

Scott Fisher <ktoger2@gmail.com>

I received a comment about credit cards and debit cards and am posting my response here. A person also commented that they had not been pleased with customer service from penfed. While my experience is different I know that most CTP Teachers have had a challenge or two with financial instruments while in China. My approach was to have two credit and two debit cards. Others have had less than this and been ok. Below is my response to the comment I received.

In our case and others in our city, the university opened an account in order to pay us through their bank. This comes with a bank debit card and the logo for "Union Pay" which is universally accepted - unless the merchant only accepts cash. China is essentially a cash based society - I'm not sure I have seen a local use a credit card more than once or twice - only the union pay debit card. Our debit card has a 6 digit pin and I think others are the same.

If you want to use this card for online transactions you will need to get this ability from the bank, plan on an hour or two to get this set up. They give you a fob or other portable device to generate random numbers for each transaction. Fo me it was not worth it.

Of interest may be that our name appears on the bank records as: LASTNAMEFIRSTNAMEMIDDLENAME. All caps, no spaces, comes from your passport. There are reasons for this, that's how their Chinese characters are put in - even spacing, and there is no such thing as upper and lower case characters.

When you buy groceries you give them the bank card and they give you a pad to punch in the pin while they sort of avert their eyes. Then they give you a receipt for goods with red stamps - everything has red stamps on it - even official rocks - the more red stamps the better. Finally they have you sign a second receipt which they keep. There is no place to sign so just sign or initial at the bottom over the letters, they can't read our writing anyway.

Oddly, it was our local credit union debit card that worked best when we first arrived. We withdrew RMB ("kuai") and the credit union debited dollars. It has since stopped working. I had to re activate our credit cards twice even though the company knew we were in China. Others here have had similar experiences. A multiple card approach is something I would suggest for when your primary goes down.

I also have a paypal account tied to my cards and alipay - the Chinese version of PayPal. I buy things on taobao.com and in spite of what others may say, you can get anything legal on taboo that you think you can't get because your in China. I've bought fitted sheets, cinnamon, cereal, print cartridges, shoes, etc. just like ebay and Amazon. By the way, they have Amazon.cn here in English but it is mostly books. Taboo is in Chinese but you can translate it.