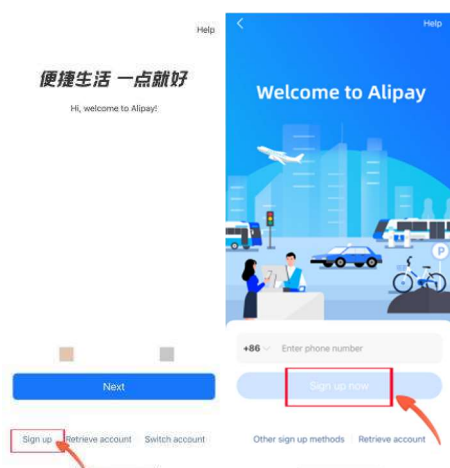# Guide to add and use oversees cards with Alipay
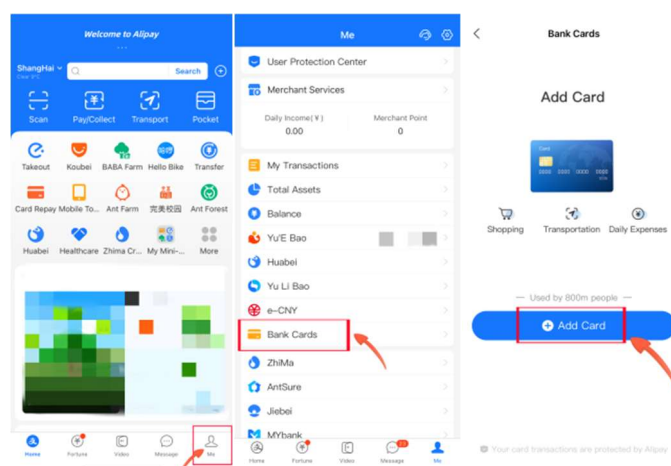
Step 1: Get ready with your related identity documents and your international cards including **VISA,mastercard**, **DISCOVER**, **Diners Club INTERNATIONAL** and so on.
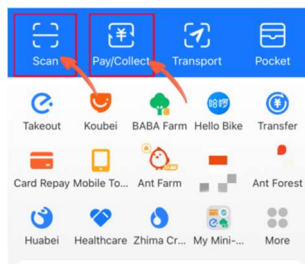

Step 2: **Download or Update your Alipay app.** Download or Update your Alipay app to the latest version in the app store. Open Alipay, register your phone number or tap **Sign in**to register.

Step 3: **Verification and Adding Bank Card.** In the lower right corner, tap **Me→Bank Card → Add card,** and then follow the on-page prompts to add your card.Tap **Verify now**, and follow the page prompts to fill in your identity information.

Step 4: Tap **Scan**, and then scan the merchant -presented QR code or tap **Pay/Collect** and then present your QR code to the merchant.

Notices:

- Consumers can add overseas bank cards to their Alipay accounts and pay for daily purchases within Chinese mainland. **Transactions related but not limited to wealth management or transfers are not supported at the moment**. Please refer to the page prompts when making payments for specific information .

- Overseas bank cards refer to major international credit cards issued outside the Chinese mainland.

- The exchange rate for overseas bank card is provided by the cardorganization and issuing bank to which your card belongs. Please refer to the actual billing statement for specific information.

- Currently, overseas bank card payments are limited to **a singletransaction limit of 3000 RMB**, and a monthly cumulative limit of50,000 RMB and an annual cumulative limit of 60,000 RMB per account.

- There is a transaction fee for using overseas credit cards. However, that for transactions under 200 RMB would be waived. A 3% transaction fee will be charged for each transaction above 200 RMB. If you initiate a refund, the transaction fee will be refunded along with the payment order amount.

- If you have further questions, please feel free to contact us:86-0571-26886000.