

## **FAQ of using “UnionPay QR Cash” Service**

### **1. What is QR Cash?**

QR Cash is a cardless ATM cash withdrawal service. You can withdraw cash by setting up a cash withdrawal instruction on the Mobile Banking, scanning the QR code on a designated ATM, and then inputting the card PIN.

### **2. Who can use QR cash?**

Customers fulfilling the following criteria can use QR Cash:

1. Aged 18 or above; and
2. you must have registered Chiyu Internet Banking service without suspending temporarily from the Mobile Banking service; and
3. you must hold a valid ATM Card with Chiyu; and
4. you must use a mobile device with camera functions; and
5. you must have provided us with valid mobile phone number and email address to enable Chiyu to send you any notifications relating to your use of QR Cash; and
6. you must have activated the mobile token on your mobile device or your physical security device.

### **3. Where can I use QR cash?**

QR Cash is available at any Chiyu Bank ATMs in Hong Kong, or any ATMs supporting UnionPay QR Cash Service(Please refer to point 12 about the fees for using non-Chiyu Bank ATMs).

### **4. What are the steps of using QR Cash?**

You may follow the below steps to use QR Cash:

1. Log in Mobile Banking, select "Account" > "QR Cash"
2. Select card and designated account under the card
3. Select withdrawal currency and amount, click "Agree and Continue" to complete the setting up of a cash withdrawal instruction
4. On the ATM, press any button on the number pad, select “UNIONPAY QRC WITHDRAWAL”, then a QR code will be shown on the screen
5. Select the cash withdrawal instruction on the Mobile Banking and click "Withdraw Now"
6. Use the QR code scanner in the QR Cash function to scan the QR code on the ATM screen
7. Follow the ATM instruction to input card PIN
8. Withdrawal information will be shown on the ATM. Select whether customer

advice is needed or collect cash directly

9. Collect cash and/or customer advice

**5. What is the QR cash daily withdrawal limit?**

The QR cash daily withdrawal limit is HKD/RMB 10,000. The daily cash withdrawal limit (whether physical card or QR Cash) of a debit Card will apply collectively to all Debit Card(s) held under your name. You may check the QR Cash remaining withdrawal balance of the day from the QR Cash setup withdrawal instruction page.

**6. How long is a cash withdrawal instruction valid for?**

A cash withdrawal instruction is valid for 60 minutes. You have to withdraw cash from an ATM within 60 minutes after the instruction is set up. Otherwise, the instruction will be cancelled and a new instruction is required to be set up.

**7. How many cash withdrawal instructions can be set up?**

You can only set up one instruction at the same time.

**8. Can I amend a cash withdrawal instruction?**

You can update a cash withdrawal instruction using "Amend Instruction" or "Delete Instruction" function.

**9. After setting up the cash withdrawal instruction, do I need the physical bank card to withdraw cash?**

No. After setting up a cash withdrawal instruction, you can withdraw cash at any Chiyu Bank ATMs, or any ATMs supporting UnionPay QR Cash Service with your Mobile Banking(Please refer to point 12 about the fees for using non-Chiyu Bank ATMs).

**10. What withdrawal currencies does QR Cash support?**

QR Cash supports HKD and RMB cash withdrawal at Chiyu Bank ATMs, depending on the type of ATM; For using non-Chiyu Bank ATMs, only local currency withdrawal can be supported.

**11. Will notifications be sent to customers after a QR Cash withdrawal?**

We will send you a SMS and email notification when you set up, amend, or delete a cash withdrawal instruction on the Mobile Banking. Please check the notifications once received.

**12. Is there any fee of QR Cash?**

QR Cash does not incur any charges at any Chiyu Bank ATMs in Hong Kong. However, please note that if you do not use the Chiyu Bank ATMs to withdraw money, the fee for "Cash withdrawal via "CUP" ATM network" may be involved. Customers should pay attention to the transaction screen of the ATM. Please refer to the service charges for "General Banking Services / Loan Services".

**13. How to check my QR Cash transaction records?**

You may log in Mobile Banking or Internet Banking to check your account transaction records. The transaction records will also be shown on the monthly statement.

**14. Can I use QR Cash in Mainland China?**

QR Cash can be used in Mainland China. However, the fee for overseas withdrawal shall be involved. For handling charges, please refer to the service charges for "General Banking Services / Loan Services".

**15. Will my account be debited when I set up a cash withdrawal instruction?**

No. Your account will only be debit when withdraw cash from the ATM.

**16. How does the bank ensure the account security and transaction security when I use QR Cash?**

Account security and transaction security are prime concerns of Chiyu Bank. We have comprehensive measures to protect our customers, which include but are not limited to:

1. QR Cash service can only be used after logging in Mobile Banking, which is monitored under the Bank's mobile application controls.
2. You could set a withdrawal instruction only after your mobile token or security device has been verified.
3. All application data are encrypted during transmission and data storage is also protected by the bank security control.

**17. Which account can be used for QR Cash?**

You can withdraw cash from valid bank account with your ATM Card. For HKD cash withdrawal, you may choose a designated HKD account to be debited. For RMB cash withdrawal, you may choose a designated RMB account to be debited, or after a currency exchange, you may choose a designated HKD account to be debited (The exchange rate is determined at the time of transaction and will be shown on the ATM screen).

**18. What should I do if the ATM does not have sufficient banknotes?**

If the ATM does not have sufficient banknotes, a message will be prompted on both ATM screen and Mobile Banking. We will keep your cash withdrawal instruction and you may amend the instruction on the Mobile Banking, or you may approach another ATM and withdraw cash while the instruction is still valid.