**Refined Card-using Tips**

UnionPay card and UnionPay overseas network provide you with convenient, affordable and secure overseas payment service. Almost all bankcards with UnionPay logo in your wallet are accepted by overseas participating merchants and ATMs.

**Three benefits of paying through UnionPay network or withdrawing cash from ATMs by UnionPay card when you are abroad:

Low cost**-currency conversion fee waiver (1-2%)
-Spending in local currency and repaying from the RMB account to avoid multiple currency exchange losses.
- Low commission fees for ATM cash withdrawal.
-Eligible for UnionPay special offers.

**Convenience**-RMB settlement without having to purchase foreign exchange for repayment.
- No need for a new card. Almost all domestic bankcards with UnionPay logo can be accepted in our overseas network.
- Hotline services in Chinese, and ATMs with convenient Chinese interface in some countries.

**Safety**- Save the trouble of carrying about large amounts of cash and ensure personal and financial security.
- PIN-based authentication makes transactions and accounts more secure.
 **Attention:**Overseas ATM cash withdrawal by UnionPay debit card incurs a lower commission fee than by UnionPay credit card. Since debit card transactions are subject only to the balance of the account instead of the line of credit, debit cards are preferred in high-value transactions.

**Please check your UnionPay cards before departure**Make sure there is a “UnionPay” logo on the card face. If not, please apply for a new card with the issuing bank.
Please sign on the signature stripe at the card back of your debit or credit cards if you have not already done so.
In order to ensure the card acceptance, please inquire the issuing bank in advance of whether overseas card services via UNIONPAY network are provided. For more details, please refer to the list of issuing banks.

**UnionPay Card Overseas Acceptance Network Coverage**
UnionPay network has extended to many countries and regions frequently visited by the Chinese, including Hong Kong, Macau, Japan, Korea, Singapore, Malaysia, Thailand, Australia, New Zealand, USA, Canada, France, Germany. Please refer to the international business schedule for more information. UnionPay cards do not allow overseas counter transfer or withdrawal or cash withdrawal from POS terminals

**Identifying Overseas Merchants and ATMs that Accept UnionPay Cards**Merchants and ATMs with “UnionPay” logo can all accept UnionPay cards.
Due to local practices in some cases, UnionPay logo may only appear on ATM screens which may require cardholders’ particular attention. In cases where the logo is not present cardholders may inquire the cashier of whether UnionPay cards are accepted. Meanwhile, they can also tell from logos of our partner institutions on ATMs. For more details, please refer to “Card-using Tips” disaggregated by country or call the UnionPay customer service hotline (95516).

**Pay by UnionPay Card in Local Currency and Repay from an RMB Account**
While paying or withdrawing cash by UnionPay card via UnionPay network overseas, the expenditure in local currency will be directly converted into that of RMB based on the market exchange rate, and debited from the cardholder’s RMB account by the issuing bank accordingly.

**Charges**No commission fee is charged for swiping UnionPay card in participating merchants. (Unless otherwise stipulated in local regulations)
Issuing banks will charge a certain amount of commission fee for cash withdrawal in ATMs by UnionPay cards. Please inquire your issuing bank for further information. A small amount of surcharge may also be imposed by some ATM owners in some countries. The extra commission fee for the ATM service will be charged on case-by-case basis.
Compared with other bankcard networks, the 1%-2% currency conversion fee is waived when paying or withdrawing cash by UnionPay card via UnionPay network overseas.

**Overseas ATM Cash Withdrawal Limits**According to stipulations set by competent national authorities, overseas ATM cash withdrawal shall not exceed a daily quota of  an equivalence of total of RMB 10,000. Please consult the issuing bank for cash withdrawal limits of the UnionPay credit cards. If cash withdrawal limits are exceeded, the request is very likely to be rejected. For detail information on the frequency of withdrawal per day and the quota per time, please consult the issuing banks.The upper limit of cash withdrawal each time may vary in different countries and regions overseas, subject to the hints on the machines in each country or region.

**Make the best of Credit Cards and Debit Cards**
When paying by credit cards overseas, cardholders can enjoy overdraft and a certain interest-free period but are limited by the line of credit. Debit cards are more suitable for high-value transactions, as they are subject only to the balance of the card (except for individually set consumption limit). When using a credit card for cash withdrawal overseas, overdraft interest will apply in addition to a certain amount of commission fee. Therefore, cardholders are recommended to use the UnionPay debit card for cash withdrawal while abroad, which only requires a certain amount of commission fee.

**Signature and PIN**
Please sign your name on the signature strip at the back of the cards whether they are debit or credit cards. When swiping a UnionPay card, please sign on the sales slip so that the cashier can verify your identity. Please input you PIN while swiping the card whether it is a debit or credit card; if there is no PIN set for the card, press “Confirm” or input 6 random numbers to complete the payment. Never set too simple a PIN for your card. It is recommended to cover the PIN pad with your hand when inputting PIN to prevent your PIN being captured by a remote camera.
When paying by UnionPay cards (a card number starting with “62”) in overseas merchants, and if you have a preset transaction PIN, transactions can be authorized by means of “signature+ PIN”; otherwise, transactions can be authorized by signature only.

**Attention : From February, 2011, all merchants in USA, Korea, Japan, Hungary, Iceland, Bahamas, Italy, Germany, Austria and Spain accept UnionPay cards (a card number starting with “62”) for signature-based transactions without having  to input PIN whether they have a preset PIN**.

**Loss Report**If the card gets lost overseas, please call your issuing bank immediately to report the loss and complete a written report after you are back in China.

**Card Capture by ATM**When the ATM breaks down or cardholders commit maloperations or forget to take back their card, the card will be captured by ATM. In these cases, please claim your card from the outlet to which the ATM belongs with valid certificates (such as passport) within 3 days (subject to postponement during festivals and holidays) since the day following the capture. If the card is not claimed within 3 days, it will be cut and the cardholder will have to apply for a new card from the issuing bank when they’re back in China.

**Account Error Handling**If the amount has been debited from the account but cash is not dispensed by the ATM, or excessive fund is deducted from the account in transactions or other account errors occur, cardholders are recommended to apply for account error handling service to the issuing bank when they’re back in China.