



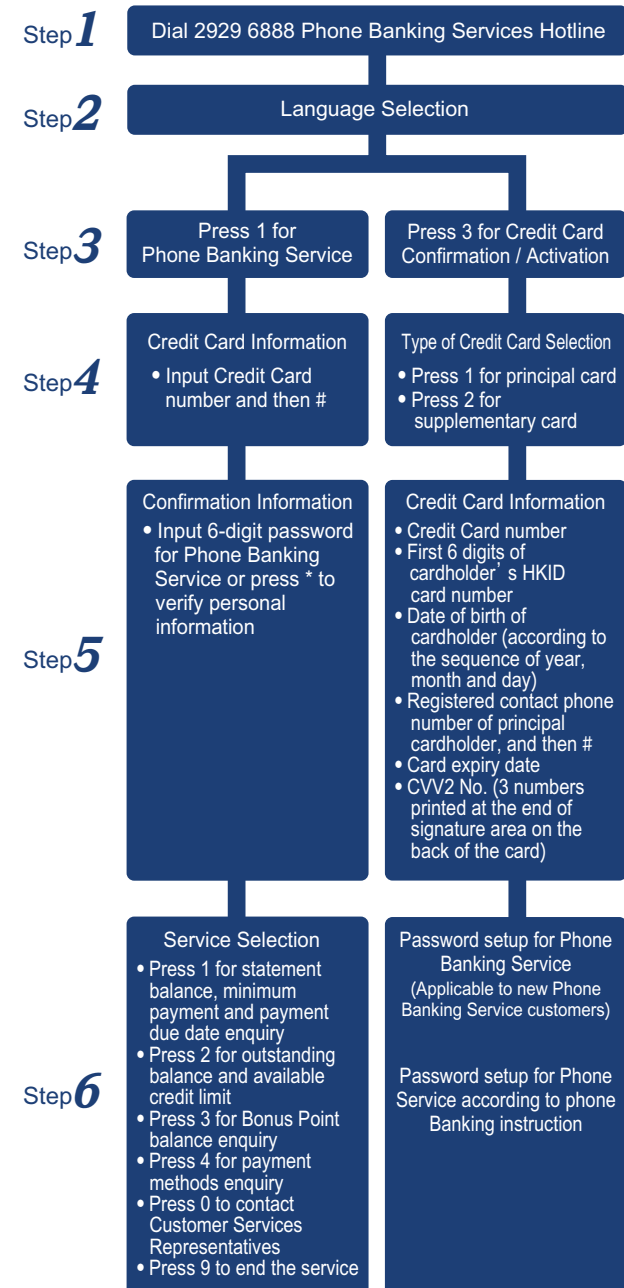
BANK OF COMMUNICATIONS CUP DUAL CURRENCY CREDIT CARD USER GUIDE

Bank of Communications (Hong Kong) Limited
(A wholly owned subsidiary of Bank of Communications Co., Ltd.)

\$ Financial Flexibility

- 1 Repayment Flexibility**
To enhance your repayment flexibility, you may choose to pay the minimum payment amount of HKD and CNY Account.
- 2 Worldwide Cash Advance Services**
You may withdraw cash at JETCO ATMs in Hong Kong, worldwide CUP ATM networks and / or any CUP member banks to meet your financial need.
- 3 55 Days Interest-free Repayment Period**
You may enjoy up to 55 days interest-free repayment period for all retail purchases.
- 4 ATM Services**
You may access up to 2 of your bank accounts opened with us through the ATM network, including drawing cash and checking account balance.
- 5 Free Internet and Phone Banking Services**
Through Bank of Communications (Hong Kong) Limited (the "Bank") Internet Banking Services www.hk.bankcomm.com or Phone Banking Services at 2929 6888, you may check account balance, Credit Card statement and your transaction details (Internet Banking Services only). If you are our existing Internet and Phone Banking Services customer, your new Credit Card will be automatically linked up as a designated sub-account with your existing account. This enables you to transfer fund between your Credit Card and other bank accounts such as Credit Card payment and cash advance (Internet Banking Services only).

☎ Phone Banking Services User Guide





You can settle your HKD or CNY account of Credit Card by the following methods:

1 Settle CNY Account

By Direct Debit Authorization Transfer

You may complete and return the Bank of Communications Credit Card Direct Debit Authorization Form to apply for automatic settlement of your Credit Card CNY Account bill every month on the payment due date by direct debiting and transferring funds from your designated bank CNY savings or current account in Hong Kong. You may choose to settle the full amount of the statement balance or the minimum payment. The Bank will automatically debit from your designated bank CNY savings or current account in Hong Kong to transfer funds for making your Credit Card CNY Account payment on the Payment Due Date.

By Fund Transfer via the Bank's Internet or Phone Banking Services

You may settle your Credit Card CNY Account payment by transferring funds from your CNY savings or current account opened with the Bank via the Bank's Internet Banking Service (website: www.hk.bankcomm.com) or Phone Banking Service (Tel. no.: 2929 6888). Transfer made before 8:00pm from Monday to Friday or before 4:00pm on Saturday (except Sunday and public holidays) will be processed within the same day.

By Cash at the Branch of the Bank

You may make your payment by CNY cash over the counter at the branch of the Bank on or before the Payment Due Date to settle your Credit Card CNY Account payment. Cheque payment cut-off time is 5:00pm from Monday to Friday (except Saturday, Sunday and public holidays). If the cheque payment is made before the cut-off time, it will be processed within the same day.

By Mail

Payment by CNY cheque can be made by post to GPO Box 12129 at least 5 working days before the Payment Due Date. Cheque should be crossed and made payable to "Bank of Communications (Hong Kong) Limited". Please write down your Credit Card CNY account number on the reverse side of the cheque. Please DO NOT send cash or post-dated cheque. They will not be accepted or processed.

Remarks: All payments for settling the debit balance in your Credit Card CNY account shall be made in CNY dollars subject to the discretion of the Bank to accept payment in other currencies. Should the Bank accept payment rendered in currencies other than CNY dollars, such payment may be credited into the Credit Card CNY account after conversion into CNY dollars at a rate determined by the Bank (which may be subject to the payment of a conversion charge as set out in the Bank of Communications CUP Dual Currency Credit Card Fees Schedule). The residue after settling the CNY Account payment could not be used to settle your Credit Card HKD Account bill.

2 Settle HKD Account

By Direct Debit Authorization Transfer

You may complete and return the Bank of Communications Credit Card Direct Debit Authorization Form to apply for automatic settlement of your Credit Card HKD Account bill every month on the payment due date by direct debiting and transferring funds from your designated bank HKD savings or current account in Hong Kong. You may choose to settle the full amount of the statement balance or the minimum payment. The Bank will automatically debit from your designated bank HKD savings or current account in Hong Kong to transfer funds for making your Credit Card HKD Account payment on the Payment Due Date.

By Fund Transfer at JETCO Automated Teller Machines (ATMs)

Make your Credit Card HKD Account payment by transferring funds from your bank account opened with any JETCO member banks at any JETCO ATMs with JET Payment logo installed in Hong Kong. Transfer made before 7:30pm from Monday to Friday (except Saturday, Sunday and public holidays) will be processed within the same day.

Payment-by-Phone Service (PPS)

You may open a PPS account at any PPS terminal and register your Credit Card HKD Account. By using the 24-hour PPS through calling 18033 (Cantonese) / 18031 (English) or visiting the PPS website at www.pps.hk to transfer funds from your designated HKD bank account to make your Credit Card payment. Transfer made before 7:00pm from Monday to Friday (except Saturday, Sunday and public holidays) will be processed within the same day. For further information on this service, please call 900 00 222 328 (Cantonese) or 900 00 222 329 (English). The PPS merchant code of the Bank is 9423.

By Fund Transfer via the Bank's Internet or Phone Banking Services

You may settle your Credit Card HKD Account payment by transferring funds from your HKD savings or current account opened with the Bank via the Bank's Internet Banking Service (website: www.hk.bankcomm.com) or Phone Banking Service (Tel. no.: 2929 6888). Transfer made before 8:00pm from Monday to Friday or before 4:00pm on Saturday (except Sunday and public holidays) will be processed within the same day.



By Cash or Cheque at the Branch of the Bank

You may make your payment by HKD cash or by cheque (made payable to "Bank of Communications (Hong Kong) Limited") over the counter at the branch of the Bank on or before the Payment Due Date. Cheque payment cut-off time is 5:00pm from Monday to Friday (except Saturday, Sunday and public holidays). If the cheque payment is made before the cut-off time, it will be processed within the same day.

e-Cheque Drop Box

For presenting / depositing e-Cheque via HKICL's e-Cheque Drop Box, please refer to <http://www.echeque.hkicl.com.hk>.

By Mail

Payment by cheque can be made by post to GPO Box 12129 at least 5 working days before the Payment Due Date. Cheque should be crossed and made payable to "Bank of Communications (Hong Kong) Limited". Please write down your Credit Card HKD account number on the reverse side of the cheque. Please DO NOT send cash or post-dated cheque. They will not be accepted or processed.

Remarks: All payments for settling the debit balance in your Credit Card HKD account shall be made in Hong Kong dollars subject to the discretion of the Bank to accept payment in other currencies. Should the Bank accept payment rendered in currencies other than Hong Kong dollars, such payment may be credited into the Credit Card HKD account after conversion into Hong Kong dollars at a rate determined by the Bank (which may be subject to the payment of a conversion charge as set out in the Bank of Communications CUP Dual Currency Credit Card Fees Schedule). The residue after settling the HKD Account payment could not be used to settle your credit card CNY Account bill.



Swipe Card Tips

You may be requested to key-in a password when making a transaction in merchant with our Dual Currency Credit Card. Please tell the merchant there is no need for a password, then the merchant will just treat it as a normal Credit Card transaction.



Customer Services

1 Customer Services Hotline

You may call our Customer Services Hotline for 223 95559 to obtain information about your Credit Card account and our latest promotion news. Our professional and friendly Customer Services Representatives will be happy to help you at any time.

2 Lost and Stolen Card Assistance Service

You may call our report Lost / Stolen Card Hotline 2836 8828 if your Credit Card is lost or stolen.

3 CUP 24-hour Customer Services Hotline

(Hong Kong) 800 967 222 (Macau) 0800801
(Mainland China) 95516 (Japan) 0034 8008 00287

Please visit CUP website <http://www.unionpay.com> for other regions Customer Services Hotline.

- The Bank reserves the right to revise, amend or cancel any of the above benefits and/or services (and/or the relevant terms and conditions) without prior notice to customers. In case of any disputes, the Bank's decision shall be final.
- In the event of any conflicts or discrepancies between the Chinese and English versions of this Services and Benefit Guide, the Chinese version shall prevail.