

Frequently Asked Questions on Notice of ATM Card Replacement

I. Why does the Bank arrange ATM Card replacement?

In accordance with the Bank's system upgrade, all existing ATM cards of the Bank issued on or before 2 May 2025 will automatically become invalid on 30 April 2026. Customers will not be able to use their ATM cards to conduct transactions at ATMs and POS terminals.

II. Do I need to replace my ATM card?

If the card you hold was issued by the Bank on or before 2 May 2025, and there is no special status on your accounts, you will be arranged to replace your ATM card within the period. If the card you hold was issued by the Bank from 3 May 2025 onwards, your ATM card will not be affected and you can continue to use it as usual.

III. What is "special account status"?

Examples for special account status are "Account closed", "Deceased", "Frozen by Court Order", "Winding-up", "Bankruptcy", "Having returned mail", "Card blocked", "Card expired", etc. ATM card replacement will not be arranged to customers with special account status. If you would like to know your own account status, you may call the ATM Card 24-hour Customer Service Hotline at (852) 2232 3233 or visit any of our branches.

IV. How does the ATM card replacement affect me?

Your new card number, ATM card PIN, linked account(s), daily transaction limits, and settings for purchasing Hong Kong Jockey Club Cash Vouchers (if applicable) will remain unchanged. If you have registered for the PPS Service, no re-registration of relevant bills is required. You can continue to enjoy the original functions of the old card with the new card.

In addition, new function of "Union QuickPass" will be added to the new card. You can simply tap your new card at any sales points displaying "UnionPay QuickPass" logo in Hong Kong or outside Hong Kong, and then enter your ATM card PIN to complete the payment instantly, without card insertion.


V. Is there any charges for ATM card replacement?

The arrangement of ATM card replacement is free of charge. Service charges for ATM card related services will remain unchanged. Please refer to the Bank's "General Banking Services Charges" for details.

VI. When will I get the new ATM card?

Starting from October 2025, the Bank will gradually mail the new card to your correspondence address registered with the Bank, and the card replacement arrangement will be finished on late March 2026. If you would like to have early card replacement, you can visit any of our branches with your valid identification documents to apply ATM card replacement.

VII. How can I identify the new card from the old card?

There will be “UnionPay QuickPass” logo () printed on the back of the new card. You may also contact the ATM Card 24-hour Customer Service Hotline at (852) 2232 3233 or visit any of our branches for enquiry.

VIII. What should I do after receiving the new card?

Upon receipt of the new card, you can use it immediately with your existing ATM card PIN as usual. Your old card will automatically become invalid after 30 days from the new card’s issuance date or upon the new card activation.

IX. What should I do if I cannot receive my new card during ATM card replacement period?

If you are eligible to the ATM card replacement arrangement but fail to receive the new card during ATM card replacement period, you should check the validity of your correspondence address registered with the Bank. If your current correspondence address has changed, please update through Internet Banking or visit any of our branches in person as soon as possible. After that, you need to apply for ATM card reissue. The new card will then be mailed to your updated correspondence address.

Chiyu Banking Corporation Limited

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