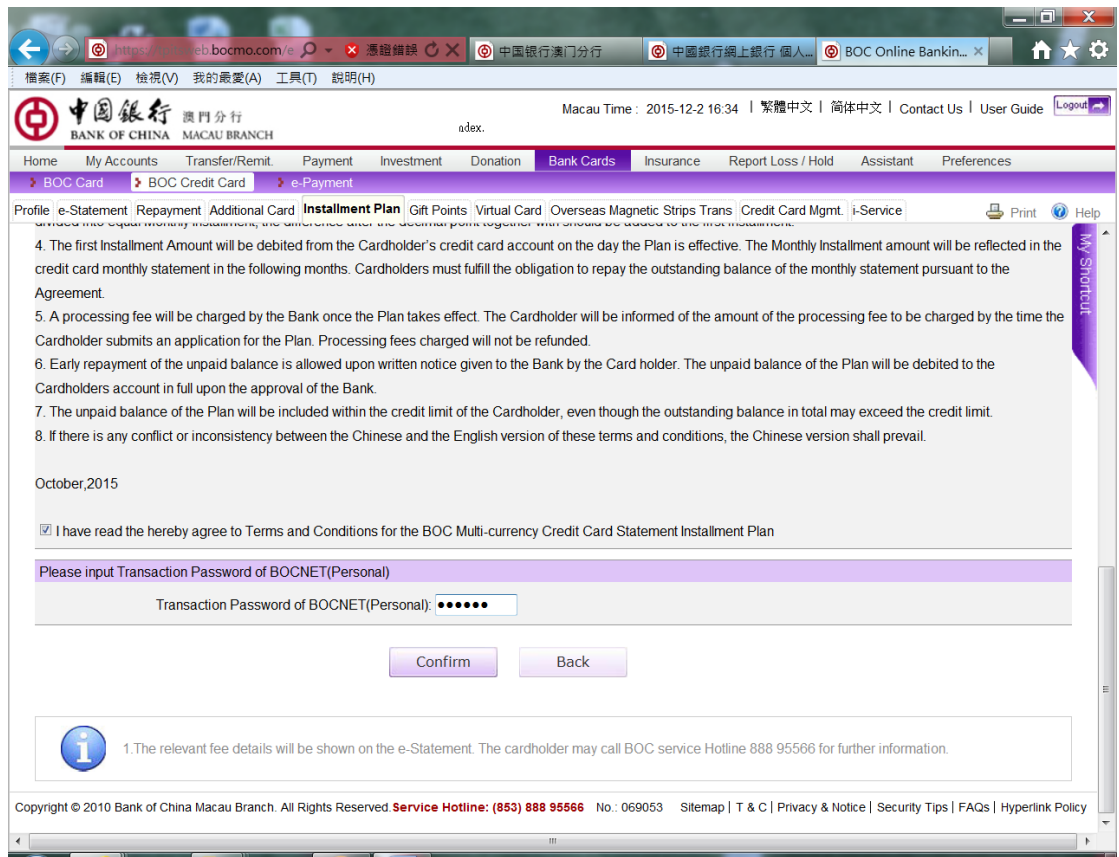
- Credit Card No.: [REDACTED]
- Credit Card Type: Panda Card
- Installment Amount: Reminbi(RMB) 2,070.00
- Installment Period: 12
- Fee: Reminbi(RMB) 113.85
- Fee Methods: One times
- The first period payment amount: Reminbi(RMB) 178.00
- The payment amount of each remainder period: Reminbi(RMB) 172.00
- Statement Balance of the Month After Statement Installment: Reminbi(RMB) 724.13
- Minimum Payment of the Month: Reminbi(RMB) 0.00

Below the details, there is a section titled "Terms and Conditions for BOC Multi-Currency Credit Card Statement Installment Plans". The text states: "The Terms and Conditions for the BOC Multi-Currency Credit Card Statement Installment Plans ('Terms and Conditions') apply to all the main cardholders ('The Cardholder') who apply for the Statement Installment Plan ('The Plan') from Bank of China Limited Macau Branch ('The Bank'). By applying to the Plan, the Cardholder agrees to abide by all these Terms and Conditions."

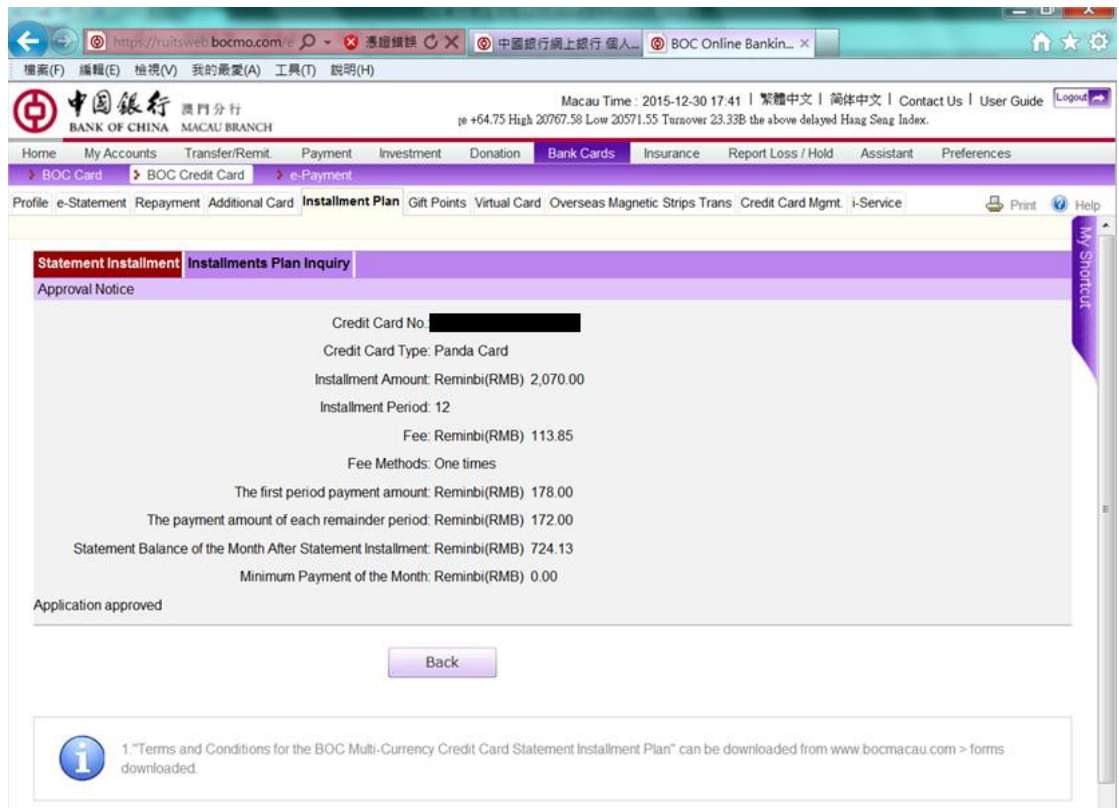
The screenshot shows the BOC Online Banking Macau Branch website, displaying the "Terms and Conditions for BOC Multi-Currency Credit Card Statement Installment Plans". The browser address bar displays <https://tpitsweb.bocmo.com>. The page header includes the Bank of China logo and name, along with the Macau Time: 2015-12-2 16:34. The navigation menu includes Home, My Accounts, Transfer/Remit, Payment, Investment, Donation, Bank Cards, Insurance, Report Loss / Hold, Assistant, and Preferences. The main content area is titled "Terms and Conditions for BOC Multi-Currency Credit Card Statement Installment Plans". The text states: "The Terms and Conditions for the BOC Multi-Currency Credit Card Statement Installment Plans ('Terms and Conditions') apply to all the main cardholders ('The Cardholder') who apply for the Statement Installment Plan ('The Plan') from Bank of China Limited Macau Branch ('The Bank'). By applying to the Plan, the Cardholder agrees to abide by all these Terms and Conditions."

These Terms and Conditions are an indivisible part of the Bank of China Limited, Macau Branch Credit Card User Agreement ("The Agreement"). In the event of any inconsistency between the Agreement and these Terms and Conditions, these Terms and Conditions shall prevail to the extent of any such inconsistency.

1. The Bank may in its absolute discretion approve or reject any application to this Plan, and decide, modify and cancel the application requirements or other matters (including transaction type, the subject merchandise, the number of installments, other privileges in this Program & etc.), without giving any reason or prior notice.
2. The Plan will be effective once the application of the Cardholder has been approved.
3. The Plan is applicable to retail purchases only. The Cardholder may submit the application via BOC Online Banking Service ("BOCNET") or by any other methods designated by the Bank to repay part of the outstanding balance ("Installment Amount") by equal monthly installments ("Monthly Installment"). If the Installment Amount cannot be divided into equal Monthly Installment, the difference after the decimal point together with should be added to the first installment.
4. The first Installment Amount will be debited from the Cardholder's credit card account on the day the Plan is effective. The Monthly Installment amount will be reflected in the credit card monthly statement in the following months. Cardholders must fulfill the obligation to repay the outstanding balance of the monthly statement pursuant to the Agreement.
5. A processing fee will be charged by the Bank once the Plan takes effect. The Cardholder will be informed of the amount of the processing fee to be charged by the time the Cardholder submits an application for the Plan. Processing fees charged will not be refunded.
6. Early repayment of the unpaid balance is allowed upon written notice given to the Bank by the Card holder. The unpaid balance of the Plan will be debited to the Cardholders account in full upon the approval of the Bank.



1.1.5 If the application is successful, “Application approved” will be displayed on the bottom and the applicant will receive an instant SMS regarding the successful application.



## 1.2 Installment Plan Inquiry

- 1.2.1 Log in BOCNET(Personal) and select Bank Cards>BOC Credit Card >Installment Plan
- 1.2.2 Installment Plan Inquiry>Choose Card Number > Query
- 1.2.3 Please select e-Statement to inquire Handling Fee charged.

## 2. Early repayment of the Installment Plan

The cardholder may apply to repay the installment plan early in full by calling BOC Service Hotline 888 95566 or at the counter. Please note that handling fees charged will not be refunded.

(Revised 02/2016)