Chong Hing Credit Card Payment Function Enhancement

Chong Hing Credit Card



Contactless payment function

To provide our cardholders with fast, convenient and secure credit card service, we will replace existing Chong Hing Credit Cards by new credit cards¹ embedded with contactless payment function by phases starting from 15 January 2019.

Fast, convenient and secure payment experience with no signature required

After credit card activation, cardholders can simply tap and pay with the Chong Hing Credit Card embedded with contactless payment function in retail stores, including supermarkets, convenience stores, fast food chains, beauty and personal care stores with contactless payment terminals. Depending on the setup of individual merchants, cardholders can make purchases of upto HK\$1,000 for each contactless payment transaction² with no signature required. Each contactless payment transaction will be shown in detail in the monthly credit card statement. Contactless payment function uses keys and encryption technology to enhance the transaction security. The contactless payment transactions are as secure as other credit card transactions through card payment networks.

Activate the card and make purchase at ease with contactless payment function

- After card activation, in order to activate the PayPass contactless payment features, you need to make the first payment transaction through card inserting at the POS terminal at any merchants.
- 2. After making the first payment, you may make purchase at any merchants which support contactless payment function (**) .
- 3. Tap your card with **)) contactless payment function on the terminal for transaction less than HK\$1,000² with no signature required.
- 4. Completion of transaction will be indicated by a green light displaying on the terminal.



For any enquiries, please call Chong Hing Credit Card Customer Services Hotline at (852) 3768 8888.

Remarks

- 1. Starting from 15 January 2019, all Chong Hing Credit Card we issue (including new cards and cards for replacement and renewal) will be embedded with contactless payment function. A contactless payment indicator ») will be displayed on your card indicating that the card supports contactless payment function.
- 2. Cardholder may use the card for contactless payment transactions, subject to the transaction limits (including limit on each purchase and other limits) set by the Bank, Visa, MasterCard and UnionPay international card associations, 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.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Chong Hing Credit Card
Customer Services Hotline
3768 8888
Website:
www.chbank.com

