

Bank of China

Coronavirus (Covid-19) Help and Support

Bank of China (UK) Limited

From UK: 0800 38 95566

From overseas: +44 (0) 20 7282 8926

www.bankofchina.com/uk



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Contents

1. Debit Card Withdrawal Limit Increase.....	5
2. Avoiding Coronavirus Scam	6
3. Covid-19 Support -Access To Cash.....	9

1. Great Wall International Debit Card Withdrawal Limit Increase

You can now request an increase in your Great Wall International Debit Card cash withdrawal limit of up to £500 to help you access your money.

You can request using any of the following channels:

- Login to your **personal online banking** profile or **mobile banking App**. On both platforms, under “Debit Card Service” there is an option for “Transaction Limit Setting” which will allow you to increase the daily cash withdrawal limit. As a default, the limit is currently set as £200. If you wish to raise the limit for up to £500, please do so in the field “VISA Net Daily Withdrawal Limit”. For security reasons, you will need to confirm the instruction with the e-token verification code to finalise the changes.
- Email cardcentre.uk@mail.notes.bank-of-china.com informing your account number and contact telephone number. We will get back to you as soon as possible.
- Contact our customer services on +44 (0) 2072828763 – however, we are currently experiencing high call volumes. Please only call if it is absolutely critical, so we can help those most in need.

2. Avoiding Coronavirus Scams

Unfortunately, during these uncertain times, we know that fraudsters/criminals are finding new ways to take advantage of individuals and businesses to commit financial crimes. There has been an increase in the exploitation, by criminals, of the COVID 19 Pandemic situation and using this as camouflage as part of their scams. Their main tactic is to pose as a trusted organisation, like your bank, and persuade you to reveal your personal details or send them funds, for their own financial gain.

1) Things to Remember:

- Our bank will never ask you to reveal your PIN number, your bank card CVV number, or any passwords in full.
- Our bank will never ask you to move your money to a “safe account”.
- Our bank will never unexpectedly ask you to click any link attached in an email.
- Our bank will never unexpectedly ask you to open an email attachment.

If you get an email, text message or letter that claims to be from us, but looks suspicious, please report it to our Customer Services hotline on 0800 3895566 as a precaution.

If you think that you may have compromised the safety of your Bank of China (UK) Limited bank details and/or you have lost money due to fraudulent misuse of your Bank of China (UK) Limited debit/credit cards, you should immediately contact our Customer Services hotline or arrange a branch visit or email service.uk@bankofchina.com (please quote full name and contact telephone number).

You should also be cautious of communications that mention Coronavirus, and purport to be from the following organisations:

- UK Government
- HMRC
- Banks
- Your Doctor’s surgery
- The NHS
- Global Health Centre
- World Health Organisation (WHO)
- Centers for Disease Control & Prevention (CDC)

2) Protecting yourself against Cyber threats:

a) “Phishing”

“Phishing” is occurring where unsolicited emails are being sent offering products and services which are in high demand during the current Coronavirus outbreak, such as face masks, hand sanitiser, insurance and investment opportunities. Phishing is an attempt by

fraudsters to 'fish' for your personal information, such as the security details that you use for banking.

b) Email scams

Examples of phishing email subject lines include:

- 2020 Coronavirus Updates
- Coronavirus updates
- 2019-nCov: New confirmed cases in your City
- 2019-nCov: Coronavirus outbreak in your city (Emergency)

Untrustworthy emails can also display some of the following characteristics:

- The sender's email address does not tally with the trusted organisation's web address.
- The email is sent from a completely unrelated email address or free web mail address like Gmail or Hotmail.
- The content of the email presents a sense of urgency, such as the threat that if you do not act immediately your account will be closed.
- It displays a prominent website link for you to click on. These can be forged or made to look very similar to the correct web address, but even the difference of a single character means you will be directed to a different, fraudulent website.
- A request for your personal information such as online banking username, passwords and other bank details.
- The email contains spelling and grammatical errors and/or an unusual format.
- The entire text of the email is contained within an image rather than the usual text format.

To summarise, scam emails will often contain a request for the recipient to click on a link, open an attachment, or visit a URL. If you take this action, **malware and viruses** can infect the device being used and allow the criminals to steal valuable personal data such as usernames, passwords and credit card information. If in doubt:

- Do not open suspicious emails.
- Do not click on links.
- Do not open or download any attachments.
- Only access the websites of trusted entities by manually typing the known URL into your internet browser.
- Do not enter or provide your personal information, bank details, usernames, passwords or PINs.
- Do not reply to the email.

If you have clicked on a link in the email, do not supply any information on the website that may open. Do not reply to the email or contact the sender in any way.

c) Text message (SMS) scams

Criminals are also using text messages to catch-out unsuspecting victims. They will again masquerade as a trusted entity, like the UK Government, and present a financial incentive,

such as the promise of a tax rebate, a grant or another benefit like free meals to persuade the individual to engage.

The SMS might require the person to access a website – which will look legitimate, but is actually a copy, put in place to confuse people and help the criminals to conduct their scam. This is called a “**spoofing**” website. Tell-tale signs that an SMS or website is not legitimate include incorrect spelling and grammar and an unusual URL address that does not appear to be consistent with who the sender claims they are.

Example scam SMS:



Figure 1 – UK Government themed SMS phishing

d) Telecom fraud in the name of Chinese Embassy

Fraudsters are targeting Chinese nationals and our customers while pretending to be from the Chinese Embassy.

The caller will tell you that you have been involved in a money laundering case and that you will need to be forcibly repatriated for investigation, or similar. They then claim that you need to pay a large sum of money as a deposit in order to stop this repatriation.

If you receive such a call requesting personal information or bank account details you should end the call immediately, do not return it using redial and never transfer money by any method even if requested to do so.

Below is some further advice regarding the common features of fraudulent calls and what you should do if you receive one:

- The caller may appear to be genuine and convincing, because they have some limited information about you (for example, your passport number, as well as your telephone number and name).
- The caller may give you their name and telephone number, to try to convince you they are genuine. The number may even appear on your phone as coming from a genuine source, such as a government department like the Home Office or the Chinese Embassy.
- They may advise you not to tell anyone about the call as it would be a security breach.

If you receive such a call (or similar contact by other means, such as email or text):

- Do not give the caller/sender any personal information, and do not confirm that any information they have is correct.
- Please end the call immediately.

- Please report it to our Customer Services hotline on 0800 3895566 as a precaution.

In the unfortunate event of falling victim to such scams:

- Please immediately report the case to the Police and Action Fraud.
- Please contact our Customer Services hotline or arrange a branch visit or email service.uk@bankofchina.com (please quote full name and contact telephone number).

e) Some other Ways that Criminals are trying to exploit Coronavirus:

Sending communications about:

- Services claiming to provide testing for Coronavirus.
- Services claiming to cure Coronavirus.
- Services offering legal advice on insurance claims.
- Fundraising campaigns for health workers and local communities.
- Services offering financial support of any kind.
- Websites offering personal protective equipment.

3. Covid-19 Support-Access to Cash

Covid-19 has brought unprecedented impacts to both our customers and communities. We understand the distress you may be experiencing during this difficult time, this is why we have been working hard to put in place temporary financial relief measure to help our customers through this difficult time.

FREQUENTLY ASKED QUESTIONS

1) I have been financially impacted by Covid-19 I would like to withdraw my fixed term deposit before maturity, what are the fees and charges?

We have temporarily waived the £30 early termination fee and no interest reduction will be incurred, which means when you withdraw your fixed term deposit before the maturity date you will receive your principle amount in full plus full accrued interest.

2) How can I withdraw my fixed term deposit?

You can arrange an appointment to speak to one of our colleagues at your local Bank of China branch or you can send us a written instruction by post to authorise us to early terminate your fixed term deposit.

3) What document do I need when I visit my local branch?

Please bring a valid photo identification document with you, such as passport (not expired), UK photo driving licence. If you do not have a valid photo identification document, please inform our branch colleague when you telephone to book an appointment, so they can inform you what other alternative documents can be used as identification document.

If you would like us to credit the principle amount of your fixed term deposit and the accrued interest to a non-Bank of China account* please bring along the account details, such as sort code, account number. If the funds are to be transferred to an overseas account, please ensure you have IBAN and/or swift code of the beneficiary bank.

* Payment to a Non-Bank of China account fees may apply please speak to our staff for more details.

4) When I send in my written request to early terminate my fixed term deposit what information do you need from me?

Please state that you would like to close your fixed term deposit account with immediate effect and provide us the account details (sort code and account number for UK account,

IBAN and/or swift code if it is to an overseas account) that you would like your principle amount and accrued interest to be paid into. If the bank account you have chosen to receive your funds is not a Bank of China account charges may apply, please contact our dedicated branch customer service team before you send us your written instruction.

5) What happens next after you receive my written instruction?

We will contact you on the telephone number that we have on our system to acknowledge receipt of your written instruction, we will also go through our mandatory security verification process with you to check the written request you have sent us is genuine, this is to protect you and the bank.

If we are not fully satisfied that the written instruction is genuine, we can refuse to carry out the request and will explain to you our reason for refusal.

6) How do I contact my local branch to book an appointment?

You can contact your local branch via telephone or email.

Branch	Telephone Number	Email address
Banking Department	+44 (0) 20 7282 8845	operation.bd@bankofchina.com
London Chinatown	+44 (0) 20 3192 8470	wbranch.uk@bankofchina.com
Birmingham	+44 (0) 20 3192 8469	birmingham.uk@bankofchina.com
Manchester	+44 (0) 20 3192 8468	manchester.uk@bankofchina.com
Glasgow	+44 (0) 20 3192 8467	glasgow.uk@bankofchina.com

7) Where should I send my written instruction to?

You can send it to your account holding branch.

Branch	Address
Banking Department	2 Lothbury, London EC2R 7DB
London Chinatown	107 Shaftesbury Avenue, London W1D 5DA
Birmingham	33 Horse Fair, Birmingham B1 1DD
Manchester	67-69 Mosley Street, Manchester M2 3JB
Glasgow	450 Sauchiehall Street, Glasgow G2 3JD

We are here to support you and your family, if you need any other banking assistance please do not hesitate to call us on 0800 38 95566 (UK) or +44 20 7282 8926 (overseas) or via service.uk@bankofchina.com

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