

NOTICE OF CHANGE TO BANK OF CHINA GREAT WALL INTERNATIONAL DEBIT CARD CUSTOMERS

Great Wall International Debit Card (GWI Debit Card) Product Disclosure Statement and Conditions of Use dated 20 November 2016 (**GWI Debit Card PDS**).

We are upgrading our systems to improve the features and functionality of your GWI Debit Card.

PDS updates

Some information in the PDS may change from time to time. Where the information is not a material change to a matter, or is not a significant event that effects a matter, we will (where we are permitted to do so) make the updated information available by way of a "PDS update" on our website at www.bankofchina.com/au. A paper copy of the 'PDS update' will also be available without charge, on request.

Notification

By applying for or continuing to use this product, you consent to receive notices from the Bank, including a notice of changes to the terms and conditions for this product, such as a notice of any relevant service is temporarily not available to you, and an introduction of new features of this product, via our website, written notice (including email) or in an advertisement in a prominent newspaper circulating nationally.

PDS

You can obtain the current version of our PDS on the Bank's website at any time or in the Bank's retail branches in Australia during normal business hours free of charge.

Effective from 26 June 2017, the GWI Debit Card PDS will change as follows:

1. Table 1 in clause 4 (Key Features and Benefits of the GWI Debit Card) of Section 1 (GWI Debit Card Information) is amended to read as follows:

“Table 1: Key Features and Benefits

Key Features and Benefits

The GWI Debit Card provides a more flexible and convenient way for you to access your account/s through ATMs and EFTPOS/Point-of-sale terminals within Australia or when you travel to countries or regions where CUP sponsored cards are widely accepted (e.g. Mainland China, Hong Kong and Macau). The GWI Debit Card provides a range of benefits (specified below) and has the following key features.

Features	<ul style="list-style-type: none"> • Your GWI Debit Card can be linked to up to 3 accounts. This can be a Demand Deposit Account held in AUD, a second Demand Deposit Account held in CNY and a Cheque Account held in AUD. An Overseas Student Account, or an Online Saver Account, held in AUD can be linked to your GWI Card instead of a Demand Deposit Account held in AUD. You must, at a minimum, hold a primary linked account in AUD. • There are three types of GWI Debit Card available: a Student Card, a Classic Card and a Gold Card. • It is valid for up to 3 years and, depending on the type of the GWI Debit Card, its maximum expiry date can be different. The expiry date is shown on your GWI Debit Card. • The GWI Debit Card is PIN-protected. You must make sure that you remember your PIN when you are using your card and keep it safe and secure. • You can choose either an AUD Savings Account or an AUD cheque account to be your primary linked AUD account. • In Australia, you can use your card to withdraw cash from ATMs, and to pay for goods and services at most retail and service outlets. Your card will first seek access to the funds you hold in the linked AUD account you select, namely your linked AUD Savings Account (that is not a cheque account) where you select a “Savings” account, or from your linked AUD cheque account (if any) where you select a “Cheque” account. If the funds in your selected linked AUD account are not sufficient for the whole of the transaction, one of the following will occur; <ul style="list-style-type: none"> ○ If you have not arranged an Auto-link from your primary linked AUD account to a linked CNY account, the transaction will be declined. ○ If, however, you have arranged an Auto-link from your primary linked AUD account to your linked CNY account (if any), the card can then automatically access funds held in your linked CNY account for the whole of the amount the transaction (and any associated fees). Then, if there are not sufficient funds in your linked CNY account, the transaction will be declined. Further access will not be sought to another linked AUD account before denying the transaction. <p>If your selected AUD account is not a linked account, your card will automatically access the funds held in your primary linked AUD account instead. If there are insufficient funds in your primary linked AUD account for the whole of the transaction, the transaction will be declined.</p> <p>You may not be able to use your card to withdraw cash at a Merchant’s point of sale terminal.</p> <ul style="list-style-type: none"> • In Mainland China, when using your card to withdraw money from ATMs, or to pay for goods and services, your card will first seek access to the funds you hold in your linked CNY account (if any). Where you hold a linked CNY account, and where the funds in your linked CNY account are not sufficient for the whole of the transaction, one of the following will occur: <ul style="list-style-type: none"> ○ If you have not arranged an Auto-link from your CNY account to your primary linked account in AUD, the transaction will be declined. ○ If, however, you have arranged an Auto-link from your CNY account to your primary linked account in AUD, the card can then automatically access funds held in your primary linked AUD account (but not in any other linked account). <p>(By way of example, assume you have 3 linked accounts: a Demand</p>
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Deposit Account ("DDA") held in CNY, a DDA held in AUD that is the primary linked AUD account and for which you have arranged an Auto-link, and a Cheque Account ("CA") in AUD. If you seek to conduct a transaction using your card in Mainland China, your card will first seek to access funds from your linked CNY account. If there are insufficient funds in that account, the card will then seek the entire required funds from your primary linked AUD account. It will do so under the Auto-link. If there are not sufficient funds in that primary linked AUD account, the transaction will be declined. Further access will not be sought to another linked AUD account before denying the transaction.

- Where you do not hold a linked CNY account, and where you use the card in Mainland China to withdraw money from ATMs, or to pay for goods and service, your card will seek access to the funds you hold in your primary linked AUD account. If there are not sufficient funds in that primary linked AUD account, the transaction will be declined. Further access will not be sought to another linked AUD account before denying the transaction.
- In countries other than Mainland China and Australia, when using your GWI Debit Card to withdraw money from ATMs, or paying for goods and services, and where the ATM or POS terminal that you are using allows you to select the account type from which your funds are to be drawn upon to finance the requested transaction, your card will first seek access to the funds you hold in your linked AUD Savings Account (that is not a cheque account) where you select a "Savings" account, or from your linked AUD cheque account (if any) where you select a "Cheque" account. If the funds in your selected linked AUD Savings Account or linked AUD cheque account are not sufficient for the whole of the transaction, one of the following will occur:
 - If you have not arranged an Auto-link to a linked CNY account, the transaction will be declined.
 - If, however, you have arranged an Auto-link to your linked CNY account (if any), the card can then automatically access funds held in your linked CNY Savings Account (if any). If there are not sufficient funds in that linked CNY Savings Account, the transaction will be declined.

If your selected AUD account is not a linked account, your card will automatically access the funds held in your primary linked AUD account instead. If there are insufficient funds in your primary linked AUD account for the whole of the transaction, the transaction will be declined.

- In countries other than Mainland China and Australia, when using your GWI Debit Card to withdraw money from ATMs, or paying for goods and services, and where the ATM or POS terminal you are using will not allow you to select a particular savings account (or a cheque account), your card will first seek access to the funds you hold in your primary linked AUD account. If the funds in your primary linked AUD account are not sufficient for the whole of the transaction, one of the following will occur:
 - If you have not arranged an Auto-link to a linked CNY account, the transaction will be declined.
 - If, however, you have arranged an Auto-link to your linked CNY account, the card can then automatically access funds held in your linked CNY account (if any). If there are not sufficient funds in that linked CNY account, the transaction will be declined.
- In order to Auto-link an account to another account, for the purpose of enabling the second account to be used to settle a transaction request that is made outside Australia, where sufficient funds are not available in

	<p>the first account, you must give us an Auto-link instruction. Not all accounts can be Auto-linked to each other for this purpose.</p> <ul style="list-style-type: none"> • There is no agreement to let you overdraw a linked account by the use of the card. • If you have selected any AUD account which is not linked to your GWI Debit Card nor is it the primary linked account, the card will automatically access to the fund held in your primary linked account to complete the transaction. If the fund in the primary linked account is not sufficient to complete the whole transaction, the transaction will be declined. • If your GWI Debit Card is damaged, lost, or stolen, you may call our 24 Hours Customer Service Hotline for immediate assistance. If you forget your PIN, you may request a new one at our retail branches in Australia.
Benefits	<ul style="list-style-type: none"> • Enjoy worldwide network acceptance at Merchants and ATMs displaying the 'UnionPay' symbol. • No charge is applied when withdrawing cash or making an AUD account balance enquiry from 'Bank of China' branded ATMs in Australia. • No charge is applied when making a purchase at Merchants' Point-Of-Sale terminals in Mainland China. • No charge is applied when making an account balance enquiry from ATMs in Mainland China. • There are no application and establishment fees. • If you make an enquiry on an account which is not linked to your GWI Debit Card, the balance of your primary linked AUD account will automatically be displayed on the screen instead. • Any refunds from us will be credited to your primary linked AUD account only. • No fee is charged for the first issue of the card (or for its renewal on expiry). • A premade GWI Debit Card without your name can be issued and activated immediately, over the counter at any of our retail branches in Australia. Otherwise, you can activate your premade GWI Debit Card via our Internet Banking facility (if you have subscribed for the facility) at the Bank of China official website at www.bankofchina.com/au.

Subject to the Conditions, and to any notice requirements provided for in the Conditions, we may suspend or amend any of these features and benefits of GWI Debit Card at any time.”

2. Table 2 in Clause 5 (Fees and Limits) of Section 1 (GWI Debit Card Information) is amended to reflect the following changes:

“Table 2

Card type: Gold Card, Classic Card and Student Card				
Fee Description		Amount of Fee		Remarks
Annual Fee		Free		N/A
Issue a new card and a new password (your PIN) when a new account is opened		Free		N/A
Renewal of card (with a new password (your PIN)) when the card is expired		Free		N/A
Replacement Card Fee		Free		N/A
Re-issue of a password (your PIN)		Free		N/A
Cancellation of card		AUD10.00 per card		This fee applies when you request the Bank to cancel the card within 6 months from the date when the card was first issued.
Australian Domestic Transaction Fees	Withdrawals and balance enquiries from 'Bank of China' branded ATMs	Free		N/A
	Withdrawals and balance enquiries from ATMs that are not 'Bank of China' branded ATMs	Up to 5 withdrawals per month	Free	N/A
		Up to 5 balance enquiries per month	Free	N/A
		More than 5 withdrawals per month	AUD2.00 for each additional withdrawal	N/A
		More than 5 balance enquiries per month	AUD1.00 for each additional balance enquiry	N/A
	EFTPOS terminal transactions	Free		N/A
Overseas	UP branded ATM or 'Bank of China' branded ATMs	Free		N/A

Card type: Gold Card, Classic Card and Student Card			
Fee Description		Amount of Fee	Remarks
Transaction Fees (Mainland China)	balance enquiries		
	UP branded ATM or 'Bank of China' branded ATMs withdrawals	CNY20.00 plus 2% of the transaction value in CNY or equivalent amount of AUD for each withdrawal.*	N/A
	POS terminals transactions	Free	
Overseas Transaction Fees (Other countries and regions)	UP branded ATMs balance enquiries	Free	N/A
	UP branded ATM withdrawals	AUD3.00 plus 2% of the transaction value equivalent in AUD or equivalent amount in CNY for each withdrawal.*	N/A
	POS terminals transactions	2% of the transaction value equivalent in AUD or equivalent amount in CNY for each withdrawal.*	

* The foreign currency equivalent will be determined at the time that the transaction occurs. The foreign currency conversion will be conducted by China UnionPay or us and the foreign exchange rate will also be determined by China UnionPay or us. The rate varies from time to time.

UP branded ATM means an ATM that bears the 'UnionPay' brand/symbol on the ATM “

- Table 3 (Transaction Limits) in Clause 5 (Fees and Limits) of Section 1 (GWI Debit Card Information) is amended to delete the daily transfer transaction limit for 'Bank of China' branded ATM. There is no longer any daily transfer transaction limits for such transfers.
- Clause 7 (How to manage your GWI Debit Card) of Section 1 (GWI Debit Card Information) is amended and replaced by the following:

“7. How to manage your GWI Debit Card

You may come to our branches in person or call our 24 Hours Customer Service Hotline to manage your GWI Debit Card. The following table indicates how you can manage your GWI Debit Card. (Fees and charges may apply, as outlined in Table 2 of this PDS.)

Description	Branch (in person)	Website	“Bank of China” branded ATM	24 Hours Customer Service Hotline	Internet banking (not including mobile banking)
Application for the issue of a new card and/or application for the issue to additional card holders	√				
Balance enquiry	√		√	√	√
Transaction enquiry	√			√	√

Obtain this PDS	√	√			
Report GWI Debit Card as lost or stolen or forgotten or compromised PIN	√			√	√
Change password (your PIN)	√		√		
Request replacement GWI Debit Card(s)	√				
Obtain a Dispute Transaction Form	√	√			
Making a complaint	√			√	
Close GWI Debit Card	√				
Other enquiries	√				

5. Clause 1 (What are the key risks?) in Section 2 (General Information) is amended by increasing the number of days for holding a pre-authorization request from 31 days to 45 days as follows:

“Pre-authorisations

Some Merchants (e.g. hotels or car rental agencies) may request a pre-authorization when a GWI Card is to be used in places other than Australia for making a payment at a later time. This pre-authorization is requested to ensure that you will have sufficient funds in your linked account/s for the estimated cost of goods and services that they will supply. We may choose not to pre-authorise a particular transaction (for example, if we suspect a fraudulent transaction or are experiencing networking problems). Once the pre-authorization request is accepted by us, the estimated cost of the goods or services to be supplied, plus a 15% mark-up, will be set aside and held by us for up to 45 days. Your available balance will be reduced by the value of the pre-authorization amount. However, the pre-authorization amount will not be visible in your transaction history. Please take this into account when you make a balance enquiry.

When the Merchant makes a claim in respect of the goods or services for which a pre-authorized amount has been held by us, that transaction will be processed in the ordinary course and any part of the pre-authorization amount that exceeds the amount of the actual transaction amount will be released by us and become available to you.

If the Merchant has not made any claim in respect of the goods or services for which a pre-authorized amount has been held, the pre-authorized amount will be released by us and become available to you after 45 days of the pre-authorization amount being set aside by us.

If you do not have a linked CNY account or there are not any sufficient funds in the linked CNY account, the pre authorization will not be accepted in China.”

6. Clause 2 (Card Activation) in Section 3 (Conditions of Use) is amended by changing the method of activation of the GWI Debit Card as follows:

“Premade GWI Debit Card

You may choose a premade GWI Debit Card without your name printed on it. A card in this form can be issued and activated immediately, at the counter in any of our retail branches in Australia. Otherwise, you can activate your premade GWI Debit Card via our Internet Banking

facility (if you have subscribed for the facility but not including mobile banking facility) at the Bank of China official website at www.bankofchina.com/au

Personalized GWI Debit Card

Alternatively you can request us to issue a GWI Debit Card with your name on it. Where you request such a card, the card will need to be collected from a Bank of China retail branch in Australia (as requested by you) or be mailed to your correspondence address (as most recently provided to us) within approximately three weeks of our receipt of your request.

Your personalized card can be activated via our Internet Banking facility (if you have subscribed for the facility but not including mobile banking facility) at the Bank of China official website at www.bankofchina.com/au

You can also sign the receipt form provided with the card and bring it to any Bank of China retail branch in Australia, or post it to “**Personal Banking Department, Level 8, 39-41 York Street, Sydney, NSW 2000**”, to activate the card.

Please note that you have to activate your card within 3 months of the time that we mailed the card to you or otherwise the card will expire.”

7. Clause 3 (Accessing your account/s) in Section 3 (Conditions of Use) is amended by stating that: “You must, however, select at least one AUD account to be linked to your GWI Debit Card as your primary linked AUD account. If you link two AUD accounts to your card, then you need to choose one as your primary linked AUD account”.
8. Clause 4 (Transactions using your GWI Debit Card) in Section 3 (Conditions of Use) is amended to reflect your new method of access of the funds to your linked accounts as follows:

“4. Transactions using your GWI Debit Card

4.1 In Australia

A GWI Debit Card will normally be honored by financial institutions and Merchants in Australia.

In Australia, when using your GWI Debit Card to withdraw money from ATMs, or to pay for goods and services, your card will first seek access to the funds you hold in the linked AUD account you select, namely your linked AUD Savings Account (that is not a cheque account) where you select a “Savings” account, or from your linked AUD cheque account (if any) where you select a “Cheque” account. If the funds in your selected linked AUD account are not sufficient for the whole of the transaction, one of the following will occur;

- If you have not arranged an Auto-link from your primary linked AUD account to a linked CNY account, the transaction will be declined.
- If, however, you have arranged an Auto-link from your primary linked AUD account to your linked CNY account (if any), the card can then automatically access funds held in your linked CNY account for the whole of the amount the transaction (and any associated fees). Then, if there are not sufficient funds in your linked CNY account, the transaction will be declined. Further access will not be sought to another linked AUD account before denying the transaction. Where a CNY account is used to access funds to allow for the withdrawal of money in AUD, or to allow a payment for goods and services in AUD, the CNY withdrawn from your CNY account will be converted directly to AUD.

If your selected AUD account is not a linked account, your card will automatically access the funds held in your primary linked AUD account instead. If there are insufficient funds in your primary linked AUD account for the whole of the transaction, the transaction will be declined.

You can also use your card to transfer funds between linked AUD accounts at any of our retail branches or “Bank of China” branded ATMs in Australia.

All the transactions conducted in Australia using the GWI Debit Card at 'Bank of China' branded ATMs, including withdrawals and balance enquiries, are charge free. For further information about fees and charges, please refer to Section 1, Clause 5 "Fees and Limits".

4.2 In Mainland China

We are an associate member of China UnionPay, which is the biggest domestic bank card organization and interbank network in China. China UnionPay also operates a payment system network. When you are in Mainland China, you can access available funds in a linked account by using your GWI Debit Card through the China UnionPay and Bank of China networks.

In Mainland China, when using your GWI Debit Card to withdraw money from ATMs, or to pay for goods and services, your card will first seek access to the funds you hold in a linked CNY account (if any). Where you hold a linked CNY account and where the funds in your linked CNY account are not sufficient for the whole of the transaction, one of the following will occur:

- If you have not arranged an Auto-link from your linked CNY account to your primary linked account in AUD, the transaction will be declined.
- If, however, you have arranged an Auto-link from your linked CNY account to your primary linked account in AUD, the card can then automatically access funds held in your primary linked AUD account for the whole of the amount the transaction (and any associated fees). Then, if there are not sufficient funds in your primary linked AUD account, the transaction will be declined. Further access will not be sought to another linked AUD account before denying the transaction.

Where you do not hold a linked CNY account, and where you use the card in Mainland China to withdraw money from ATMs, or to pay for goods and service, your card will seek access to the funds you hold in your primary linked AUD account. If there are not sufficient funds in that primary linked AUD account, the transaction will be declined. Further access will not be sought to another linked AUD account before denying the transaction. Where an AUD account is used to access funds to allow for the withdrawal of money in CNY, or to allow a payment for goods and services in CNY, the AUD withdrawn from your AUD account will be converted directly to CNY.

In Mainland China, you cannot use your GWI Debit Card to make deposits or transfer funds between linked accounts either at ATMs or at any Bank of China branch. When you make transactions such as cash withdrawals and/or balance enquiries on ATMs, ATM operator fees (and other transaction fees) may apply at the time of the transaction. For further information about fees and charges, please refer to Section 1, Clause 5 "Fees and Limits".

4.3 Countries other than Australia and Mainland China

By using the China UnionPay network, your GWI Debit Card can be used in at least 162 countries and regions around the world.

In countries other than Mainland China and Australia, when using your GWI Debit Card to withdraw money from ATMs, or paying for goods and services, and where the ATM or POS terminal that you are using allows you to select the account type from which your funds are to be drawn upon to finance the requested transaction, your card will first seek access to the funds you hold in the linked AUD account you select, namely your linked AUD Savings Account (that is not a cheque account) where you select a “Savings” account, or from your linked AUD cheque account (if any) where you select a “Cheque” account. If the funds in your selected linked AUD account are not sufficient for the whole of the transaction, one of the following will occur;

- If you have not arranged an Auto-link from your primary linked AUD account to a linked CNY account, the transaction will be declined.

- If, however, you have arranged an Auto-link from your primary linked AUD account to your linked CNY account (if any), the card can then automatically access funds held in your linked CNY account for the whole of the amount the transaction (and any associated fees). Then, if there are not sufficient funds in your linked CNY account, the transaction will be declined. Further access will not be sought to another linked AUD account before denying the transaction.

If your selected AUD account is not a linked account, your card will automatically access the funds held in your primary linked AUD account instead. If there are insufficient funds in your primary linked AUD account for the whole of the transaction, the transaction will be declined.

In countries other than Mainland China and Australia, when using your GWI Debit Card to withdraw money from ATMs or paying for goods and services, and where the ATM or POS terminal you are using does not allow you to select a particular savings account (or cheque account), your card will first seek access to the funds you hold in your primary linked AUD account. If the funds in your primary linked AUD account are not sufficient for the whole of the transaction (and any associated fees), one of the following will occur:

- If you have not arranged an Auto-link to a linked CNY account, the transaction will be declined.
- If, however, you have arranged an Auto-link to your linked CNY account, the card can then automatically access funds held in your linked CNY account (if any). If there are not sufficient funds in that linked CNY account, the transaction will be declined.

In countries other than Australia or Mainland China, when using your GWI Debit Card to withdraw money from ATMs, or to pay for goods and services, if transactions are made in currencies other than AUD or CNY, the whole amount (and any associated fees) will be converted into AUD and the required funds will first be sought from your primary linked AUD account. If there are not sufficient funds in your primary linked AUD account for a requested transaction and if you have arranged for an Auto-link to your linked CNY account, the whole transaction amount (and any associated fees) will then be sought from your linked CNY account, if any. Then, where you hold such a linked CNY account and there are sufficient funds to conduct the requested transaction held in that linked CNY account, the transaction amount will be converted into CNY to allow it to be paid from your linked CNY account.

In countries other than Australia or Mainland China, you cannot use your GWI Debit Card to make deposits or to transfer funds between linked accounts at ATMs or at local Bank of China retail branches. When you make transactions such as cash withdrawals and/or balance enquiries on ATMs, ATM operator fees (and other transaction fees) may apply at the time of the transaction. For further information about fees and charges, please refer to Section 1, Clause 5 "Fees and Limits".

9. Clause 5 (Pre-authorizations) in Section 3 (Conditions of Use) is amended by increasing the number of days for holding a pre-authorization request from 31 days to 45 days.
10. Clause 7 (Balance Enquiries) in Section 3 (Conditions of Use) is amended as follows:

“7. Balance Enquiries

When you make a balance enquiry from an ATM in Australia, the balance displayed will vary according to the account selected.

When you are in Mainland China, the balance displayed on the ATM in response to a balance enquiry is the balance on your linked CNY account, or if you do not have a linked CNY account, the balance displayed is the balance of your selected linked AUD account.

When you are in other countries and regions, the balance displaying on ATMs is the balance of your primary linked AUD account.

Account/s Linked	Mainland China*	Australia	Other Countries and Regions*when you cannot select accounts	Other Countries and Regions* when you can select accounts
CNY DDA , AUD DDA and/or AUD CA	Balance of CNY Demand Deposit Account displayed	Balance of selected AUD account displayed	Balance of primary linked AUD account displayed	Balance of selected AUD account displayed
AUD DDA and/or AUD CA	Balance of primary linked AUD account	Balance of selected AUD account displayed	Balance of primary linked AUD account displayed	Balance of selected AUD account displayed

* Note: you may not be able to check your balance from some ATMs. If you are outside Australia, the balance of your linked AUD account will be displayed in the equivalent amount of the local currency (e.g. CNY or USD) depending on where you are. An exchange rate will be applied by the ATM at the time of your balance enquiry and the exchange rate is for reference only. Minor discrepancies can arise between different ATMs and the balance recorded by us. *If you have selected an account which is not linked to your GWI Debit Card, the balance of your primary linked AUD account will be displayed.”

11. Clause 11.1 (For Premade Debit Card) in Section 3 (Conditions of Use) is amended as follows:

“11.1 For **Premade** Debit Card

We may issue a new card to you in various situations including:

- before your card is due to expire;
- when your card is lost or stolen or misplaced or damaged.”

12. Clause 13.1 (PIN) in Section 3 (Conditions of Use) is amended as follows:

“13.1 PIN

When you are issued with a GWI Debit Card, your PIN will be mailed to you separately or provided to you at a retail branch in Australia. You can change your PIN to any six-digit numbers that you personally select by:

- visiting any of our retail branches;
 - using a 'Bank of China' branded ATM in Australia; or
 - using any China UnionPay accepted, or Bank of China branded, ATMs in Mainland China .
- You should change the initial PIN we issue to you as soon as you receive it. You must not voluntarily disclose your PIN to anyone, including a family member or a friend. You must not record your PIN on the card or on any article carried with the card and you must not act with extreme carelessness or otherwise fail to protect the security of your PIN. You must take all precaution to ensure your PIN is not obvious or easily guessed, for example, in consequence of your using your date of birth as your PIN.”

13. Clause 18 (Notification of changes) in Section 3 (Conditions of Use) is amended by adding the following:

“PDS updates

Where we change information in this PDS and the information is not a material change to a matter, or is not a significant event that effects a matter, we will (where we are permitted to do so) make the updated information available by way of a "PDS update" on our website at www.bankofchina.com/au. A paper copy of the 'PDS update' will also be available without charge, on request.

Notification

By applying for or continuing to use this product, you consent to receive notices from the Bank, including a notice of changes to the terms and conditions for this product, such as a notice of any relevant service is temporarily not available to you, and an introduction of new features of this product, via our website, written notice (including email) or in an advertisement in a prominent newspaper circulating nationally. "

14. Clause 24 (Definition) in Section 3 (Conditions of Use) is amended by:

- Delete the definition of "UP only POS terminal"; and
- replacing the defined term of "UP only branded ATM" with the new defined term of "UP branded ATM" as follows:

"**UP branded ATM** means an ATM that bears the 'UnionPay' brand/symbol on the ATM."

More information

Please refer to the current Great Wall International Debit Card (GWI Debit Card) Product Disclosure Statement and Conditions of Use which is available on our website at www.bankofchina.com/au or in our retail branches in Australia for full details. Please contact us on 1800 095 566 (if calling within Australia) or +61 3 9670 6200 (if calling from overseas) if you have any queries regarding this notice.

This notice is issued on **26 May 2017** by Bank of China (Australia) Limited ABN 28 110 077 622 AFSL No. 287322.