



## 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, you are welcome to call the HSBC Premier Hotline on (852) 2233 3322 for enquires.

#### Remarks:

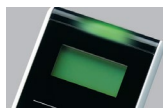
1. You may use your card for contactless payment transactions, subject to transaction limits (including limit on each purchase and other limits) set by the Bank, Visa or the merchant from time to time. For payment over the transaction limit or if contactless payment is unavailable, you will still need to sign on the credit card sales slip in order to complete the transaction.
2. 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<sup>3</sup>) 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



CTC\_0417\_SI

Issued by The Hongkong and Shanghai Banking Corporation Limited