

FAQ

- Q: What is “UnionPay QuickPass”?

A: “UnionPay QuickPass” is the latest payment function of Industrial and Commercial Bank of China (Asia) Limited (the Bank) Debit Card (“ATM Card”).

Customer can tap the Debit Card (with “UnionPay QuickPass” logo) on any reader with “UnionPay QuickPass” logo and then enter Debit Card PIN into the terminal to complete the payment instantly, without card insertion and signing, it’s quick and easy.

With “UnionPay QuickPass” Debit Card, customer can tap and pay in stores with the “UnionPay QuickPass” logo in Hong Kong and overseas including supermarkets, convenience stores, coffee shops, bookstores, cinemas and bakeries, payment is faster and more convenient.

- Q: How to apply for a UnionPay QuickPass Debit Card?

A: From 25 August 2023 onwards, all new Debit Card/ replacement Debit Card issued will be embedded with “UnionPay QuickPass” payment function. Account holder can apply for Debit Card at any branch with your identity documents; that who do not hold the account can apply for Debit Card at the same time when opening the account (according to the account opening process), and can apply for Debit Card at any of our branch.

- Q: What is the difference between using “UnionPay QuickPass” payment function and card insertion payment function?

A: When using “UnionPay QuickPass” payment function, customer can tap the UnionPay QuickPass Debit Card on any reader with “UnionPay QuickPass” logo and then enter the Debit Card PIN into the terminal to complete the payment instantly, without providing the card to merchant, it’s quick and easy.

- Q: What are the advantages of using “UnionPay QuickPass”?

A: The advantages of using “UnionPay QuickPass” are as below:

i. Tap and Pay, Quick and Convenient

Simply tap the Debit Card on any reader with “UnionPay QuickPass” logo and enter the Debit Card PIN to complete the payment instantly. It’s quick and easy!

ii. No Need for Currency Exchange

No matter in Hong Kong or overseas, the transaction amount will be deducted directly from the HKD primary account linked with the Debit Card (The exchange rate for converting foreign currency into HKD will be based on the rate quoted by UnionPay at the transaction time).

iii. Extensive Network with All-round Convenience

“UnionPay QuickPass” is supported by an extensive network, covering Hong

Kong and overseas, including supermarkets, convenience stores, bookstores, coffee shops, cinemas and bakeries.

- Q: How to use “UnionPay QuickPass” to spend in HK or overseas?
A: The system will automatically choose the relevant currency based on the spending location. The total transaction amount will be deducted directly from the HKD primary account linked with the Debit Card, and the exchange rate for converting foreign currency into HKD will be based on the rate quoted by UnionPay at the transaction time.
- Q: Can customer choose payment account when using “UnionPay QuickPass”?
A: The total transaction amount will be deducted directly from the HKD primary account linked with the Debit Card, customer cannot choose other payment account.
- Q: What should be aware of when using “UnionPay QuickPass”?
A: Customer should confirm the balance in the HKD primary account linked with the Debit Card is enough for payment, and please ask the merchant to accept the payment with “UnionPay QuickPass” before tapping the card.
- Q: How to check the transaction records?
A: The "UnionPay QuickPass" transaction records will be listed in the monthly statement / e-statement of the HKD primary account linked with the Debit Card.
- Q: Is there any handling fee for using the “UnionPay QuickPass” payment function?
A: No. Neither merchants nor the Bank will charge customer any handling fee.