



Enhanced Credit Card Payment Function

Visa payWave and MasterCard contactless payment

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 Premier MasterCard® Credit Card, HSBC Advance Visa Platinum Card, HSBC Visa Signature Card and HSBC Visa Platinum Card by new cards embedded with Visa payWave or MasterCard contactless payment function in phases from 1 May 2016 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 or MasterCard contactless payment terminals. Depending on the setup of individual merchants, you can spend up to HK\$1,000¹ for each contactless payment transaction without signature and all contactless payment transactions will be detailed in your monthly statement clearly. Visa payWave and MasterCard 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 or MasterCard payment network.

Spend at ease with Visa payWave and MasterCard contactless payment function



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




- 2 Tap your card with Visa payWave or MasterCard contactless payment function on the terminal for transaction no more than HK\$1,000¹



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

Visa payWave and MasterCard contactless payment function will become a standard credit card product feature for HSBC Premier MasterCard® Credit Card, HSBC Advance Visa Platinum Card, HSBC Visa Signature Card and HSBC Visa Platinum Card issued from 1 May 2016. 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) 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 also welcome to call HSBC Premier Hotline on (852) 2233 3322 for enquiries.

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 MasterCard Worldwide 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 May 2016, all new, replacement and renewal HSBC Premier MasterCard® Credit Card, HSBC Advance Visa Platinum Card, HSBC Visa Signature Card and HSBC Visa Platinum Card we issue will be embedded with Visa payWave / MasterCard contactless payment function. A contactless payment indicator  is displayed on your card indicating that card supports contactless payment function.



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