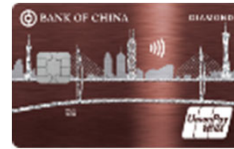


CROSS-BORDER PAYMENT SERVICES BY BANK OF CHINA (BOCHK)



BoC Pay



BOC UnionPay Credit Card

AGENDA

1. PAYMENT OVERVIEW IN MAINLAND

2. OVERVIEW OF BOCHK'S CROSS-BORDER PAYMENT SERVICES

PAYMENT OVERVIEW IN MAINLAND



Payment Recommendation for Travelling in Mainland

A Digital Wallet for QR Payment



- Digital wallets (QR payment) in China support almost all offline and online payment scenarios.
- Among all digital wallets, major players are WeChat Pay, Alipay and UnionPay
- In HK, funding source will be from HKD deposit accounts and HK credit cards (varies among different wallets)

Credit Card

- Supports offline and online payment scenario in key and big retail stores.
- Can be linked to different digital wallets.
- Key public transportation including subway and buses in GBA already support Contactless Payment of credit cards (including Apple Pay / GooglePay / Huawei Pay and Paywave)
- It can also be used in the popular ride-service app Didi-Greater China (China version of Uber) or book your travelling tickets from online platforms.
- Cash withdrawal at any ATM in Mainland China.



Payment Overview in Mainland

Use of International Credit Card



- Major card brands including Visa, MasterCard, China UnionPay (CUP) are accepted while American Express, JCG are only accepted in major cities and big stores
- UnionPay Credit Cards has the biggest market share and acceptance level, in around **27 million+** merchants in Mainland
- All spending in Mainland will be settled in RMB and all non-China based credit cards will be subject to an exchange rate and an overseas transaction charge
- In HK, banks offer a **Dual Currency UnionPay Credit Card** (in HKD and RMB) that supports HKD settlement for local/overseas spending and RMB settlement for Mainland spending. When spending in Mainland, settlement currency will be in RMB directly.
- Besides, some banks offer overseas transaction fee waiver when spending in China/Macau.



OVERVIEW OF BOCHK'S CROSS-BORDER PAYMENT SERVICES



BOCHK's Cross-Border Payment Services

BoC Pay



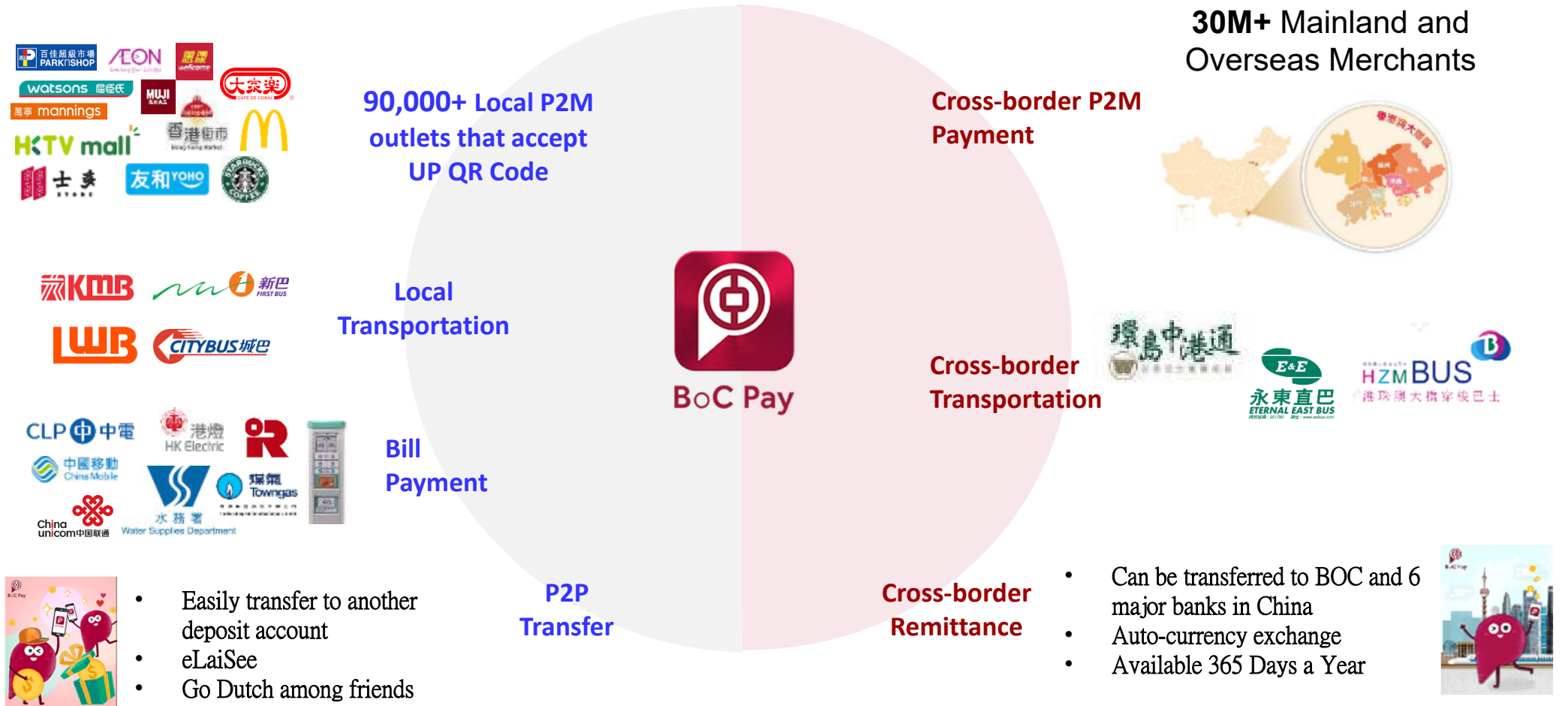
- One single App with 2 QRs, for HK use and GBA use respectively in merchants that support 'UnionPay App QR code'.
- It is a HKD-based digital wallet with source of funds from a HKD deposit account and/or a BOC Dual Currency Union Pay credit card.
- If your source of fund is from a HKD-deposit account, we will provide an auto-currency exchange from HKD to RMB at no extra currency exchange fee.

Dual Currency UnionPay Credit Card



- Your source of fund can also be from a BOC Dual Currency credit card. All mainland spending will be settled in RMB directly (no currency exchange) at **0% overseas transaction fee** (market standard at 1%-2%)
- Up to **4% Cash Rebate** for spending via BoC Pay and other mobile payment.
- It also supports Contactless Payment Function for the Public Transport Systems in GBA

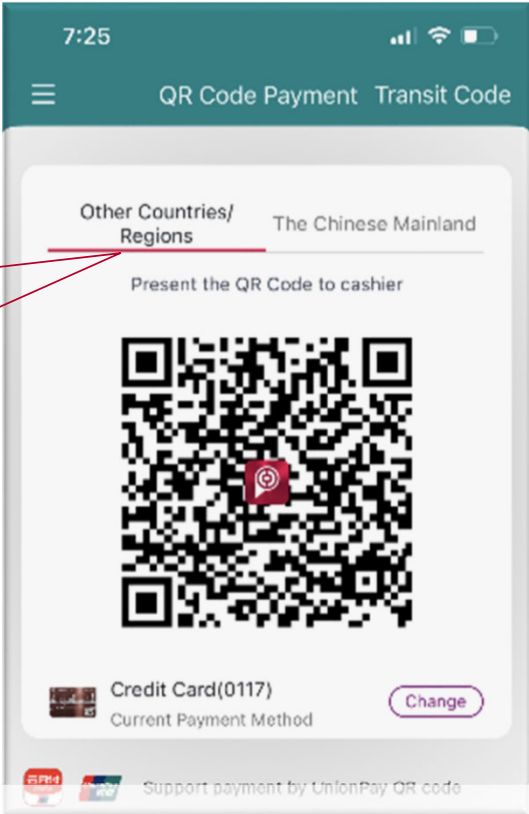
BoC Pay - an All-in-One Digital Wallet



BoC Pay - an All-in-One Digital Wallet

An All-in-One App that supports 2 QR in one simple switch

QR for HK/
Macau, Japan,
SEA countries
payment



QR for Mainland
payment



BoC Pay - an All-in-One Digital Wallet

Multiple Sources of Fund

- Spending funds can be from your BOCHK bank account or a BOC UnionPay Credit Card
- Non-BOCHK customers can top up via other bank accounts (HK Permanent Residents only)

Scan more, Pay less! - Spend to earn Gift Points and Pay with Points

- You can earn BoC Pay Gift Points with all merchant payments.
- With BoC Pay, you can offset your spending using BoC Gift Points (standard conversion rate: 250 Points = HK\$1)
- **Friday's Surprise:** Every designated Friday can even enjoy a 20% off on Gift Points spending!

QR Code Payment

- BoC Pay payment network is based on UnionPay QR network both in HK and Mainland.
- In Mainland, you can pay merchants which accept UnionPay QR code payment.
- Make sure your registered HK mobile number can receive SMS to support login process.

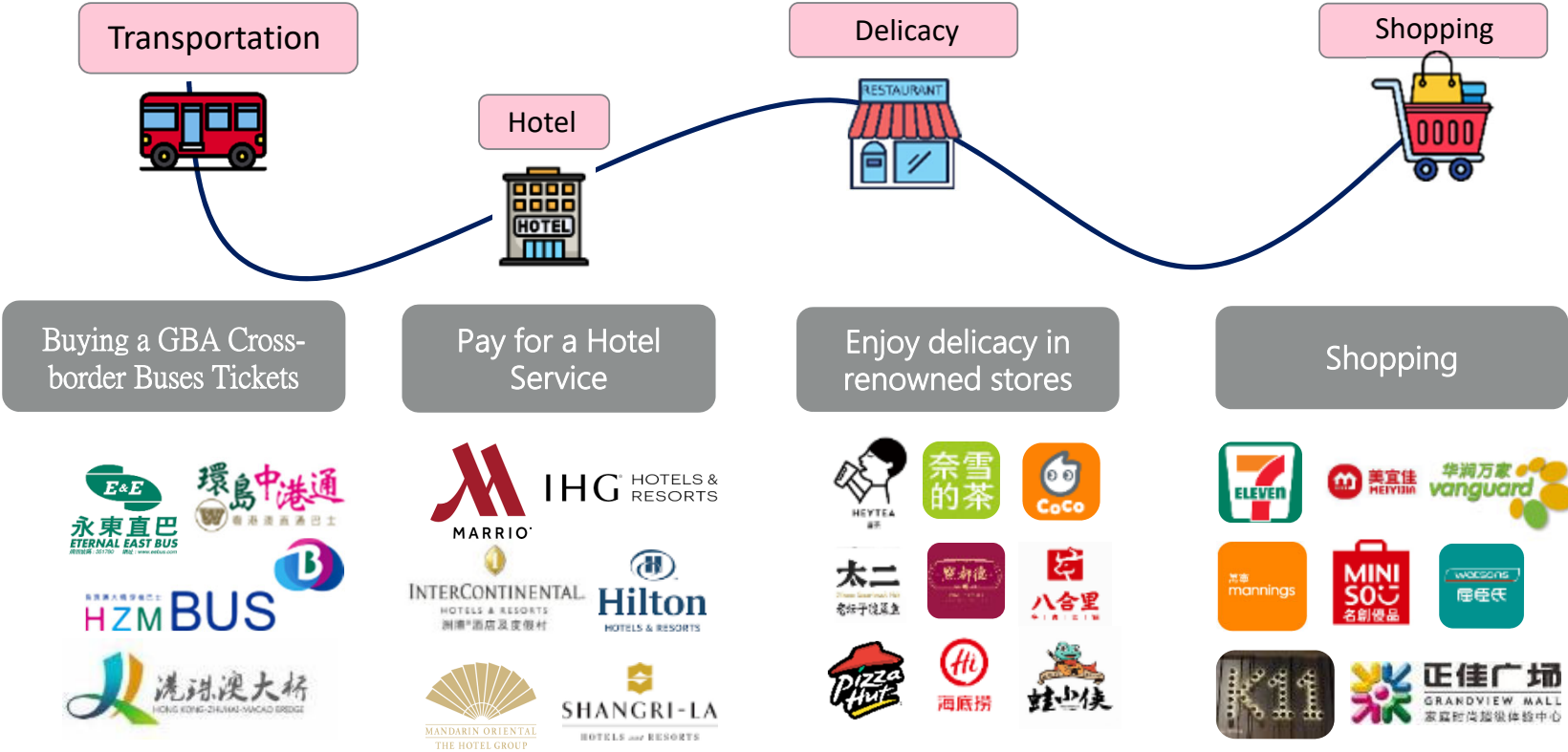


BoC Pay - an All-in-One Digital Wallet

Use BoC Pay in stores with UnionPay APP/QR logo



Travelling with BoC Pay in GBA Area



BoC Pay - an All-in-One Digital Wallet

Registration is EASY!

Open a bank account at any one of our 180 BOCHK Branches

- ✓ HKID or a valid passport
- ✓ HKD 10,000 min. deposit amount
- ✓ HK/Foreign mobile number

or

Apply for a main BOC UnionPay Credit Card

- ✓ HKID or a valid passport
- ✓ Proof of income within the last 2 months
- ✓ Latest home address proof issued within the last 3 months
- ✓ You may apply for a max of 9 supplementary credit cards to your dependents/relatives over age of 16

Download BoC Pay and register with your bank account or BOC CUP credit card to complete the registration



BoC Pay



BoC Pay Binding Tutorial

Binding with BOC bank account:



BoC Pay Binding Tutorial

Bind with your BOCHK bank account

Good Afternoon

Login

Register

Rewards

How to start?

BoC Pay Latest Offers

Where use BoC Pay?

Download Now

BoC Pay

App Store | Google Play | Huawei AppGallery

Terms and conditions applied. Reminder: To borrow or not to borrow? Borrow only if you can repay! Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store, Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website. Information provided by Bank of China (Hong Kong) Limited. Please contact BOCHK branch staff for details.

Binding with BOC UnionPay Credit Card:



BoC Pay Binding Tutorial

Bind with your BOC UnionPay Credit Card*

Good Afternoon

Login

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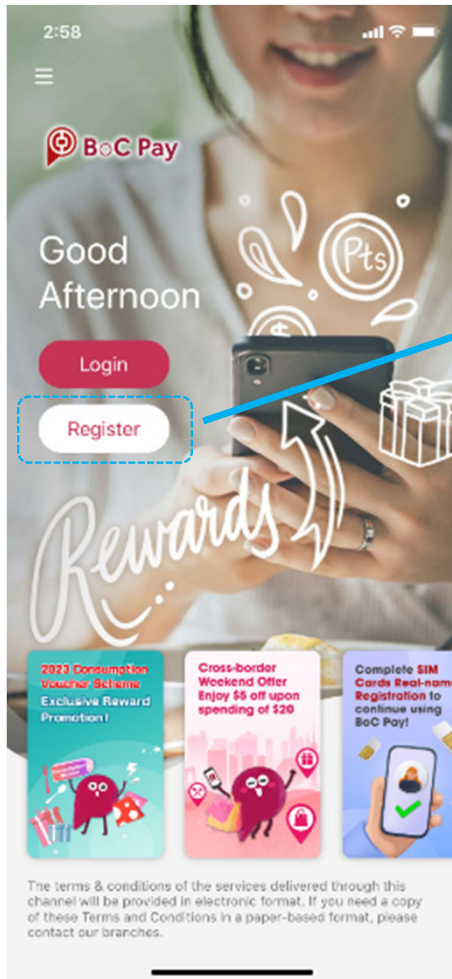
*New card will be activated at the same time during the binding process

Terms and conditions applied. Reminder: To borrow or not to borrow? Borrow only if you can repay! Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store, Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website. Information provided by Bank of China (Hong Kong) Limited. Please contact BOCHK branch staff for details.

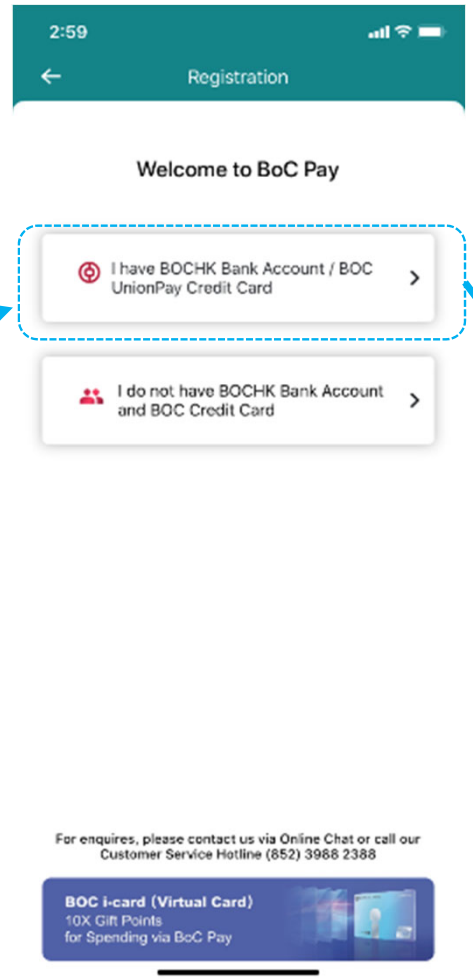
More tutorials on www.bochk.com/m/en/creditcard/bocpay.html

BoC Pay Registration – Bind with your bank account

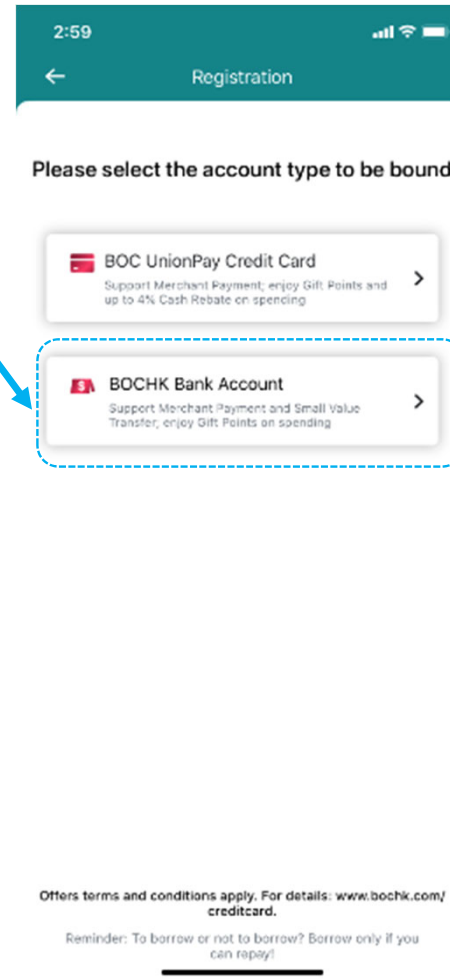
Start to register



Select existing BOCHK customer



Select BOCHK Bank Account



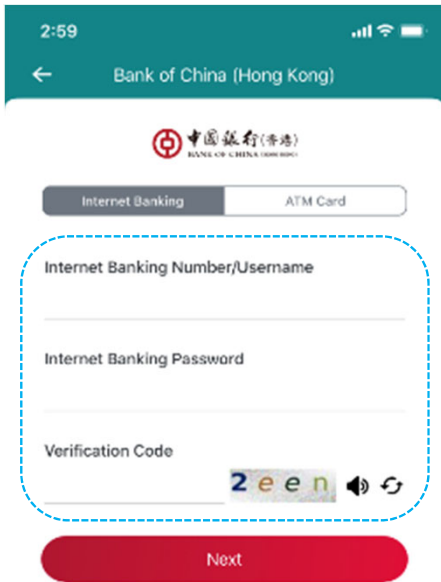
Bind to BoC Pay



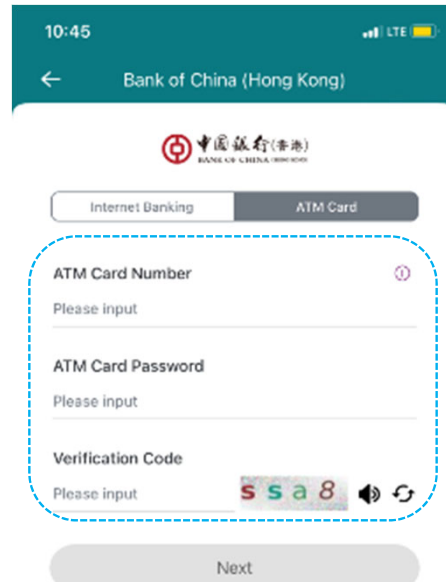
BoC Pay Registration – Bind with Bank Account

Input Bank Account details

Option 1 : Internet Banking



Option 2 : ATM Card

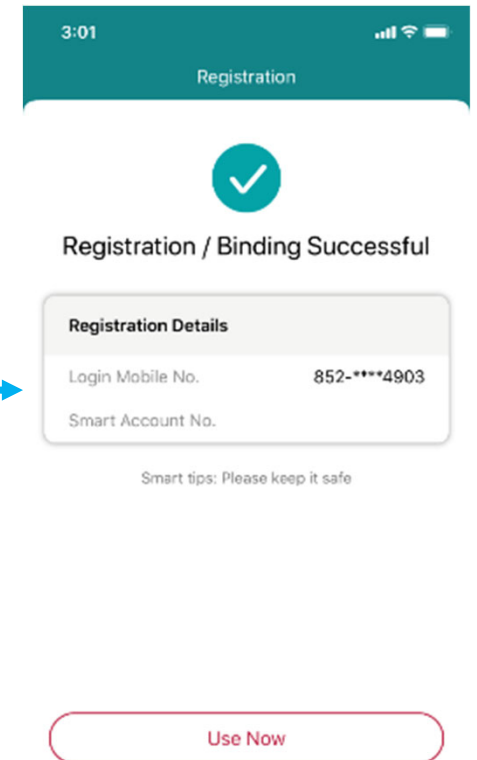


Set up BoC Pay Account

Account Setting:

- Transaction Limit
- Top-up Methods
- Payment Password
- Activate Biometric Authentication (Optional)

Complete registration

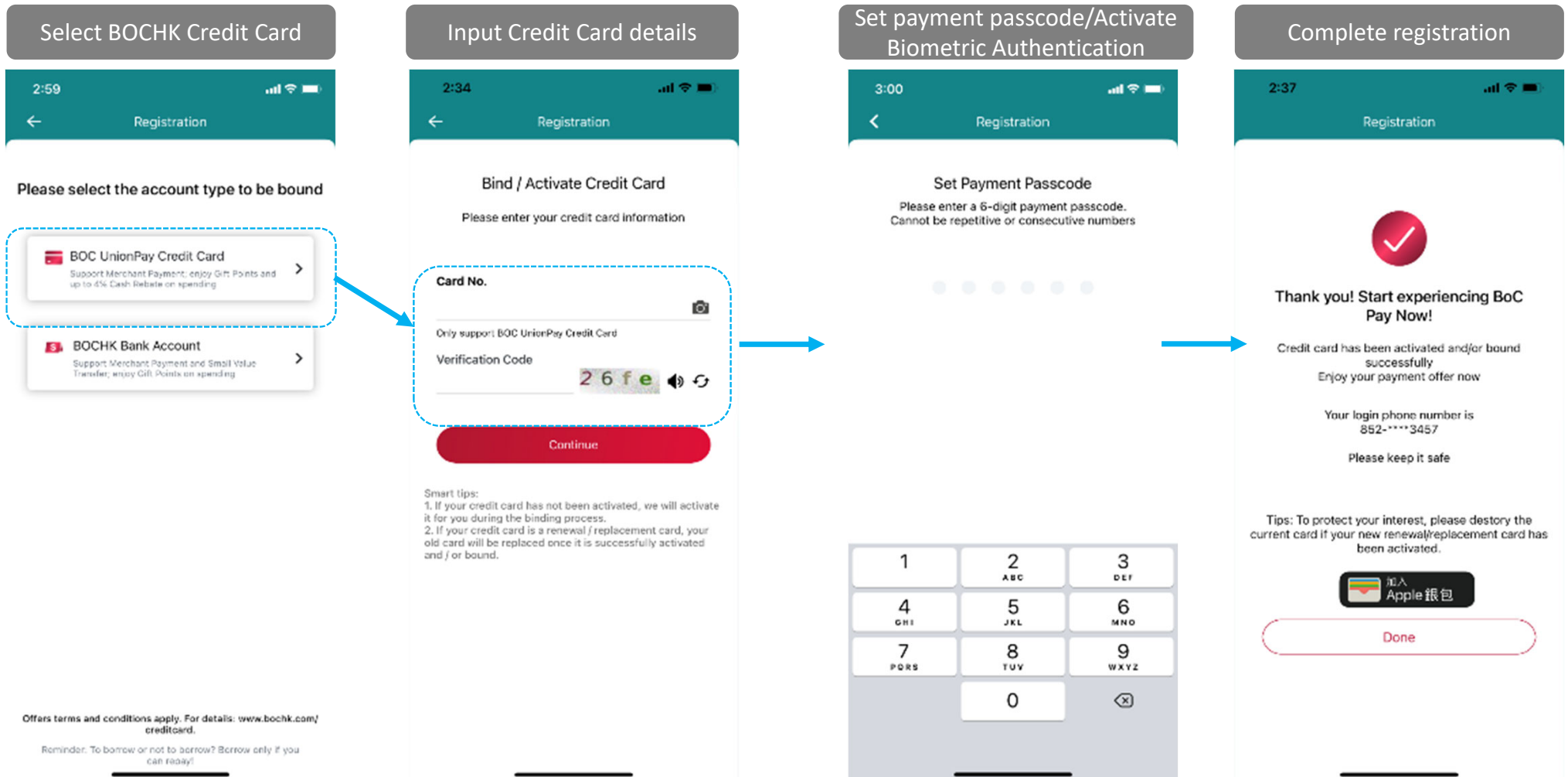


BoC Pay Registration – Bind with UnionPay Credit Card



中國銀行(香港)
BANK OF CHINA (HONG KONG)

深知 所以更近
Understanding Brings Us Closer



BoC Pay – Payment Flow

Merchant Scan - Present your QR Code for Merchant to scan



- Press 'QR Pay' and enter password to generate your payment code
- Switch to 'The Chinese Mainland' if you are paying in GBA

Merchant to scan the code using their POS with a payment amount

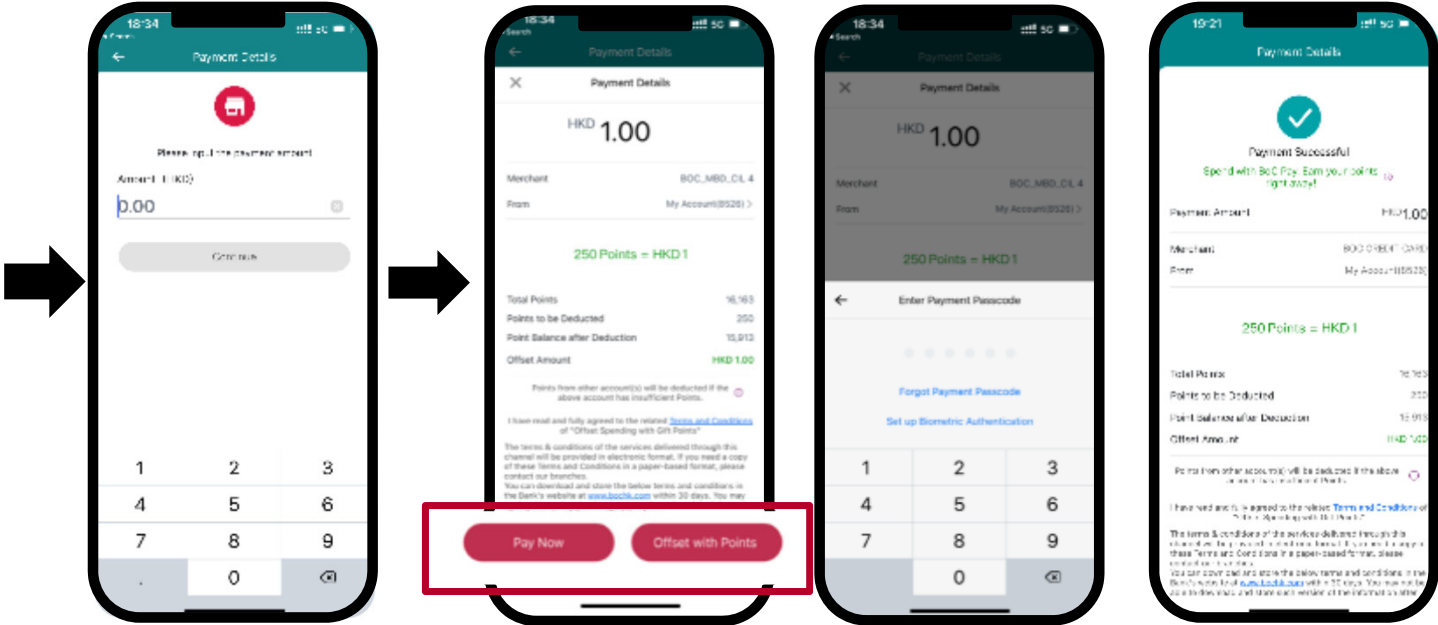
- Transaction completed!
- You can choose to offset this payment with Gift Points by pressing 'Offset with Points'

BoC Pay – Payment Flow

User Scan – Use the scanner to scan the Merchant QR code



Select **“Scan”** to scan the QR code presented by merchant



Enter the payment amount (if applicable)

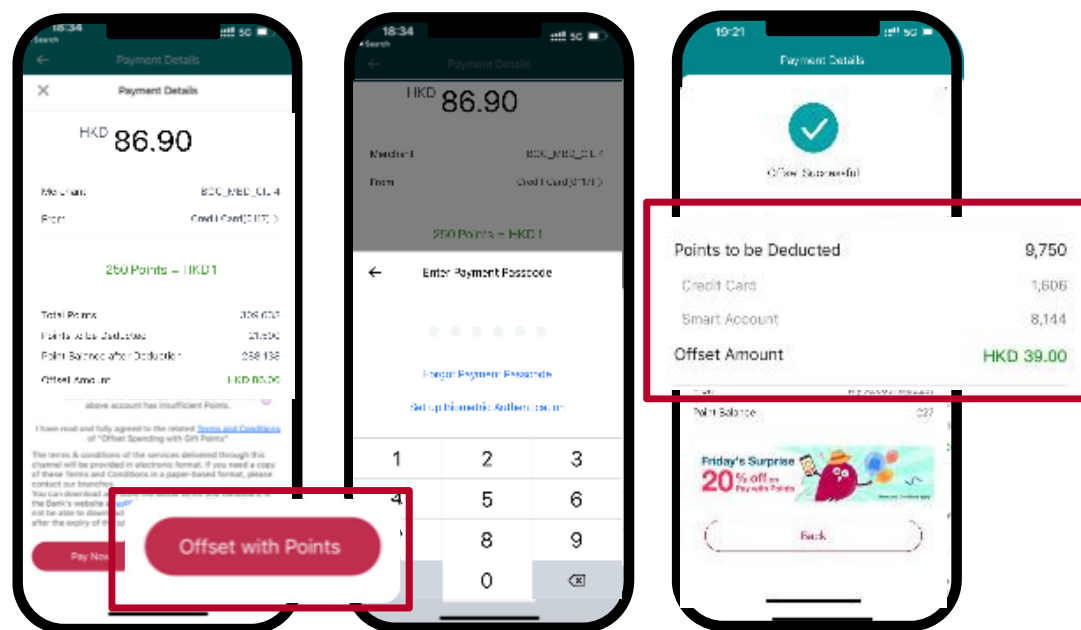
- Choose **‘Pay Now’** or **‘Offset with Points’** to pay.
- Enter your payment password or biometric authentication to complete the transaction.

Multiple source of fund

Source of Fund: Credit Card or Smart Account



Offset with Points



- You can choose 'Offset with Points' to pay or offset after spending.
- **All your BOC Credit Card Gift Points** can be offset in BoC Pay.
- Friday's Surprise: Every designated Friday can even enjoy a **20% off** on Gift Points spending!

Thank You!

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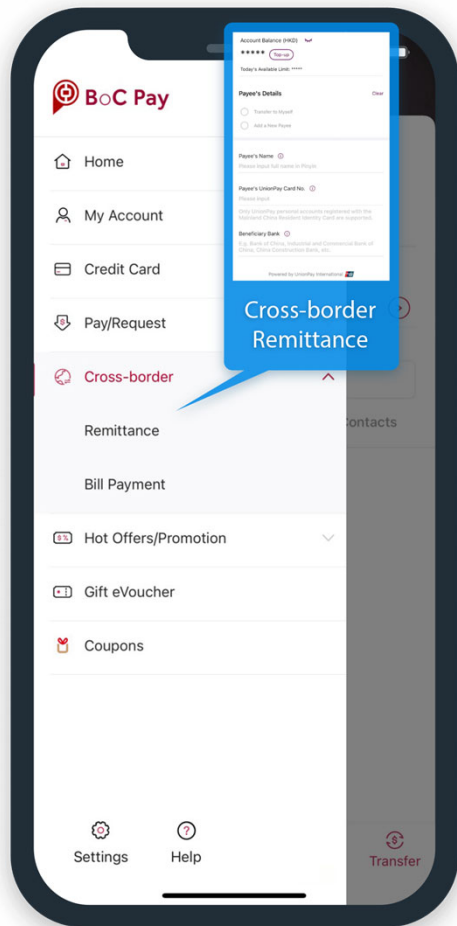
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Reminder: To borrow or not borrow? Borrow only if you can repay!

APPENDIX



CROSS-BORDER SERVICE : REMITTANCE



In addition to spending and payment, BoC Pay also provides convenient in-app remittance services

- Fund Transfer to BOC Mainland and 6 other banks including Agricultural Bank of China, Industrial and Commercial Bank of China, China Construction Bank, Bank of Communication, China Everbright Bank, and Bank of Shanghai
- In-App auto-currency exchange from HKD to RMD
- Available 365 Days a Year

Bind your International Credit Card to Didi

