



## Enhanced Credit Card Payment Function

### Visa payWave contactless payment function

At HSBC, we aim to provide our customers with secure, swift and convenient credit card service while enjoying spending privileges and rewards. We will replace existing HSBC Visa Gold Card and HSBC Visa Card by new cards embedded with Visa payWave contactless payment function in phases from 1 June 2017 for customers to enjoy hassle-free spending experience.


### Secure, swift and convenient payment experience

You can simply tap and pay with your HSBC credit card with contactless payment function in thousands of stores, including supermarkets, convenience stores, restaurants and department stores, with Visa payWave contactless payment terminals. Depending on the setup of individual merchants, you can spend up to HK\$1,000<sup>1</sup> for each contactless payment transaction without signature and all contactless payment transactions will be detailed in your monthly statement clearly. Visa payWave contactless payment function use keys and encryption technology to enhance the transaction security. The contactless payment transactions are as secure as other credit card transactions through Visa payment network.

### Spend at ease with Visa payWave contactless payment function

Visa payWave contactless payment function will become a standard credit card product feature for HSBC Visa Gold Card and HSBC Visa Card issued from 1 June 2017<sup>2</sup>. If you do not wish to accept the contactless payment function, you may fill in the Visa payWave or MasterCard contactless payment function amendment form which is available at HSBC website ([www.hsbc.com.hk](http://www.hsbc.com.hk)) under Forms and Document Download section and at HSBC branches or you may contact our Customer Service Hotline (852) 2233 3000 for further arrangement. For HSBC Premier customers or Advance customers, you are also welcome to call the respective HSBC Premier Hotline on (852) 2233 3322 or HSBC Advance Hotline on (852) 2748 8333 for enquiries.

#### Remarks:

- <sup>1</sup> You may use your card for contactless payment transactions, subject to transaction limits (including limit on each purchase and other limits) set by the Bank, Visa or the merchant from time to time. For payment over the transaction limit or if contactless payment is unavailable, you will still need to sign on the credit card sales slip in order to complete the transaction.
- <sup>2</sup> Starting from 1 June 2017, all new, replacement and renewal HSBC Visa Gold Card and HSBC Visa Card we issue will be embedded with Visa payWave contactless payment function. A contactless payment indicator  is displayed on your card indicating that card supports contactless payment function.



- 1** Spend at merchants which support Visa payWave contactless payment function



- 2** Tap your card with Visa payWave contactless payment function on the terminal for transaction no more than HK\$1,000<sup>1</sup>



- 3** There is a green light to indicate successful completion of transaction on the terminal



## 信用卡功能提升

### Visa payWave感應式付款功能

為提供安全便捷的信用卡服務，並同時讓客戶享用滙豐的簽賬禮遇及獎賞優惠，我們將於2017年6月1日起逐步為客戶更換現有的滙財金卡及滙財卡為具有Visa payWave感應式付款功能的信用卡，讓客戶感受輕鬆簽賬新體驗。


### 安全便捷消費新體驗

您只需輕拍具有感應式付款功能的滙豐信用卡，便可於城中過千間設有Visa payWave感應式付款終端機之商戶，包括超級市場，便利店，餐廳及百貨公司，輕鬆簽賬。根據不同的商戶設定，您可進行高達港幣1,000元的感應式付款消費<sup>1</sup>而無需簽名。感應式付款消費亦將會於您的月結單上清晰顯示。Visa payWave感應式付款功能透過密鑰及加密技術加強交易保安，等同於透過Visa網絡進行其他信用卡交易同樣安全可靠。

### 輕鬆簡單使用Visa payWave感應式付款功能

Visa payWave感應式付款功能將於2017年6月1日起成為滙財金卡及滙財卡的標準信用卡產品功能<sup>2</sup>。如您不希望接受感應式付款功能之信用卡，您可於滙豐網站([www.hsbc.com.hk](http://www.hsbc.com.hk))表格及文件下載部分下載或於各滙豐分行填寫Visa payWave或萬事達卡感應式付款功能修改表或聯絡客戶服務熱線(852) 2233 3000再作安排。滙豐卓越理財或運籌理財客戶可分別致電滙豐卓越理財熱線(852) 2233 3322或滙豐運籌理財熱線(852) 2748 8333。

備註：

- <sup>1</sup> 您須依據由本行，Visa或商戶不時設定的交易限額(包括每筆交易限額及任何其他限額)使用感應式付款功能進行交易。如交易超過交易限額或當感應式付款功能並不適用時，您仍需於簽賬單上簽署以完成交易。
- <sup>2</sup> 從2017年6月1日起，所有新發、更新或續期的滙財金卡及滙財卡，將具備Visa payWave感應式付款功能。如您的信用卡已配備感應式付款功能，卡面上會顯示感應式付款功能標誌 。



**1** 於接受Visa payWave感應式付款功能之商戶消費



**2** 輕拍您的Visa payWave感應式付款信用卡進行港幣1,000元<sup>1</sup>或以下消費



**3** 當終端機上綠色燈亮起時，代表交易完成

