



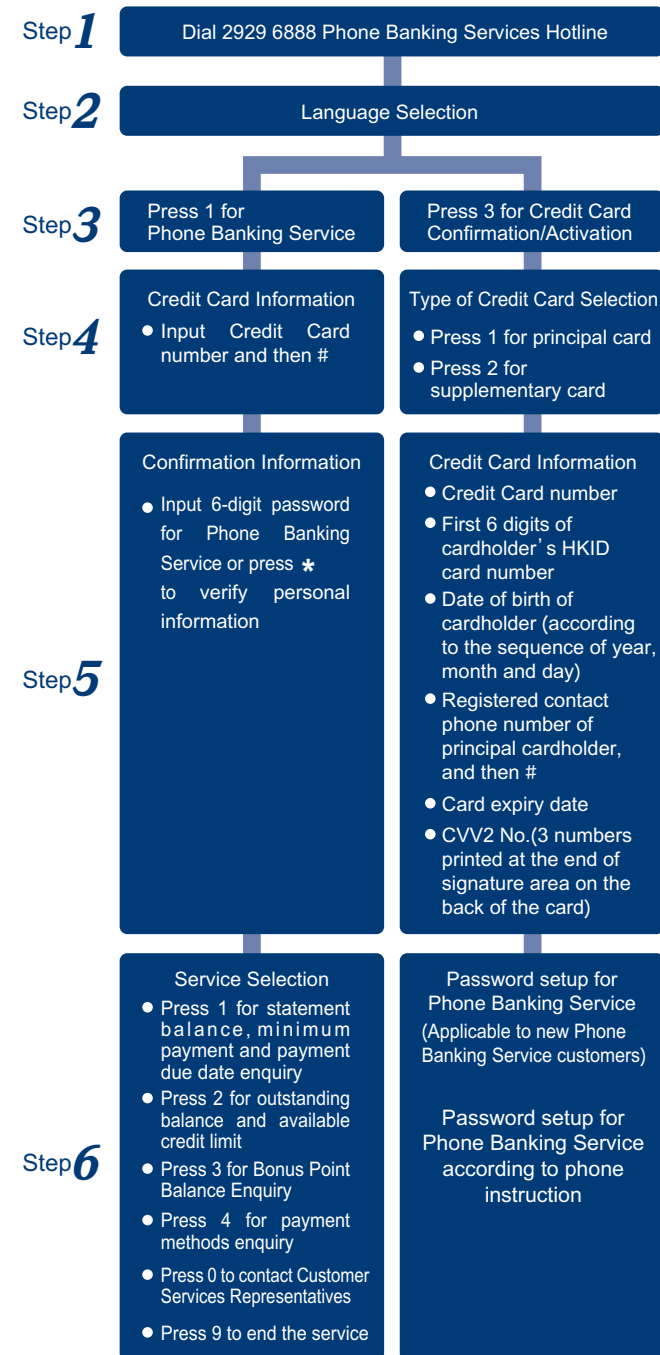
## BANK OF COMMUNICATIONS VISA CREDIT CARD USER GUIDE

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 minimum payment of the statement balance.
- 2 Worldwide Cash Advance Services**  
You may withdraw cash at JETCO ATMs in Hong Kong, worldwide VISA ATM networks and/or any VISA 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 using your Credit Card.
- 4 ATM Services**  
With your Credit Card, 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](http://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





## Payment Methods

### 1 By Fund Transfer at JETCO Automated Teller Machines (ATMs)

Make your Credit Card 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 7:30 pm from Monday to Friday (except Saturday, Sunday and public holidays) will be processed within the same day.

### 2 Payment-by-Phone Service (PPS)

You may open a PPS account at any PPS terminal and register your Credit Card. By using the 24-hour PPS through calling 18033 (Cantonese) / 18031 (English) or visiting the PPS website at [www.ppskh.com](http://www.ppskh.com) to transfer funds from your designated bank account to make your Credit Card payment. Transfer made before 7:00 pm 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 of Communications (Hong Kong) Limited is 9423.

### 3 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 bill every month on the payment due date by direct debiting and transferring funds from your designated bank 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 savings or current account in Hong Kong to transfer funds for making your Credit Card payment on the Payment Due Date.

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

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

### 5 By Cash or Cheque at the Branch of the Bank

You may make your payment by 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 5:00 pm 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.

### 6 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>

### 7 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 account number on the reverse side of the cheque. Please DO NOT send cash or post-dated cheques. They will not be accepted or processed.

#### Remarks:

All payment for settling the debit balance in your Credit Card 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 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 Fees Schedule). The residue after settling the HKD Account payment could not be used to settle your Credit Card CNY Account bill (applicable for CUP Dual Currency Credit Card).



## 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 Services

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

### 3 24-hour Worldwide Emergency Assistance Services

You may access the 24-hour Worldwide Emergency Assistance Services including lost / stolen card reporting and emergency cash assistance when travelling abroad.

- 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.

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