

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the BOCM Great Wall Prepaid Card. Be sure to also read the general terms and conditions. Seek further clarification from us if you do not understand any part of this document or the general terms and conditions.

**Bank of China (M) Berhad**

Name of Product:

**BOCM Great Wall Prepaid Card (“GWPPC”)**

Date: 20/11/2019

### 1. What is this product about?

GWPPC is a reloadable card that contains monetary value which customer can use as payment of goods and/or services at the participating retails/services outlets. Cardholder can pre-load the card with money and the monetary value stored in the card will be deducted accordingly based on the transaction performed. In GWPPC, there are two types of card differentiated by the different stored-currency values, namely Malaysia Ringgit (MYR) and Chinese Yuan (CNY).

Exclusive CNY prepaid card allows you to pre-exchange your card from MYR to CNY and reduce exchange rate risk when you perform you transaction in Mainland China.

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

Fees & Charges	Amount
Starter Pack Fee	MYR25.00 per pack MYR40.00 twin pack
Replacement Card / Renewal Fee	No charge Cardholder is to purchase a new pack (Starter / Twin) for replacement / renewal
Annual Card Fee	No Charge
“Top-up” or Reload Fee	No Charge
Cancellation Fee	No Charge
Request Statement	1st copy: No Charge Subsequent copy: MYR5.00 per copy
Retrieve Sales Draft From Merchant (Subject to availability)	MYR20.00 per copy
Conversion of Overseas Transaction	If a Transaction is made in Currency other than the Card’s Billing Currency, (MYR Card’s Billing Currency is Malaysian Ringgit and CNY Card’s Billing Currency is Chinese Yuan respectively), the Transaction will be converted into the Card’s Billing Currency (MYR & CNY respectively) at such exchange rate and at such time as may be determined by UnionPay International at its own discretion plus a currency conversion markup of 1.25% to the converted amount.

### 3. What are the key terms and conditions?

- **Top Up**

For first time reload, the Cardholder can only use the credit balance in the Card after one (1) Business Day from the day the Cardholder performed a Reload or "Top up".

Top-up/reload maximum limit of MYR 10,000 or RMB 20,000 at any one time.

Each Cardholder can only own / hold / register for one (1) Card with different currency at any point of time.

Description	Value	
	MYR	CNY
Maximum top-up amount at any one time	MYR10,000.00	CNY20,000.00
Maximum credit balance of card at any one time	MYR10,000.00	CNY20,000.00

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

- You should inform the bank to activate the Prepaid Card's overseas transaction and/or card-not-present transaction setting before the performance of any transaction via your Card at any places outside Malaysia.
- 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.

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

- When the 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 Credit Balance in the Card Account of the Cardholder. The Bank shall release the Pre-Authorization Amount and debit the actual transaction amount to the Card 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.

- **"Chip and PIN" Enabled Card**

- BOCM's Prepaid 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.

### 4. What if I fail to fulfill my obligations?

- i. **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 Prepaid Card account.

- ii. **Liability for unauthorized transactions:**

The Cardholder shall be fully liable for PIN-based unauthorized transactions 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 GWPPC Terms and Conditions, the Bank has the right to terminate your card.*

**iii. 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 other than official website of BOCM 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 stolen, lost and/or being used for unauthorised transactions. Thus, Cardholder is advised to check account balances or statements of account on a regular basis, to detect any unauthorized 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 either call our Customer Service Center OR 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 : [service.my@bankofchina.com](mailto:service.my@bankofchina.com)

Website : [www.bankofchina.com.my](http://www.bankofchina.com.my)

The information provided in this disclosure sheet is accurate and valid as at 20/11/2019.