**Agreement on the Application for Travel Card Issued by China Construction Bank Zhejiang Branch**

The applicant for the Travel Card (hereinafter referred to as "Party A") and the Zhejiang Branch of China Construction Bank Co., Ltd. (hereinafter referred to as "Party B") have reached an agreement and signed the following agreement on Party A's application for the Travel Card from Party B.**[[1]](#footnote-0)**

Before accepting this Agreement, please read the entire contents of this Agreement carefully (especially those marked in bold). If you do not agree to any of the contents of this Agreement or cannot accurately understand the meaning of the terms, please cease your operation. Once you click "Confirm" on the page of App of China Unionpay Quick Pass or selecting other ways to accept this agreement, it will mean that you have reached an agreement with Zhejiang Branch of China Construction Bank Co., Ltd. and agreed to accept all the agreed contents of this Agreement.

**I. Party A understands and agrees to abide by the provisions listed in the** **“****Articles of Association on the Travel Card of China Construction Bank Zhejiang Branch” (including the amendments made from time to time thereafter) and perform this Agreement. Party A may inquire about the contents of the Articles of Association through the outlets of China Construction Bank Zhejiang Branch and Internet websites.**

**II. Product Definition and Application**

1. Short-term immigrants holding foreign passports, Mainland Travel Permits for Hong Kong and Macao Residents and Mainland Travel Permits for Taiwan Residents may apply to Party B for Travel Cards.

2. Party A shall provide necessary information as required by Party B, so that Party B can verify the service opening. Party A may submit or confirm the above-mentioned necessary information (such as my name, gender, nationality, contact information, valid certificate information approved by Party B and information of image page) through the service page of China Unionpay Quick Pass, and the specific information fields shall be subject to the page prompts. Party A shall authorize China Unionpay Quick Pass to synchronize information with Party B according to the contents submitted or confirmed by Party A.

**3. If the information or the validity period of the identity certificate provided by Party A when applying for the Travel Card changes, Party A shall take the initiative to apply to Party B for renewal, otherwise Party B has the right to adjust, restrict, suspend or terminate the relevant services.**

**4. Party A shall guarantee that all application materials provided to Party B are true, complete, valid and legal. Party B shall keep the personal information relevant to Party A confidential, unless otherwise stipulated by laws, regulations and financial regulators or agreed by both parties.**

**5. Party A shall agree that Party B shall retain the element information provided according to the needs of service development, and shall agree Party B to verify the element information.**

6. During the opening of a Travel Card, Party A shall cooperate with Party B in carrying out anti-money laundering and due diligence on non-resident financial accounts.

7. Party A shall apply for a Travel Card online only, and the Travel Card is not equipped with physical media. The application channel is the App of China Unionpay Quick Pass, and Party A shall complete the binding of the App of China Unionpay Quick Pass synchronously when applying for the Travel Card.

8. Travel Card supports cardless (including online payment), QR code and other payment applications, and Party B can expand the payment methods according to the needs of product innovation and optimization.

9. The balance at any time point in a Travel Card shall not exceed RMB 10,000 (included), and the cumulative recharging 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 being cancelled, and the relevant amount shall be recalculated.

10. No interest shall be calculated for the funds in the Travel Card account. Party A shall agree Party B to keep the funds in the Travel Card account, and Party A shall be aware that the funds in the Travel Card account cannot obtain interest and other income.

11. Travel Card shall not be overdrawn and shall be recharged before use.

12. According to the relevant management regulations of regulators and card issuing organizations on Travel Card, Travel Card shall be a kind of prepaid card. Party A is permitted to open only one Travel Card at the same time within the whole jurisdiction of Party B.

**III. Use**

1. Party B may provide Party A with relevant materials such as instructions for using the card through business outlets, mail and network, so as to facilitate Party A's correct use of the Travel Card.

2. Party A shall promise to use the Travel Card for legal purposes, and shall guarantee that all kinds of transactions Party A engages in with the Travel Card are allowed by law.

3.甲方应是旅行通卡的实际使用人，并且仅限于本人使用相关服务。

3. Party A shall be the actual user of the Travel Card and shall only use the relevant services for Party A.

4. Party A may understand the balance and accounting changes of Party A’s card account through the App of China Unionpay Quick Pass, Party B's outlets, telephone banking, online banking, self-service equipment, etc.. If Party A has any objection to the change of domestic transaction accounting, Party A shall submit an application for inquiry and correction to the Bank within 40 days after the transaction occurs.

5. Party A shall recharge the Travel Card account through the App of China Unionpay Quick Pass, and Party A shall input the recharging amount and complete the recharging of the Travel Card by using the overseas bank card for consumption. Party B only accepts the recharging of bank cards issued abroad by VISA and MasterCard. Party B has the right to adjust the scope of international card organizations applicable to the service bank card according to the business situation, and the specific instructions on the page shall prevail. Exchange gains and losses arising from recharging and withdrawal through VISA and MasterCard shall be borne by Party A.

6. According to the recharging application submitted by Party A, Party B shall deduct the corresponding amount from Party A’s bank card of international card organization provided by Party A in China Unionpay Quick Pass and convert it into RMB, which shall be transferred to Party A’s Travel Card account. Specifically, when Party A initiates the recharging, Party B shall deduct the corresponding amount in Party A’s bank card of international card organization according to the RMB amount submitted by Party A and the real-time exchange rate provided by the international card organization, and transfer it to the Travel Card account in RMB. According to the adjustment of business changes, Party B may limit the amount and frequency of Party A's recharging of Travel Card at Party B’s own discretion, and the specific restrictions shall be subject to the display on the service page. If the funds of Party A's recharging transaction are refunded, revoked or invalid for other reasons, the recharging transaction may be revoked at a later time, indicating that the transaction originally initiated by Party A is completed, and Party A may re-apply for the recharging transaction as required. Except for the above recharging methods, it is not supported to use any other payment means to transfer or remit money to the Travel Card, otherwise the transaction will fail and Party B will be exempted from liability for any consequences caused by the above operations.

7. Party A shall conduct transactions through bank card organizations recognized by regulators in China, and settle accounts with the Travel Card account as the basic account.

8. Party A shall be informed of the functional scope of Travel Card transactions, and shall understand that Travel Card transactions are only limited to consumer transactions (consumption cancellation and sales return) such as China Unionpay Quick Pass, etc., and pre-authorization transactions (pre-authorization, pre-authorization revocation, pre-authorization completion and revocation of pre-authorization completion), and do not support non-consumer transactions such as deposit and withdrawal, transfer, investment and wealth management, credit card repayment, loan repayment, etc..

9. When the Travel Card is opened, binding and online payment functions of China Unionpay Quick Pass are completed synchronously to support the domestic consumption of the Travel Card. Party A shall agree Party B to synchronize the identity information, passport homepage information, contact information and Travel Card to China Unionpay Quick Pass to enable the online payment function of China Unionpay Quick Pass. During the service period, Party A shall abide by the relevant online payment business agreements between Party B and China Unionpay Quick Pass, and shall ensure that online payment function of Party A's China Unionpay Quick Pass is normal, otherwise the balance in Party A's Travel Card will not be able to pay for consumption in China. Party A shall use mobile payment in China through App of China Unionpay Quick Pass, and Party B has the right to believe that the relevant transaction is conducted by Party A.

10. The electronic information records arising from various transactions of Travel Card handled by Party B for Party A are valid vouchers for transactions.

11. When Party A exchanges a new card, the old card shall be cancelled by Party A (except for Party B's special requirements). Party A shall bear the risks caused by the failure to complete the cancellation of the old card in time.

12. Party A's cancellation or replacement of the Travel Card shall not affect the assumption of the original debt liability. For the relevant contracting functions of Party A on App of China Unionpay Quick Pass, Party A shall go through the formalities for change in time, and the losses caused by failing to go through the formalities for change in time shall be borne by Party A.

13. The electronic information records arising from various transactions handled by Party A with the Travel Card, or the transaction vouchers formed on the basis of Party A's signature, are valid vouchers for the transaction. If the relevant transactions have actually occurred and the beneficiary is Party A, Party A shall not refuse to pay the transaction amount incurred under the Travel Card on the grounds that there is no transaction voucher or the signature on the transaction voucher is not signed by Party A.

**14. Party A shall not refuse to pay the amount owed to Party B for the reasons of disputes with merchants or receiving banks other than Party B.**

**IV. Password**

1. Password is not set for the Travel Card. When binding the App of China Unionpay Quick Pass for use, Party A shall follow the relevant verification rules of App of China Unionpay Quick Pass.

2. Party A shall properly keep and correctly use personal transaction verification information such as password and dynamic verification code for the App of China Unionpay Quick Pass, and shall not inform or disclose personal transaction verification information to others. Losses caused by improper storage or use shall be borne by Party A.

3. When Party A forgets the payment password for the App of China Unionpay Quick Pass, Party A shall reset the payment password in accordance with the relevant provisions of the App of China Unionpay Quick Pass.

**V. Loss reporting**

1. To assist Party A in preventing risks, Party B shall provide loss reporting services for Travel Card. The loss reporting is temporary, and the validity period of temporary loss reporting is 5 natural days. After the expiration, the system will automatically cancel the loss reporting (multiple applications can be made). The account is in a stop payment state before the handling of loss reporting and account cancellation or of revocation of loss reporting. The time and amount of loss reporting shall be subject to the system records of Party B.

Party A shall keep the equipment of the Travel Card (hereinafter referred to as the "mobile payment equipment") properly. If the mobile payment equipment is lost or stolen, Party A shall report the loss through Party B's outlet counter, telephone bank, mobile bank, online bank and other channels in a timely manner. The loss reporting shall take effect immediately after the completion of the relevant formalities, and Party A shall not bear the financial losses caused by the fraudulent use of the card within the validity period of the loss reporting, unless otherwise stipulated by law.

3. Party A shall go to the channels designated by Party B to report the loss, replace the card or cancel the card with Party A’s valid identity certificate and relevant vouchers in accordance with the relevant business regulations of Party B.

4. After the loss reporting takes effect, Party A shall handle the cancellation formalities of loss reporting at Party B's outlet with Party A’s valid identity certificate and the equipment bound to the Travel Card.

**5. Party B shall not be liable for any debt or loss arising from any of the following circumstances:**

1. **Transactions occurring before the loss reporting handled by Party A takes effect;**
2. **Party A commits fraud or other dishonest acts;**
3. **The investigation conducted by Party B is rejected by Party A;**
4. **The mobile payment device bound to the Travel Card is lost or not kept properly.**

6. After the loss reporting of the Travel Card is completed, all transactions initiated voluntarily shall be rejected, but the processing of transactions signed on the basis of this account shall not be affected.

**VI. Risk stop payment**

1. In order to ensure the safety of the funds in Party A's Travel Card account, Party B shall provide risk stop payment services for the Travel Card account. After the risk stop payment services on the Travel Card is completed, all transactions initiated by the cardholder shall be rejected, but the processing of transactions signed on the basis of the Travel Card account shall not be affected.

2. Party A shall take the initiative to protect the safety of the funds in the Travel Card account and prevent the funds in the Travel Card account from being embezzled. If it is found that there are risks in the funds of the Travel Card account, Party A shall apply to Party B for the risk stop payment formalities of the Travel Card account in a timely manner. If Party B finds that the Travel Card has been fraudulently used by others or has potential safety hazards, Party B has the right to provide risk stop payment services for the Travel Card.

3. After the risk stop payment services on the Travel Card is completed, in order to control the risk, Party A shall go through the formalities of account cancellation after the risk stop payment services.

**VII. Validity period and account cancellation**

1. The validity period of the Travel Card is three months, and Party A may apply for cancellation of the Travel Card in advance.

2. If Party A needs to continue using the expired card after its expiration, Party A shall cancel the expired card and then reapply for a new card. The validity period of the new card shall be recalculated. The cancellation formalities of the Travel Card shall be handled by Party A.

3. Party A shall apply for cancellation of the Travel Card only after terminating all the contractual relationships in the card and canceling or moving out all the accounts in the card.

4. Party B shall accept Party A's application for withdrawal and cancellation of the Travel Card. If the balance in Party A's Travel Card account is less than RMB 0.1 and not RMB 0, Party A shall go to the business outlet under Party B's jurisdiction to withdraw and cancel the account. If the balance in Party A's Travel Card account is RMB 0 or more than RMB 0.1 (included), Party A can cancel the Travel Card through the App of China Unionpay Quick Pass. According to Party A's refund application, Party B shall return all the balance in Party A's Travel Card to the bank card of the international card organization provided by Party A in China Unionpay Quick Pass (converted into the local currency of the card according to the real-time exchange rate of the international card organization at that time), and close the Travel Card function.

5. After the Travel Card expires, Party A may withdraw the funds in the card through the App of China Unionpay Quick Pass or from the counter of Party B's outlet with a valid identity certificate.

6. After the Travel Card expires, the unsettled creditor's rights and debts under the account contained therein shall still be valid, and Party A shall go to the business outlet under the jurisdiction of Party B to cancel the old card and renew the new card in a timely manner.

7. If the Travel Card is in the status of risk stop payment, the account can be cancelled only after the risk stop payment is relieved.

8. After the cancellation of the Travel Card, Party B still retains the right of recourse against the valid transaction amount and corresponding expenses incurred before and after the account is cancelled.

**VIII. Others**

1. Party A shall follow this Agreement when accepting the services provided by Party B. Party A shall abide by other relevant business rules when using the Travel Card to handle business, but if the existing business rules of Party B conflict with this Agreement before the effectiveness of this Agreement, this Agreement shall prevail.

2. If the Travel Card cannot be used normally due to force majeure (including but not limited to wars, riots, serious fires, floods, typhoons, earthquakes, government acts, prohibitions, or power supply, communications and other objective circumstances that Party B cannot predict, avoid and overcome), Party B shall assist Party A in solving or providing necessary assistance as appropriate. According to the impact of force majeure, Party B shall be exempted from liability in part or in whole. During the period of trading, Party B has the right to conduct accounting treatment according to the actual trading situation for the wrong account caused by temporary network communication failure or other reasons, and Party A has the right to raise objections.

3. In principle, the business related to the Travel Card shall be handled by Party A himself/herself.

4. The valid identity documents and other auxiliary identity authentication information provided by Party A and Party A’s agents to Party B shall be true and legal, otherwise the disputes and losses arising therefrom shall be borne by Party A, and Party B shall not bear the relevant responsibilities. In case of the changes of Party A's valid identity certificate and relevant information, mobile phone number, communication address and other personal information, Party A shall promptly raise the requirements of handling the formalities for change to Party B, and Party A shall bear the risk losses and legal liabilities arising from the failure to change in time, and Party B has the right to control the functions of the Travel Card held by Party A according to the requirements of the regulators. The address and method of communication filled in by Party A in the application materials shall be agreed by both parties, and any written notice sent to the above address shall be deemed to have fulfilled the obligation of service by Party B.

**5. If** **the Travel Card held by Party A has not actively initiated transactions for one consecutive year and the balance is zero, Party B has the right to convert it into a sleep card; If the Travel Card held by Party A has not actively initiated transactions for three consecutive years and the balance is zero, Party B has the right to cancel the card.**

6. Party B has the right to assist the state judicial organ or other competent organ in inquiring, freezing and deducting the Travel Card account held by Party A in accordance with the provisions of law.

7. Party B reserves the right to refuse to issue or withdraw the card. If Party A is found to violate the Articles of Association and the provisions of this Agreement or have other violations or illegal acts in the course of using the card, Party B has the right to terminate Party A’s right to use the card, and Party B may authorize the relevant units to withdraw Party A’s Travel Card.

8. Party A shall not lease, lend, sell, transfer the Travel Card to others or purchase the Travel Card of others, and Party A shall bear the relevant legal liabilities and consequences arising from the above acts. Party A shall bear the losses caused by Party A's improper storage or use of the Travel Card and its binding equipment. As for the units and individuals recognized by the public security organs at or above the municipal level in local government administrative divisions for economic development and management in designated areas to lease, lend, sell or purchase bank accounts (including bank cards, the same below), individuals who organize the lease, lending, selling or purchase of bank accounts, and individuals who open bank accounts under the guise of others or fictitious agency relationship, Party B has the right to restrict the functions of his/her bank account within a certain period of time in accordance with the relevant provisions of the regulators on the management of payment and settlement business, not to open a new account for them. After the above-mentioned units and individuals meet the conditions for opening a new account again, Party B will increase the examination of opening an account.

9. According to the service items or service contents, Party B shall express clearly the information such as service prices, preferential measures and their effective and termination dates, price related exceptions and restrictions, and contact information for consultation (complaints) to Party A in the form of announcement through Party B's outlets, networks and other channels. Party B also makes clear to Party A the requirements of relevant business rules through the above-mentioned channels in the form of announcement. The contents of Party B's announcement constitute an integral part of this Agreement and have the same effect as this Agreement. Party A shall sign this Agreement after fully knowing and understanding the contents of the relevant announcement.

**Party A agrees to pay various fees payable according to the charging standards published by Party B, and agrees Party B to collect relevant fees from Party A's account in the form of deduction. Party B has the right to regulate the service contents, charging items or standards, the Articles of Association on the Travel Card of China Construction Bank Zhejiang Branch and other contents in accordance with the relevant national provisions and business needs, implement and apply to this Agreement after a certain period of formal announcement. Party A has the right to choose whether to continue to use the Travel Card and related services during the period of Party B’s announcement. If Party A is unwilling to accept the contents of Party B's announcement, it shall apply to Party B for alteration or termination of relevant services before the implementation of Party B's announcement; If Party A fails to apply for the change or termination of the relevant services, it shall be deemed that Party A agrees the relevant adjustments, and the changed contents shall be legally binding on Party A. If Party A fails to implement the changed contents, Party B has the right to choose to terminate the service. The service contents, charging items and standards of the Travel Card shall be governed by the latest announcement of Party B.**

IX. Matters not covered in this Agreement shall be handled in accordance with the laws and administrative regulations of the People's Republic of China, the relevant rules and policies of the People's Bank of China and the banking regulators, and the industry practices of the financial industry. Disputes arising from the performance of the contract by both parties shall be settled by both parties through consultation; In case of the failure of the consultation, it shall be governed by the people's court of the place where Party B resides. During the litigation period, the provisions of this Agreement that do not involve the disputed part shall still be implemented.

X. This Agreement shall come into force on the date when Party B agrees to Party A's application and when the Travel Card is issued after Party A checks and confirms it on App of China Unionpay Quick Pass.

**Special tips: In case of any questions, opinions or suggestions on the products or services of CCB, the customer may consult and report them by calling the 95533 (Customer Service and Complaint Hotline of CCB).**

**The commitment from Party A: I (Party A) fully understand and clearly understand the relevant legal liabilities and disciplinary measures for leasing, lending, selling and purchasing Travel Card accounts, and promises to open and use my Travel Card account in accordance with the law and regulations. I have read all the above terms carefully and have paid particular attention to the contents marked in black or underline. CCB has fully reminded the relevant terms at my request. I have fully understood the meaning and corresponding legal consequences of all terms and am willing to bear corresponding legal liabilities.**

1. The term "Travel Card" mentioned in this agreement refers to the "UnionPay Travel Card" issued by Zhejiang Branch of China Construction Bank Co., Ltd.to **short-term immigrants**, except for the "**Articles of Association on the Travel Card of China Construction Bank Zhejiang Branch**" mentioned in the text. [↑](#footnote-ref-0)