Terms and Conditions of the Oceanpayment Card

In order to use the Oceanpayment Card Service (hereinafter referred to as the "OP Card Service"), please carefully read the "Oceanpayment Card Terms and Conditions" (hereinafter referred to as the "Card Terms and Conditions"). When you review the terms and conditions of the card on the webpage, it is deemed that you have fully read, fully understood and agreed to accept the relevant content.

1. Service Content

By confirming the activation of Oceanpayment Card (“OP Card”), you granted your consent and authorize our company to obtain and use all information submitted by you. Furthermore, you agree and authorize our company to provide necessary information to Service Providers to facilitate the services under this Card Terms and Conditions.

2. Usage of OP Card

2.1. The OP Card primarily comprises a 16-digit account number, expiration date, CVC, authorized Cardholder personal information, and other relevant details pertinent to your utilization of the OP Card services. These details will be provided to you upon approval of your card issuance request by our company. You may authorize your employees to be the Cardholder. OP Card is solely for your business-related usage and for your corporation’s staffs. Our company shall be indemnified from any disputes arising between you and any authorized Cardholders.

2.2. Upon successful activation of the OP Card service, you will be notified via email of your Card Account information. Upon your first usage, you may follow the email instructions to select the currency you need in your Card Account to create the corresponding Card Limit.

2.3. The OP Card provided by our company is categorized into two types: Single Card and Multi Card. You may choose your card type, and our company reserve the right for the final decision on approval of OP card.

3. Rights and Obligations

3.1. In applying for and using OP Card Service, you shall promptly provide all information and materials requested by us, ensuring the authenticity, accuracy, legality, completeness, and validity of the information, materials, and instructions you submit to us. You agree to bear the sole responsibility to any loses or any other consequences arising from failure to comply with this requirement.

3.2. The OP Card can only be used for commercial purposes and is only permitted to be used by you or individuals explicitly authorized by you. It cannot be issued to any unauthorized individuals, and you must comply with any security requirements we notify you of from time to time.

3.3. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased using your card, nor do we make any representations or guarantees in this regard. For any merchants who refuse to accept your card or for any complaints, claims, or disputes related to goods or services purchased using your card, you must resolve them directly with the relevant merchant involved in the transaction. You are not entitled to refuse payment to us due to any unresolved complaints, claims, or disputes with the relevant merchant. You acknowledge and agree that if your transaction merchant refuses to accept your OP Card for a transaction, or if your transaction merchant conducts a transaction on your OP Card without sufficient authorization from you, or if any other actions by your transaction merchant result in liability or loss, you shall bear such liability or loss yourself, and it shall not be related to us.

3.4. You agree to bear responsibility for all transactions conducted by you or authorized users using the OP Card until such time as the OP Card expires or is cancelled. Furthermore, you shall be liable for any unauthorized transactions arising from:

(1) Actions that violate or compromise the security of your OP Card;

(2) Delayed reporting of lost, stolen, or misused OP Cards, in which case you shall be responsible for all losses incurred.

3.5. You shall strictly abide by the laws, regulations, and relevant provisions of your country or region, as well as the service rules and compliance requirements established by our company and Service Providers. You shall not use OP Card Service to engage in any transactions of products/services prohibited by the laws, regulations, and relevant provisions of your country or region, or by the service rules and compliance requirements formulated by our company and Service Providers. If you violate the aforementioned agreements, our company has the right to immediately suspend or terminate the OP Card service provided to you, and you shall bear the resulting responsibilities and losses on your own. Additionally, you shall compensate our company for all losses incurred thereby.

3.6. Our company may supplement or modify this Card Terms and Conditions periodically based on changes in applicable laws and regulations and adjustments to service content.

4. Settlement and Transactions

When using OP Card Service, Oceanpayment will settle transactions based on your transaction records and deduct the corresponding amounts from the relevant account(s). In the event of refunds, transaction discrepancies, or other adjustments, Oceanpayment will process them in accordance with the applicable procedures. A transaction is deemed completed once the card scheme has transferred the transaction funds from the issuing bank to the acquiring bank.

5. Security

5.1. To ensure the security of the OP Card, you must:

(a) Only allow authorized users to utilize the card;

(b) Not disclose your card number, expiration date, CVC, or any other information to unauthorized users;

(c) Regularly monitor your account to ensure that no unauthorized transactions have occurred;

(d) If your card details are compromised, or if you suspect that another person knows your card details, or if you believe your card or card details may be misused, cease using the OP Card and immediately contact us.

5.2. You must also comply with any additional security requirements that we may notify you of from time to time. Should we suspect any unauthorized use, misuse, or fraudulent activity, we may disclose to law enforcement agencies any information that we reasonably deem necessary.

5.3. If you believe your OP Card is lost, stolen, or used without authorization, you must promptly notify us via the following methods:

Email: opcard@oceanpayment.com.cn

Or Telephone: +86 4006 290 296

6. Disclaimer of Liability

6.1. Our company shall not bear any responsibility for your use of OP Card in the payment of goods or services trade, nor shall we be liable for any expenses, taxes, duties, or other costs arising therefrom.

6.2. You are responsible for safely keeping your login account and password in our system. Our company shall not bear any responsibility for security issues arising from the disclosure of your account or password due to reasons not attributable to our company.

6.3. You acknowledge that our company shall not be responsible for the quality, safety, legality of any goods or services purchased using OP Card, nor for any losses arising from merchants refusing to accept your OP Card. Any complaints, claims, or disputes related to goods or services purchased using OP Card shall be resolved directly between you and the relevant merchant.

6.4. You understand that our company may temporarily interrupt network services because of operational, security, or other reasonable reasons, but in such cases, we will endeavor to restore services as soon as possible.

6.5. You acknowledge that our company does not provide financial advice, and you shall not treat any information or comments from our company as financial advice.

6.6. Our company shall not bear any responsibility or obligation for your use of OP Card in payment transactions in any scenario (including but not limited to failures in your OP Card transactions).

6.7. Force majeure refers to unforeseen, unavoidable, and uncontrollable accidents that occur at the time of signing the terms, resulting in the inability to perform or timely perform the agreement. You fully understand and agree that our company shall not be liable for the impacts or losses arising from force majeure situations, including but not limited to the following:

- During system downtime for maintenance or upgrades;
- Failure of telecommunications equipment to transmit data;
- Service interruptions or delays caused by hacker attacks, technical adjustments or failures by telecommunications departments, banking system failures or upgrades, or issues related to third parties;
- Temporary or ongoing cessation of services due to regulatory requirements;
- Business adjustments resulting from changes in laws and regulations;
- Natural disasters, political situations, pandemics, strikes, and other natural factors.

7. Modification, Interruption, and Termination of Services

7.1. Our company may modify the content of the card services and may also interrupt, suspend, or terminate part or all of the card services.

7.2. Our company has the right to interrupt or terminate the provision of services to you in any of the following circumstances:

- You no longer meet the qualification criteria deemed by our company for continued use of the OP Card;

- You disclose OP Card information to unauthorized third parties;
- You violate relevant laws, regulations, or the provisions of this Card Terms and Conditions;
- As required by legal provisions, competent authorities, Service Providers, etc.;
- For the sake of fund security or other circumstances deemed necessary by our company.

8. Other Terms

If any provision of this Card Terms and Conditions is rendered wholly or partially invalid or unenforceable for any reason, the remaining provisions of this Card Terms and Conditions shall remain valid and binding.