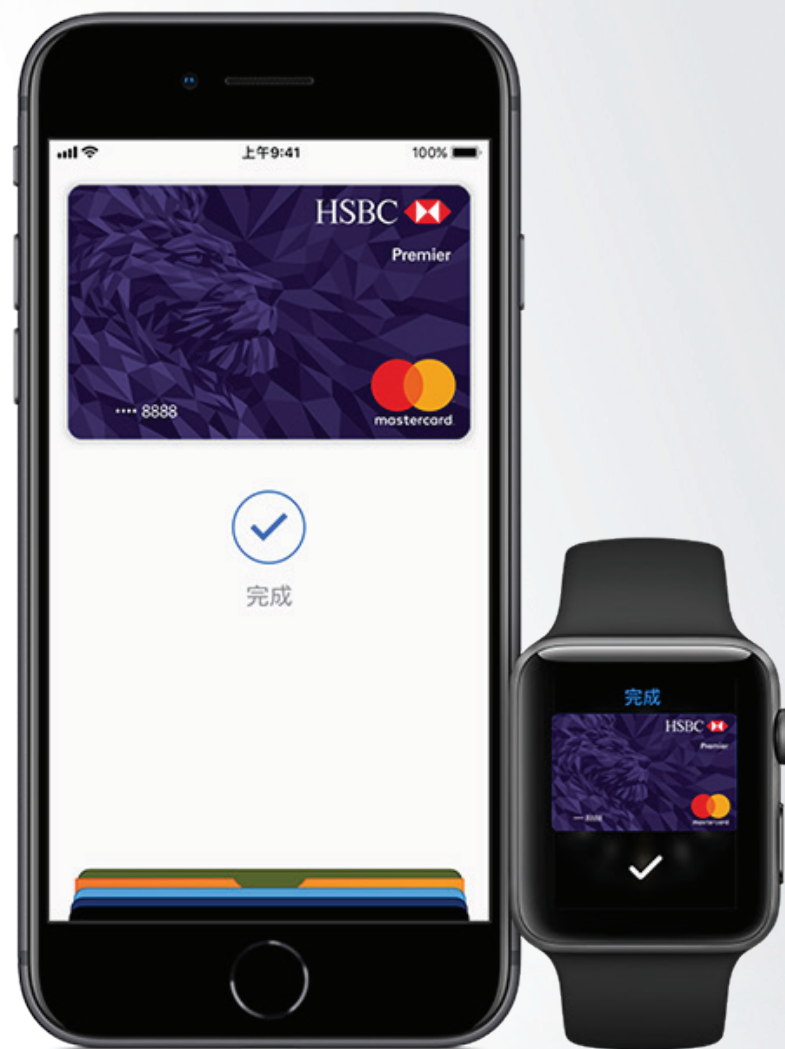


# 滙豐銀行 全面支援Apple Pay 安全便利又輕鬆



與你 成就更多

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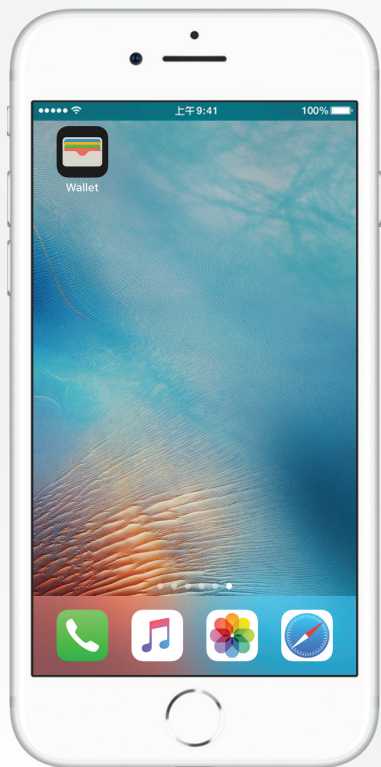
\*使用 Apple Pay 進行付款時，須與以下裝置配合使用：iPhone 6 或後續機種支援店內付款、app 內付款及透過 Safari 在網站上付款；Apple Watch 支援店內付款及 app 內付款 (須與 iPhone 6 或後續機種配合使用)；iPad Pro、iPad (第五代)、iPad Air 2、iPad mini 3 或後續機種支援 app 內付款及透過 Safari 在網站上付款；Mac (2012 年或後續機種) 上透過 Safari 在網站上付款時，須搭配具有 Apple Pay 功能的 iPhone 或 Apple Watch。如需了解可支援 Apple Pay 的裝置列表，[請參閱>](#)

\*Apple、Apple 標誌、Apple Pay、Apple Watch、Face ID、iPad、iPhone、iTunes、Mac、Safari 和 Touch ID 是 Apple Inc. 在美國及其他國家和地區註冊的商標。iPad Pro 是 Apple Inc. 的商標。

# 如何加入卡片 iPhone

1

打開  
Wallet app



2

輕點右上角的  
「+」號



3

以鏡頭掃描卡片資訊  
(或以手動輸入)



4

輸入簡訊驗證碼後  
即完成



了解更多

## 如何加入卡片 Apple Watch

### 在Apple Watch加卡

- 在你的iPhone上打開Apple Watch app。
- 輕點「Wallet與Apple Pay」，並選取「加入信用卡或金融卡」。
- 輸入你卡片的安全碼，即可加入與你iTunes帳號相關的信用卡或金融卡。或者選取「加入其他卡片」，並使用你的iPhone相機掃描卡片資訊\*。

了解更多

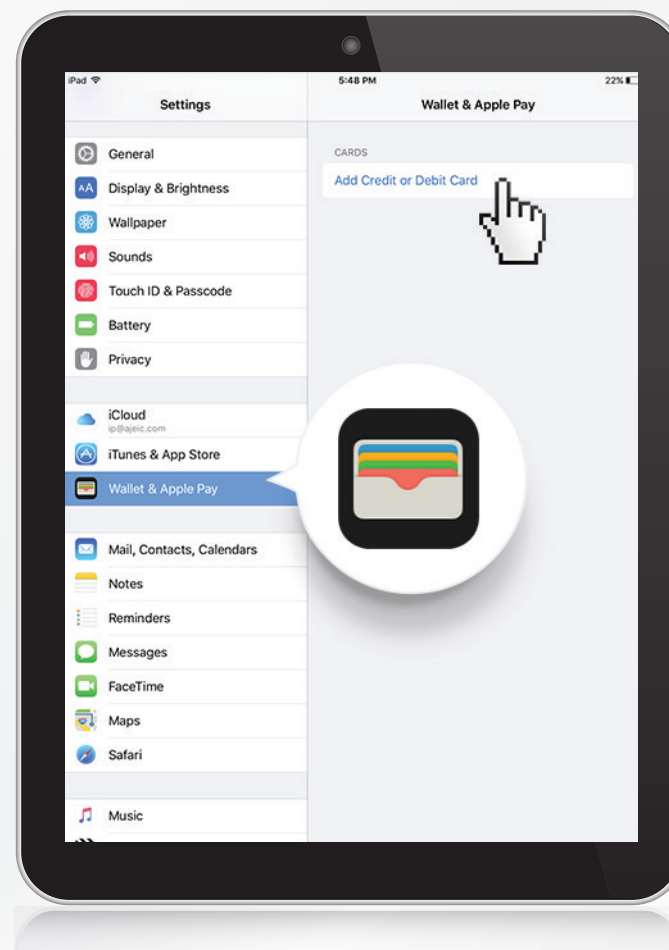


## 如何加入卡片 iPad

### 在iPad加卡

- 前往「設定」>「Wallet與Apple Pay」。
- 點一下「加入信用卡或金融卡」。
- 請遵循步驟來加入新卡片。若系統要求您加入搭配iTunes使用的卡片，只須輸入該卡片的安全碼即可。
- 點一下「下一步」。  
將驗證您的資訊並判斷您的卡片可否加入Apple Pay。
- 驗證卡片後，點一下「下一步」。
- 開始使用Apple Pay在app中以及使用Safari瀏覽的網站上付款。

了解更多





### 店內付款

要進行店內付款，無需喚醒你的iPhone或打開app。只需將 iPhone靠近讀卡機，並將你的手指放在Touch ID上。你將會在顯示螢幕上看到「完成」，同時感受到輕微的震動，並聽到提示音，告訴你付款資訊已送出。若使用Apple Watch，按兩下側邊按鈕，並將Apple Watch的螢幕靠近讀卡機。當送出你的付款資訊時，會以輕點一下及提示音作為確認。

有以下標誌的商家，即可使用Apple Pay付款



[查看哪裡可使用Apple Pay >](#)

## 付款方式 在app內付款

### 在app內付款 快速又便利

無論是訂機票、買件衣服或採購日用品，只須輕觸一下，就能輕鬆付款。結帳快速、簡單，而且安全。

要在iPhone和iPad上進行app內付款，請在結帳時選取Apple Pay作為付款方式，並將你的手指放Touch ID上，立即完成付款。

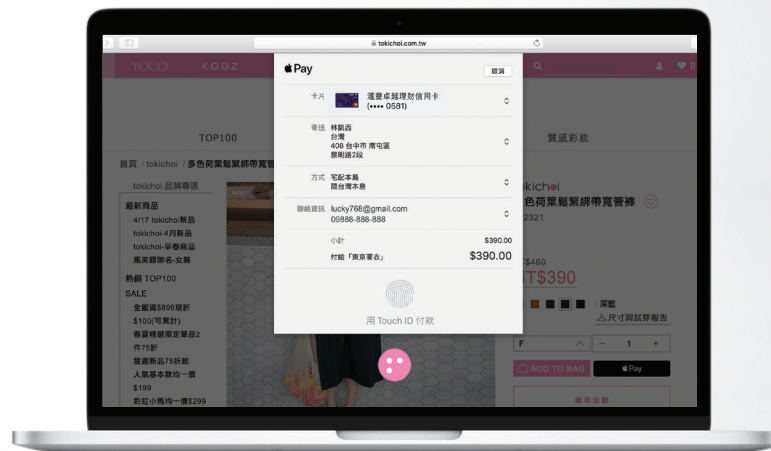


[查看哪裡可使用Apple Pay >](#)

## 付款方式 在網頁上付款

### 在網頁上付款 快速又便利

當你使用Safari在網頁上購物時，可以透過iPhone、iPad 或Mac上的Touch ID以Apple Pay付款，無須建立帳戶或填寫冗長的表格。在配備Touch ID的MacBook Pro上，只要輕輕一觸，就能以更快速、更簡單且更安全的方式付款。



[查看哪裡可使用Apple Pay >](#)



# 常見問題

## 1. 什麼是Apple Pay？

Apple Pay 是一種簡易、安全並且保障隱私的支付方式，可以在實體商店、app以及網頁上購物。Apple Pay能於常用的裝置中透過裝置帳號號碼/代碼化卡號 (Token)搭配 Face ID、Touch ID 或密碼認證完成付款。

## 2. 何謂裝置帳號號碼/代碼化卡號 (Token)？

顧客真實信用卡卡號轉換成另外一組裝置帳號號碼/代碼化卡號 (Token)，在交易過程中皆使用此組裝置帳號號碼/代碼化卡號 (Token) 進行交易，可避免因使用者手機遭竊、或特店系統遭駭，而將真實卡號外洩的風險，故信用卡交易簽單上所顯示的卡號皆為此組「裝置帳號號碼/代碼化卡號 (Token)」。

## 3. 哪裡可使用Apple Pay？

(1)實體商店：可在全國有感應式信用卡特店或標示下圖案之特店使用iPhone與Apple Watch進行感應付款。



(2)app：在 app 內和在使用 Safari 瀏覽的網站上，請尋找「用 Apple Pay 購買」按鈕或以 Apple Pay 做為付款方式。可在與 Apple合作的app中使用 iPhone、iPad 與 Apple Watch進行付款。



(3)網頁：可在與Apple合作的app中使用 iPhone、iPad與Mac進行付款。

## 4. 哪些裝置能使用Apple Pay？

您需持有 iPhone 6 以上或[其他適用的 Apple 裝置](#)(需更新至最新版的 iOS、watchOS 或 macOS)，並完成 [Apple ID 申請](#)，及 [Touch ID 設定](#)。

## 5. 哪些滙豐信用卡能使用Apple Pay？

滙豐台灣MasterCard、Visa個人實體信用卡(公司卡/商務卡除外)皆支援使用 Apple Pay。若實體信用卡有下述情形，亦不支援 Apple Pay：未開卡、停用、掛失、不續卡、遲繳、超額、凍結、管制、強停、信用貶落等卡片無效之情形。

## 6. 附卡可否使用Apple Pay？

可以，附卡人可自行將卡片加入 Apple Pay。

## 7. 如何將滙豐信用卡加卡至Apple Pay？

將滙豐銀行VISA或MasterCard信用卡新增至Wallet App的Apple Pay功能並完成卡片驗證後，即可開始使用。

## 8. 如何進行Apple Pay卡片驗證？

- 透過留存於滙豐銀行之手機門號收取啟用驗證碼。
- 致電本行客戶服務中心 (02)6616-6000。

## 9. 如何更改Apple Pay中預設的交易卡片？

於Apple Pay所新增的第一張卡即是Apple Pay的預設卡，若要變更預設卡，至「Wallet」app中點選欲預設的滙豐信用卡，再拖曳至最外層即可完成設定。

## 10. 同一張信用卡可以加入到不同Apple裝置上嗎？

可以，同一張信用卡可加在不同 Apple 適用裝置上，同一張VISA Card最多可加載至100個行動裝置上，MasterCard最多可加載至20個行動裝置上，而每個裝置上的「裝置帳號號碼」皆不相同。

## 11. 可以綁定多張卡片至同一裝置嗎？

可以。iPhone 8(含)以上和Apple Watch 3代可以綁定12張，其餘Apple每一裝置最多可綁定8張卡片。而每個裝置上的「裝置帳號號碼/代碼化卡號 (Token)」皆不相同。

## 12. 如何在Apple Pay中移除卡片？

點選Apple Wallet內右下角的i圖像(信用卡詳細資訊)，點選移除卡片即可將儲存在Apple Pay的卡片刪除。

## 13. 如果在 Wallet 中暫停或移除卡片，還可以繼續使用實體的信用卡嗎？

在 Wallet 中暫停或移除卡片後，裝置專屬的「裝置帳號號碼」會暫停或移除。您仍可以繼續使用您的實體信用卡。

# 常見問題

## 14. Apple Pay的交易安全嗎？

Apple Pay 每次進行交易皆需要使用 Face ID、Touch ID 或密碼驗證。信用卡加入 Apple Pay 後，將產生裝置帳號號碼/代碼化卡號(Token)，作為交易時使用之替代卡號，除原申請之 Apple 裝置，該卡號無法被運用於其他方式進行交易。使用 Apple Pay 交易之簽單將顯示裝置帳號號碼/代碼化卡號 (Token)。

## 15. Apple Pay設有交易限額嗎？交易是否需要簽名？

交易限額依個人信用額度而定。臺灣地區正向交易NT\$3,000以下免簽名，NT\$3,000以上視各商店提供之服務。

## 16. 如何在實體商店內以iPhone使用Apple Pay交易？

使用iPhone進行支付，請將iPhone貼近感應式刷卡機，並依指示將手指放在Touch ID，當手機螢幕上看到「完成」及一個勾號，刷卡機開始列印簽單即完成交易。

## 17. 如何在實體商店內以Apple Watch使用Apple Pay交易？

於店內使用Apple Watch進行支付，請連按2次側邊按鈕，並將Apple Watch錶面貼近感應式刷卡機，直至感到輕微震動及提示音，螢幕上看到「完成」及一個勾號，刷卡機開始列印簽單即完成交易。

## 19. 使用Apple Pay是否需要使用網路？

將信用卡加入 Apple Pay及更新交易紀錄需連接網路，交易時無需使用網路。

## 20. 使用Apple Pay需要支付額外費用嗎？

各項費用計收標準比照實體信用卡（如國外交易手續費等），不需要額外支付費用。

## 21. 如何查詢Apple Pay交易紀錄？

點選Apple Wallet內右下角的i圖像(信用卡詳細資訊)，「交易紀錄」標籤頁可查詢最近10筆交易紀錄。

## 22. 使用Apple Pay能享有原信用卡優惠嗎？

可以，使用 Apple Pay 消費，享有原信用卡提供之優惠。部分商店優惠不適用，詳各活動注意事項公告。

## 23. 使用Apple Pay消費交易如何退貨？

部分商店支援感應退貨，可直接進行退貨。若商店無支援感應式退貨，請攜帶簽單、實體卡及 Wallet App 畫面，由商店協助退款。若店家需要交易的「裝置帳號號碼」進行退貨，請來電本行客服中心(02)6616-6000進行詢問。

## 24. 加入到Apple Pay中的實體信用卡遺失或被竊怎麼辦？

若發現信用卡已經遺失、被竊或被盜用，請立即致電本行24小時客服專線(02)6616-6000，本行將會立即終止卡片，而添加於Apple Pay的裝置帳號號碼也將一併取消，當您收到新卡後，再重新將新的信用卡綁定Apple Pay。

## 25. 若Apple裝置遺失、遭竊或出售，應如何處理？

若Apple裝置遺失、遭竊或出售，可到iCloud.com使用「尋找我的iPhone」功能去移除您於該裝置的信用卡。如果遺失的裝置關機或離線，仍可以使用這項功能，當裝置下次上線時這些指令就會生效；或者也可以致電本行24小時客服專線(02)6616-6000，由專人協助停用裝置內的卡片。

## 26. 收到毀損補發或到期續用的實體信用卡，是否需要刪除再重新綁定Apple Pay內的信用卡？

不需要，持卡人收到毀補或到期續用的卡片後開卡，Apple Pay即會更新Wallet中之資料。

## 27. 更換新裝置需要重新將信用卡加入Apple Pay嗎？

不若您的裝置不再使用，請將該裝置 Apple Pay 上的卡片資料刪除，並於新的裝置上重新加入卡片。

## 常見問題

28.更新iOS系統需要重新將信用卡加入Apple Pay嗎？

不需要將信用卡重新加入 Apple Pay。

29.換新門號需要重新將信用卡加入Apple Pay嗎？

不需要，但請您致電本行客服(02)6616-6000變更您的手機號碼。



# 服務約定條款

## 數位支付信用卡約定條款

### 滙豐(台灣)商業銀行 Apple Pay 服務約定條款

持卡人向滙豐(台灣)商業銀行(以下稱「銀行」或「本行」)申請透過 Apple Pay 使用本行信用卡，茲已詳閱並同意遵守以下條款(以下稱「本條款」)：

#### 第一條 名詞定義

- 一、「信用卡」：由本行核發給個人客戶，且經本行選定適用於註冊 Apple Pay 應用程式的特定信用卡。
- 二、「Apple Pay」：指Apple Inc.(以下簡稱Apple)應用安全儲存媒介、SE TSM或主機卡模擬(HCE)等行動交易技術並與信用卡發卡機構合作，所提供之行動支付服務系統。持卡人得透過Apple行動裝置使用信用卡，於網路或實體商店內進行交易。
- 三、「Apple Pay 應用程式」：指Apple行動裝置內的應用程式，容許持卡人在裝置上註冊及使用信用卡於網路或實體商店內進行交易，而非使用實體信用卡。
- 四、「行動裝置」：電子裝置例如智慧型手機、平板電腦、智慧型手錶或其他同類裝置。
- 五、「持卡人」：指經本行同意並核發信用卡之人，如無其他特別約定時，包含正卡及附卡持卡人。

#### 第二條 本條款之適用

持卡人與本行間就透過 Apple Pay 使用信用卡相關事項，應優先適用本條款，本條款如有不足之處，應依持卡人與本行間之信用卡約定條款辦理。

#### 第三條 於Apple Pay應用程式註冊及使用信用卡

- 一、持卡人須依照 Apple Pay 應用程式內的註冊指引註冊信用卡。如信用卡不適用於 Apple Pay 應用程式、未能通過認證、或依信用卡約定條款受限制、暫停或終止使用，持卡人之註冊將被拒絕。註冊過程中，持卡人必須提供正確、完整及最新的資料。如持卡人所提供的資料有任何更新，持卡人應立即通知本行。如註冊過程中提供的資料不正確、不完整或非最新資料，由持卡人承擔其相關責任。

- 二、本行目前並未就透過 Apple Pay 使用信用卡收取額外之費用，但持卡人仍須負擔實體信用卡相關費用。另外，使用 Apple Pay 時，持卡人之電信服務、網路服務或 Apple Pay 服務供應商，可能就網路傳輸、簡訊或其他服務收費，如持卡人赴海外旅行，持卡人亦須自行確保已完全了解相關前揭費用之收費方式，持卡人須自行負責前揭各項費用。
- 三、本行有權決定適用於 Apple Pay 應用程式之信用卡，並保留申請本服務之核可權限，另本行可能為透過 Apple Pay 應用程式之每次交易設定交易金額上限。
- 四、持卡人了解 Apple Pay 應用程式服務係由 Apple Pay 服務供應商在適用的行動裝置上提供，有部份服務因不屬於本行控制而非由本行承擔責任，包含但不限於(a)相關行動裝置之表現或操作；(b)相關 Apple Pay 應用程式之表現或操作；或(c) Apple Pay 服務供應商停止或禁止持卡人使用 Apple Pay 應用程式或持卡人之行動裝置不再支援 Apple Pay 應用程式。

#### 第四條 持卡人之保管責任與風險

- 一、持卡人必須妥善保管信用卡相關資料，包括但不限於信用卡號碼、信用卡效期、持卡人姓名、信用卡檢查碼與其他得以作為辨識持卡人同一性之方式之各項資料。持卡人不應讓任何他人使用持卡人之信用卡，並應確保信用卡及信用卡相關資料之安全，與放置於安全之地方。
- 二、持卡人應就使用 Apple Pay 之用戶代號、登入密碼、指紋、代碼化卡號等相關安全資料保密，並防止他人透過 Apple Pay 使用持卡人之信用卡。
- 三、持卡人如容許他人使用其用戶代號、登入密碼、指紋、代碼化卡號等相關安全資料或在持卡人的裝置中登記他人之密碼或指紋，將被視為持卡人故意或重大過失洩漏辨識持卡人同一性之方式，則持卡人須自行承擔所生之爭議及損失。
- 四、如發生或懷疑以下任一情況，持卡人應立即通知本行：(a)持卡人之信用卡或行動裝置遺失、被竊或修改；(b)其他人得知持卡人之用戶代號、登入密碼、指紋、代碼化卡號等相關安全資料；(c)信用卡、用戶代號、登入密碼、指紋、代碼化卡號等相關安全資料或 Apple Pay 應用程式曾被他人使用。
- 五、持卡人應於拋棄其行動裝置或將行動裝置交付他人(例如行動裝置進行維修期間)前將 Apple Pay 應用程式內的信用卡移除。

六、持卡人了解以 Apple Pay 使用信用卡有可能發生未經授權之交易，並接受相關交易所帶來之風險。持卡人同意就透過 Apple Pay 使用信用卡之指示與交易負責。

七、於遵循前述約定之前提下，持卡人透過 Apple Pay 使用信用卡之交易如有爭議(例如發生遺失、被竊等情事)仍依本行信用卡約定條款相關約定辦理。

#### 第五條 個人資料

一、持卡人同意本行得蒐集、處理及利用有關持卡人透過 Apple Pay 使用信用卡之各項資料，包括各項交易、技術、位置及持卡人個人資料與其他相關一般資訊，並依本行蒐集、處理與利用個人資料告知事項及相關法令辦理。持卡人並同意前揭資料與個人資料之利用對象亦包括但不限於(a)支援信用卡之 Apple Pay 服務供應商及由 Apple Pay 服務供應商管理或委託之受託人、代理人或關係企業；及(b)信用卡之支付網路與組織及由該等網路或組織管理或受委託之受託人、代理人或關係企業。

二、為利持卡人查詢交易紀錄，持卡人透過 Apple Pay 使用信用卡之最近交易紀錄或其他資訊將會顯示於 Apple Pay 應用程式中，若持卡人擬設定/拒絕該等資訊於 Apple Pay 應用程式中顯示，須與 Apple Pay 服務供應商洽詢有關設定/拒絕顯示功能之詳情。

#### 第六條 暫停、恢復、移除、更換或更新 Apple Pay 應用程式中之信用卡

一、持卡人可使用 Apple Pay 提供之應用程式或聯繫本行暫停或恢復 Apple Pay 應用程式內的信用卡。

二、持卡人如要停用 Apple Pay 應用程式中的信用卡，可從 Apple Pay 應用程式中設定刪除該張信用卡。一旦從 Apple Pay 應用程式移除了信用卡，如要再次使用，持卡人須重新註冊該信用卡。

三、即使從 Apple Pay 應用程式中暫停或移除了信用卡，並不影響持卡人使用實體卡片，相關事宜仍依本行信用卡約定條款之約定辦理。

四、如持卡人註冊 Apple Pay 之信用卡實體卡片因遺失、被竊或詐騙而有補換發卡之情形，本行將停止 Apple Pay 應用程式內原信用卡之使用。持卡人收到新卡後須以新卡重新註冊。

五、如持卡人關閉行動裝置之密碼、刪除或重設行動裝置，Apple Pay 應用程式內的信用卡將被刪除，持卡人須重新進行信用卡之註冊始得再行使用。

六、基於安全理由，持卡人可能會不定時被要求為信用卡進行重新註冊於 Apple Pay 應用程式中，如不重新註冊，持卡人將不能透過 Apple Pay 使用該信用卡。

七、除發生本行信用卡約定條款所定之信用卡使用限制或契約終止不予續卡之情形外，本行將於信用卡有效日期屆滿前，將新的信用卡寄發予持卡人，當持卡人啟用新卡後，本行將自動更新 Apple Pay 應用程式內之信用卡資料，持卡人毋須重新註冊該信用卡。

#### 第七條 服務內容之變更及本條款之修訂

一、除法律另有限制外，本行可(a)終止持卡人透過 Apple Pay 使用信用卡；(b)更改或暫停持卡人透過 Apple Pay 使用信用卡之交易方式或金額；(c)改變透過 Apple Pay 使用信用卡之權限；或(d)改變信用卡認證過程。

二、如本行依照本行信用卡約定條款限制持卡人實體信用卡之使用或終止信用卡契約，持卡人將不能再透過 Apple Pay 使用該卡(即使 Apple Pay 應用程式或行動裝置上仍顯示有該卡之圖像亦同)。若本行與 Apple Pay 服務供應商終止合作合約時，持卡人也將不能再透過 Apple Pay 繼續使用該卡。

三、倘因法令變更、主管機關命令或有其他不可歸責於本行之事由，致無法提供服務時，本行得於網站首頁公告後，修訂或終止各項服務內容及本條款。

四、除前揭情形外，本行亦得視業務需要及實際情形修訂本條款，並以郵件、月結單訊息、網站公告、營業場所公告、電子方式(如電子郵件、簡訊或透過 Apple Pay 應用程式發送的電子訊息)等擇一種或多種方式辦理或其他約定方式告知持卡人。持卡人於條款修訂後，如繼續透過 Apple Pay 使用信用卡，即表示同意依照修訂後之約定內容辦理。

#### 第八條 智慧財產權

有關 Apple Pay 相關之智慧財產權(包含專利、商業機密、商標、服務標章、圖像、圖案、顯示的標誌)由本行或 Apple Pay 服務供應商擁有或註冊，持卡人同意不會因為透過 Apple Pay 應用程式或註冊或使用信用卡而得到相關授權。

## 第九條 免責聲明

本行並非 Apple Pay 服務供應商，不能保證 Apple Pay 能有效使用。本行並不會因使用上的任何遲延或未能透過 Apple Pay 進行交易而負任何責任。持卡人了解並同意透過 Apple Pay 使用信用卡時可能在本行不能控制的情形下被干擾或中止，本行不會為持卡人透過 Apple Pay 使用（或未能使用）信用卡而產生之責任負責。本行不會因 Apple Pay 服務供應商的表現或持卡人與第三方及 Apple Pay 應用程式相關的安排及協議負責任。持卡人網路速度及可靠性或行動服務連線僅依持卡人相關的網路及/或行動服務供應商，本行不就此負責。

## 第十條 其他約定事項

- 一、持卡人同意有關使用 Apple Pay 之所有內容，均以電子文件作為表示方法，依本約定交換之電子文件，其效力與書面文件相同。
- 二、本條款以中華民國法律為準據法。因本條款而涉訟時，雙方同意以台灣台北地方法院為第一審管轄法院。但不得排除消費者保護法第四十七條或民事訴訟法第四百三十六條之九規定小額管轄法院之適用。
- 三、本條款以中文及英文作成，如中、英文內容有歧異時，應以中文為準。

## DIGITAL PAYMENT CREDIT CARD TERMS AND CONDITIONS

HSBC Bank (Taiwan) Limited Apple Pay Service Terms and Conditions

In order to apply for using Apple Pay with the credit card issued by HSBC Bank (Taiwan) Limited (hereinafter referred to as the “Bank”), the cardholder has hereby read carefully and agreed to be bound by the following terms and conditions (hereinafter referred to as the “Terms”):

### Article 1. Definitions

1. “Credit Card”: It means the specific credit card issued by the Bank to any individual customer and selected by the Company to apply to registration of the Apple Pay app.
2. “Apple Pay”: It means the mobile payment service system made available via such mobile payment technologies developed and offered by Apple Inc. (referred to as Apple) which encompasses such secured application and storage media, SE TSM or Host Card Emulation (HCE) and upon working with credit card issuers. The cardholder may use his/her credit card via an Apple mobile device for shopping online or at any physical store.
3. “Apple Pay app”: It means an app in the Apple mobile device, which allows the cardholder to register and digitize his/her credit card onto the device for the purpose of conducting purchase transaction both online (In-app purchase) and at physical store in place of a physical credit card.
4. “Mobile Device”: It means an electronic device, such as a smart phone, pad, smart watch or other equivalents.
5. “Cardholder”: It means the person who is granted the right to use the credit card upon the Bank’s approval, including the primary cardholder and supplementary cardholder, unless otherwise agreed.

## **Article 2. Applicability of Terms**

With respect to matters related to usage of a credit card via Apple Pay between the cardholder and the Bank, the Terms herein shall apply as the first priority. In the event where such matters arises which is beyond the coverage of the terms and conditions herein, reference should be made and addressed according to the Credit Card terms and conditions master agreement.

## **Article 3. Registration and Usage of the Credit Card in the Apple Pay app**

- 1.The cardholder shall register his/her credit card in accordance with the registration guidance identified in the Apple Pay app. In the event where the credit card is not applicable to the Apple Pay app or fails to pass the verification or must be cancelled, suspended or terminated according to the credit card terms and conditions, the cardholder's registration will be rejected. In the process of the registration, the cardholder shall provide the accurate, complete and up-to-date information. In the event of any update of the information provided by the cardholder, the cardholder shall notify the Bank immediately. The liability arising from any incorrect, inaccurate or out-of-date information in the process of the registration, if any, shall be borne by the cardholder.
- 2.There shall be no additional fees for the usage of the credit cards via the Apple Pay app, provided that the cardholder shall bear the fees related to the physical credit card. Meanwhile, the cardholder's telecommunications service provider, IP service provider or Apple Pay service provider might charge fees for online transmission, SMS or other services when the cardholder is using the Apple Pay app. In the event where the cardholder travels overseas, he/she shall also ensure that he/she has already understood said charges, which shall be borne by him/her solely, if any.
- 3.The Bank shall be entitled to decide the credit cards which are applicable to the Apple Pay app and also reserve the right to approve the Service. The Bank might set the limit of transaction value per transaction conducted via the Apple Pay app.

- 4.The cardholder understands that the Apple Pay app services are made available by the Apple Pay service supplier on supported mobile devices only. The Bank will not be liable for some of the services which are beyond the Bank's control, including but not limited to, (a) performance or operation of related mobile devices; (b) performance or operation of related Apple Pay apps; or (c) the Apple Pay service provider ceases to use, or prohibits the cardholder from using, the Apple Pay app, or the cardholder's mobile device no longer supports the Apple Pay app.

## **Article 4. Cardholder's Liability of Custody and Risk**

- 1.The cardholder shall maintain the credit card information with care, including but not limited to, the credit card number, expiry date, cardholder's name, card security code, and other information which enables identifying the cardholder. The cardholder shall keep any other person from using the cardholder's credit card and shall ensure that the credit card and information thereto remain safe and are stored in a safe place.
- 2.The cardholder shall maintain confidentiality of such security information which includes Apple Pay username, login-in password, fingerprint and credit card token number and prevent any other person from using the cardholder's credit card via Apple Pay.
- 3.In the event where the cardholder allows another person to use such security information as his/her username, log-in password, fingerprint or credit card token number, or to register another person's password or fingerprint on the cardholder's device, the cardholder shall be held as having disclosed the information which may identify the cardholder, intentionally or negligently, and shall bear the liability and loss arising therefor.
- 4.In the event of occurrence or suspicion of any of the following circumstances, the cardholder shall notify the Bank immediately: (a) where the cardholder's credit card or mobile device is lost, stolen or revised; (b) where any other person accesses such security information as the cardholder's username, log-in password, fingerprint and credit card token number, or the Apple Pay app has been used by any other person once.

- 5.The cardholder shall remove the credit card registered inside the Apple Pay app before disposing of his/her mobile device or handing over the same to any other person (e.g. when the mobile device is under maintenance and repair).
- 6.The cardholder acknowledges that the usage of their credit card via the Apple Pay app might give rise to a transaction without authorization, and agrees to accept the risk arising therefor, if any. The cardholder agrees to be liable for an order placed by, and the transaction conducted by, the credit card via the Apple Pay app.
- 7.Subject to the said terms and conditions, any dispute arising from transactions by the cardholder's credit card used via Apple Pay (e.g. loss and burglary), if any, shall be settled in accordance with the Bank's credit card terms and conditions master agreement..

#### **Article 5. Personal Information**

- 1.The cardholder agrees that the Bank may collect, process and use the information related to the cardholder's usage of the credit card via Apple Pay, including the transaction, technology and location information and the cardholder's personal information, in addition to other general information, and shall apply the Bank's directions for collection, processing and utilization of such personal information and the related laws and regulations. The cardholder also agrees that the subjects entitled to use said information and personal information shall include but not be limited to (a) Apple Pay service providers who support the credit card, and the assignees, agents or affiliated companies managed or commissioned by the Apple Pay service providers; and (b) the credit card payment network and organization, and the assignees, agents or affiliated companies managed or commissioned by the network or organization.
- 2.In order to help the cardholder access the transaction record, the latest transaction record or other information about the cardholder's usage of the credit card via Apple Pay will be displayed in the Apple Pay app. Where the cardholder wishes to set/reject the display of such information in the Apple Pay app, he/she shall contact the Apple Pay service provider to ask for details about setting/rejection of the display.

#### **Article 6. Suspension, Resume, Removal, Replacement or Update of a Credit Card in the Apple Pay app**

- 1.The cardholder may utilize the Apple Pay app or contact the Bank to suspend or resume the credit card usage in the Apple Pay app.
- 2.In the event where the cardholder wishes to stop using the credit card in the Apple Pay app, he/she may proceed to remove the credit card from the Apple Pay app. Cardholder could re-register the credit card again at any time after the successful removal should they so wish to.
- 3.The cardholder's usage of the physical credit card remains unaffected by suspension or removal of the credit card from the Apple Pay app, if any. The related matters shall be implemented in accordance with the Bank's credit card terms and conditions.
- 4.Where the physical credit card which is registered by the cardholder for Apple Pay is re-issued due to loss, burglary or fraud, the Bank will terminate the original credit card in the Apple Pay app. The cardholder shall proceed to perform re-registration upon receiving the new card.
- 5.Where the cardholder removes the mobile device passcode or deletes or re-sets the mobile device, the credit card in the Apple Pay app will be deleted accordingly, and the cardholder will be required to re-register the credit card in order to continue utilizing the Apple Pay service.
- 6.Under certain circumstances for security reason, cardholder might be asked to re-register the credit card in the Apple Pay app in order to continue enjoying the convenience of Apple Pay service.
- 7.Unless under circumstances which meet the prohibition of the credit card or discontinued renewal of the card referred to in the Bank's credit card terms and conditions, the Bank will send a new card to the cardholder prior to expiration of the old credit card. Upon the cardholder's activation of the new card, the Bank will update the credit card information in the Apple Pay app automatically and it is unnecessary for the cardholder to re-register the credit card.



#### **Article 7. Changes of the Contents of Service and Amendments to the Terms Herein**

1. Unless otherwise prohibited by laws, the Bank may (a) terminate the cardholder's usage of the credit card via Apple Pay; (b) change or suspend transaction by the cardholder's credit card via Apple Pay or the transaction amount; (c) change the authority of credit card used via Apple Pay; or (d) amend cardholder verification method.
2. In the event where the Bank prohibits the cardholder's usage of the physical credit card or terminates the credit card contract in accordance with the Bank's credit card terms and conditions, the cardholder will no longer be able to use the card via Apple Pay (even if the Apple Pay app or mobile device still displays the icon of the credit card). Where the cooperation agreement between the Bank and the Apple Pay service provider is terminated, the cardholder will no longer be able to continue to use the card via Apple Pay.
3. In the event where the Service is terminated due to changes of the laws, the competent authority's order, or any other circumstances not attributed to the Bank, the Bank may post the information on its homepage and then proceed to amend or terminate the services and/or the Terms herein.
4. In addition to said circumstances, the Bank may also amend the Terms herein, subject to business needs or if necessary, and advise the cardholder of the amendments via mail, monthly statement of account, public notice on the website, public notice at the business place and/or in electronic form (e.g. email, SMS, or e-message sent by the Apple Pay app) or in any other agreed manner. The cardholder's continued use of the credit card via Apple Pay upon amendment to the Terms herein, if any, shall constitute his/her agreement to the amended terms and conditions.

#### **Article 8. Intellectual Property Rights**

The intellectual property rights related to Apple Pay (including patents, trade secrets, trademarks, service marks, images, patterns, and display logos) shall be owned or registered by the Bank or the Apple Pay service provider. The cardholder agrees that no license related thereto will be granted to him/her via the Apple Pay app or upon his/her registration or usage of the credit card.

#### **Article 9. Disclaimer**

The Bank is not the Apple Pay service provider and, therefore, will not warrant the availability of Apple Pay. The Bank will not be liable for any overdue usage or failure to complete the transaction via Apple Pay. The cardholder acknowledges and agrees that the usage of a credit card via Apple Pay is likely to be interrupted or suspended due to some circumstances beyond the Bank's control. The Bank will not bear the liability arising from the cardholder's usage of, or failure to use, the credit card via Apple Pay. The Bank will not be liable for the Apple Pay service provider's performance, or the arrangement and agreement between the cardholder and a third party and related to the Apple Pay app. The cardholder's Internet speed and reliability or mobile service access shall rely on the cardholder's network and/or mobile service provider, which the Bank will not be liable for.

#### **Article 10. Other Clauses**

1. The cardholder agrees that the documents related to usage of Apple Pay shall be expressed in an electronic form. The electronic documents exchanged under the Agreement shall have the same binding effect as those in written form.
2. The Terms herein shall be governed by the R.O.C. laws. Both parties agree that the litigation arising from the Terms herein, if any, shall be submitted to the jurisdiction of Taipei District Court, Taiwan in the first instance, provided that the application of Article 47 of the Consumers Protection Act or Article 436-9 of the Code of Civil Procedure about the court having jurisdiction over small claim actions shall not be precluded therefor.
3. The Terms are made in Chinese and English version. In case of discrepancies between the Chinese and English versions, the Chinese version shall apply and prevail.

# 謹慎理財 信用至上

滙豐信用卡循環信用利率：5.68%~15.00%，循環利率基準日104年9月1日。每筆預借現金手續費為新臺幣100元+預借現金金額x3.5%；其他費用請洽本行網站查詢。