



BOC Multi-currency Credit Card

User Guide

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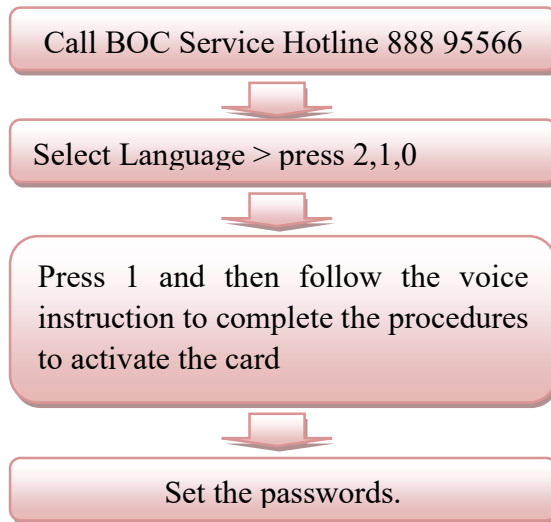
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1. Activate the card, set the Inquiry Password and the Cash Advance and Transaction Password

Cardholder may activate the card and set the passwords at our service counters or follow the steps below:

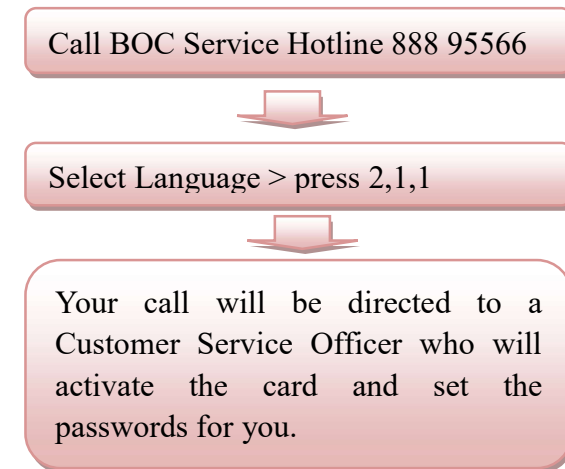
Method I :

Through the self-service voice system of BOC Service Hotline



Method II :

By our Customer Service Officers of BOC Service Hotline



* Remarks:

- It is not necessary to set a new Inquiry Password if the cardholder has already had an Inquiry Password set up for another credit card issued by Bank of China Macau Branch.
- Passwords of the main and supplement card have to be set separately and better be different.
- The Inquiry Password will be used to verify the identity of the cardholder via our BOC Service Hotline 888 95566 24 hours a day.
- The Cash Advance and Transaction Password will be used to authorize point of sales or cash advance transactions and make enquiries through ATM.
- Cardholder may reset the Cash Advance and Transaction Password any time via our BOC Service Hotline 888 95566 24 hours a day.
- To take advantage of the BOC Service Hotline roaming service when traveling to the Mainland, simply call 95566 in the Mainland with mobile or fixed-line telephone, your call will be directed to BOC Service Hotline in Macau for you to proceed with any services you need following the steps mentioned above.

2. Security Features

Magnetic stripes disabled

* The magnetic stripes of cards have been disabled. Cardholders may settle payment or advance cash with the chip-based card at merchants with EMV chip-enabled terminals in Macau or overseas. If needed, Cardholders may choose to turn on the magnetic stripe function via BOCNET(Personal), BOC Macau APP Services, BOC Service Hotline and at the sub-branches before travelling overseas for a maximum period of a month.

Transaction Limit

*In addition to the credit limit of credit card, limit per transaction can also be set according to the cardholder's preferences.

Instant message alert

* To register for the message alert service, you must have a Macau mobile phone number which has to be bind with BOC Macau APP Services in order to receive the messages which are sent automatically once any point of sales, cash advance or payment transactions are made with card, or in case of any card status changes.

*Messages related to main or additional cards will be sent to mobile phone number and BOC Macau APP Services Account of the main card and additional card holders respectively.

Friendly reminder

*Please check your Credit Card transactions regularly.

*Change your Credit Card passwords periodically.

*Contact our bank immediately after you change the phone number.

Zero risk card loss reporting

* In case of card lost or stolen, please call our BOC Service Hotline 888 95566 immediately 24 hours a day to report loss of card. All risks arising related to the lost card after the cardholder has completed the card loss reporting procedures shall be undertaken by the bank.

Online payment security

* For added safety, whenever you make an online purchase at a 3DS enabled website, you will receive a one-time security code which expires in a specified time through your mobile phone to authenticate the transaction.

Authentication of transactions

2.1 BOC Multi-currency UnionPay Credit Card

* The cardholder may choose to authorize any point of sales transaction by “signature + password” or “signature only”.

* The possibility of using password to authenticate transactions will depend on the settings of the POS terminal of the merchants. Password may be required by merchants in Macau, Hong Kong and the Mainland. A 4-digits password may be required by some oversea merchants. Enter a first 4-digit password as requested.



2.2 BOC Multi-currency Visa/ Mastercard Credit Card


*You may choose to authorize point of sales transactions by “signature only” or “password only”.

* The possibility of using password to authorize transactions will depend on the POS terminal (Visa/ Mastercard) of the merchants. Enter a 4-digit password as requested by merchants.

3. Networks and merchant offers

3.1 Networks

- Cardholders can use BOC Multi-currency Visa Credit Card to make payments at participating merchants with the  logo all around the world.
- Cardholders can use BOC Multi-currency UnionPay Credit Card to make payments at participating merchants with the  logo all around the world. Cardholders can use BOC Multi-currency Mastercard Credit Card to make payments at participating merchants with

the  logo all around the world.

All BOC Multi-currency Credit Card can be used for purchases, cash advance, authorizations, online payments, inflight transactions, mail orders, telephone orders and recurring transactions.

3.2 Merchant offers

- Cardholders can enjoy numerous merchant offers with BOC Multi-currency Credit Card. More details: <https://offers.bocmacau.com/card/>.

4. E-statement Enquiry and various Repayment Channels

4.1 Online statement enquiry

Set-up procedures for first-time user:

4.1.1 BOCNET (Personal)

4.1.1.1 Login to BOCNET (Personal).

4.1.1.2 Select Bank Cards → BOC Credit Card → Credit Card Management → Enter Credit Card Number (Enter the Credit Card Nickname if required) → Enter the Transaction Password of BOCNET (Personal).

4.1.1.3 Select BOC Credit Card → e-Statement to view the transaction or repayment records of the card (Up to the most recent 12-month records are available for viewing and downloading).

4.1.2 BOC Macau APP Services

4.1.2.1 Choose Credit Card.

4.1.2.2 Login to BOC Macau APP Services → Credit Card → Add → Enter Credit Card Number (If required, enter the Credit Card Nickname as well) → Enter the Quick Payment Password of BOC Macau APP Services.

4.1.2.3 Select Credit Card then click e-Statement to view the transaction or repayment records of the card (Up to the most recent 12-month records are available for viewing and downloading).

* After the first-time set-up, cardholder will be able to view e-Statement directly online on subsequent visits.

* A SMS message will be sent whenever a new e-Statement has been issued to inform the cardholder of the latest balance and its due day.

4.2 Repayment channels

4.2.1 BOCNET (Personal)

Login to BOCNET (Personal) to make your credit card repayments or register for Autopay Service online.¹
Set up Autopay Service: Select Bank Cards → BOC Credit Card → Repayment → Auto Repayment Setting.

4.2.2 BOC Macau APP Services

Login to BOC Macau APP Services to make your credit card repayment.

4.2.3 At the counters

Credit card repayments or registration for the Autopay Service for the repayment of outstanding credit card balances can be made at the counter*

4.2.4 Other self-service repayment channels

In addition to the branch network of the bank, repayment can be made through various self-service channels including Cash Withdrawal and Deposit Machines (CWD), ATM, BOC Service Hotline 888 95566 and by cheques².

* The time needed to update the credit limit after repayment through various channels is different. For more details, please go to Page 8.

¹ Pre-register for Autopay Service for the repayment of your credit card statement balance from a Savings Account of Bank of China Macau Branch means repayment, with the options of “Full Payment” and “Minimum Payment”, will be processed automatically on due day. To avoid unsuccessful auto-payment, please maintain in the Savings Account sufficient amount of funds for repayment before due day. Overdue interest and late fees will apply if auto-payment is unsuccessful.

² Cheques must be made payable to the order of the main cardholder for repayments for both main and/or additional cards.

5. Credit Limit and Repayment

5.1 Revolving credit limit

A revolving credit limit will be provided for each cardholder to make purchases and cash advances within the credit limit.

5.2 Temporary increase/decrease of credit limit

Credit limit can be temporarily increased by calling BOC Service Hotline 888 95566 or decreased by visiting our branches personally for a maximum of 60 days. Upon the expiry of the temporary credit limit period, the original credit limit will resume automatically.

5.3 Set individual credit limit for each credit card

Individual credit limit can be set for each credit card according to personal preferences in case the cardholder has more than one BOC Multi-currency Credit Cards.

5.4 Interest free repayment period

Credit cards issued by the Bank have an interest free repayment period of 56 days maximum. Transactions made on the day right after the Statement Day will have an interest free repayment period of 56 days.

- **Example:**

If the Statement Date for a cardholder is the 2nd day of each month and on the 3rd of the month, a purchase of \$1,000 is made with card, since the Statement Date (cut off day) is the 2nd of next month, and the Due Date of the monthly statement balance will be the 26th day after the Statement Date, this \$1,000 purchase made on the 3rd of this month will have an interest free repayment period of 56 days.

5.5 Cash advance

The cash advance limit can be up to 50% of the credit limit.

5.6 Full payment

The revolving credit limit and the interest free repayment period will continue to be available if the statement balance is paid in full on/before Due Date.

5.7 Instant update of credit limit available for the credit card

*The available credit limit will be updated instantly upon repayment of outstanding balance via BOCNET (Personal), BOC Macau APP Services, CWD, BOC Service Hotline 888 95566 or at the counter.

*The available credit limit will be updated instantly upon repayment of outstanding balance via BOC ATM by BOC Card (Debit Card).

*The available credit limit will be updated in two days after repayment by Autopay Service.

*The available credit limit will be updated in two workdays after repayment via other bank's ATM.

5.8 Minimum Payment

Cardholder may choose to pay the Minimum Payment as shown on the statement on/before Due Date. However, if only Minimum Payment is paid, the interest free repayment period will not be applied but the revolving credit limit will be updated instantly.

● Example:

If the credit limit of a credit card is MOP5,000, the Statement Date is the 8th of each month and the Due Date the 4th of each month, a \$1,000 purchases the cardholder made with the credit card on October 1 will appear in the statement dated October 8 with a Outstanding Balance of \$1,000 and Minimum Payment of \$50.

If another \$4,400 purchases is made with the same credit card on October 10 and not yet repaid on/before November 4, together with the Outstanding Balance of \$1,000 and as at October 8, the Minimum Payment of the next statement dated November 8 will be calculated as below:

(a) $\$4,400 \times 3\%$ (3% of total purchases made during this statement period) + $\$400 \times 100\%$ (100% of the amount exceeding credit limit) = \$532

(b) $\$50 \times 100\% = \50 (100% of the Minimum Payment for the last statement period)

(c) $\$1,000 \times 28.8\% \div 365 \times 39 \text{ days} \times 100\% = \30.77 (100% of interest payable)

(d) \$10 (100% of Late Fee)

Minimum Payment = (a) + (b) + (c) + (d) = \$622.77

* More details on <<BOC Bank Card Fee Schedule>>.

5.9 Interest and late charge

If Statement Balance has not been settled in full on/before Due Date, interest will be charged and calculated with interest rate determined by the Bank and compounded monthly on every transaction as from the Transaction Date until all outstanding balances are paid in full.

- Example:

The cardholder statement date is the 2nd day of the month, and Due Date is the 28th day of the month. The Monthly Statement the cardholder received on June 2 will include transactions dated from May 3 to June 2.

On May 25, the cardholder made a \$1000 purchase payment

On June 2, the Monthly Statement issued showing a Statement Balance of \$1000 and a Minimum Payment of \$50.

If the cardholder makes full payment (i.e. \$1000) before Due Day, there will be no overdraft interest payable on the next Monthly Statement issued on July 2.

If the cardholder pays minimum only (i.e. \$50) before Due Day, overdraft interest payable will be \$30.58 on the next Monthly Statement issued on July 2 and calculated as below:

(a) $\$1,000 \times 28.8\% \div 365 \times 34 \text{ days (May 25 – June 27)} = \26.83

(b) $(\$1,000 - \$50) \times 28.8\% \div 365 \times 5 \text{ days (June 28 – July 2)} = \3.75

Total overdraft interest payable = (a) + (b) = \$30.58

*If the cardholder neither make any payment nor pay the minimum amount of payment before Due Day, a Late Charge will be charged.

More details on <<BOC Bank Card Fee Schedule>>.

6. Management of additional card

- 6.1 By calling BOC Service Hotline 888 95566, the holder of an additional card may activate his/her card and set the Inquiry Password (for the viewing of the transaction details and available credit limit) and the Cash Advance and Transaction Password (for the authentication of point of sales or cash advance transactions, and make inquiries through ATM).
- 6.2 The holder of an additional card can make purchases at authorized merchants, cash advances at the counter or through ATM, make inquiries and change password through ATM, etc. with card.
- 6.3 The holder of a main card can apply for additional card(s) and set the Monthly Credit Limit (or Transaction Volume) for each additional card as required. At the first day of each statement cycle, the Monthly Credit Limit of additional card will be reset.
- 6.4 The credit limits of the main and the additional card are combined.
- 6.5 Transactions made with the additional card will be shown on the statement of the main card in the same statement cycle for the information of the holder of the main card.
- 6.6 The holder of an additional card may login to BOCNET (Personal) to check his/her own transaction records (Using the Transaction Detail Inquiry function under Additional Card Management).
- 6.7 To protect the interest of the holder of the main card and the additional card(s), the following procedures can only be done by the holder of a main card:
- 6.7.1 To apply for new additional card(s);
 - 6.7.2 To set or revise the maximum Monthly Credit Limit of additional card(s).

7. Access to Global Airport Plaza Premium Lounges

7.1 Access to Macau Airport Plaza Premium Lounge with BOC Multi-currency Credit Card

7.1.1 Customers of BOC Private Banking, Prestigious Wealth Management and Wealth Management who are also holders of any BOC Multi-currency Credit Card, either main or additional card, may present their credit cards to enjoy free entry to the Macau Airport Plaza Premium Lounge together with one traveling companion for a maximum of 3 hours per visit without any deduction of bonus points.

7.1.2 The standard charge per visit to the Macau Airport Plaza Premium Lounge is MOP220 for other cardholders.

Access to Airport Plaza Premium Lounges with Priority Pass Card						
Customer Category	Priority Pass Card ("PP Card")	Annual fee & No. of Free Visits			Charge Per Visit	Traveling companion allowed
		Total Card Spending in the last calendar year	Annual Fee	No. of Free Visit		
BOC Private Banking Customers	PP Card is given for free.	N.A.	Free	Unlimited	Free	Can enjoy unlimited free visits with one traveling companion.
BOC Prestigious/Wealth Management Customers	PP Card is given for free.	N.A.	1st year free	2 free visits for the 1st year	Visits to airport lounges exceeding eligible free visits will be charged MOP200/visit	Can enjoy visits with traveling companions by deducting the numbers of free visits or subject to charge per visit. P.S. Main and additional card will share the numbers of visit
		MOP/RMB60,000 or above	Following year free	3		
		MOP/RMB100,000 or above		6		
Other Basic Cardholders	Cardholders can apply for a PP Card.	MOP/RMB60,000 or above	Annual Fee: MOP30 Card Replacement Fee:MOP30	2		
		MOP/RMB100,000 or above		5		

7.2.4 The annual accumulation period of priority card is paired with the card issued date of BOC Multi-currency Visa Credit Card applied. Starting from March 23, 2018, the initial accumulation period is calculated from the card issued date to the end of month next year. The accumulation period will be update annually by the start of card issued month plus 1. (For example: card issue date was April 10, 2017, initial accumulation period will start from April 10, 2017 to April 30, 2018. The second accumulation period will start from May 1, 2018 to April 30, 2019)

7.2.5 Please visit www.prioritypass.com website, or download Smartphone App of 'Priority Pass' to find locations of airport lounges and get the latest information about the airport lounges of Priority Pass.

8. BOC Service Hotline 888 95566 – Speed Dial Codes

Cardholders may call BOC Service Hotline 888 95566, select a language and press the shortcut keys below according to services required.

8.1 For card management

Options	Shortcut Keys
Activate card	210 - 1
Report card loss	1
Issue replacement card	210 - 0*0
Suspension release	210 - 0*0
Cancel card	210 - 0*0
Unlock password	210 - 0*0
Change/Inquire password	210 - 3*41
Change Cash Advance and Transaction Password	210 - 3*5

8.2 To make card transactions

Options	Shortcut Keys
Make repayment (For e-Banking users only)	5 3 8
Increase/adjust credit limit temporary	210 - 0*0
Reissue monthly statement	210 - 3*1 1 2
Update cardholder information	210 - 0*0
Set monthly statement receiving method (electronic/paper)	210 - 0*0

Set monthly credit limit of additional card	210 - 0※0
Submit suggestions/complaints	2 1 3
Talk to the Customer Service Officer	210 - 0※0

※ To be input by cardholder

8.3 For inquiries

Options	Shortcut Keys
Card application progress	210 - 4 1
Credit Card statement	210 - 3※1
Available limit	210 - 3※2 1
Outstanding balance	210 - 3※2 2
Gift points	210 - 7※1
Monthly credit limit of additional card	210 - 0※1
Suggestions and complaints	2 1 3
Talk to the Customer Service Officer	210 - 0※0

※ To be input by cardholder

9. The Rules of Credit Card Points

The accumulation of payments and cash withdrawals made with your credit card will be converted to gift points on a MOP/RMB 1:1 basis. The exchange rules of gift points are as follow:

1. BOC Multi-currency Credit Card (except for the Aviation Credit Card) reward points can be converted into cash. Every 200 points will be converted to MOP 1 by the end of each quarter automatically and the remaining will be carried forward to the next quarter.
2. BOC Multi-Currency Aviation Credit Card reward points can be converted into miles. Every 10 points will be converted to 1 Phoenix Mile by the end of each month automatically and the remaining will be carried forward to the next statement month.

Gift points reward does not apply to tax payments, government service fees, withdrawal of debit balance from card, transactions with BOC Macau APP Services QR code payment, nor applicable to the transactions in the Mainland China made for purchase of properties, cars, airline tickets, gasoline, wholesale goods, computer network and information services, business service and management, medical services, tuition fees, or other types of transaction announced by the Bank from time to time.

服務熱線 **888 95566**
www.bankofchina.com/mo

(Revised in December, 2021)