

e-Pocket - Frequently Asked Questions (FAQ)

Q1	:	Who is eligible to apply Bank Of China (Malaysia) Berhad ("BOCM") e-Pocket via BOC mobile banking application?
A	:	Any Malaysian citizen and meet the below criteria: - i. MyKad Holder ii. Aged 18 years old and above iii. New to Bank Retail Individual customers, does not hold any account with BOCM.
Q2	:	Why existing customers are not allow to apply for e-Pocket?
A	:	e-Pocket's features are less comprehensive as compared to BOCM savings/current account. You are able to perform the transactions listed for e-Pocket with your savings/current account.
Q3	:	What are the documents required to apply e-Pocket?
A	:	Only MyKad is allowed. Other identification documents such as MyKid, MyPR, MyTentera and passport are currently not accepted.
Q4	:	When can I apply e-Pocket online via BOC mobile banking application?
A	:	The hours of application are: Monday – Saturday: 8:00am – 9:50pm Sunday: 8:00am – 7:50pm
Q5	:	What do customer get from applying e-Pocket
A	:	i. e-Pocket Account ii. Virtual Debit Card iii. BOC Mobile Banking access
Q6	:	What is the benefits of e-Pocket?
A	:	e-Pocket allows customer to perform i. Inter-bank and intra-bank fund transfer such as DuitNow and IBG transfer ii. JomPAY bill payment iii. Standing order for fund transfer, loan/credit card/hire purchase payment. iv. DuitNow QR and UnionPay QR payment v. Online e-Commerce purchases.
Q7	:	How to apply e-Pocket?
A	:	i. Download BOC Mobile Banking Application, international version ii. Select e-Pocket application iii. Follow instructions subsequently to complete the entire e-Pocket application, which included and not limited to taking photos of your MyKad and selfie.
Q8	:	Can I apply e-Pocket at branch or BOCM website?
A	:	No, e-Pocket is only available online via BOC Mobile Banking Application, international version. You may download the app from App Store, Google Play or Huawei App Gallery.
Q9	:	Do I need to complete the e-Pocket application in one go?
A	:	Yes, you are required to complete the application in one go.
Q10	:	How do I top up e-Pocket?
A	:	You may transfer within BOCM or from other banks in Malaysia via DuitNow or IBG.
Q11	:	Any limits imposed on e-Pocket account?
A	:	Yes, the limits are as follow: a. Maximum balance in e-Pocket account at any time of RM5,000

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	<ul style="list-style-type: none"> b. Maximum accumulated daily debit transaction limit of RM5,000 c. Maximum accumulated monthly debit transaction limit of RM30,000 d. Maximum accumulated RM60,000 debit transaction amount per calendar year.
Q12	: Any transaction limits on the virtual debit card?
A	<p>Yes, the limits are as follow:</p> <ul style="list-style-type: none"> a. Maximum transaction limit of RM2,000 per transaction b. Maximum daily transaction limit of RM5,000.
Q13	: What is the minimum balance limit in my e-Pocket account?
A	The minimum account balance to maintain is RM0.
Q14	: Who should apply for e-Pocket?
A	Malaysian who frequently visit China for business, leisure or education purposes and customer who prefer mobile/cashless payment.
Q15	: How long does it take to complete e-Pocket application?
	The whole process will approximately take up to 10 minutes
Q16	: What is the currency available for e-Pocket?
A	: e-Pocket account is only available in MYR Currency.
Q17	: What is the usage of the virtual debit card?
A	Customer will be provided with virtual debit card number, expiry date and CVV. Customer is able to retrieve CVV from BOC Mobile banking App under “Debit Card Overview” tab. With this virtual debit card, customer will be able to use the card for UnionPay QR and online e-commerce purchase.
Q18	: Is there any charges on e-Pocket?
A	<p>Dormant Annual Service fee for RM10 and Standing Order fee for RM2 will be charged.</p> <p>Note: Notification will be issued at least 21 calendar days prior to any changes in fees and charges.</p>
Q19	: Do the bank charge annual fee for the card?
A	: No, there is no charges incurred for the virtual debit card issuance fee.
Q20	: What is the usage of the virtual debit card?
A	: Virtual Debit Card can be used for online e-commerce purchase and make payment using UnionPay QR at merchant that accept UnionPay QR.
Q21	: Can I withdraw or deposit cash to e-Pocket?
A	: No, cash withdrawal and deposit transactions are not allowed.
Q22	: Can I deposit local cheque or house cheque to e-Pocket?
A	: No, cheque deposit are not allowed.
Q23	: Can I perform cross-border remittance from e-Pocket?
A	: No, cross border inward and outward remittance are not allowed.
Q24	: Am I earning interest from my e-Pocket account balance?
A	No, e-Pocket account is a non-interest bearing account.
Q25	: Can I apply cheque book from e-Pocket account?
A	No, cheque book is not applicable for e-Pocket account.
Q26	: Is my e-Pocket balance protected by PIDM?
A	No, e-Pocket is an e-wallet account which is not protected by PIDM.
Q27	: Can I close my e-Pocket account?

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A	Yes, you may perform e-Pocket account closure at any BOCM branches.
Q28	: What will happen if there is no monetary activities in my e-Pocket account?
A	<p>i. If there is zero balance in your account with no monetary activities for 9 months, your e-Pocket account will be closed.</p> <p>ii. If no transaction initiated by you whether is debit or credit transaction for 12 months, the e-Pocket account will be classified as “Dormant Account”.</p> <p>iii. If the account remains dormant for consecutive seven (7) years, the dormant account will be closed and the monies will be transferred to Registrar of Unclaimed Monies.</p>
Q29	: Can I upgrade my e-Pocket to full-fledged savings/current account? Can I still have the virtual debit card?
A	Yes, please visit to your nearest BOCM branches to upgrade your e-Pocket account to savings/current account. We will convert your virtual debit card to physical debit card upon full customer due diligence performed at branch.
Q30	: Can my first deposit into newly opened e-Pocket account be made via online transfer from third party?
A	Yes, the first deposit into newly opened e-Pocket account can be made from third party.
Q31	: Will I get any notification once e-Pocket account is successfully opened?
A	Yes, SMS will be sent to notify you that your account is successfully opened.
Q32	: Am I able to change my initial password upon successful application?
A	Yes, an initial mobile banking username will be sent to your registered mobile number. You are required to login to the Mobile Banking App by using your initial mobile banking username and initial password. Thereafter, you shall change the username and password.
Q33	: e-Pocket application unsuccessful, who can I look up to?
A	If you are unable to proceed with your e-Pocket application, kindly visit the nearest BOCM branch.
Q34	: Can I reactivate the dormant account without visiting the branch?
A	No, kindly visit the nearest BOCM branches and our staff will assist you in reactivating your dormant account.
Q35	: What will happen if there is fraud transaction in my virtual debit card?
A	Kindly reach out to the Bank immediately at +03 - 2059 5566 or visit the nearest BOCM branches.
Q36	: Will the initial mobile banking username expired?
A	No, you can log in whenever you want as long as you do not lost the initial mobile banking username.
Q37	: What if I lost the initial mobile banking username that sent to my registered mobile number? How do I retrieve it?
A	Kindly reach out to the Bank at +03 - 2059 5566 or visit the nearest BOCM branches.
Q38	: Can I reset my password?
A	Yes. Visit Mobile Banking App login page and click on ‘Forgot Username or Password’. Follow the steps accordingly to reset your password.