

FAQ

How do I check the foreign exchange rate of payments made through Alipay+?

Exchange rates can be viewed via text prompt on the payment page or bill details.

And do I need to pay additional fees for the cross-border payments?

No extra fees will be charged by Alipay+.

What documents can I use to set up WeChat Pay? Can I use overseas mobile number?

You can use a passport or a People's Republic of China foreign permanent resident ID card, with your overseas phone number as long as it can receive SMS verification codes.

Are there any transaction fees for WeChat Pay?

Yes, a 3% transaction fee will be applied for single transactions above 200 RMB.

Is there a transaction limit on WeChat Pay? How is the exchange rate calculated?

There is a limit of 6,000 RMB for single transaction, a cumulative monthly limit of 50,000 RMB, and a cumulative yearly limit of 60,000 RMB for transactions. The exchange rate will be calculated based on the exchange rate provided by card associations.



How to pay in China For Visitors

Information & Tips



This guide will equip you with everything you need to know about using traditional and digital payment methods in China: swipe cards for larger purchases, scan QR codes for smaller payments, and always have cash as a reliable fallback.

Disclaimer

The information contained in this document is for reference purposes only and does not bind in any manner Bank of China (Europe) S.A. As Alipay and WeChat Pay require the entry of personal banking details, please proceed with caution. Please note that you proceed at your own risk and discretion.

Please contact Alipay and WeChat customer service centers for any questions.

International Bank Cards

Enjoy seamless payments everywhere with **Bank of China!** We accept all major international cards: VISA, MasterCard, American Express, JCB, and Diners Club. Simplifying your journey, every step of the way !



Easy Cash Access & More

Access your money with ease! **Bank of China** ATMs welcome major international bank cards for cash withdrawals. Travailing gets even easier as you can exchange foreign currency at most of our branches, over 1300 partnering hotels, and selected airport exchange points, covering 37 different currencies. Convenience at every corner, just for you!

Departure Tax Refunds

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

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

Alipay

Alipay is a mobile payment app commonly used to make cashless payments. It resembles an eWallet app that lets users store debit or credit card details to make online and in-store purchases using their phones.



1) Alipay registration

Download the app and register with your mobile number (overseas mobile number or Chinese mobile number).

2) Complete identity verification (3 methods)

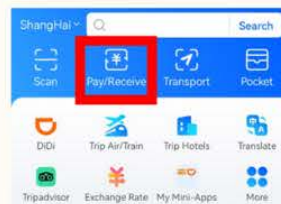
- Use your passport to complete face verification, or
- Use a Chinese mainland bank card, or
- Use your passport NFC chip and face verification

3) Bind cards (2 methods)

- Bind international cards: Visa, MasterCard, JCB, Discover, Diners Club, UnionPay.
- Top up Alipay through mini-app "TourCard"

4) Pay with Alipay (2 methods)

- Pay by QR code
- Scan the Alipay QR code provided by the merchant, enter the amount, and pay



WeChat Pay

WeChat Pay is a payment feature integrated into the WeChat app, users can complete payment quickly with smartphones.



1) WeChat registration

Download the app, sign up with your phone number, verify by the 4-digit code received via text message, and set up your profile.

2) Set up Wechat Pay as a visitor in China

- Open Wechat, go to "Me" section and find "Services" where you will find your "Wallet"
- Add your bank cards: Visa, MasterCard, American Express, JCB, Diners Club International, and follow the verification process

3) Pay with Wechat Pay (2 methods)

- Pay by WeChat QR code
- WeChat Quick Pay

