

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out BOCM Debit Card. Seek further clarification if you do not understand any part of this document or the terms and conditions governing the use of BOCM Debit Card.

Bank of China (Malaysia) Berhad ("Bank / BOCM")

Name of Product:

- BOCM Great Wall International Debit Card – MasterCard
- BOCM Great Wall International Debit Card – UnionPay & MyDebit
- BOCM Wealth Management Debit Card – MasterCard
- BOCM Wealth Management Debit Card – UnionPay & MyDebit

(collectively referred to as "the Debit Card")

1. What is this product about?

- This is a Debit Card, a payment instrument which allows cash withdrawal from Automated Teller Machine (ATM) and payment of goods and/or services including QR code payment at the participating retails, services outlets. You are required to maintain a deposit account with us, to be linked to your Debit Card, and you must maintain sufficient funds in your deposit account to ensure successful transaction via your Debit Card. The Debit Card will be automatically cancelled and terminated if you close your deposit account with the Bank.
- A virtual Debit Card is non-physical debit card which allows online e-commerce purchase and payment via UnionPay QR ("Virtual Debit Card"). You are required to apply a virtual account via BOCM Mobile Banking App, to be linked to your Virtual Debit Card ("Virtual Account"), subject to a maximum balance at any time fixed by the Bank. The Virtual Debit Card will be automatically cancelled and terminated if you close your Virtual Account with the Bank.

2. What are the fees and charges I have to pay?

Fees & Charges		Amount
Issuing Fee/ Annual Fee		MYR8.00*
Card Replacement Fee (Lost/ Damage)	Replacement due to faulty chip/ defective card/ enhancement made by the Bank	No Charge
	Cardholder's Request or Damage Card due to Cardholder's Negligence	
	Mastercard Generic Debit Card	MYR9.20
	Mastercard Wealth Management Debit Card	MYR10.80
	UnionPay Generic Debit Card	MYR9.90
	UnionPay Wealth Management Debit Card	MYR12.00
Sale Draft Retrieval Fee (Only chargeable for original copy)		MYR20.00
Balance Enquiry Fee		No Charge
Cash Out Fee (Cash Withdrawal through selected MyDebit POS Merchants)		MYR0.50 per transaction
ATM Withdrawal Fee		
Via Bank of China Malaysia's ATM		No Charge
Via other Local Bank's ATM	MasterCard Network	No Charge
	UnionPay Network	
Via Overseas Bank's ATM	MasterCard Network	MYR15.00 per transaction**
	UnionPay Network	MYR15.00 per transaction**

Conversion of Overseas Transactions

Note: No fee and charges apply on Virtual Debit Card but subject to currency conversion markup of 1.00% to the converted amount.

If a Transaction is made in Currency other than the Card's Billing Currency (i.e. Malaysian Ringgit) the Transaction will be converted into the Card's Billing Currency (MYR) at such exchange rate and at such time as may be determined by MasterCard Worldwide & UnionPay International at its own discretion plus a currency conversion markup of 2.00% & 1.00% respectively to the converted amount.

* Not applicable to Wealth Management Debit Card

** Not applicable to Wealth Management Debit Card for oversea ATM withdrawal via Bank of China's ATM in Mainland China

3. What are the key terms and conditions?

• Opt-in for Overseas Transaction and Card-Not-Present Transaction

- You should inform the Bank to activate the Debit Card's overseas transaction and/or card-not-present transaction setting before the performance of any transaction via your Debit Card. Otherwise, any overseas transaction and online reload/ top up transactions or any payment which is not authenticated will be blocked by default.
- When an overseas transaction and/or card-not-present transaction is performed, there is a risk of your card data being compromised or the information being used for unauthorized purchases. Please be reminded that in the case of overseas transactions, the card verification features for POS transactions may vary from country to country and some country/merchants may not adopt a stringent approach. Fraudulent transactions may occur if your card data is compromised.
- Applicable to all Debit Card inclusive for Virtual Debit Card.

• Petrol transaction at the island pumps (out-door)

- When the Debit Card is used at self-service pump (automated fuel dispenser) to pay for petrol Transactions, a specific pre-authorization amount ("Pre-Authorization Amount") will be held by the Bank from the balance in the Account of the Cardholder. The Bank shall release the Pre-Authorization Amount and debit the actual transaction amount to the Account of the Cardholder upon the Bank receiving proof of the actual transaction amount from the Merchant within the period of time as stipulated by applicable law, regulations, or regulatory guidelines which may vary from country to country ("Time Period"). The agreeable Pre-Authorization Amount at self-service pumps in Malaysia is set to Ringgit Malaysia Two Hundred (MYR200.00) and the Time Period to hold pre-authorization amount for petrol Transactions in Malaysia shall be 3 business days from the transaction date.
- Not applicable to Virtual Debit Card.

• "Chip and PIN" Enabled Card

- BOCM's Debit Card is Chip and Pin enabled which requires you to key in your PIN at PIN-enabled terminal. Hence, you are required to always ensure the safety of your PIN.
- Do not use a PIN selected from your birth date, identity card number, mobile number or sequential numbers (such as 123456) and/or easily identifiable number combinations (such as 111111) to reduce the chance of anybody guessing your PIN.
- Virtual Debit Card is OTP and PIN enabled which requires you to key in the OTP upon online payment; PIN is required upon QR payment.

• Transaction Limit for Debit Card

Great Wall International Debit Card (MasterCard and UnionPay & MyDebit)			
Item	Single Transaction Limit	Daily Limit	
		Default Limit	Maximum Limit [#]
Retail Purchase including QR Code Payment	N/A	MYR5,000.00 / CNY10,000.00	MYR10,000.00 / CNY20,000.00
Contactless Transaction	MYR250.00 / CNY500.00	MYR1,000.00 / CNY2,000.00	MYR1,000.00 / CNY2,000.00

ATM Daily Withdrawal Limit	Subject to ATM Limit Setting	MYR5,000.00 / CNY10,000.00	MYR10,000.00 / CNY20,000.00
Cash Out Limit (UnionPay & MyDebit card transaction in Malaysia Only)	MYR500.00	MYR2,000.00	MYR2,000.00
Wealth Management Debit Card (MasterCard and UnionPay & MyDebit)			
Item	Single Transaction Limit	Daily Limit	
		Default Limit	Maximum Limit [#]
Retail Purchase	N/A	MYR5,000.00 / CNY10,000.00	MYR50,000.00 / CNY100,000.00
Contactless Transaction	MYR250.00 / CNY500.00	MYR1,000.00 / CNY2,000.00	MYR1,000.00 / CNY2,000.00
ATM Daily Withdrawal Limit	Subject to ATM Limit Setting	MYR5,000.00 / CNY10,000.00	MYR10,000.00 / CNY20,000.00
Cash Out Limit (UnionPay & MyDebit card transaction in Malaysia Only)	MYR500.00	MYR2,000.00	MYR2,000.00

[#]The Cardholder may set their preferred daily limit to a maximum threshold via any Bank branch nationwide, BOCnet or BOCM Mobile Banking App.

• Transaction Limit for Virtual Debit Card

Virtual Debit Card			
Item	Single Transaction Limit	Daily Limit	
		Default Limit	Maximum Limit [#]
E-Commerce Purchase/QR Pay	MYR 2,000.00	MYR 5,000.00	MYR 5,000.00

[#]The Cardholder may set their preferred daily limit to a maximum threshold via any Bank branch nationwide, BOCnet or BOCM Mobile Banking App.

• Dual Currency Features (UnionPay & MyDebit Debit Card only)

- The BOCM UnionPay & MyDebit Debit Card is a Dual Currency Debit Card, the Cardholder is required to link it to one main Malaysian Ringgit (MYR) Account, and at the option of the Cardholder, may link it to a Chinese Yuan (CNY) Account. If Cardholder linked the UnionPay Card with a Chinese Yuan ("CNY") account;
 - a) all transactions in CNY currency will be settled in CNY and no exchange rate will be determined, in the event that the Cardholder has sufficient balances; and
 - b) if Cardholder's CNY account has insufficient balances, all transactions in CNY will then be converted into Malaysian Ringgit (MYR) at such exchange rate and at such times as may be determined by the Card Scheme or BOCM at its absolute discretion.

• Contactless Transaction

- Simply tap your Debit Card at the contactless payment terminal during your purchase, no PIN or signature is required up to MYR250.00 / CNY500.00 per transaction, subject to a maximum daily contactless limit of MYR 1,000.00/ CNY2,000.00.
- When you exceed your accumulated contactless transaction limit, you are not allowed to perform any contactless transaction. The accumulated contactless transaction limit will be reset automatically during the next day.
- Not applicable to Virtual Debit Card.

• Payment Routing Network for Co-Brand Card

- The Bank shall not be liable for the choice of payment routing network for co-brand card in Malaysia, the payment network routing is determined by Merchants.

4. What if I fail to fulfill my obligations?

- **Rights to set-off:**

The Bank has the rights to set-off any amount from your account maintained with the Bank against any outstanding amount due to the Bank by the Cardholder on the Debit Card account.

- **Liability for unauthorised transactions:**

The Cardholder shall be fully liable for card present unauthorized transactions which require PIN /signature verification or contactless if the Cardholder:-

- has acted fraudulently;
- delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of the Debit Card;
- voluntarily disclosed the PIN to another person or voluntarily allowed another person to use the Debit Card;
- recorded the PIN on the Debit Card, or on anything kept in close proximity with the Debit Card, and could be lost or stolen with the Debit Card;
- left the Debit Card or an item containing the Debit Card unattended in places visible and accessible to others;

Note: If you fail to abide by the BOCM Debit Card Terms and Conditions, the Bank has the right to terminate your Debit Card.

- **Card protection:**

Cardholder shall ensure that they do not deliberately disclosing their Debit Card number and PIN to any other person via unsolicited emails or on any website and should take reasonable steps to keep their card secured at all times. The Bank will not be liable to any losses arising from failure of cardholder to secure their Debit Card.

5. What are the major risks?

Your Debit Card being stolen, lost and/or being used for unauthorised transactions. Thus, Cardholder is advised to check all transaction alerts in a timely manner and to check account balances or statements of account on a regular basis, to detect any unauthorised transaction and report to us immediately practicable in the event any unauthorised transaction, error or discrepancy is detected.

Cardholder shall lock your account via Quick Lock through Internet Banking or Mobile Banking app when you suspect your account has been compromised, suspect fraudulent transaction or suspect you are victim of scams.

6. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner and/or you can be contacted when it is necessary. You may visit any of our branch to update your contact details.

7. Where can I get further information?

Our Customer Service Center is contactable at : -

Tel : 00 603 – 2059 5566

Fax : 00 603 – 2171 7988

Email : callcenter@my.bank-of-china.com

Website : www.bankofchina.com.my