

桂林银行漓江借记卡章程

(2024年版)

Articles of Association of Lijiang Debit Card of Guilin Bank (Edition 2024)

第一条 漓江借记卡是桂林银行（以下简称发卡机构）向社会发行的，带有银联标识，具有消费、转账结算、存、取现金等功能的金融支付工具。

Article 1: Lijiang Debit Card is a financial payment instrument issued by Guilin Bank (hereinafter referred to as the Card Issuing Agency) to the public, bearing the UnionPay logo, and having functions such as consumption, transfer and settlement, deposit and withdrawal of cash.

第二条 漓江借记卡是发卡机构向个人或单位发行的银行卡，凡自愿遵守本章程的中国和外国公民、法人或其他组织，持有效身份证件，均可申领漓江借记卡。

Article 2: Lijiang Debit Card is a bank card issued by the Card Issuing Agency to individuals or units. All Chinese and foreign citizens, legal persons or other organizations who voluntarily abide by this Articles of Association and hold valid ID cards or documents can apply for Lijiang Debit Card.

第三条 申领漓江借记卡需同意遵守《桂林银行漓江借记卡章程》（以下简称章程）。个人客户如实填写《个人银行账户管理业务及电子渠道服务申请表》，签订《个人银行结算账户管理协议》，提供持卡人有效身份证件等资料，经发卡机构审查后，符合条件的准予领卡。对公客户如实填写《桂林银行签约业务综合申请表》，提供开户证明文件原件及复印件、法定代表人、持卡人有效身份证件原件等资料，经发卡机构审查后，符合条件的准予领卡。

Article 3: When applying for Lijiang Debit Card, it is necessary to agree to abide by the Articles of Association of Lijiang Debit Card of Guilin Bank (hereinafter referred to as the Articles of Association). Individual customers truthfully fill in the Application Form for Personal Bank Account Management Business and Electronic Channel Service, sign the Personal Bank Settlement Account Management Agreement, provide the valid ID card of the cardholder and other information, and are allowed to receive the card if they meet the requirements after being examined by the Card Issuing Agency. Fill in the Comprehensive Application Form for Signed Business of Guilin Bank truthfully for corporate customers, provide the original and copy of account opening certificate, legal representative, original valid ID card of cardholder and other information, and the card will be approved after being examined by the Card Issuing Agency.

第四条 漓江借记卡只限持卡人本人使用，不得出租或转借。否则，由此引起的风险损失由合法持卡人承担。

Article 4: Lijiang Debit Card shall only be used by the cardholder himself and shall not be rented or lent. Otherwise, the loss risk caused thereby shall be borne by the legitimate cardholder.

第五条 漓江借记卡为人民币借记卡，申领漓江借记卡须开立个人或单位结算户账户，起存金额不限，可随时存、取，账户内存款按中国人民银行规定的存款利率计息。

Article 5: Lijiang Debit Card is a RMB debit card. To apply for Lijiang Debit Card, an individual or unit settlement account shall be opened with no limit on the minimum deposit amount and can be deposited or withdrawn at any time. The rate of the deposit in the account shall be calculated according to the deposit rate stipulated by the People's Bank of China.

第六条 漓江借记卡个人账户的资金仅限于个人持有的现金存入或工资性款项、属于个人的合法劳务报酬、投资回报等收入的转账存入，单位账户的资金受主账户支付结算规定限制，每张单位结算卡必须且

只能设置一个主账户，同一个账号作为主账户后，不得再作为其他结算卡的主账户。

Article 6: The funds of the personal account of Lijiang Debit Card are limited to the cash deposit held by the individual or the transfer and deposit of salary funds, legal labor remuneration belonging to the individual, investment returns and other income. The funds of the corporate account are restricted by the provisions on the payment and settlement of the main account. Each unit settlement card must and can only set up one main account. It shall not be used as the master account of other settlement cards.

第七条 漓江借记卡由申领人在柜台前直接输入密码办理，即时开通，立即使用。持卡人在领取新卡时，须在卡片背面签署与申请表上相同的姓名。在使用漓江借记卡时使用此签名，凡使用密码（包括交易密码和查询密码）进行的交易，发卡机构均视为持卡人本人所为。依据密码等电子信息办理的各类结算交易所产生的电子信息记录均为该项交易的有效凭证，如因持卡人原因导致密码泄露造成的损失，除法律明确规定或发卡机构存在过错外，将由持卡人自行承担。

Article 7: Lijiang Debit Card shall be handled by the applicant directly entering the password at the counter, and shall be opened and used immediately. When getting a new card, the cardholder should sign the same name on the back of the card as on the application form. When using Lijiang Debit Card, this signature is used. Any transaction using password (including transaction password and query password) will be deemed by the card issuer as the cardholder himself. The electronic information records generated by all kinds of settlement transactions based on passwords and other electronic information are valid evidence of the transaction. If the password is leaked due to the reasons of the cardholder, the cardholder shall bear the loss by himself unless expressly stipulated by law or the Card Issuing Agency is at fault.

第八条 发卡机构应向持卡人提供查询、对账、挂失、咨询、投诉等服务，持卡人应通过柜台、电话银行、网上银行、自助设备核对账务，如有异议应及时向发卡机构提出，发卡机构将于 30 天内给予答复。如持卡人自交易日起三个月以内（按日历日期计算）未就对账信息向发卡机构提出疑问，则视为对交易记录无异议。

Article 8: The Card Issuing Agency shall provide the card holder with services such as inquiry, reconciliation, loss reporting, consultation and complaint. The card holder shall check the accounts through the counter, telephone banking, online banking and self-service equipment. If there is any objection, the card holder shall raise it in time, and the Card Issuing Agency shall give a reply within 30 days. If the cardholder does not question the reconciliation information to the card issuer within three months (calculated on calendar date) from the transaction day, he shall be deemed to have no objection to the transaction record.

第九条 持卡人必须妥善保管漓江借记卡及密码，因卡凭证保管不善和密码泄露而造成的损失由持卡人自行承担，持卡人遗失漓江借记卡应及时办理挂失手续，在办理挂失手续完成前的经济损失由持卡人自行承担，持卡人遗忘或遗失密码，应凭漓江借记卡和本人有效身份证件向发卡机构提出更换密码申请，发卡机构核实身份后，按相关业务规定办理密码重置。

Article 9: The cardholder must properly keep the Lijiang Debit Card and password, and the loss caused by improper storage of the card voucher and disclosure of the password shall be borne by the cardholder. The cardholder shall go through the loss reporting procedures in time when the Lijiang Debit Card is lost, and the economic loss shall be borne by the cardholder before the completion of the loss reporting procedures. In case of forgetting or losing the password, the card holder shall apply to the Card Issuing Agency for changing the password by presenting your Lijiang Debit Card and your valid ID card. The Card Issuing Agency shall reset the password according to relevant business regulations after verifying your identity.

第十条 持卡人在申请表中填写的资料如有变更，应及时到发卡机构做书面更改，因延迟更改联系方式造成发卡机构无法通知持卡人，造成的损失由持卡人承担。

Article 10: If there is any change of the information filled in the application form, the cardholder shall go to the Card Issuing Agency to make a written change in time. The Card Issuing Agency cannot notify the

cardholder due to the delay in changing the contact information, and the cardholder shall bear the loss caused.

第十一条 持卡人在贴有“银联”标识的自助设备进行消费、取现及使用其他交易设备时，须遵守发卡机构、收单机构、银行卡联网联合业务规范等有关规定。

Article 11: A cardholder shall abide by the relevant provisions of the Card Issuing Agency, the order receiving agency, the bank card network joint business code and other relevant provisions when consuming, withdrawing cash and using other transaction equipment on the self-service equipment marked with the "UnionPay" sign.

第十二条 为便利持卡人的小额交易用卡，发卡机构发行的带有“闪付”“QuickPass”或非接标识的银联借记卡同步开通小额免密免签功能，持卡人在指定商户进行一定金额及以下的交易时，只需将卡片靠近受理终端感应区即可完成支付，无需验证密码也无需在打印凭证上签名，小额免密免签功能的限额以发卡机构对外公布的限额为准并可经公告后调整，持卡人可通过发卡机构网点或发卡机构客服电话、手机银行、网上银行等渠道关闭小额免密免签功能。

Article 12: In order to facilitate cardholders' use of cards for small transactions, UnionPay debit cards issued by card issuers with "Flash Payment", "Quick Pass" or non-connection marks are simultaneously enabled with the function of password free and signature free. Cardholders only need to place the card near the sensing area of the acceptance terminal to complete the payment when conducting transactions of a certain amount or less at designated merchants. There is no need to verify the password or sign on the printed voucher. The limit of the small amount of password free and signature free function is subject to the limit published by the card issuer and can be adjusted after the announcement. The cardholder can close the small amount of password free and signature free function through the card issuer's branch or the customer service phone of the card issuer, mobile banking, online banking and other channels.

第十三条 无民事行为能力或限制民事行为能力的自然人，在使用漓江借记卡时，应征得其监护人同意，且发卡机构有权认为此行为已事先取得其监护人的同意；在进行卡片申领、挂失、换卡等特殊业务时，应由其监护人代办，此类持卡人的用卡行为及交易责任由监护人负责。

Article 13: When a natural person without or with limited capacity for civil conduct uses Lijiang Debit Card, he/she shall obtain the consent of his/her guardian, and the Card Issuing Agency shall have the right to consider that such behavior has obtained the consent of his/her guardian in advance; Card application, loss reporting, card replacement and other special business etc. shall be conducted by the guardian. The guardian shall be responsible for the card use behavior and transaction responsibility of such cardholder.

第十四条 持卡人在发卡机构或他行自动取款机上办理业务时，如发生卡被吞没的情况，持卡人可在规定日期内凭本人身份证到自动取款机所在网点领卡，过期未领取吞没卡的，发卡机构将做剪角作废处理。

Article 14: If a Lijiang Debit Card is swallowed when handling business at the ATM of the Card Issuing Agency or of other banks, the card holder may collect the card at the branch where the ATM is located by presenting his/her ID card within the prescribed date. **If the swallowed card is not claimed after the expiration date, the Card Issuing Agency will cut the corner and cancel the card.**

第十五条 持卡人如与发卡机构发生争议，应协商解决，协商不成的，任何一方均可向桂林仲裁委员会提请仲裁。持卡人如与特约单位和中国银联的其他会员发生交易纠纷，应协商解决，持卡人不得以纠纷为理由，拒绝偿还因使用漓江借记卡而发生的一切交易款项和费用。

Article 15: Any dispute between a cardholder and the Card Issuing Agency shall be settled through negotiation. If no agreement can be reached through negotiation, either party may submit the dispute to

Guilin Arbitration Commission for arbitration. Any transaction dispute between the cardholder and the specially engaged entity and other members of China UnionPay shall be settled through negotiation. The cardholder shall not refuse to repay all transaction funds and expenses incurred due to the use of Lijiang Debit Card for the reason of dispute.

第十六条 因通讯网络故障等客观原因导致持卡人交易失败而造成的损失，以及持卡人在互联网上使用漓江借记卡所导致的风险和损失，由持卡人自行承担，发卡机构不承担责任，但属发卡机构责任的除外。

Article 16: The cardholder shall bear the losses caused by the transaction failure of the cardholder due to the failure of communication network and other objective reasons, as well as the risks and losses caused by the use of Lijiang Debit Card by the cardholder on the Internet, and the Card Issuing Agency shall not bear the responsibility, except for the responsibility of the Card Issuing Agency.

第十七条 如遇漓江借记卡交易单据有误或内容不全，但经确认该交易确实存在，持卡人不得拒绝支付该交易款项。

Article 17: In case of errors or incomplete contents of Lijiang Debit Card transaction documents, but it is confirmed that the transaction does happen, the cardholder shall not refuse to pay the transaction payment.

第十八条 当持卡人持有凭证为卡配存折时，应以漓江借记卡余额为准。

Article 18: When the cardholder applies to match the card a passbook with the voucher, the balance of Lijiang Debit Card shall prevail.

第十九条 漓江借记卡各项具体收费项目、收费标准、收费方式详见发卡机构相关收费价格表，发卡机构可按规定标准收取各项服务费用。若持卡人未支付有关费用，发卡机构将中止提供相应服务。发卡机构对收费项目、收费标准、收费方式进行修改后，按照有关规定，将修改内容在相关营业场所公告，自公告之日起 10 日后生效。届时，持卡人办理各项业务须按修改后的收费项目及标准支付费用。

Article 19: Please refer to the relevant fee price list of the Card Issuing Agency for the specific charging items, charging standards and charging methods of Lijiang Debit Cards. Card Issuing Agency may charge various service fees according to the prescribed standards. If the cardholder fails to pay the relevant fees, the card issuer will suspend the provision of the corresponding services. After revising the charging items, charging standards and charging methods, the Card Issuing Agency shall, in accordance with relevant regulations, announce the modified contents in the relevant business premises, which shall take effect 10 days after the date of announcement. At that time, cardholders shall pay fees according to the revised fee items and standards for handling various services.

第二十条 漓江借记卡持卡人销户可到发卡机构各分支行办理，并结清各账户资金。持卡人终止使用漓江借记卡，需将漓江借记卡交回发卡机构。

Article 20: A Lijiang Debit Card holder may cancel his account at any branch of the Card Issuing Agency and settle the funds of each account. If the cardholder terminates the use of Lijiang Debit Card, he/she shall return the Lijiang Debit Card to the Card Issuing Agency.

第二十一条 发卡机构有权依照法律的规定协助国家司法机关或其他有权机关对持卡人的借记账户进行查询、冻结和扣划。

Article 21: The Card Issuing Agency shall have the right to assist the national judicial organ or other competent authorities in inquiring, freezing and deducting the debit account of a card holder in accordance with the provisions of law.

第二十二条 利用变造、涂改、作废、虚假挂失的漓江借记卡，进行冒领、冒用等诈骗行为，发卡机构有权将其移交司法机关处理。

Article 22: The Card Issuing Agency shall have the right to hand over the Lijiang Debit Card

holder to the judicial organ for handling if it is used to fraudulently claim or use after being altered, invalidated or falsely reported for loss.

第二十三条 漓江借记卡的持卡人应遵守本章程及相关规定，对于拒不履行本章程及有关规定的持卡人，发卡机构有权取消其持卡资格。

Article 23: The cardholder of Lijiang Debit Card shall abide by the Articles of association and relevant provisions. The Card Issuing Agency has the right to cancel the card holding qualification of the cardholder who refuses to fulfill the articles of association and relevant provisions.

第二十四条 持卡人如对本章程条款有任何疑问、意见或投诉时，可通过以下渠道咨询或反馈：

Article 24: If a cardholder has any questions, comments or complaints about this Articles of Association, he/she may consult or give feedback through the followings:

(一) 电子意见簿：微信搜索小程序->桂银意见簿->我要留言->表扬/投诉/建议。

(1) E customers book: search WeChat mini program -> Guilin Bank customers book -> I want to leave a message -> Praise/complaint/suggestion.

(二) 投诉/举报：96299（广西）/400-86-96299（全国）。

(2) Complaint/report: 96299 (Guangxi) /400-86-96299 (Nationwide).

(三) 电子邮箱：fg@guilinbank.com.cn。

(3) Email address: fg@guilinbank.com.cn.

(四) 信访地址：桂林市临桂区公园北路8号金融大厦法律合规部，邮编541199。

(4) Address for visitors: Legal and Compliance Department, Finance Building, No. 8 North Park Road, Lingui District, Guilin 541199.

第二十五条 本章程由发卡机构制定和解释，发卡机构有权依据有关规定对本章程进行修订，发卡机构如对章程进行修改，将提前30日通过营业网点、网站等适当方式将修改后的章程进行公告。在公告期内，持卡人有权选择是否接受相关修改或调整。如不接受相关修改或调整，持卡人应在公告施行前终止使用本借记卡，并按照规定办理销户手续，变更内容对持卡人不会产生效力；否则视为持卡人接受相关修改或调整，变更后的内容对持卡人具有法律约束力。若持卡人不执行变更后的内容，发卡机构有权选择终止本服务。

Article 25: The Articles of Association shall be formulated and interpreted by the Card Issuing Agency. The Card Issuing Agency shall have the right to amend the Articles of Association according to relevant provisions. If the Card Issuing Agency amends the Articles of association, it shall make an announcement of the revised articles of association 30 days in advance through its business outlets, website and other appropriate means. During the announcement period, the cardholder has the right to choose whether to accept the relevant modification or adjustment. If the relevant modification or adjustment is not accepted, the cardholder shall terminate the use of the debit card before the implementation of the announcement and go through the cancellation procedures in accordance with the provisions. The modification content shall not have effect on the cardholder; Otherwise, the cardholder shall be deemed to have accepted the relevant modification or adjustment, and the modified content shall be legally binding on the cardholder. If the cardholder fails to implement the changed contents, the card issuer has the right to choose to terminate the service.

第二十六条 本章程自发布之日起实施，原章程同时废止。

Article 26: The Articles of Association shall come into force as of the date of promulgation, and the previous Articles of Association shall be annulled simultaneously.

此英文版本仅做参考，具体权利义务条款以中文版本为准。

This English version is for reference only. The specific rights and obligations of the Chinese version shall prevail.