Articles of Association on Travel Card of China Construction Bank Zhejiang Branch

**(2023 Edition)**

Article 1. Travel Card of China Construction Bank Zhejiang Branch (hereinafter referred to as the "Travel Card") is a RMB prepaid card issued by China Construction Bank Zhejiang Branch (hereinafter referred to as the "Issuing Bank") to short-term immigrants holding foreign passports, Mainland Travel Permits for Hong Kong and Macao Residents and Mainland Travel Permits for Taiwan Residents in accordance with the card issuing standards of the China UnionPay Card Organization.

Article 2. In order to regulate the issuance and use of Travel Card and better provide card use services for Travel Card holder (hereinafter referred to as "Cardholder"), these Articles of Association are formulated in accordance with the “Regulations on the Administration of Savings”, the “Measures for the Administration of Bank Card Business” and other relevant laws, regulations and regulatory provisions .

Article 3. Travel Card is a financial payment and settlement tool, with the functions of recharging, withdrawal and consumption settlement, issued to short-term immigrants.

Article 4. Any individual who voluntarily abides by these Articles of Association and applies to the Issuing Bank for a Travel Card with a designated identity document shall comply with laws and regulations and the relevant requirements of the regulators on the registered prepaid card, provide corresponding identity documents and other verification information required by the Issuing Bank in accordance with the laws and regulations of the State and the provisions of the regulators, and ensure that all application materials provided to the Issuing Bank are true, complete, valid and legal. The Issuing Bank shall invoke the identity information of the Cardholder to the third party institution for verification, and the applicant shall not bring an infringement lawsuit against the third party for any reason. The applicant shall confirm to abide by the “Articles of Association of Travel Card of China Construction Bank Zhejiang Branch”, and the Issuing Bank shall issue the card to the qualified applicant.

Article 5. In the light of the aim to ensure that the Cardholder enjoys the necessary Travel Card service and cooperates with the Issuing Bank in performing the Cardholder’s compliance duties such as anti-money laundering, the Cardholder shall go through the formalities of information change through the channels of the Bank in a timely manner if the address, telephone number, address and other information provided by the Cardholder at the time of application change. If the above-mentioned change formalities are not completed in a timely manner, the Issuing Bank has the right to suspend or terminate the use of Travel Card and related services, and the Cardholder shall bear all the consequences and legal liabilities such as economic losses arising therefrom.

Article 6. The currency of Travel Card is RMB, and the issuing organization is UnionPay. Travel Card is in the form of an electronic card without a physical card medium, and the Cardholder can use the relevant functions of Travel Card through electronic channels.

Article 7. The validity period of Travel Card shall be set, and the unsettled creditor's rights and debts under the account contained in the card shall still be valid after the expiration of the card. During the validity period of Travel Card, the Cardholder can recharge, consume (including pre-authorization), inquire, return and cancel the card. After invalidation, the Cardholder can only inquire, return or cancel the card.

Article 8. The transaction password is not be set for Travel Card. The Cardholder shall properly keep and correctly use the personal transaction verification information such as the dynamic verification code, and shall not inform or disclose the personal transaction verification information to others. Losses caused by improper storage or use shall be borne by the Cardholder himself/herself.

Article 9. The balance of Travel Card at any time point shall not exceed RMB 10,000 (included), and the cumulative recharge amount within the validity period of the card shall not exceed RMB 50,000 (included). The same Cardholder is limited to hold one Travel Card at the same time, and the card can be opened again after cancellation, and the relevant amount shall be recalculated.

Article 10. No interest shall be calculated on the funds in Travel Card account.

Article 11. Travel Card cannot be overdrawn.

Article 12. The Cardholder can recharge Travel Card through consumption using the overseas bank card.

Article 13. Travel Card only supports transactions conducted through bank card organizations recognized by regulators in China, as well as the settlement by using the prepaid card account as the settlement account.

Article 14. Travel Card transactions are limited to consumer transactions such as China Unionpay Quick Pass (consumption cancellation and goods return) and pre-authorization transactions (pre-authorization, pre-authorization cancellation, pre-authorization completion and cancellation of pre-authorization completion). Non-consumption scenarios such as deposit and withdrawal, transfer, investment and wealth management, credit card repayment and loan repayment are not supported.

Article 15. Travel Card is used online, and the electronic information records arising from various transactions handled by the Issuing Bank for the Cardholder are valid vouchers for the transaction.

Article 16. Travel Card supports such payment applications as cardless (including online payment), two-dimensional code, etc., and the Issuing Bank can expand payment methods according to the needs of product innovation and optimization.

Article 17. The Cardholder can understand the balance and accounting changes of his/her card account through the App of China Unionpay Quick Pass and the way provided by the Issuing Bank. If the Cardholder has any objection to the change of domestic transaction accounting, the Cardholder shall submit an application for inquiry and correction to the bank within 40 days after the transaction occurs.

Article 18. If Travel Card needs to be renewed because that the limit has been used up, or the validity period has been expired, etc., the Cardholder may apply for a new card through the channel designated by the Issuing Bank, and shall cancel the old card when receiving the new card.

Article 19. When the Cardholder terminates the use of Travel Card, the Cardholder shall go through the cancellation formalities in accordance with the relevant provisions of the Issuing Bank.

Article 20. Travel Card is a registered prepaid card, which is only used by the Cardholder himself/herself, and shall not be leased, lent, sold or transferred.

Article 21. For a natural person without capacity for civil conduct or with limited capacity for civil conduct, his/her liability for card use and transaction shall be borne by his/her legal representative. When using Travel Card, he/she shall be approved by the consent of his/her legal representative; Special businesses such as card application and replacement shall be handled by his/her legal representative.

**Article 22. The Issuing Bank has the right to formulate and adjust the charging items and standards in accordance with the needs of issuing Travel Card and the relevant provisions of the “Measures for the Administration of Service Prices of Commercial Banks”. Handling fees for opening, recharging and returning Travel Card are not charged for the time being.**

**Article 23. The Cardholder shall not participate in or assist in the participation of money laundering, terrorist financing and other transactions in violation of the regulatory provisions of national laws and regulations. The Issuing Bank has the right to take control measures such as active locking, restricting transactions, etc. in accordance with the regulatory provisions of national laws and regulations, suspend or terminate the use of Travel Card and related services, and reserve the right to investigate the legal liability of the Cardholder according to laws. The Issuing Bank shall not be liable for the losses or liabilities caused by the above-mentioned acts.**

**Article 24. Transaction disputes between the Cardholder and the merchant shall be settled by both parties themselves, and the Issuing Bank shall not bear the relevant responsibilities, and the Cardholder shall not refuse to pay the transaction funds to the Issuing Bank on this ground.**

Article 25. The Cardholder shall take the initiative to protect the safety of his/her own funds and prevent the misappropriation of account funds. If the Cardholder discovers that there are risks in the funds, he/she shall promptly apply to the Issuing Bank for the risk stop payment of Travel Card, and the use of account funds will be limited during the period of risk stop payment. After the risk stop payment, the Cardholder shall go to the designated outlet of the Issuing Bank for card return and cancellation with valid identity documents.

**Article 26. For transactions suspected to come with high risks such as theft and disclosure of sensitive information, in order to prevent the loss of capital, the Cardholder shall agree that the Issuing Bank may take temporary control measures such as refusing to accept the transaction or actively locking or restricting the transaction according to the circumstances, and assist in lifting the control after verification with the Cardholder, and the Issuing Bank shall not bear the losses or responsibilities caused by the above-mentioned acts.**

Article 27. Travel Card is the part of the Issuing Bank. The Issuing Bank shall reserve the right to refuse to issue and withdraw the card. In order to ensure the safety of the funds in the Cardholder's account, the Issuing Bank has the right to conduct stop risk payment of the issued Travel Card when finding that it is fraudulently used by others. If it is found that the Cardholder does not abide by the provisions of these Articles of Association, the card receiving contract or the Cardholder conducts other illegal or irregular acts in the course of using the card, the Issuing Bank has the right to terminate the Cardholder’s right for using the card and may authorize the relevant unit to withdraw the Travel Card.

Article 28. The Issuing Bank has the right to assist the state judicial organ or other competent organ in inquiring, freezing and deducting the Cardholder's Travel Card account in accordance with the laws.

Article 29. If the Cardholder violates relevant laws, regulations and regulatory provisions or the provisions of these Articles of Association and causes losses to the Issuing Bank, the Cardholder shall bear all consequences and responsibilities, and the Issuing Bank shall take legal measures to safeguard its legitimate rights and interests according to laws and investigate the legal liability of the Cardholder and relevant parties according to laws.

Article 30. If the bank service cannot be used normally due to force majeure (including but not limited to wars, riots, serious fires, floods, typhoons, earthquakes, government acts, prohibitions or the promulgation and adjustment of power supply, communications, laws and policies, etc.), the Issuing Bank will assist the Cardholder in solving or providing necessary assistance according to the circumstances. According to the impact of force majeure, the Issuing Bank is exempted from liability in part or in whole. In the course of transaction, the Issuing Bank has the right to conduct accounting treatment according to the actual transaction situation for the wrong account caused by temporary network communication failure or other reasons.

**Article 31. When the applicant confirms and agrees the Articles of Association online, the applicant shall be deemed to have signed the Articles of Association. The Articles of Association shall come into force after being signed by the applicant.**

Article 32. Matters not covered in these Articles of Association shall be implemented in accordance with the relevant laws, regulations and rules of the State.

Article 33. The Articles of Association shall be formulated, interpreted and amended by China Construction Bank Zhejiang Branch, and shall come into force on the effective date specified in the announcement after being announced to the public. During the announcement period, the Cardholder has the right to choose whether to accept the relevant amendments or adjustments. If not, the Cardholder shall terminate the use of Travel Card before the implementation of these Articles of Association, and go through the formalities for cancellation of the card in accordance with the provisions, and the contents of the change shall not have effect on the Cardholder; Otherwise, it shall be deemed that the Cardholder accepts the relevant modification or adjustment, and the contents after the change shall be legally binding on the Cardholder. After the expiration of the announcement period, the amended Articles of Association shall be binding on the Cardholder without further notification to the Cardholder. If the Cardholder fails to implement the changed contents, CCB has the right to choose to terminate the relevant services.