

Now you can use your Bank of Communications HKD China UnionPay ATM Card to make purchase in merchants and withdraw cash from ATM machines in a wide range of countries and districts.

Smart Tips to use Bank of Communications HKD China UnionPay ATM Card

1. Which countries or districts are covered by Unionpay network?

Ans: Network coverage consists of Mainland China, Macau, Japan, Thailand, Singapore, Korea, Australia, France, Portugal, Germany, USA, Canada and Egypt, etc.

2. Is CUP network popular in Mainland China?

Ans: China Unionpay network sustains high penetration and covers a large variety of merchants. You can simply make purchase by Unionpay card from 5-stars hotel and luxury brands, to general restaurants and supermarkets.

3. What kind of functions are carried by Bank of Communications HKD China UnionPay ATM Card?

Ans: You can use your Bank of Communications HKD China UnionPay ATM Card to make purchase at Unionpay merchants and withdraw cash from ATM machines in Mainland China.

4. Any transaction fee for each Point-of-Sale (POS) transaction made in Mainland or overseas?

Ans: Transaction fee and currency exchange fee will be waived for POS transactions made at Mainland and overseas merchants. Moreover, the currency exchange rate of Bank of Communications HKD China UnionPay ATM Card is calculated based on the daily board currency rate.

5. Is there any difference when making purchase between the merchants in Mainland China or other countries and those in Hong Kong?

Ans: The procedures are basically the same.

- Since the transaction amount is debited instantly upon performing a transaction, please ensure your account balance maintains adequate amount.
- Simply present your Bank of Communications HKD China UnionPay ATM Card to cashier and input password at POS machine (same as your password for performing ATM cash withdrawal). Cardholder may be requested to sign on the sales slip for security purpose.

Districts Covered	Characteristics	Handling Fee
Hong Kong	Nearly 50,000 merchants for card spending and over 3,000 ATM machines for ATM cash withdrawal in Hong Kong and Macau	POS transaction: No handling fee Cash Withdrawal: HKD15 per transaction for ATMs of Unionpay network, no handling fee for ATMs of our Bank and JETCO network
Mainland China	The largest POS and ATM network	POS transaction: No handling fee Cash Withdrawal: HKD15 per transaction Others: NIL Exchange rate: Board rate
Overseas	Over 30 countries and districts for card spending and nearly 50 countries and districts for ATM cash withdrawal.	

China Unionpay Website : www.chinaunionpay.com

Unionpay 24-hour Customer Service Hotline:

800 967 222 (Hong Kong) 0800 801 (Macau)

95516 (Mainland)