

## Apple Pay Frequently Asked Questions

### Using Apple Pay

1. Which ICBC credit card(s) can be used with Apple Pay?

The following ICBC credit cards issued by ICBC (Asia) (excluding Corporate Card) can be used at Apple Pay. They include:

- ICBC UnionPay credit cards: ICBC Unionpay Dual Currency Diamond Card, ICBC Unionpay Dual Currency Platinum Card, ICBC Suning UnionPay Dual Currency Platinum Card, ICBC Chimelong UnionPay Dual Currency Platinum Card, ICBC AXA UnionPay Dual Currency Platinum Card, ICBC Swiss Privilege UnionPay Dual Currency Diamond Card, ICBC Horoscope UnionPay Dual Currency Diamond Card, ICBC Horoscope UnionPay Dual Currency Platinum Card, ICBC Greater Bay Area UnionPay Dual Currency Diamond Card, ICBC Greater Bay Area UnionPay Dual Currency Platinum Card, ICBC China Overseas UnionPay Dual Currency Diamond Card, ICBC China Overseas UnionPay Dual Currency Platinum Card, ICBC KMB UnionPay Dual Currency Diamond Card, ICBC KMB UnionPay Dual Currency Platinum Card, ICBC | LINE Friends UnionPay Dual Currency Diamond Card (BROWN Card), ICBC GSRC UnionPay Dual Currency Credit Card, ICBC Wing On Travel UnionPay Dual Currency Credit Card, ICBC HCE Mobile Payment for Unionpay and ICBC UnionPay Dual Currency Virtual Digital Credit Card.
- ICBC Visa credit cards: ICBC Yan Oi Tong Visa Platinum Card, ICBC Yan Oi Tong Visa Gold Card, ICBC Yan Oi Tong Visa Card, ICBC Xplore Visa Platinum Card, ICBC Xplore Visa Gold Card, ICBC Xplore Visa Card, ICBC Hong Kong Airline Visa Platinum Card, ICBC Horoscope Visa Signature Card, ICBC Visa Signature Card, ICBC Chimelong Visa Platinum Card and ICBC | LINE Friends Visa Signature Card (CONY Card), ICBC Visa Virtual Digital Credit Card.

2. Which devices support Apple Pay?

Compatible devices include: iPhone 6 or later versions, iPad with Touch ID or Face ID, Apple Watch, Mac with Touch ID. (Mac, launched in 2012 or later, needs to pair with iPhone or Apple Watch with Apple Pay activated ). Please visit Apple Pay website ([www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay)) for details.

3. Are there any extra charges for using Apple Pay?

No, there are no extra charges for adding your credit card(s) to Apple Pay or using Apple Pay for making payment.

4. Where can I use Apple Pay?

You may make payment through Apple Pay at any merchants which have contactless reader, within apps or websites which is compatible to Apple Pay through Safari.

5. How many devices can I add the same credit card to?

You can add the same credit card on up to 10 devices.

6. How many cards can I add on to a single device?

For iPhone 8 or later model: 12 cards

For iPhone 7 or earlier model: 8 cards

7. Can I check my transaction records on my iPhone?

Yes, latest transactions made by iPhone will be shown. However, you may not see the transactions made by other devices or physical credit cards on iPhone.

8. I have made a transaction in a shop and on the terminal shown “Declined” , but there is a tick mark with a “Done” message shown on my phone. Did the transaction go through?

Yes, you will see a tick mark with the 'Done' message shown on your iPhone regardless of whether the transaction is successful or being declined.

9. Will I get a notification for declined transactions?

You will get notification(s) for declined, successful or refund transactions.

### **Credit Cards and Devices Management**

1. A “Card Not Added-Contact your issuer” message was shown when adding the card. What does this mean?

It may be because the credit card does not compatible with Apple Pay / the credit card is frozen / the credit card is expired / the credit card is reported lost. So the card cannot be added to Wallet to use with Apple Pay. You may call our customer services officer at (852) 218 95588 for further inquiry.

2. What should I do if my iPhone is lost / being stolen?

Cardholders can log in to iCloud.com or use the “Find my iPhone” app to lock or remove the Apple Pay payment feature. You can also contact our customer service officer at (852) 218 95588 to suspend or remove the credit card in Apple Pay.

3. Can I reinstall the suspended cards if I found my lost device?

Yes, you can reinstall the suspended cards through iCloud. However you need to add your credit card to Apple Pay again if they have been deleted.

4. Does the removal of a card from iPhone affect the card’s presence on an Apple Watch which is paired

with the same iPhone?

No, the same credit card will be treated as two separate tokens. Removal of the same from iPhone will not affect the card on Apple Watch.

5. Does unpairing an Apple Watch from an iPhone also remove the card from Apple Watch?

The card will be removed from Apple Watch if it is unpaired from iPhone.

6. Do I need to add my credit card to Apple Pay again if my device was being sent to repair?

You need to add your credit card(s) to Apple Pay again after your iPhone has been fixed.

7. How can I remove the card from Apple Pay?

Open "Apple Wallet" app and click the card you intend to delete. Tap the black circle on the top right corner, enter the card information page and you will see the "Remove the card" button.

8. Can I add the credit card again if it was being deleted once?

Yes, you can add it back again to Apple Pay.