

BOC Manila Debit Card FAQs

1. What is the BOC Manila Debit Card?

BOC Manila Debit Card is a dual currency debit card (tied to both PHP and RMB savings accounts) which enables customers to withdraw from any UnionPay-connected or BancNet ATM or to pay for goods and services in a UnionPay- or BancNet-powered point-of-sale (POS) terminal.

2. Can I use my BOC Manila Debit Card in other banks' ATMs within the Philippines?

Yes, you can use your card in any ATM powered by UnionPay or BancNet. ATM fees may apply.

3. Can I use my BOC Manila Debit Card overseas?

Yes. UnionPay is accepted worldwide. As long as the merchant is accredited, you can swipe your card or withdraw money from UnionPay-powered POS Terminals and ATMs.

4. As a dual currency debit card, what account will be debited, PHP or RMB?

Anywhere except China, PHP is debited first. In China, RMB is debited first. Should either account have insufficient funds, the system will automatically debit the other account.

5. Can the BOC Manila Debit Card be used on POS terminals in the Philippines?

Yes, as long as the POS terminal is powered by UnionPay or BancNet.

6. Can BOC Manila Debit Card be used as a payment method for online subscriptions?

If UnionPay is listed as a payment method, yes.

7. When does my BOC Manila Debit card expire? How can I renew it?

The expiration date of your BOC Manila Debit Card is indicated on the bottom-left side. Upon expiry, present your card to the Branch for free renewal.

8. Can the BOC Manila Debit Card be linked to WeChat or AliPay?

Unfortunately, no. Please [click here](#) for our Cross-Border Services.

9. What should I do if my BOC Manila Debit Card is blocked, lost or stolen?

Access BOC Mobile Banking or BOC Internet Banking to report a lost card.

Reporting lost card via Bank of China Mobile Banking App:

1. Logon to BOC Mobile Banking.
2. Select **Debit Card Service**.
3. Select **Report Loss/Cancel Loss Reporting**.
4. Check debit card details. Click **Report Loss**.
5. Fill out **Reason for Loss Reporting** then click **Confirm**.
6. Input password generated from E-Token.

Cancel reporting of lost card via Bank of China Mobile Banking App:

1. Logon to BOC Mobile Banking.
2. Select **Debit Card Service**.



3. Select **Report Loss / Cancel Loss Reporting**.
4. Check debit card details. Click **Cancel Loss Reporting**.
5. Click **Confirm**.
6. Input the password generated from your E-Token.

Reporting lost card via BOCNet/Internet Banking

1. Logon to BOC Internet Banking (BOCNet).
2. Go to **Debit Card Service**.
3. Select **Report Loss/Cancel Loss Reporting**.
4. Select reason. Click **Confirm**.
5. Input number generated from E-Token.

Cancel reporting of lost card via BOCNet/Internet Banking

1. Login to BOC Internet Banking (BOCNet)
2. Go to **Debit Card Service**.
3. Select **Report Loss/Cancel Loss Reporting**.
4. Review debit card details. Click **Confirm**.
5. Input number generated from E-Token.

For blocked accounts, call Customer Service at 8297-7888, Option 1 (Customer Service) or email [<customercare_ph@bankofchina.com.ph>](mailto:customercare_ph@bankofchina.com.ph).

10. Why is my purchase declined?

There are various reasons for a declined card. You may call, email or visit the BOC Manila Branch to get more information.

11. What if I forgot my PIN?

Go to BOC Mobile Banking or BOC Internet Banking to reset PIN.

PIN Change via Bank of China Mobile Banking App

1. Login to BOC Mobile Banking.
2. Select **Debit Card Service**.
3. Select **Reset PIN**.
4. Enter New PIN.
5. Click **Submit**.

PIN Change via BOCNet/Internet Banking

1. Login to BOC Internet Banking (BOCNet).
2. Go to **Debit Card Service**.
3. Select **Debit Card Management/PIN Change**.
4. Click **Reset**.
5. Enter new PIN.
6. Click **Submit**.

12. What if the card was captured by the ATM?

Notify BOC Manila Branch immediately and report the incident. Please record all details on the transaction to aid in the investigation.

The debit card, if retrieved, will be subject to reactivation by BOC Manila Branch.

If the debit card was captured by another bank's ATM, it will be replaced. A notarized affidavit of loss is required upon request for replacement.

13. For the BOC Manila Cash Deposit Machine, what denominations are accepted?

Peso notes in 1000, 500 and 100 denominations. Maximum of 90 notes per transaction.

14. What should I do if my account was debited but the transaction was not successful?

Call Customer Service at 8297-7888, Option 1 (Customer Service) or email <customercare_ph@bankofchina.com.ph>.

15. Whom can I contact if I have other queries?

Visit our branch at The Finance Centre, 26th St., corner 9th Ave., BGC, Taguig; call Customer Service at 8297-7888, Option 1 (Customer Service); or email: customercare_ph@bankofchina.com.ph

BOC Manila Contactless Debit Cards**16. I am an existing customer of BOC Manila. How do I request to change my debit card to a contactless debit card?**

Visit the BGC Branch to request a contactless debit card, free of charge.

17. What is the difference between a regular BOC Manila Debit Card and a BOC Manila Contactless Debit Card?

The BOC Contactless Debit Card has a wave-like symbol that looks similar to a wi-fi symbol on the right side.



With contactless debit card, just tap the card on the POS terminal of retail merchants to pay for your purchases.

18. What are the benefits of having a BOC Manila Contactless Debit Card?

The contactless symbol indicates that your card can be used to tap and pay on a contactless-enabled payment terminal.



Withdrawal is easy through any ATM powered by UnionPay or BancNet.

If ATM withdrawal is not preferred, pay for purchases by tapping the card on contactless-enabled POS terminals.

19. How do I know my transactions are secure?

Near field communication (NFC) technology provides enhanced security on transactions. The BOC Manila Debit Card remains equipped with EMV chips. Cards with EMV chips are less vulnerable to fraud as compared to magnetic stripe cards. Chip technology encrypts data in the card, while encryption is not available on magnetic stripe cards. Bank of China does not allow transactions to fall back to magnetic stripe in case EMV is not supported by the ATM terminal.

20. How do I activate my Contactless Debit Card?

On BOC Mobile Banking, go to **Debit Card Service > Contactless Transaction Use > Open**. After activation, you can already tap on contactless-enabled POS terminals to make payment. You may also activate your contactless debit card at the Branch.

21. Can I disable the contactless function of my debit card?

To disable, logon to BOC Mobile Banking, go to **Debit Card Service > Contactless Transaction Use > Open > Disable Contactless Payments > Close**.

22. Is it mandatory to change my debit card to a contactless debit card?

Contactless debit card is not mandatory. In order to enjoy the features and benefits of a contactless debit card, upgrading is highly recommended.

Note: New debit cards are only issued in contactless form. However, contactless functionality can be disabled.

Debit Card Fees

23. How much are the local charges when I use my BOC Manila Debit Card?

ATM Fees:

ATM withdrawal charges will vary depending on the owner of the ATM. No ATM fees when using Bank of China ATMs.

Customers may refer to the Acquirer-based Fees Charging (ABFC) for details of ATM charges.

POS Fees:

No fees for local POS transactions.

24. How much are international charges when I use my BOC Manila Debit Card overseas?

ATM Fees:

Withdrawal Fees

Transactions in Mainland China

- RMB10 + 2% of the transaction amount

Overseas Transaction (excluding mainland China)

- PHP100 + 2% of the transaction amount

Balance Inquiry Fees



No charges for overseas balance inquiry

POS Fees

No fee charges for overseas POS Transactions

25. How much is my withdrawal limit?

When using Bank of China ATMs, the limit is PHP60,000 per transaction. Daily total withdrawal limit is PHP100,000 or RMB5,000.

Note: While non-Bank of China ATMs have various limits, most have a limit of PHP10,000 per transaction.

26. Is there a maximum transaction limit for contactless payments?

The maximum transaction limit for contactless transactions is PHP5,000. Above PHP5,000, contactless payment will not push through. The debit card must be inserted or swiped in the POS Terminal. Input of PIN is required to complete the transaction.

27. How much is my daily POS transaction limit?

PHP250,000 or RMB50,000.

28. How much is the fee for replacement of lost debit card?

Replacement fee for lost debit card is Php200. Notarized affidavit of loss is required.