

Summary of Product and Service Information General Version

Publisher Name	: Bank of China (Hong Kong) Limited Jakarta Branch("Bank")
Product Name	: UnionPay Dual Currency Debit Card
Product Type	: Payment Instrument
Currency	: IDR and CNY
Product Description	: Bank of China (Hong Kong) Limited Jakarta Branch's UnionPay Dual Currency Debit Card is a Debit Card with UnionPay logo, and can be utilized for dual currencies transactions which is Indonesian Rupiah (IDR) and Chinese Yuan (CNY). This card features contactless payment, allowing cardholders to make overseas transactions conveniently and securely by simply tapping the debit card on an EDC machine that supports contactless payments, without the need to enter a PIN for transactions up to the predetermined limit.

Key Features

Transaction Type	Domestic Transaction	
	Transaction Type	UnionPay Dual Currency Debit Card
1. Balance inquiry at ATM machine		✓
2. Cash withdrawal at ATM machine		✓
3. Transfer through ATM machine		✓
4. Purchase or POS at merchant		✓
5. Online payment		✓
Transaction Type	International Transaction	
	Transaction Type	UnionPay Dual Currency Debit Card
1. Balance inquiry at ATM machine		✓
2. Cash withdrawal at ATM machine		✓
3. Purchase or POS* at merchant		✓
4. Online payment		✓

* Payment transactions or POS are now equipped with a contactless feature, allowing transactions to be completed simply by tapping a debit card on a contactless-enabled EDC machine, without the need to enter a PIN up to a specified transaction limit.

Transaction Limit



Transaction type / Currency*	Rupiah (IDR)	Chinese Yuan (CNY)
Cash withdrawal at ATM machine	15,000,000	7,500
Transfer through ATM machine	50,000,000	-
Purchase or POS** at merchant	50,000,000	Default limit: 50,000 Maximum limit: 80,000
Online payment	Default Limit: 25,000,000 Maximum Limit: 50,000,000	Default Limit: 12,500 Maximum Limit: 50,000

* Transactions made other than in China Mainland will first debit customer's IDR account, if the balance in IDR account is not sufficient then it will debit from CNY account automatically. For transactions made in China Mainland, will first debit from customer's CNY account, if the balance in CNY account is not sufficient then it will debit from IDR account automatically.

** Contactless payments can only be made outside Indonesia with the following transaction limits:

- Without PIN: Transaction amounts up to the equivalent of IDR 1,000,000 or CNY 400 (subject to the applicable regulations in each country and the acquiring bank where the transaction is conducted)
- With PIN: Transaction amounts above the equivalent of IDR 1,000,000 or CNY 400

Fee & Charges

Debit Card application fee		Free of charge
Debit Card replacement fee	Due to expired or broken card	Free of charge
	Due to lost or stolen card	IDR 50.000
Debit Card monthly fee	Apply 1 Debit Card	IDR 5.000
	Apply 1 debit card + Internet Banking	Free of charge
	Apply 2 debit cards (CUP + NPG)	IDR 5,000 for UnionPay Debit Card type, Free of charge for NPG Debit Card type

Transaction through ATM machines

Cash withdrawal*	In Indonesia (through ATM BERSAMA and PRIMA network)	IDR 5.000
	Other than Indonesia and Mainland China (UnionPay Network)	IDR 50.000
	Mainland China (UnionPay Network)**	CNY 25
Transfer	In Indonesia (ATM BERSAMA and PRIMA Network)	IDR 6.500
Balance inquiry	In Indonesia (through ATM BERSAMA and PRIMA network)	Free of charge



	Other than Indonesia and Mainland China (UnionPay Network)	IDR 4,000
	Mainland China (UnionPay Network)	CNY 2
Retail transaction / Purchase		
Purchase / POS	Merchant equipped with NPG, ATM BERSAMA, PRIMA, Bank of China, or UnionPay logos	Free of charge

- * Free 10 times per month for UnionPay Classic, Payroll, and Student type Debit Card (combined between ATM BERSAMA and PRIMA network)
- ** Free 1 time per month for all type of UnionPay Dual Currency Debit Card
- Customer can access the information regarding fee & charges and transaction limit on the Bank website (www.bankofchina.co.id) ([Personal Banking/Bank Cards/Dual Currency Unionpay Debit Card](#))

Benefit	Risk
<ul style="list-style-type: none"> • Free card monthly fee by applying UnionPay Dual Currency Debit Card and BOCNet registration. • Broader network coverage, other than NPG network, ATM BERSAMA, PRIMA (in Indonesia) also covers UnionPay network. • Customer can enjoy more secure and convenient transaction experience. • Can be linked to Multicurrency account which provides 9 (nine) currencies in 1(one) account. • One card two currencies, customer could avoid loss due to exchange rate differences when doing transaction at Mainland China. • Easy access to BOC Mobile and BOCNet, provide a safer and convenient transaction. • Enjoy fee-free transactions by binding your card to Alipay and Wechat Pay, enjoy more convenient transaction's experience in Mainland China. • Enjoy convenient purchasing worldwide through UnionPay International network and the contactless payment feature (available outside Indonesia). 	<ul style="list-style-type: none"> • To keep customer transaction's secure, customer has to keep their confidential information such as Debit Card Number, PIN, CVV Code, User ID and Password, not providing such information to other person including Bank's staff. • By activating the contactless feature, customer acknowledge the potential risks that may arise, and to prevent misuse, the debit card must always be kept under the customer's supervision and must not be transferred to anyone else. • When doing transaction at ATM, card will be locked if customer input the wrong PIN 4 times • When transacting, there is a possibility that customer may experience currency exchange if the transaction is debited from other currency's account.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

雅加达分行

JAKARTA BRANCH

- Included in the SplendorPlus program, allowing customers to enjoy 1% cashback when shopping in mainland China, which will be credited to the customer's account.
- Enjoy seamless payment convenience on transportation facilities that support UnionPay Contactless across Mainland China, such as the Shanghai Maglev and MRT in Beijing, Shanghai, and Shenzhen, as well as on ride-hailing apps (e.g., GRAB) in Indonesia, the Philippines, Cambodia, Malaysia, Singapore, Thailand, and Vietnam.
- Enjoy 10% discounts while doing transaction with minimum CNY 200 at over 100 merchants in Guangxi Province, start from hotel, retail, restaurant, travel agency, to health category.
- When travelling to Hong Kong and Macau, customer could also enjoy privileges offers when using your UnionPay Dual Currency Debit Card.

Requirements and Procedures

Customers must complete the requirements:

1. Have accounts in Bank (Multicurrency or IDR and CNY saving account)
2. Customer must fill out Debit Card Application Form and provide supporting documents (if necessary)

Customer may inquiries and/or complaint through Bank's Call Center on 021 – 5209988 or email to: callcenter@bankofchina.co.id

Simulation



1. Customer fill the Debit Card Application Form (“Form”) to Bank
2. Bank will check the completeness of the information in the Form and supporting documents (if necessary)
3. Bank will carry out the Debit Card opening procedure according to the Form provided by the Customer
4. Bank will provide the Debit Card and other necessities to Customer

UnionPay Dual Currency Debit Card cash withdrawal charges simulation through Domestic ATM:

Transaction Amount	Transaction Frequency	Charges
IDR 1,000,000	First transaction	Free of charge
IDR 500,000	Fifth transaction	Free of charge
IDR 500,000	Eleventh transaction	IDR 5,000

UnionPay Dual Currency Debit Card cash withdrawal charge simulation through ATM in Mainland China:

Transaction Amount	Transaction Frequency	Charges
CNY 1,000	First transaction	Free of charge
CNY 500	Second transaction	CNY 25

UnionPay Dual Currency Debit Card cash withdrawal charge simulation through ATM outside of Indonesia and Mainland China

Transaction Amount	Transaction Frequency	Charges
IDR 1,000,000	First transaction	IDR 50,000
IDR 500,000	Fifth transaction	IDR 50,000
IDR 500,000	Eleventh transaction	IDR 50,000

SplendorPlus cashback program simulation:

Transaction Amount	Cashback Amount
CNY 1000	CNY 10
CNY 30	CNY 0.3

Maximum cashback receives is CNY 600 per month

Additional Information

1. Customer must provide accurate and correct information requires by Bank and Customer is fully responsible for the provision of such information
2. Customer can access Bank announcement and other information regarding fee and charges on Bank’s website (www.bankofchina.co.id).

Disclaimer (important to read):

1. Summary of Product and Service Information (“**Summary**”) is for informational purposes only, does not act as an official offer of products and services. If there is a difference between this summary and the terms and conditions relating to the products and /or services (“**T&C**”), the T&C shall prevail.
2. The Bank has the right to refuse the product application and/or service for customers if they do not comply with terms and conditions applicable to the Bank.

3. Customers must read carefully this summary and can contact the bank if there are further questions regarding the products and/or services contained in this summary.
4. This summary is not part of Debit Card Application Form.

For more information, customers can access the Bank website (www.bankofchina.co.id) or visit the nearest Bank branch office, or can also contact Call Center Bank at 021-5209988.



Bank of China (Hong Kong) Limited Jakarta Branch is licensed and supervised by Financial Services Authority & Bank Indonesia and member of the Deposit Insurance Corporation

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