

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take out BOCM Student Debit Card. Seek further clarification if you do not understand any part of this document or the general terms and conditions.	Bank of China (Malaysia) Berhad Name of Product: BOCM Student Debit Card																	
1. What is this product about?																		
• BOCM Student Debit Card is offered to customer (below 18 years old) from selected schools by invitation. • BOCM Student Debit Card is available to be used throughout the student's tenure in the school and will be cancelled when the student has attained the age of 18, graduated or changed school • BOCM Student Debit Card, is a payment instrument which allows you to pay for goods and services from your deposit account at BOCM Point-Of-Sale (POS) Terminal installed at payment counter of selected merchants within the school premises only. You are required to maintain a deposit account with us, to be linked to your Debit Card. If you close your deposit account maintained with us, your debit card will be automatically cancelled. • For a successful transaction to take place, Cardholder need to have sufficient funds in their deposit account. • BOCM Student Debit Card is not accepted for online transaction and ATM transaction (except ATM cash deposit) or any other transaction take place outside of the school premises.																		
2. What are the fees and charges I have to pay?																		
<table border="1"> <thead> <tr> <th colspan="2">Fees & Charges</th><th>Amount</th></tr> </thead> <tbody> <tr> <td colspan="2">Issuing Fee/ Annual Fee</td><td>No Charge</td></tr> <tr> <td rowspan="2">Card Replacement Fee (Lost/ Damage)</td><td>Replacement due to faulty chip/ defective card/ enhancement made by the Bank</td><td>No Charge</td></tr> <tr> <td> • Replacement requested by Cardholder • Damage card caused by Cardholder's negligence </td><td>MYR12.00</td></tr> <tr> <td colspan="2">Sale Draft Retrieval Fee (Only chargeable for original copy)</td><td>MYR20.00</td></tr> <tr> <td colspan="2">Balance Enquiry Fee</td><td>No Charge</td></tr> </tbody> </table>		Fees & Charges		Amount	Issuing Fee/ Annual Fee		No Charge	Card Replacement Fee (Lost/ Damage)	Replacement due to faulty chip/ defective card/ enhancement made by the Bank	No Charge	• Replacement requested by Cardholder • Damage card caused by Cardholder's negligence	MYR12.00	Sale Draft Retrieval Fee (Only chargeable for original copy)		MYR20.00	Balance Enquiry Fee		No Charge
Fees & Charges		Amount																
Issuing Fee/ Annual Fee		No Charge																
Card Replacement Fee (Lost/ Damage)	Replacement due to faulty chip/ defective card/ enhancement made by the Bank	No Charge																
	• Replacement requested by Cardholder • Damage card caused by Cardholder's negligence	MYR12.00																
Sale Draft Retrieval Fee (Only chargeable for original copy)		MYR20.00																
Balance Enquiry Fee		No Charge																
3. What are the key terms and conditions?																		
• "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.																		

• **Transaction Limit**

Item	Single Transaction Limit	Daily Default/Maximum Limit
Retail Purchase	N/A	MYR 1,000
Contactless Transaction	MYR 50	MYR 100
ATM Cash Deposit	N/A	MYR 1,000
ATM Cash Withdrawal	N/A	N/A
Cash Out (in Malaysia Only)	N/A	N/A
E-Commerce Purchase/QR Pay	N/A	N/A

• **Contactless Transaction**

- Simply tap your card at the contactless payment terminal during your purchase, no PIN or signature is required up to MYR 50 per transaction, subject to a maximum daily contactless limit of MYR 100.
- When you exceed your accumulated contactless transaction limit, PIN authentication is required.

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 Card;
- voluntarily disclosed the PIN to another person or voluntarily allowed another person to use the Card;
- recorded the PIN on the Card, or on anything kept in close proximity with the Card, and could be lost or stolen with the Card;
- left the Card or an item containing the 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 card.

• **Card protection:**

Cardholder shall ensure that they do not deliberately disclosing their 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 card.

5. What are the major risks?

Your card being stole, 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 as soon as reasonably practicable in the event any unauthorised transaction, error or discrepancy is detected.

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

8. Other Debit Card packages available.

- BOCM Great Wall International Debit Card – Mastercard
- BOCM Great Wall International Debit Card – UnionPay
- BOCM Wealth Management Debit Card

The information provided in this disclosure sheet is accurate and valid as at 09/02/2023.