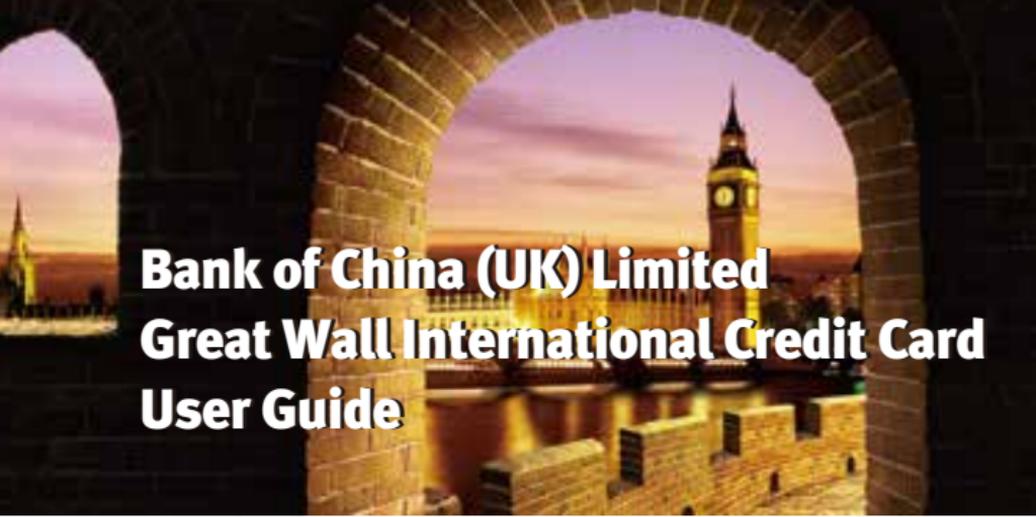


CREDIT CARD USER GUIDE



中國銀行
BANK OF CHINA

The cover image features a scenic view of the Great Wall of China at dusk, with the Beijing skyline and the Big Ben clock tower visible through the stone arches of the wall. The title is overlaid in large, bold, white text.

Bank of China (UK) Limited Great Wall International Credit Card User Guide

CONTACT US

Bank of China (UK) Limited Card Centre

1 Lothbury, London, EC2R 7DB

Tel - 0044 (0) 20 7282 8763

Fax - 0044 (0) 20 7282 8959

Email - cardcentre.uk@mail.notes.bank-of-china.com

Bank of China (UK) Limited Banking Department

2 Lothbury, London EC2R 7DB

Tel - 0044 (0) 20 7282 8845

Fax - 0044 (0) 20 7282 8846

Email - business.uk@mail.notes.bank-of-china.com

Bank of China (UK) Limited London Chinatown Branch

107 Shaftesbury Avenue, London W1D 5DA

Tel - 0044 (0) 20 7437 5975

Fax - 0044 (0) 20 7734 1704

Email - wbranch@mail.notes.bank-of-china.com

Bank of China (UK) Limited Birmingham Branch

33 Horse Fair, Birmingham B1 1DD

Tel - 0044 (0) 121 622 7002

Fax - 0044 (0) 121 622 7082

Email - birmingham@mail.notes.bank-of-china.com

Bank of China (UK) Limited Manchester Branch

67-69 Mosley Street, Manchester M2 3JB

Tel - 0044 (0) 161 236 8302

Fax - 0044 (0) 161 228 0285

Email - manchester.uk@mail.notes.bank-of-china.com

Bank of China (UK) Limited Glasgow Branch

450 Sauchiehall Street, Glasgow G2 3JD

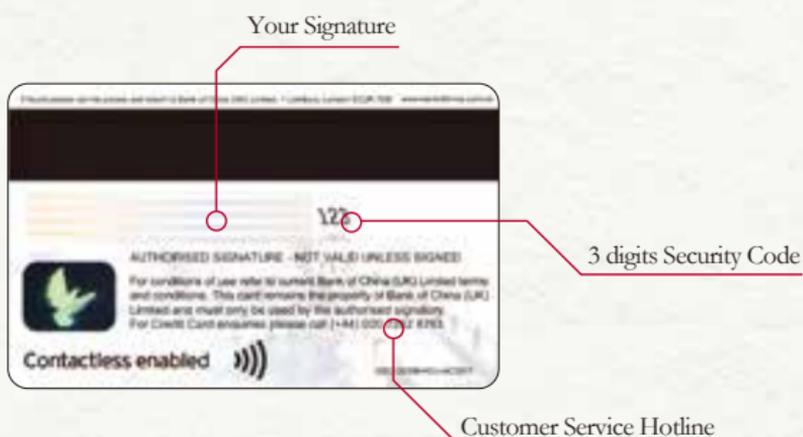
Tel - 0044 (0) 141 332 3354

Fax - 0044 (0) 141 332 6728

Email - glasgow@mail.notes.bank-of-china.com

Bank of China (UK) Limited is registered in England No 6193060. Registered Office: 1 Lothbury, London EC2R 7DB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

KNOW YOUR CARD



When You Receive Your Card

- Please check the embossed name on the card, and advise us if it is incorrect.
- Please sign the back of your card immediately, using the same signature as on your credit card application.

ACTIVATE YOUR CARD

By Telephone

Please call our customer service hotline on **+44 (0)20 7282 8763**.

During working hours (Monday to Friday 9:00 to 17:00, except public holidays), our staff will answer your phone and process your card activation.

During non working hours, your call will be answered and your card activated by our Call Centre based in China.

By Post

Alternatively, you can sign the receipt on the card carrier, then either hand it in to any Bank of China (UK) Limited branch, or post it to Bank of China (UK) Limited Card Centre, 1 Lothbury, London EC2R 7DB.

USE YOUR CARD

Worldwide Acceptance

You can use your card to pay for goods and services in the UK and abroad wherever you see the **VISA** sign.

Using your card abroad may incur fees or charges. Please refer to “Using your card abroad” in the Tariff of banking charges (personal accounts).

Non Face-to-face Transactions

Your card enables you to make payments online and by telephone. You may be asked for the card security number (i.e. the last 3 digits on the back of your card). However, you should NEVER provide your PIN for non face to face transactions or disclose it to anyone.

Convenient Cash Advance

You can withdraw cash at any ATM and bank branches displaying the **VISA** sign across the world. A cash advance fee will apply. Please refer to Section 3 of the Tariff of banking charges (personal accounts).

The cash you will receive when abroad will be in the local currency. The daily cash withdrawal limit for the Gold card is £500 or local currency equivalent and for the Classic card the limit is £200 or local currency equivalent per day. Where a foreign country imposes a cash withdrawal limit that is lower, you will only be allowed to withdraw cash in accordance with the local limit.

Withdrawal charges may be applicable if you withdraw money outside of the UK or at a commercial ATM within the UK. Charge will usually be displayed before you carry out the withdrawal.

Please note that you are required to provide proof of identity to withdraw cash over-the-counter in branches.

Short Message Services (SMS)

If you registered your valid UK or China mobile number with our bank, you will be automatically enrolled for credit card SMS services. This service will provide you with real time transaction alert and status update of your account. Therefore, it is very important that you contact us to advise us of any changes of your mobile number as soon as possible.

Please contact us if you wish not to use the credit card SMS.

Bank of China (UK) Limited Verified by Visa Services (“BOCUK VbV”)

BOCUK VbV is a free and secure payment and fraud prevention service that helps to protect you from the unauthorised use of your credit card when making online purchases.

BOC UK VbV allows you to validate and authenticate online purchases with participating retailers by applying a unique verification code that will be sent to your pre-registered mobile phone number. This helps to protect you from unauthorised card use and fraud when shopping online.

The BOCUK VbV verification code is a unique set of number and if you either inputted the code incorrectly or passed its life span, it is possible to request for a new code again for a maximum of 5 attempts within 10 minutes. If you exceeded the number of attempts within 10 minutes, the transaction will be automatically declined and your BOCUK VbV function will be suspended. To unlock the BOCUK VbV, please contact Card Centre.

Contactless Payment



Contactless is a fast and simple payment method which enables you to tap and pay  (no PINs required) for transactions up to £30 wherever you see the contactless logo. Most large shops in the UK and Transport for London now accept contactless payment.

Your card already carries a contactless chip. However you will need to activate this feature by completing an ATM transaction (cash withdrawal or PINs management) prior to first contactless use. Please note that for any transaction amount exceeding £30, you will be asked to complete it by chip & pins verification.

MANAGE YOUR ACCOUNT

Statement Enquiry

Your monthly statement will be sent to you by post to your correspondent address. You can also access your account information via Internet Banking or telephone banking.

- **Internet Banking Enquiry:** You can view your credit card statement by logging into the Bank of China (UK) Limited Internet Banking. However, you need to activate the credit card online enquiry function at your account holding branch first.
- **Telephone Enquiry:** You can enquire about your credit card account by calling our Card Centre on +44 (0)20 7282 8763.

Statement Date and Due Date

Your statement will be issued monthly, unless there has been no transaction during the period and the balance is nil. The period between two statement dates is your statement cycle. Transactions during the last cycle will be shown on your latest statement. You must repay at least the minimum repayment shown on your statement by the Due Date. However, it would incur interest and take you longer to clear the balance if you keep only paying the minimum repayment.

Interest and Late Payment Fees

If you do not pay the full amount that you owe by the Due Date, you will start paying interest on every transaction from the date of the transaction. If your payment is late and/or you do not pay at least the minimum amount, you may be charged default fees. Please see Section 3 of the Tariff of banking charges (personal accounts) for details.

Representative Examples

For a Classic card, the standard interest rate is 17.1% per annum variable on card purchases. This is the equivalent to 20.40% APR representative variable based on an assumed credit limit of £1,200.00, Annual Fee of £10 and repaid in 12 equal monthly instalments. The total amount you will have to pay will be £1,324.00.

For a Gold card, the standard interest rate is 12.7% per annum variable on card purchase. This is the equivalent to 20.9% APR representative variable based on an assumed credit limit of £1,200.00, Annual Fee of £40.00 and repaid in 12 equal monthly instalments. The total amount you will have to pay will be £1,324.12.

Credit Limit Adjustment

You may submit a written request to us to either increase or decrease your credit limit and we will consider your application. However, any change will be subject to our credit assessment and approval.

- **Temporary Adjustment:** We may temporarily increase your credit limit if we consider it appropriate upon your request. A temporary increase of credit limit cannot be used for the purpose of making cash withdrawal. A temporary credit limit increase will be valid for a maximum of 30 days.
- **Permanent Adjustment:** We will only consider a permanent increase of your credit limit if you have had an active credit card account with us for at least six months and providing you meet our credit worthiness assessment requirements.

CREDIT CARD REPAYMENT

You can have up to 50 days interest free period (including cash advances), if you pay your balance in full and on time and have no arrears.

Full or Minimum Repayment

Each month you must repay at least 5% of the amount you owe us plus fees and interest, or £5, whichever is greater. Your statement will show the minimum you must pay and the payment date. If your account is in arrears, the minimum monthly repayment will include any previous month(s) overdue minimum amount.

- **Full Repayment:** If you always settle the full balance on your latest statement by the Due Date, you will have up to 50 days interest free period.
- **Minimum Repayment:** If you choose to pay the minimum amount indicated in your account statement or any amount less than the full balance, there will not be an 'interest free' period and we will charge you interest as per the Tariff of banking charges (personal accounts) from the date of the transaction.
- **None/Late Repayment:** If you failed to make a minimum repayment by the Due Date, a Late Payment Fee will apply to your credit card account and your credit card account will be suspended.

Allocation of Payment

If the payment received is only the minimum repayment and/or it is not sufficient to cover the whole outstanding amount, we will pay off the transactions in the following order:

- For accounts that are not in arrears (within 90 days overdue) :

1. Interests, Fees and Charges
2. Cash Withdrawals
3. Purchases

Within each category, the funds received will be allocated to clear the oldest balance first.

- For accounts in arrears (over 90 days overdue):

1. Cash Withdrawals
2. Purchases
3. Interests, Fees and Charges

Again, the oldest balance will be paid first in each category. This will in turn bring your account out of the arrears status.

Automated Repayment

You can make automated repayment if you hold a Bank of China (UK) Limited pound sterling current account. You can choose either to make minimum or full repayment and the amount will be debited from your current account automatically each month.

If you wish to use this feature you can either select 'Automated Repayment' when you complete the credit card application form, or collect an "Automated Repayment Form" from any Bank of China (UK) Limited branch to set up automated repayment. Failed automated repayment may incur a fee. So, please ensure you have sufficient funds in your current account to cover your credit card repayment balance in full at each cycle. If there is insufficient balance in your current account, we will collect all available funds from the account to cover your credit card balance.

Automated Repayment can only be set up by the principal cardholder and not by any additional cardholder.

One-off Payment

- **In our branches:** To pay from your Bank of China (UK) Limited account, please visit any Bank of China (UK) Limited branch to make payments and/or transfers.
- **Internet Banking:** Alternatively, please log in to your Internet Banking via www.bankofchina.com/uk and select "Domestic Other Bank". Apply sort code 40-50-37 and account number 10000500, and quote your 16 digit credit card number as reference.
- **Pay from other banks:** To pay from other UK bank accounts, please quote sort code 40-50-37, account number 10000500, and your 16 digit credit card number as reference.

Please ensure you input the sort code, account number and reference correctly. Otherwise, the money may be paid to the wrong account and you may lose your money. We are unable to apply your payment if no credit card number has been provided or the number provided is incorrect.

Other Payment Method

You can also make payments to your credit card by cheque. Send a cheque payable to yourself as the cardholder to Card Centre, Bank of China (UK) Limited, 1 Lothbury, London EC2R 7DB quoting your card number on the back.

TAKE CARE OF YOUR CARD

Lost/Stolen Card

If you lose your card, or have it stolen, or notice unauthorised transactions on your account, please report to us immediately by calling +44 (0)20 7282 8763. You are not liable for any money taken from your account once you have reported the loss or theft.

Damaged Card

Please call us on +44 (0)20 7282 8763 if your card is worn out or damaged. We will arrange a replacement card for you.

Renewed Card

Your renewed card will be sent to you one month before your card expiry date. If you have not received your renewal card by the card expiry date, please contact us on +44 (0)20 7282 8763.

The Chip & PIN Protection

At retailers and ATMs, you may be asked to key in your 4-digit PIN from a keypad to authorise your transactions. Do not let anyone see which numbers you press, and NEVER disclose your PIN to anyone.

Please keep your card away from magnetic sources such as security devices, mobile phones, hi-fi speakers, microwaves etc, as your chip may become defective and the card may have to be replaced.

Fraud Guards

We monitor card transactions 24/7. We may contact you if your card transactions appear to be out of line with your usual activities, i.e., a large amount, overseas transactions, retailers not normally used by you.

CANCEL YOUR CARD

If you want to cancel your card, please contact us on +44 (0)20 7282 8763 to arrange this. If you want to close your Bank of China (UK) Limited account, we will take 45 days written notice to cancel your credit card.

- Once we acknowledge your cancellation instruction, your card will cease to function, but you can still make repayments.
- If your account has a credit balance, we will arrange for the amount to be transferred to your Bank of China (UK) Limited current account in order to bring your credit card account balance to zero.
- If the main cardholder closes the account, it will result in the closure all additional cards under this account. However, cancelling additional card(s) will have no impact on the main cardholder.
- Instructions to cancel a credit card or to close the account must be given by the main cardholder. We cannot accept instructions from the additional cardholder(s).
- Please note that if you have any outstanding balance, we will try to recover it from you before closing your account. Interest will stop accruing from the date of the account closure. However, if we can not recover the full balance by the date your account is closed, we will continue to seek recovery from you after that.