

## **Bank of China**

### **A Guide to Cross-border Personal Financial Services for Short-term International Visitors to China**

Welcome to China! Bank of China (BOC) provides a full range of financial services to satisfy your diverse demands in the Chinese mainland. The manual will introduce to you how to access and use various payment methods.

#### **I. Domestic services for overseas bank cards**

##### **i. Merchant collection services for overseas bank cards**

BOC accepts bank cards with logos of UnionPay, Visa, Mastercard, and other payment organizations. You can use the bank cards issued in your home country/region at BOC's merchants such as airports, hotels, stores, supermarkets, restaurants or entertainment venues where the logos are displayed at the checkout counter.,if not,you can ask the cashier whether your bank card can be accepted.

##### **ii. Cash withdrawal using overseas bank cards**

BOC supports major international bank cards issued overseas with the logo of China UnionPay, Visa, MasterCard, JCB or American Express. As a holder of such bank cards, you will have 7\*24 access to cash withdrawals, balance inquiries and other services on ATMs linked to BOC. (Supported services are subject to the card issuers based on the rules of the international card organizations.)

##### **iii. Bank cards swallowed by ATM and collection**

If your card is swallowed by ATM, please properly keep the printed slip, contact the staff of the institution managing the ATM or call our customer service center at 95566 to confirm the time and process for collecting the card, and collect the card within the time prescribed by BOC for collecting the swallowed card.

#### **II. Cash exchange service**

##### **i.A variety of exchangeable currencies and offline service channels**

BOC outlets provide settlement and sales services for up to 38 foreign currencies, including US Dollar, Euro, Hong Kong Dollar, Japanese Yen, British Pound, Australian Dollar, Canadian Dollar, Swiss Franc, Singapore Dollar, New Zealand Dollar, Korean Won, Thai Baht, Philippine Peso, Russian Ruble, Indonesian Rupee, Brazilian Real, Macau Pataca, New Taiwan Dollar, Indian Rupee, UAE Dirham, South African Rand, New Turkish Lira and Saudi Riyal. For currency exchange in small amounts, you may have access to the service by presenting your passport or other valid ID certificate without opening an account at BOC.

Please scan the QR code for information about the BOC outlets that provide services for overseas visitors:

##### **ii. More currencies exchange services**

###### **1. Currency exchange counters**

BOC has authorized more than 1,300 hotel reception counters and airport exchange counters to provide currency exchange service. You may have access to the service by

presenting your valid ID certificate and foreign banknotes, with the amount not more than RMB10,000 per person per day and not more than RMB50,000 for the year.

Please scan the QR code for information about the selected exchange counters.

## **2. Self-service currency exchange machines**

BOC has put in place self-service currency exchange machines at airports, ports and hotels, etc., which support the exchange of up to 20 foreign currencies, including Australian dollar, Canadian dollar, Swiss franc, Danish krone, euro, British pound, Hong Kong dollar, Japanese yen, Korean won, Macau Pataca, New Zealand dollar, Russian ruble, Swedish krona, Singapore dollar, Thai baht, New Taiwan dollar, US dollar, Philippine peso, Indonesian rupee and Saudi riyal.

You can have foreign banknotes directly exchanged into RMB banknotes or money in the “e-CNY hardware wallet” (card).

Please scan the QR code for information about our self-service currency exchange machines.

## **III. Pay via QR code**

### **1. Overseas APP wallets**

Visitors from Hong Kong, Macao, Singapore, Malaysia, Australia, Japan, Korea, Canada or Cambodia can use local BOC APP and scan QR code to pay merchants accepting UnionPay in China.

3 steps to start payment:

Step 1: Download and install BOC APP and sign up for it;

Step 2: Bind a UnionPay card issued overseas to APP and activate it;

Step 3: Click “scan”, and scan the QR code of the merchant to pay; click the “payment code”, generate a QR code and show it to the merchant which will scan for collection.

Please scan the QR code for more wallet APPs that can be used in China:

### **2. WeChat/Alipay**

You can download “WeChat” or “Alipay” APP from a smart mobile phone, sign up for it, and bind your overseas bank card or your domestic bank card opened at BOC with your WeChat/Alipay account. You can pay via QR code or via the APP in China.

Please scan the QR code for information about how to use WeChat and Alipay:

## **IV. Domestic account services**

Foreign customers can apply for the domestic debit card in China at any BOC outlet by presenting passports or other valid ID certificates. You can pay at the domestic merchant by swiping the card, or bind the card to the BOC mobile banking, Unionpay, WeChat, Alipay for scanning code and online payment.

## **V. E-CNY services**

BOC invites you to try e-CNY, and foreign visitors can use overseas mobile phone numbers to sign up for e-CNY wallets (search “e-CNY” in the App Store). You can add your overseas MasterCard or Visa bank card, and scan to pay at the merchants that

accept e-CNY using the “Top-up as you pay” feature of the e-CNY wallet. The balance can be exchanged and remitted back to your overseas bank card. If you are a personal customer of BOC HK, after signing up for a BOC e-CNY wallet, you can choose BOC HK mobile banking as the source of funds to facilitate spending at merchants accepting e-CNY.

Please scan the QR code for information about how to use e-CNY:

You can also choose “exchange into e-CNY hardware wallet” and “recharge e-CNY hardware wallet” features available on BOC self-service currency exchange machines, changing foreign banknotes into money in the hardware wallet and recharge it. In spending scenarios, you can tap the hardware wallet to pay at the POS terminal with the feature.

Note: E-CNY is currently accepted in areas including Beijing, Tianjin, Dalian, Shanghai, Jiangsu, Zhejiang (Hangzhou, Ningbo, Wenzhou, Huzhou, Shaoxing and Jinhua), Fujian (Fuzhou and Xiamen), Shandong (Jinan and Qingdao), Changsha, Guangdong, Guangxi (Nanning and Fangchenggang), Hainan, Chongqing, Sichuan, Yunnan (Kunming and Xishuangbanna), and Xi’an.

## **VI. Other services**

### **i. Departure tax refunds**

BOC provides departure tax refund agency service in some provinces. Eligible overseas visitors can apply for the return of VAT for tax refund items at BOC tax refund service sites.

Note: BOC currently provides tax refund service in areas including Beijing, Shanghai, Sichuan, Hebei, Anhui, Ningxia, Shaanxi, Qingdao, Shandong and Tianjin.

### **ii. Online financial information service**

“BOC Compass” WeChat applet (search “BOC Compass” in the WeChat) provides access to information on common financial services for non-residents, such as financial service guide, exchange rates and departure tax refunds, to help foreign customers learn about China’s foreign exchange policy developments and financial service information.