

Great Wall Prepaid Card (GWPPC)

Effective 1st December 2010

This is the Financial Services Guide (FSG) and Product Disclosure Statement (PDS) prepared by Bank of China (Australia) Limited ("Bank") for the Bank's Great Wall Prepaid Card ("GWPPC"). The PDS includes the Conditions of Use of the GWPPC.

Combined Financial Services Guide and Product Disclosure Statement

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PRODUCT DISCLOSURE STATEMENT (INCLUDING CONDITIONS OF USE)

ABOUT THIS PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (“PDS”) contains information about the Great Wall Prepaid Card (“GWPP Card”) issued by Bank of China (Australia) Limited (“we”). This information will assist you to:

- decide if this product meets your needs; and
- compare this product with similar products.

Section 1: GWPP CARD INFORMATION

1. Product Issuer

We are the issuer of the GWPP Card and are responsible for settling the card transactions. We are an associated member of China Unionpay (“CUP”) which is a State-approved banking association in China. CUP assists us in processing the card transactions.

2. What is the GWPP Card?

The GWPP Card is a reloadable prepaid card and is available in two currencies, Australian Dollars (“AUD”) and Chinese Yuan (“CNY”). The GWPP Card allows you to pay directly for goods and services at thousands of shops, restaurants, hotels and any other outlets outside Australia where CUP sponsored cards are accepted. The GWPP Card allows you to lock in the exchange rate at the time of purchase or reload and provides you with a convenient way to spend overseas.

3. Who is GWPP Card suitable for?

The GWPP Card is suitable for people who travel overseas to places where CUP sponsored cards are widely accepted. Any Individual Customer who is 18 years of age or older with a valid passport or an Australian Driver’s licence may purchase a GWPP card from us.

4. Key Features and Benefits of the GWPP Card

Table 1: Key Features and Benefits

Key Features and Benefits

The GWPP Card provides a more flexible and convenient way for you to take your spending money to places overseas where CUP sponsored cards are widely accepted, especially in Mainland China, Hong Kong and Macau. Our GWPP Card provides a range of benefits (specified below) and has the following key features:

Features	<ul style="list-style-type: none">• It can be registered in your name and only you can use your GWPP Card;• It may hold either AUD or CNY;• It is valid up to 4 years and the expiry date is shown on your GWPP Card;• When purchasing goods and services the cardholder’s signature is required as authorisation;• It is not PIN- protected prepaid card, and you must make sure that you keep the card and the card information safe and secure;• It is only available for purchases via CUP Merchants (POS / EFTPOS), transactions from ATMs are not allowed;• The GWPP Card is a type of prepaid product and it does not link to any of our deposit products;• You do not earn any interest or return from money you load into the GWPP Card;• It is not an overdraft facility;• To use your GWPP Card at POS / EFTPOS terminals, you must select the “credit” option, and not the “cheque” or “savings” option;• If your GWPP Card is damaged, lost, stolen or you have forgotten your Online Service password, you may call our 24 hour Customer Service Hotline for immediate assistance;• Online statements will be available for viewing after you have successfully registered with our GWPP Card Online Service. A hard copy of the same statements will not be sent to you.
Benefits	<ul style="list-style-type: none">• It is a prepaid card and therefore you would know exactly how much money you have loaded or reloaded onto your card;• It is reloadable and you can have as many reload as you wish during the life of your GWPP Card, so you can keep your card for the next time you travel. You can choose over the counter or automatic reloading method provided by us to ensure that you have stored a sufficient amount of fund in your card at all times;• You may use the GWPP Card Online Service on our website – http://www.bocau.com.au - to access your card information, including your card balance and transactions history, at a convenient time;• It allows you to apply for a Back-up Card at the time you purchase the main GWPP Card. The Back-up Card is used in the same way as the main GWPP Card which was issued to you initially. However, the Back-up Card cannot be used at the same time with the initially issued GWPP Card. If your main GWPP Card is lost, stolen or damaged, you can activate the Back-up Card and use it after 7 Business days;• The CNY denominated Card will allow you to convert and fix certain amount of CNY in your GWPP Card at the time of purchase or reload. Also, you can directly load or reload CNY onto the Chinese Yuan denominated GWPP Card;• The AUD denominated GWPP Card may give you the flexibility to convert and reduce your exchange costs when your billing currency is other than CNY;• There is no cross currency conversion fee applied if the GWPP Card is used for purchases in any currency other than the denominated currency. Currency conversions will be made at CUP’s prevailing exchange rates.

5. Fees and Limits

The GWPP Card applicable fees and transaction limits are separately set out in **Table 2** and **Table 3** below. All fees and limits are specified in AUD or CNY. We may vary these fees and limits (see clause 11 “Changing these Conditions”).

Table 2: Fees and Charges

Fee Description	Amount of Fee	Remarks
Starter Pack Fee	Free	One GWPP Card for each currency (AUD or CNY)
Back-up Card Fee	AUD15	Each Back-up GWPP Card for each currency (AUD or CNY)
Load and Reload Fee	0.5% of load/reload amount; Min charge: AUD 3 / CNY 15; Max charge: AUD 50 / CNY 250.	Load/reload from customer's savings account with us
	1% of load/reload amount; Min charge: AUD 3 / CNY 15; Max charge: AUD 100 / CNY 500.	Loan/reload by cash payment
	1% of load/reload amount; Min charge: AUD 20; Max charge: AUD 100 / CNY 500.	Load/reload by cheque payment
Annual Fee / Monthly Fee	Free	N/A
POS/EFTPOS Transaction Fee	Free	N/A
Cross currency conversion fee	Free	When a transaction is made in a currency other than the denominated currency.
Dormant Card Fee	AUD 30; CNY 150	Charged for any twelve months time in which no transaction has been made; Charged directly from your GWPP Card Value.
Card Closure Fee	AUD 10	Charged when you close the GWPP Card Value.
Replacement Card Fee	AUD 30 per card	In some circumstances we may waive this fee (see clause 3.3 “Replacement Cards”).
CNY Cash Handling Fee	1.5% of the total amount of loading/reloading.	Payable at the time of loading or reloading in CNY cash.
	1.5% of the total amount of withdrawal	Payable at the time of cancellation of your GWPP Card when a withdrawal in CNY cash is requested. Cash withdrawal is subject to notes available.

Returned/ Dishonoured Cheque	AUD 20 per cheque	Note: when returned/dishonoured cheque(s) occurs, the load/reload fee will not be refunded.
Copy of Account Transactions & Balance Enquiry	AUD 10 per sheet	N/A
Copy of Sales Slip	AUD 30 per copy	N/A
Inquiry fee in responding to customer inquiries on transactions – search for transaction voucher(s)	AUD 60 per hour for searching the vouchers (Minimum charge is AUD 60.)	N/A
Copy of vouchers	AUD 10 – Current year AUD 20 - Within 3 years AUD 50 - 3 to 5 years AUD 100 - 5-7 years	Records for transactions occurred more than 7 years ago are not retained by the Bank.
Balance and transaction history enquiry via iService	Free	N/A

Table 3: Transaction Limits

Description	Denomination of GWPP Card Value	
	AUD	CNY
Minimum initial load and reload amount	AUD 100	CNY 500
Maximum initial load and reload amount	AUD 20,000	CNY 100,000
Maximum credit balance at any one time	AUD 20,000	CNY 100,000
Total amount you may load onto the prepaid Card during any 12 months time	AUD 45,000	CNY 250,000
Maximum number of reloads per day	Unlimited	Unlimited
Maximum value of POS/EFTPOS transactions in 24 hours	AUD 5,000	CNY 25,000
Maximum number of POS/EFTPOS transactions per day	Unlimited	Unlimited
Minimum Card balance for automatic reload	AUD 2,000	CNY 10,000
Automatic reload amount option A	AUD 2,000	CNY 10,000
Automatic reload amount option B	AUD 5,000	CNY 25,000

6. Where and how can you load or reload your GWPP Card?

You may reload a currency already on your GWPP Card at any one of our branches in New South Wales or Victoria using:

- Cash or local cheque*;
- Transfer from existing savings account with us;
- A standing instruction/order can be executed for “automatic” reloading using the fund available in a savings account you have with us.

*Note: Your GWPP Card Value will be credited upon the clearance of the local cheque(s). All cheque(s) should be made payable to you in your full name, as appearing on the GWPP Card Registration Form.

7. How to manage your GWPP Card

You may come to our branches in person, log onto iService or phone 24 hours Customer Service Hotline to manage your GWPP Card. The following table indicates how you can manage your GWPP Card. Fees and charges may apply, as outlined in **Table 2** of this PDS.

Table 4 GWPP Card Access Methods

Description	Branch (in person)	Website	24 Hours Customer Service Hotline
Purchase	√		
Reload	√		
Balance or transaction inquiry	√	√	√
Update personal details	√		
Report GWPP Card as lost or stolen	√		√
Change online password		√	
Request replacement GWPP Card(s)	√		
Obtain dispute transaction form	√	√	
Making a complaint	√		√
Close GWPP Card	√		
Other enquiries	√		√

Section 2: GENERAL INFORMATION

1. What are the key risks?

• Unauthorised or mistaken transactions

There is a risk that unauthorised transactions may be performed on your GWPP Card. In some circumstances you may be liable for these transactions. It is important to safeguard your GWPP Card and its related details or information. Although each transaction needs a Merchant to verify your signature, it is important that you treat the GWPP Card like real cash. Please refer to clause 7 Conditions of Use “Liability for unauthorised use, loss or theft” in this PDS for information about liability for losses resulting from unauthorised transactions. If your card is lost or stolen, it is your responsibility to notify us as soon as possible.

• Funds may be transferred to accounts at other financial institutions

In the event that you have nominated an account with another financial institution for us to transfer any remaining Card Value upon cancellation or closure of your GWPP Card pursuant to clause 8 Condition of Use “Cancellation, expiry and termination” in this PDS. We cannot guarantee the level of service of other financial institutions and they may experience systems malfunctions from time to time. As such, there may be instances where remaining Card Value cannot be transferred to your nominated account due to a technical fault of an internal process at a financial institution.

• Restricted transactions

There is a risk that you may not be able to access your GWPP Card information or make transactions or balance enquiry through a service which is reliant on computer and/or telecommunication systems. We are dependent on the reliability of our own operational processes and those of its technology and telecommunications partners in respect of computers, computer networks and telecommunications. Disruptions to these processes may result in the GWPP Card being unavailable from time to time and the amount that may be withdrawn, using the GWPP Card, may be limited by Merchants. In some cases, the way in which a POS/EFTPOS transaction is processed will depend on the functionality of the equipment used.

• Disputed transactions

Although we do everything we can to prevent error transaction, sometimes card transactions may go wrong. If a problem arises, we will do everything we can to resolve the matter. You should retain all vouchers and transaction records received from merchants and check all details and entries when reviewing transactions history on the GWPP Card website. (Please allow two Business Days for your transaction to appear on it.)

If you notice an error in any purchase transaction on your GWPP Card, you should contact the Merchant directly to try to resolve the error. If it cannot be resolved in this way, you can report it to us by calling to our 24 Hour Customer Service Hotline or visiting any of our branches. We will ask you to complete a Dispute Form (also available on our website). A proof of the purchase transaction and a written summary of relevant information will be required. Please note that the date showing on your purchase transaction record may not be the transaction date recorded by us, as transactions completed on non-Business Day or after Sydney time 6:00pm or 7:00pm (daylight saving period) on Business Days may be processed on the following within the next two Business Days. Generally, errors in purchase transactions must be reported to us within 60 days of the date of the transaction. If an error is reported to us outside 60 days, we may be unable to assist you.

If you notice an error in any non-purchase transaction on your GWPP Card, you may report it to us immediately by calling us on our 24 Hour Customer Service Hotline or visiting our branches. We may request you to provide further written information concerning the error.

2. Do you wish to make a complaint to us?

If you wish to make a complaint to us, you can contact us on 1800 228 688 (Australia) or 61 2 8235 5858 (overseas). We will endeavour to address your complaint to your satisfaction. This is part of our effort to provide you with a higher quality of service and to help ensure our performance always meets your expectations.

If your complaint is not resolved in this way, you can contact the Financial Ombudsman Service Limited telephone 1300 780 808 or visit their website at <http://www.fos.org.au>. This is an independent and impartial body which provides a free external dispute resolution procedure.

3. Customer Information and Privacy

Collecting and Using Personal Information

We only collect personal information about individuals that is necessary for our business. The personal information we collect is only used or disclosed for the purposes for which it is collected or for related purposes that would reasonably be expected. For example, we may collect personal information to maintain our business relation with you.

We will not use or disclose your personal information for any other purpose without your consent or

unless required or authorised by law (for example, to comply with court orders, taxation laws or anti-money laundering and counter-terrorism financing laws). Uses of personal information that we collect include:

- Providing you with the products and services you request;
- Completing the relevant product transactions;
- Assisting you with queries, providing customer support and administering our relationships;
- Monitoring and evaluating products and services;
- Responding to your requests for assistance;
- Taking measures to detect and prevent funds and credit loss;
- Complying with our legal obligations, including our obligations under applicable anti-money laundering and counter-terrorism financing laws;
- Further developing and researching our products and services;
- Where relevant, conducting appropriate checks for credit-worthiness;
- Maintaining and developing our information technology systems, including the testing and upgrading of these systems, in order for us to enhance our provision of our products and services to you;
- Informing customers, unless they instruct us not to, of other products and services provided by us.

Disclosing Personal Information

We may disclose, unless you have instructed us otherwise, your personal information to:

- Our related bodies corporate within our Bank of China group of entities worldwide, in accordance with the National Privacy Principles and/or the applicable privacy laws/secretcy laws that may be applicable to us in the country in which we operate and transact business. Please note, however, that without your consent, our related entity may use or disclose your personal information for a purpose other than that for which it was originally collected;
- Credit providers for credit related purposes such as credit-worthiness or financing or, unless you instruct us not to, referees or persons with whom you transact or to another financial institution for facilitating direct debits;
- Other financial institutions for the purposes permitted by privacy laws including servicing our relationship with you, protecting you from fraud and helping us to fight financial crimes;
- Our local Australian clearing agent bank which participates in the cheque clearing system on our behalf enabling our customers' cheques to clear;
- When compelled by law, to certain government or regulatory bodies such as the Australian Tax

Office and the Australian Transactions Reports and Analysis Centre (“**AUSTRAC**”) or to law enforcement agencies with appropriate authority;

- If necessary, to our professional advisers including lawyers and auditors;
- Your duly authorised representatives, for example, under Power of Attorney, legal representatives or accountants.

Access Personal Information

You may access your information by contacting one of our branches. We will give you reasons if we deny access. We may charge you a fee for providing access. If you have any questions in relation to privacy, please contact us on: 1-800-092-009 (toll-free) or 61 2 8235 5907 between 9:00am and 5:00pm Monday to Friday.

If you prefer, you may also write to our Legal and Compliance Department, Bank of China, 39-41 York Street, SYDNEY, NSW 2000.

Provision of Personal Information

If you provide us with incomplete or inaccurate information, your request for applying a GWPP Card with us may be rejected by us.

Updating Information

We try to ensure that the personal information that we collect, use or disclose is accurate, complete and up-to-date. Please contact us immediately when you believe that the personal information that you provide us is no longer accurate, complete and up-to-date.

4. Code of Banking Practice 1993 version

Relevant provisions of the Code of Banking Practice (1993 version) apply to the GWPP Card if you are an individual.

Section 3: CONDITIONS OF USE

These Conditions of Use (**Conditions**) govern the use and operation of your GWPP Card and they will apply to all transactions conducted by you, using our GWPP Card. If you do not understand something in this section, please visit any of our branches or call us on 24 Hours Service Hotline for further enquiry. If you have purchased and activated a GWPP Card from us then you have agreed to be bound by these

Conditions and your first use of the purchased GWPP Card will be taken as your agreement to comply with these Conditions.

It is advisable that you read these Conditions carefully.

1. Purchasing a GWPP Card

1.1 Purchasing Method

You may purchase a GWPP Card at any our branches in New South Wales and Victoria during Business Hours. You will need to tell us which currency denominated on the GWPP Card you would like to purchase. Each cardholder can only hold or register for one main Card and one Back-up Card with same currency at any point of time. Only one GWPP Card with same currency can be activated and used at any point of time.

1.2 Verification of Identity

At the time of purchasing a GWPP Card, we are required to verify your identity. We reserve the right to refuse any application to purchasing a GWPP Card if you fail to provide us the required documents/information or if it is otherwise required by law. If you are our existing customer who has already been satisfactorily identified, and your provided identification documents are still valid, you are not required to provide identification documents again.

At the time of reloading a GWPP Card, we are required to verify the identity of the reloader who is not the card holder. We reserve the right to refuse any application to reload a GWPP Card if the reloader fails to provide us the required documents/information or if it is otherwise required by law. If the reloader is our existing customer who has already been satisfactorily identified, and the reloader provided identification documents are still valid, the reloader is not required to provide identification documents again.

1.3 Eligibility Criteria

The GWPP Card purchaser must be 18 years of age or older and it can only be registered and used under one name.

1.4 Currency Option

There are two currencies option for the GWPP Card and you would be able to choose between CNY denominated card or AUD denominated card. It means that one GWPP Card can only be dominated in one currency.

1.5 Card Activation

A new card will be issued to you directly at the counter after initial loading of funds by cash or funds transfer from your account held with us. The GWPP Card will be activated within 12 hours after the first time loading has successfully been completed at any of our branches. If you use cheque payment for the initial loading, your new GWPP Card will not be handed to you until the funds on your cheque has been cleared, which usually takes about 5 Business Days. After your cheque has been cleared, your GWPP Card will be made available for collection and your new GWPP Card will be activated within 5 hours after collection.

1.6 Loading and reloading your Card

- The first loading must be made after purchasing of a new GWPP Card. The GWPP Cardholder must immediately sign on the signature stripe on the back of the card. The first Card Value must be made in accordance with the minimum loading or reloading amount specified in this PDS and will be made available to the Cardholder within 12 hours.
- Subsequent reloading of your Card Value must also comply with the minimum loading or reloading amount specified in this PDS and will be available within 5 Business Hours of a successful payment for the reloaded value.
- Loading or reloading of your GWPP Card can only be made as follows:
 - By cash;
 - By funds transfer if you have an account with us; or
 - By cheque drawn in AUD.
- If the funds for loading or reloading are in a currency other than the dominated currency of your GWPP Card, the funds must first be converted to that denominated currency.
- Automatic reloading method can be requested. We will charge a fee for loading or reloading your Card Value. Please refer to Table 2: Fees and Charges and Table 3: Transaction Limits in this PDS for details.
- Loading or reloading by cheque payment is the convenient way that you can deposit a local issued AUD cheque, made payable to yourself, into your GWPP Card. However the Card Value will only be loaded onto your GWPP Card upon the clearance of the deposited cheque(s). If the deposited cheque was made in a currency other than the denominated currency of your GWPP Card, the exchange rate will be determined on the cheque(s) clearing day. Furthermore, fees for dishonoured cheque(s) may be incurred at your expense.
- Until the expiry of your GWPP Card, you can load or reload funds to the credit of the Card Value. The total Card Value loaded onto each of your GWPP Cards issued to you by us must not exceed a

certain amount as outlined in Table 3: Transaction Limits in this PDS in any 12 month period.

1.7 Automatic Reloading Method

- To request for an automatic reloading on your existing GWPP Card, you must have a savings account with us that is held in your name sufficient funds in your account. If you are one of the co-account holders of a joint account with us, all joint account holders must provide a signed authority in the form approved by us. By setting a limit on your GWPP Card, any credit balance equal or below that amount will trigger an automatic reloading from your nominated account into your GWPP Card.
- For example, if the automatic reloading limit is AUD2,000 and the automatic reloading amount requested by you is AUD5,000, once the last purchase has made your Card Value equal or below AUD2,000, the amount of AUD5,000 will be credited into your GWPP Card from your nominated account on the next Business Day.
- If there are insufficient funds in your nominated account to pay for the loading amount and the loading charges, the automatic reloading will be suspended until sufficient funds are made available again.
- We will set a minimum card balance for automatic reloading method and two options for automatic reload amount. Please refer to Table 3: Transaction Limits in the PDS for details.
- If foreign exchange is involved in the automatic reloading, the exchange rate will be determined by us and is usually based on the spot rate quoted by us at the time of exchange.
- If the total loaded Card Value onto all your GWPP Card issued by us exceeded a certain amount, as outlined in Table 3: Transaction Limits in this PDS in any 12 month period, the automatic reloading service will be suspended immediately and will be reactivated in a next 12 month period.
- It is your responsibility to inform us if there are any changes or when you wish to terminate this automatic reloading service. Your instructions will be effected on the next Business Day upon us receiving your instruction.

1.8 Backup Cards

- You may apply for a Back-up Card at the time you purchase the main GWPP Card. The Back-up Card is used in the same way and is subject to these Conditions of Use as the main GWPP Card but the Back-up Card cannot be used at the same time with the main GWPP Card. It means that a Back-up Card is intended to be used if you cannot use your main Card (for example if the main GWPP Card is damaged, lost or stolen).
- The Back-up Card can be activated after 7 business days of us receiving your correctly completed

and signed "Active Backup Card Application Form" that can be obtained from our branches or downloaded from our website. Please note that it is your responsibility to cancel your main GWPP Card by calling our 24-hour Customer Hotline in the first place and check whether your request has been properly received after you have sent your application form to us. It is recommended the form should be handed to our branch for immediate action. All the contact numbers can be found on our website or on the application form. We will not charge a fee for the Backup Card activation.

- The Back-up Card should not be used by any person other than you and you will be responsible for any transactions made with the Backup Card. The Backup Card must be used in accordance with these Conditions of Use. As soon as you receive your GWPP Card, you must sign both cards (the main GWPP Card and the Back-up Card). We will charge a fee for purchasing a Back-up Card. Please refer to Table 2: Fees and Charges and Table 3: Transaction Limits in the PDS for details.
- If you have not activated your Back-up Card within 6 months of the card expiration date as shown on your GWPP Card, your Back-up Card will be cancelled by us.

2. Card Issuing

The GWPP Card is our property. We may suspend the GWPP Card and /or ask you return the card if we believe there is a reason to do so. You must ensure that the GWPP Card is promptly returned to us if we request you to do so.

If we believe that the GWPP Card and its other code/device are being used in a way that may cause losses to you or to us, we may cancel or withhold it at any time without notice. We may cancel your GWPP Card when it expires.

The GWPP Card is not a credit card and all use is limited to the amount preloaded and base on the credit of your GWPP Card as well as any other limits specified in this PDS.

Although we are an authorised deposit-taking institution in Australia, there is no interest payable to you on the credit balance of GWPP Card and it does not amount to a deposit with us at any time.

The GWPP Card will not be delivered to any address, you must personally collect it at any one our branches in Australia by prior arrangement with us.

3. Using our GWPP Card

3.1 GWPP Card acceptance and limits

- The GWPP Card is widely accepted at CUP registered Merchants for your purchase of goods and services. Some goods and services may not be available by use of your GWPP Card due to CUP restrictions. We are not liable for any losses or damages if a merchant refuses to accept your GWPP Card.
- When using your GWPP Card at POS or EFTPOS terminals, you should select "credit" and not the "cheque" or "savings" option. If the purchase is approved, the GWPP Card will be debited with the amount of each transaction and any fee (if any) from your Card Value immediately. You will then be required to sign a voucher to complete the transaction. It means that each transaction will require your signature as authorisation or validation before completion. If there are insufficient funds in your GWPP Card to pay for a transaction the card may be declined or the Merchant may allow you to pay the balance by some other means. A transaction or payment cannot be stopped once you have authorised it.
- The GWPP Card cannot be used for cash withdrawal from ATM or over the counter, direct debit, recurring or instalment payment, payment from telephone based purchases, payment from internet based purchases, purchases for gambling activity, or purchases in aircraft. The GWPP Card must not be used for any unlawful activity. As your signature is required during each purchase process, any purchases without a signature mechanism may be restricted from the purchases service. For purchasing and using amount limits and fees, please refer to Table 2: Fees and Charges and Table 3: Transaction Limits in this PDS for details.
- You must comply with all laws and regulations (including any foreign exchange controls) in respect of the GWPP Card in a country of purchase and/or use.
- All transactions are processed for us by China UnionPay Co., Ltd.

3.2 Foreign Exchange transactions

When making purchases of goods or services in foreign countries, the denominated currency in your GWPP Card will be converted into the local currency. For example, if you use your AUD denominated GWPP Card to purchase goods in China, the purchasing price in CNY will be converted into AUD and the authorised amount in AUD will be debited from your GWPP Card. The exchange rate used is the rate determined by CUP in effect on the day of your purchase.

If currency exchange is required when loading the GWPP Card or refunding your Card Value, the

applicable exchange rate for the currency conversion is the rate determined by us, which is the spot rate quoted by us at the time of exchange. We only accept currency conversion requests during our Business Hours. We have printed our Business Hours for each branch in Australia at the back of this PDS. We may reject a currency conversion request if there are insufficient foreign currency notes available at the time of the request. We will not charge a fee for foreign exchange transactions. Please refer to Table 2: Fees and Charges in this PDS for details.

3.3 Replacement Cards

If your main GWPP Card is lost, stolen, damaged or misplaced, and you do not have a Back-up Card or both your main GWPP Card and Back-up Card are both stolen, damaged or misplaced, you should report and cancel the main GWPP Card(s) first, then request a replacement card. Prior to the issue of a replacement card you may be asked to produce proof of identification. The replacement GWPP Card must be personally collected at any one of our branches by prior arrangement with us with at least 7 Business Days' notice. The Card Value in your previous GWPP Card will be transferred to your replacement GWPP Card after 7 Business Days from the date of your request.

The GWPP Card replacement fee can only be waived when all the following criteria have been satisfied: (a) its magnetic stripe is either defective/damaged; (b) it contains a remaining value; (c) it has yet to expire; and (d) the GWPP Card is returned to us. If your GWPP Card is close to expiry date and you still want to use your GWPP Card, you must inform us within 6 months before the GWPP Card expiry date. We may then issue you with a replacement card free of charge after 7 Business Days from the date of your request. We reserve the right not to issue a replacement GWPP Card to you (for example, if we later find any unlawful activity on your card by you) and refund any remaining value on your card less any charges to you.

3.4 Balance enquiries

You can check your balance by visiting our website at <http://www.bocau.com.au> and follow several online registration steps. You would be able to obtain information about your GWPP Card transactions and balance by accessing our GWPP Card Online Service (**iService**). Alternatively, you can call our 24 Hours Customer Service Hotline for balance and transaction enquiry. You may need to wait for at least 24 hours before you can obtain information about your recent transactions and balance from us. As the GWPP Card cannot be used at any ATM, you will not be able to make a balance enquiry at any ATM in Australia or overseas. Please visit our online registration page to view our User Agreement of iService.

3.5 Pre-authorisations

Some Merchants (for example, hotels or car rental agencies) may request a confirmation that your GWPP Card has sufficient funds to meet the estimated cost of goods and services that they will supply. We treat such a request as a pre-authorisation which is technically a 'hold' on your Card Value placed by a Merchant who has initiated a charge. If the pre-authorisation request has been accepted, the available balance on your GWPP Card will be reduced by the estimated cost of the goods and services plus a 15% mark-up for the duration of the pre-authorisation.

It means that even though the GWPP Card balance shown on your balance enquiry is at certain amount, you may find that you have a reduced amount, or no available balance. The balance shown on your balance enquiry of your GWPP Card may be greater than the available balance on your card. Please remember this whenever you make an enquiry about your GWPP card balance. If the transaction is not executed within fourteen days, the available balance on your GWPP Card will be increased by the pre-authorised amount. If the transaction is executed and the actual transaction amount is less than the pre-authorised amount, the available balance on your GWPP Card will be increased by the difference between the actual transaction amount and the pre-authorised amount. If the actual transaction amount exceeds the pre-authorised amount, the exceeded amount will be processed as a separate transaction if there is sufficient fund. If there is insufficient fund then you may have to pay for the exceeded amount by other means.

4. Fees and limits

4.1 Fees

- You are liable for the applicable fees that set out in Table 2: Fees and Charges in this PDS. These fees may be debited from your Card Value as soon as they are incurred.
- Certain Merchants may charge an additional fee if the GWPP Card is used to purchase goods and/or services. This fee is determined and charged by the Merchant and is not retained by us.
- If there is no credit balance on your Card following the debit of any dormant card fee or any other fees (refer to Table 2: Fees and Charges and Table 3: Transaction Limits in this PDS for details) and the GWPP Card has expired, we will automatically close your card.
- Information on our current fees and charges is available on request.

4.2 Due of the payments

Without prejudice to the foregoing, in addition to 4.1 above, all moneys owing to us under your GWPP

Card will become due and immediately payable upon the happening of the following events or any of them:

- You default in any due payment; or
- You use the GWPP Card in excess of your credit balance; or
- You fail to comply with any of the conditions set out in this PDS; or
- You enter into or attempt to enter into a composition with your creditors.

4.3 Limits

There are limits on:

- The amount you may load onto the GWPP Card at any one time;
- The total amount you may load onto all GWPP Cards issued to you by us in any 12 month period;
- The credit balance on your GWPP Card at any one time;
- The minimum credit balance for automatic reload; and
- The amount you may load onto the GWPP Card by using automatic reloading at any one time.

All above limits (together with other limits on the use of the GWPP Card) are set out in Table 3: Transaction Limits in this PDS. If you exceed any of these limits your GWPP Card may be suspended immediately.

5. Chargebacks

In some circumstances, the CUP card scheme rules allow us to charge a transaction back to the Merchant's financial institution. This applies only when the "credit" option is used. Filling in and submitting the Dispute Form does not necessarily mean a successful claim. The charge back claim may become unsuccessful when the Merchant's financial institution rejects a chargeback and it is reasonable and is consistent with CUP card scheme rules. We will use our best efforts to charge back a disputed transaction for the most appropriate reason. Unless there are exceptional circumstances, we will finalise our investigation of a disputed transaction within 45 days of acknowledging the receipt of the Dispute Form. When we receive the transaction voucher from the merchant's financial institution we will send it to you via a dispute letter. You can then either accept or further dispute the transaction. If your chargeback claim is successful, we will then credit your GWPP Card with the chargeback amount standing with a valid credit voucher received from the merchant's financial institution.

6. Card security

6.1 Protect your GWPP Card

You must make sure that you keep the GWPP Card and security details safe and secure by:

- never allowing anyone else to use the GWPP Card;
- not interfering with any magnetic stripe on the GWPP Card;
- not giving the GWPP Card number to any unauthorised person;
- signing immediately on the back of your GWPP Card when you first receive it (we suggest that you use a complicated signature); and
- reporting loss, stolen, damaged and misused immediately to us.

If we believe a GWPP Card is being used in a way that may cause losses to you or to us, we may cancel, suspend or withhold the card without notice. We may cancel the GWPP Card when it expires.

6.2 Lost, stolen, damaged and misused GWPP Card

- If the GWPP Card is lost or stolen and/or if the password for its iService is compromised or revealed to any unauthorised person, you should:
 - Notify us immediately via our 24 hours Customer Service Hotline or in person at one of our branch; and
 - Inform us if you do not wish to replace the GWPP Card and wish to cancel it. The Card Value will then be duly refunded to you after 7 Business Days from the date we received your cancellation instructions. Please refer to Table 2: Fee and Charges in this PDS for fees and charges payable.
- If you are overseas and wish to access your money while your GWPP Card is reported lost, stolen or damaged, then the GWPP Card will be cancelled and its Card Value can be transferred into your Back-up Card after 7 Business Days from the date we received your transfer instructions.
- If you are in Australia, you may choose to replace your GWPP Card with a new GWPP Card and any Card Value in the lost /stolen card will be transferred to the new Card after 7 Business Days.
- If the GWPP Card reported lost is subsequently recovered, the reactivation of the GWPP Card cannot be permitted. You must apply for a replacement GWPP Card and the Card Value will be transferred from the lost GWPP Card to your replacement GWPP Card.

7. Liability for unauthorised use, loss or theft

It is your responsibility to safeguard your GWPP Card, user name and password of iService from loss, theft or unauthorised use. It is important that you tell us as soon as you become aware that the GWPP Card, user name and password of iService have been lost or stolen. You will be liable for the unauthorised transactions that occur on your GWPP Card before you notify us. If your GWPP Card is lost, stolen, or likely to be misplaced, you must stop using the GWPP Card and immediately notify us by

phone on 24 Hour Customer Service Hotline. You will be liable for all losses if:

- any GWPP Card is misused with your consent;
- you have been negligent or wilfully defaulted, including failing to following the GWPP Card security rules mentioned above; or
- you have acted fraudulently.

Provided that we have been notified, if the GWPP Card is lost, stolen or misused, you will not be liable for any transactions which you have not authorised, unless any other circumstances as indicated above have arisen.

8. Cancellation, expiry and termination

8.1 Cancellation

You have the right to cancel your GWPP Card at any time. You may need to visit one of our branches in New South Wales and Victoria to cancel your GWPP Card. Alternatively, you may wish to download a “Great Wall Prepaid Card Cancellation and Balance Refund Request Form” from our website, complete and send the form to any one of our branches as listed on the cover page of this PDS to submit your cancellation request.

At any time before the GWPP Card has expired and at your request, at any one of our branches, we will close your GWPP Card and pay you the remaining Card Value by AUD or CNY cash, AUD bank cheque, transfer to your nominated bank’s account holding with us or loading onto a new GWPP Card after 7 Business Days on your request (for fees payable, refer to Table 2: Fees and Charges in this PDS). All the remaining Card Value must be payable to you in your name. For cash and bank cheque refund, you are required to collect them at your nominated branch after 7 Business Days. For account transfer refund, the remaining Card Value will be transferred into your nominated account in your name after 7 Business Days. What time you may receive the relevant amount will be determined by us.

At any time of redeeming the credit balance of your GWPP Card, you may be asked to provide your GWPP Card to process the transaction. If there are any outstanding transactions, chargeback or disputes on your GWPP Card, you will not be able to cancel your GWPP Card until these have been settled. Once your GWPP Card is cancelled, you must destroy the GWPP Card.

8.2 Card expiry

Once activated, the GWPP Card can be used up to 4 years time before the card expiry date. No GWPP Card can be used after they have expired. Within 6 months before the GWPP Card expiry date, the cardholder must request for balance transfer to a replacement card free of charge by filling in a “Great Wall Prepaid Card Cancellation and Balance Refund Request Form”. We will make the refund or transfer the balance after 7 Business Days of receiving the correctly completed and signed form. For more information on how to apply for a replacement card please refer to Clause 3.3 of this PDS.

If the GWPP Card has not been cancelled by you, after the expiry date, we have our absolute rights to debit and retain any credit balance on the GWPP Card. Once the GWPP Card has been cancelled either by you or by us, we will refund to you for all credit balances, if any, after deducting all relevant charges (if any) by either crediting to your nominated bank account maintained with us (as stated in the registration form or otherwise) or under your further instruction.

It is your responsibility to ensure the credit balance is redeemed following the expiry date on the GWPP Card, in accordance with these Conditions.

8.3 Termination

You may be asked to return of the GWPP Card, cancel or suspend their use if:

- we think the GWPP Card has been or is likely to be misused;
- you breach any of these Conditions;
- we suspect any illegal or unlawful use of the GWPP Card;
- you gave us false or inaccurate information when you applied for the GWPP Card; or
- you appear to be a person proscribed under the Charter of the United Nations Act 1945(Cth) and/or other similar laws.

We may terminate, cancel or suspend the GWPP Card for any other reason by giving you at least 30 day’s notice. Termination of the GWPP Card by either party will not affect your liability as the cardholder for any moneys owing to us up to date of termination. Upon termination of the GWPP Card, you must cut the GWPP Card into half and send the same to us.

We reserve the right to close your GWPP Card at any time. If the GWPP Card has a credit balance at the time that it is closed, that balance will be paid to you after 7 Business Days upon our decision to close the GWPP Card. If the GWP Card has an unrealised transaction the time it is closed, that balance,

including any outstanding fees, will be due and payable by you to us upon demand.

9. Powers of Attorney

If a GWPP Card is to be operated (including accessing information, transferring the remaining of Card Value out of the GWPP Card and/or closing the GWPP Card) by an attorney on your behalf; you and the attorney must: (a) complete and sign any documents we require; and (b) provide us with any other documents or information we require.

If you appoint an attorney to operate your GWPP Card, you must ensure that your attorney complies with these Conditions. You must notify us in writing if the power of attorney is revoked.

10. Statements

We will not provide you a statement of transactions of your GWPP Card by mail; you may view your transaction records and print them via iService.

You must check your transaction record carefully. As soon as you discover any errors, omissions or unauthorised transactions, you must notify us immediately.

11. Changing these Conditions

We may from time to time change any of these Conditions of Use. For example, we may:

- Add, change or remove fees or charges;
- Add, change or remove concessions or benefits; or
- Adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service or regulator.

We will notify you in writing at least 30 days before we introduce or increase a new fee or charge or change any significant provision of these Conditions of Use. For other changes of these Conditions of Use, we will notify you in writing no later than when the change takes effect.

If you are not happy with any changes, you may choose to close your GWPP Card in accordance with these Conditions of Use.

12. Consumer protection

This service when supplied to you as a consumer comes with a non-excludable warranty under consumer protection laws that it will be carried out with due care and skill and be reasonably fit for the

purpose. If we breach any of those warranties, you may be entitled to compensation. When you are not a consumer under consumer protection laws our liability for loss or damage is limited to re-supplying the service to you or paying the costs of having the service resupplied to you. When you are a consumer under consumer protection laws our liability is limited in this way only to the extent permitted by those laws.

13. Liabilities

We will not be liable to you for any loss due to:

- any instructions given by you not being sufficiently clear;
- any failure by you to provide correct information;
- any failure due to events outside our reasonable control;
- any system failure or industrial dispute;
- the way in which any refusal to accept the GWPP Card is communicated to you;
- any indirect, special or consequential losses;
- any infringement by you of any currency laws in the country where the GWPP Card is issued or used;
- any dispute between you and the supplier of any goods and/or services purchased with the GWPP Card;
- our taking any action required by any government, federal or state law or regulation or court order; or
- anything specifically excluded or limited elsewhere in this PDS.

14. Third Parties rights

We may assign any of our rights and obligations under this agreement to any other interested person or business. We will ensure that you will be able to exercise the same rights as against the assignee as you could against us under these Conditions of Use. We will give you notice after any assignment by us. The rights granted to you under this agreement are personal to you and are incapable of being transferred except with our consent. You must not assign your rights under this agreement without our consent.

15. Anti-Money Laundering Requirements

You are required to provide the appropriate proof of identification to us so that we can meet the customer identification checks required by *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (“**AML/CTF Act**”) and AML/CTF Rules. The required identification documents are listed in the GWPP Application Form. If you do not provide the required identification documents, we may reject your

application.

Our AML/CTF policy provides that we must screen the relevant databases to ensure that our customers and their authorised signatories do not appear on the warning and/or sanction lists circulated by the Government. If your name or your reloader's name appears on any one of those lists, we must reject your application as required by law since it is a criminal offence to provide services to such individuals.

We may block or freeze any transaction or GWPP Card Value where it is obliged to do so under the AML/CTF Act and/or AML/CTF Rules and/or any other legal/regulatory requirements and will disclose this information to Government Agency and law enforcement agencies, other financial institutions, services providers or to other third parties. You understand that we may be prohibited from advising you that such a disclosure has been made.

16. Set-off Arrangements

We may set-off, apply or transfer all or any Card Value stored in your GWPP Card/s. If you hold multi GWPP Cards and one of your GWPP Cards is overdrawn or is in debit, we may use the value towards discharging any of your liabilities with us. If the available Card Value of your GWPP Card is in a currency other than that in which the liability owing by you to us is payable, we may, in accordance with its normal practice, convert the Card Value into the currency in which your liability is payable. We will inform you if this set-off right is exercised.

17. Inactive Cards

If your GWPP Card is not used for seven years consecutively, we will:

- cease to record the GWPP Card transaction statement; and
- close your GWPP Card and transfer your available credit balance to the Australian Government.

18. Governing law

This PDS is governed by and will be construed according with the laws in force in New South Wales.

19. Definitions

ATM means an Automated Teller Machine.

We, us or our or Bank means Bank of China (Australia) Limited ABN 28 110 077 622 AFSL 287322.

Business Day or Business Hour means a day or time (other than a Saturday or Sunday or the Bank Holiday) on which banks are open for general business in both Sydney and Hong Kong.

Card Value means the funds held in a specific GWPP Card with a specific card number and belong to a specific cardholder.

GWPP Card means the Great Wall Prepaid Card issued by us.

You or your means the purchaser of the GWPP Card as the cardholder.

CUP means China UnionPay Co., Ltd, a State-approved banking association in China.

Existing Customer means an Individual Customer who holds a current account with us.

Individual Customer means a customer with us who is a natural person.

Merchant means a CUP registered outlet.

Online Service or iService means our specially designed online transaction enquiry service for the GWPP Card.

POS or EFTPOS means a point-of-sale electronic banking facility available at retail or wholesale outlets.

Starter Pack means a package consisting of the GWPP Card and its carrier letter.

FINANCIAL SERVICES GUIDE

ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) is designed to help you to decide whether to use any of the financial services which Bank of China (Australia) Limited offers in it. It contains information about:

- how our employees are remunerated in relation to those services; and
- how complaints are dealt with.

About us and the financial services we provide

Our contact details are shown at the back cover of this PDS. We are authorised to do the following in relation to the GWPP Card:

- issue, vary and close cards; and
- provide financial product advice.

Remuneration

Our employees receive a base salary and may be eligible for annual or other performance bonuses or rewards which may take into account the sales and referrals they make.

Do you wish to make a complaint to us?

See Section 2, Clause 2 in the PDS part of this document.

Great Wall Prepaid Card Registration Form

1. Fill out this registration form
2. Provide one of the two accepted forms of Photo ID, being either a valid Passport or Australian Drivers Licence
3. Visit your nearest Bank of China Retail Branches (Addresses can be found at the back of this PDS)
4. Purchase your card
5. Enjoy your trip!

(the “Bank”) 日/月/年 DDDMMYYYY ____/____/____

Section 1 持卡人资料 Cardholder’s Information			
称呼 Title:	<input type="checkbox"/> 先生 Mr <input type="checkbox"/> 女士 Mrs <input type="checkbox"/> 小姐 Miss <input type="checkbox"/> 小姐 Ms <input type="checkbox"/> 其他 Others, specify:		
名 First Name(s): _____	出生日期 Date of Birth (日/月/年 DD/MM/YYYY) _____/_____/_____		
姓 Last Name: _____	_____/_____/_____		
您是否已经持有长城预付卡? Are you a BOCAL GWPPC holder? <input type="checkbox"/> 是 Yes <input type="checkbox"/> 不是 No			
<input type="checkbox"/> AUD <input type="checkbox"/> CNY 卡号 Card No.: _____ (If “Yes”)			
Are you an existing Bank of China (Australia) Ltd (the “Bank”) account’s holder?			
<input type="checkbox"/> Yes, please provide your six-digit account number: _____ Please go to Section 2. <input type="checkbox"/> No, please continue.			
国籍 Nationality	证件类型 <input type="checkbox"/> Passport ID Type <input type="checkbox"/> Australian Driver's Licence	证件号码 ID Number	
证件有效期 ID Valid Period	Date of Issue ____/____/_____	证件发行单位 ID Issuer	
	Date of Expiry ____/____/_____		
居住地址 Residential Address NO P.O. Box	Street	Suburb	State Postcode
	Country		
通信地址 Mailing Address	Street	<input type="checkbox"/> 与居住地址相同 Same As Above	
	Suburb	State	Postcode
	Country		
住宅电话 Home Phone	手机 Mobile Phone		
工作电话 WorkPhone	职业 Occupation		
“iService”服务 iService Option <input type="checkbox"/> 是 Yes	行业 Industry		
电子信箱 Email:			

Section 2. “Declarations”, “Privacy” and “Acknowledgements”

Please READ and SIGN “Declarations”, “Privacy” and “Acknowledgements”

请仔细阅读以下内容，并签字确认

In this section, “You” means the cardholder named in this Registration Form. “We” or “the Bank” means Bank of China (Australia) Limited ABN 28 110 077 622 AFSL 287322

Authority and Declarations

- You have received, read and accept the Bank of China GWPPC Product Disclosure Statement (including the Conditions of Use). You agree to be bound by the Condition of Use which apply from time to time to the GWPP registered by you with the Bank.
- You declare that all the information provided in this Registration Form is true, correct and complete and that the Bank of China (Australia) Limited may proceed to issue a Great Wall Prepaid Card and to provide online services named ‘iService’ in reliance on this information. You understand that if you provide us with incomplete or inaccurate information, your request for a GWPPC with us may be rejected.

Privacy Declarations

By signing this Registration Form:

- You authorise the Bank to obtain personal information about you to verify your personal details in this registration (including the authenticity of the identification documents).
- You declare that you have received a copy of the Bank’s Privacy Policy Statement. You have read and consent to the collect, use and disclosure of your personal as indicated in the provided Privacy Policy Statement.

General Acknowledgements

By signing this Registration Form, you agree:

- the Bank may charge to this or any other GWPPC(s) you have with the Bank to recover from you any bank fees, government charges, taxes or duties imposed on transactions on/or which relate to your GWPPC(s).
- check your GWPPC balance and notify the Bank promptly of any errors or unusual transactions;
- any GWPPC issued to you must not be used by you and any other person in connection with any unlawful activity or purpose(including without limitation to online gambling), whether in whole or in part.
- the transaction to be effected using the GWPPC(s) and money or funds to be used for reloading of the GWPPC(s) are not from any unlawful activities, including money-laundering or terrorism financing activities ;
- in the event of inconsistency between English and Chinese phrases, the English version of this document prevails.

持卡人签名 Cardholder’s Signature:

日期 Date(日/月/年 DDDMMYYYY)

____/____/____

BANK USE ONLY		
AUD (Main)	_____	___/___
AUD (Backup)	_____	___/___
CNY (Main)	_____	___/___
CNY (Backup)	_____	___/___
Check List: <input type="checkbox"/> Blacklist check <input type="checkbox"/> Register CIF Extension Info, OR <input type="checkbox"/> Verify Customer Identity <input type="checkbox"/> Create Walk-in customer database <input type="checkbox"/> One currency One Card check <input type="checkbox"/> Create V+ customer database		
Branch Code:		
Referred By:	Signature:	Date:
Created By:	Signature:	Date:
Checked By:	Signature:	Date:

Australian Offices Business Hours:

NSW

Main Office

Mon – Thu 9.30 am – 4.30 pm
 Fri 9.30 am – 5.00 pm

Haymarket Branch

Mon – Thu 9.30 am – 4.30 pm
 Fri 9.30 am – 5.00 pm
 Sat/Sun 10.00 am – 2.00 pm

Parramatta Branch

Mon – Thu 9.30 am – 4.30 pm
 Fri 9.30 am – 5.00 pm
 Sun 10.00 am – 2.00 pm

Hurstville Branch

Mon – Thu 9.30 am – 4.30 pm
 Fri 9.30 am – 5.00 pm
 Sun 10.00 am – 2.00 pm

VIC

Melbourne Branch

Mon – Thu 9.30 am – 4.30 pm
 Fri 9.30 am – 5.00 pm

中国银行 全球服务
ALWAYS WITH YOU