

## Apple Pay Frequently Asked Questions

### Using Apple Pay

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

The following ICBC UnionPay credit cards and Visa credit cards issued by ICBC (Asia) (excluding Corporate Card) can be used at Apple Pay. They include ICBC Yan Oi Tong Visa Card, ICBC Yan Oi Tong Visa Gold Card, ICBC Yan Oi Tong Visa Platinum Card, ICBC Xplore Visa Card, ICBC Xplore Visa Gold Card, ICBC Xplore Visa Platinum Card, ICBC Hong Kong Airline Visa Platinum Card, ICBC Horoscope Visa Signature Card, ICBC Visa Signature Card, ICBC Chimelong Visa Platinum Card, ICBC | LINE Friends Visa Signature Card, ICBC Unionpay Dual Currency Platinum Card, ICBC Unionpay Dual Currency Diamond 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 Platinum Card, ICBC Horoscope UnionPay Dual Currency Diamond Card, ICBC Greater Bay Area UnionPay Dual Currency Platinum Card, ICBC Greater Bay Area UnionPay Dual Currency Diamond Card, ICBC China Overseas UnionPay Dual Currency Platinum Card, ICBC China Overseas UnionPay Dual Currency Diamond Card, ICBC KMB UnionPay Dual Currency Platinum Card, ICBC KMB UnionPay Dual Currency Diamond Card, ICBC UnionPay Dual Currency Virtual Digital Credit Card, ICBC | LINE Friends UnionPay Dual Currency Diamond Card, ICBC GSRC UnionPay Dual Currency Credit Card, ICBC Wing On Travel UnionPay Dual Currency Credit Card, ICBC HCE Mobile Payment for Unionpay.

2. Is my device support Apple Pay?

Compatible devices include: iPhone 6 and later, 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 activated Apple Pay). Please visit Apple Pay website ([www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay)) for details.

3. Is 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 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 provision a card?

You can add to 10 devices in maximum.

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

For iPhone 8 or later model: 12 cards

For iPhone 7 or earlier model: 8 cards

7. Will I see transactions 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 “Decline” , but there is a tick mark with “Done” message on my phone. Did the transaction go through?

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

9. Will I get a notification for declined transactions?

You will get notifications for declined, successful and refund transactions.

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

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

It may be because the credit card is not compatible with Apple Pay / credit card is closed / credit card is expired / credit card is reported lost. So the card cannot be added to Apple Pay. You may call 218 95588 our customer services for further inquiry.

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

Cardholders can log in to iCloud.com or use the Find my iPhone app to lock or remove the device's Apple Pay payment feature. You can also contact our Customer Service Officer at 218 95588 to suspend or remove the credit card within Apple Pay.

3. Can I resume suspended cards if I find my lost device?

Yes, you can resume suspended cards through iCloud. However, you need to add your credit card to Apple Pay again if it is deleted.

4. Does removing a card from iPhone affect the card on Apple Watch when it's paired to the same phone?

No, it is treated as two separate tokens. It will not affect the card on Apple Watch.

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

Card will be removed from Apple Watch if it is unpaired.

6. Do I need to re-add my credit card to Apple Pay if my device is sent to repair?

You need to add your ICBC credit card(s) to Apple Pay again after repairing.

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

Open “Apple Wallet” app and click the card you wanted to delete. Tap black circle on right top to enter card

information page, and you may see “Remove the card” button.

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

Yes, you can add it again.