

Terms and Conditions for using Chiyu

“UnionPay QR Cash” Service

Before using the Chiyu “UnionPay QR Cash” Service (“QR Cash”) , please read these Terms and Conditions carefully. By using QR Cash, you will be considered to have accepted and agreed to be bound by these Terms and Conditions.

1. QR Cash is available to Dual Currency UnionPay ATM Card (“ATM Card”) holders.
2. To withdraw cash without physical card via QR Cash, you can first set up a cash withdrawal instruction with the Mobile Banking service of Chiyu Banking Corporation Limited (“Chiyu”), then visit any ATMs supporting “QR Cash” Service, scan the QR code and input the card PIN within 60 minutes (“Valid Period”).
3. In order to be eligible for using QR Cash, you must fulfill the following conditions :
 - a. you must have attained 18 years old;
 - b. you must have registered Chiyu Internet Banking service without suspending temporarily from the Mobile Banking service;
 - c. you must hold a valid ATM Card with Chiyu;
 - d. you must use a mobile device with camera functions;
 - e. 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
 - f. you must have activated the mobile token on your mobile device or your physical security device.
4. The daily cash withdrawal limit (whether physical card or QR Cash) of an ATM Card will apply collectively to all ATM Card(s) held under your name. The maximum daily cash withdrawal limit for QR Cash is HKD/RMB10,000, please refer to the “QR Cash Available Balance” shown

on the cash withdrawal instruction for the actual daily cash withdrawal limit.

5. You can withdraw cash from valid bank account with your ATM Card.

There may be restrictions on the bank account(s) that you may withdraw cash through QR Cash. In case of disputes, Chiyu has the sole and final decision to determine the type of bank account(s) that you may withdraw cash via QR Cash.

6. Renminbi notes withdrawal in Hong Kong is only available at our designated ATMs.
7. All QR Cash transactions shall be shown in the relevant bank statement.
8. The minimum withdrawal amount is HKD/RMB100.
9. You can only set up one cash withdrawal instruction at any one time.
10. If you do not withdraw the cash within the Valid Period, the instruction would be cancelled without prior notice.
11. You can amend or delete the cash withdrawal instruction before withdrawing the cash and within the Valid Period, the Valid Period will be extended 60 minutes from the time when your amended cash withdrawal instruction is set.
12. You should ensure there is available and sufficient balance in the withdrawal account; otherwise, Chiyu will not proceed with your cash withdrawal instruction.
13. Unless we specify otherwise, you will be considered having received any notice given by us immediately after we have sent it as push notification (if applicable) or message to your phone number or email address on our record.
14. To use QR Cash, you must follow our user flow and rules, which may be updated by us from time to time. For details of the user flow, please refer to the QR Cash FAQs on Mobile Banking.
15. Chiyu reserves the right to change, suspend, or terminate QR Cash or to amend its terms and conditions at its sole discretion without prior notice. In case of any dispute(s), the decision of Chiyu shall be final and conclusive.

16. To enjoy "Chiyu Bank ATMs Location" function of QR Cash, you have to switch on the relevant function, such as location service, according to the setting of your mobile device. "Chiyu Bank ATMs Location" will not be available to you if you choose not to switch on the relevant function.
17. We are not responsible for the quality or performance of QR Cash. QR Cash may not be available at all times and there may be delays, failures, errors or omissions or loss of transmitted information.
18. You accept full responsibility for non-observance or violation of any provision of these terms and conditions and undertake and agree to fully indemnify us towards any loss, damage, claim and any other financial charge that we may incur and/or suffer as a result of any such nonobservance or violation on your part.
19. You are responsible for the data charges of using Chiyu Bank Mobile Application or Mobile Banking imposed by your service providers.
20. "Conditions for Services" shall apply, you can visit our website to read the "Conditions for Services". In the event of any conflict or inconsistency between these terms and "Conditions for Services", these terms shall prevail.
21. Mobile Banking "Terms & Important Notice" shall apply, you can select "Setting" on Mobile Banking to read the Mobile Banking "Terms & Important Notice". In the event of any conflict or Inconsistency between these terms and Mobile Banking "Terms & Important Notice", these terms shall prevail.
22. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region. The parties submit to the non-exclusive jurisdiction of the Hong Kong Courts.
23. The Chinese version of these Terms and Conditions is for reference only. In the event of discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.