

## **Zero Service Fee for International Card Transaction via Alipay and Weixin Pay**

### **Frequently Asked Question (FAQ)**

**1. What is the duration of this “Zero Service Fee for International Card Transactions via Alipay and Weixin Pay (WeChat Pay) in Mainland China” promotion?**

- For Alipay, this promotion is valid from 1<sup>st</sup> January 2025 until 30<sup>th</sup> June 2025.
- For Weixin Pay (WeChat Pay), this promotion is valid from 1<sup>st</sup> January 2025 until 31<sup>st</sup> December 2025 (both dates are inclusive).

**2. Who is eligible for this promotion?**

- This promotion is open to all new and existing BOCM Debit Card (UnionPay) cardholders.

**3. How does the promotion work?**

- Cardholders must bind their BOCM Debit Card (UnionPay) to Alipay and/or Weixin Pay (WeChat Pay).
- Conduct Card-Not-Present (CNP) transactions (QR Code/Barcode) via Alipay and/or Weixin Pay (WeChat Pay) in the Chinese mainland during the promotion period to enjoy the benefits.
- No registration and enrolment is required.

**4. What is the fulfilment process?**

- For transactions below CNY 200, no International Card Service Fee will be applied as per the usual process.
- For transactions exceeding CNY 200, the 3% International Card Service Fee waiver will be applied automatically during the promotion period for BOCM Debit Card (UnionPay) bound with Alipay and Weixin Pay (WeChat Pay). This offer a significant advantage compared to other card schemes that still charge a 3% International Card Service Fee for such transactions.

**5. Is there any cap on the service fee waiver?**

- No, there is no limit. The waiver will be applied to all eligible transactions made during the campaign period.

*Note: UnionPay International serves the right to modify any terms and conditions of the campaign without prior notification and in the event of any dispute, UnionPay International decision shall be deemed final.*