What is Visa/ Mastercard contactless payment function?

Visa and Mastercard contactless payment function is a free credit card feature which provides swift and convenient payment for HSBC Visa Gold, HSBC Visa Classic, HSBC Gold Mastercard and HSBC Mastercard Standard Credit Card. Visa/ Mastercard contactless payment function is a chip-based technology which allows you to pay for your purchases by tapping your card without the need to sign on the sales slip for payment of not more than MOP/HKD1,000* per transaction (*subject to the limits set by the Bank, Visa or Mastercard Worldwide or the merchant).

什麼是 Visa/ 萬事達卡感應式付款功能？

Visa/ 萬事達卡感應式付款功能是滙豐滙財金卡，滙豐滙財卡，滙豐萬事達金卡及滙豐萬事達卡的免費信用卡產品功能，供您快捷方便地付款。透過 Visa/ 萬事達卡感應式付款功能上的晶片，您只需輕拍您的信用卡，便可進行澳門幣/港幣 1,000 元*或以下的交易並無須簽名。（*依據由本行，Visa 或萬事達卡國際組織或商戶不時設定的交易限額而定）。

How to identify if your HSBC credit card has Visa or Mastercard contactless payment function?

You will notice a contactless sign on your card if your card has either Visa or MasterCard contactless payment function. Please refer to the below card images for the location of the contactless sign on your card.

怎樣能分辨我的信用卡有沒有 Visa 或萬事達卡感應式付款功能？

如您的信用卡已配備 Visa 或萬事達卡感應式付款功能，您可留意到於你的信用卡卡面上會顯示感應式付款功能標誌(")請參考以下顯示感應式付款功能標誌之位置的信用卡圖片。

How to use Visa/ Mastercard contactless payment function?

Visa/ Mastercard contactless payment is easy and convenient to use. Simply spend at a merchant which allows Visa/ Mastercard contactless payment and tap on the contactless payment terminal with your card with Visa/ Mastercard contactless payment function. A green light will appear on the terminal when the contactless payment transaction is completed. No signature is required for contactless payment transaction of MOP/HKD1,000* or below.(*Set by the Bank, Visa or Mastercard Worldwide or the merchant from time to time).

怎樣使用 Visa 或萬事達卡感應式付款功能？

Visa 或萬事達卡感應式付款功能使用簡單方便。您只需於接受 Visa 或萬事達卡感應式付款功能之商戶消費，並輕拍你的 Visa 或萬事達感應式付款信用卡進行消費。當終端機上綠色燈亮起時，代表交易完成。無須簽名進行澳門幣/港幣 1,000 元*或以下的交易。(*依據由本行，Visa 或萬事達卡國際組織或商戶不時設定的交易限額而定）。

Is there any transaction limits when using Visa or Mastercard contactless payment function?

Visa/ Mastercard contactless payment transaction limit is set by the merchant. Depending on the merchant setup, you may use Visa or Mastercard contactless payment function for Visa or Mastercard contactless payment transaction of up to MOP/HKD1,000*.(*Set by the Bank, Visa or Mastercard Worldwide or the merchant from time to time).

使用 Visa 或萬事達卡感應式付款功能時，有沒有交易限額控制？

Visa 或萬事達卡感應式付款交易限額由商戶設定。根據不同商戶設定，您可使用 Visa 或萬事達卡感應式付款功能進行澳門幣/港幣 1,000 元*或以下的交易。(*依據由本行，Visa 或萬事達卡國際組織或商戶不時設定的交易限額而定）。

Do I need to apply separately for Visa and Mastercard contactless payment function?

Visa / Mastercard contactless payment function is a free standard feature for HSBC Visa Gold, HSBC Visa Classic, HSBC Gold Mastercard and HSBC Mastercard Standard Credit Card. If your card comes with Visa /Mastercard contactless payment function, you only need to agree to the credit card terms and conditions and activate your card so as to use Visa / Mastercard contactless payment function.

我需要分別申請 Visa 或萬事達卡感應式付款功能嗎？

Visa / 萬事達卡感應式付款功能是滙豐滙財金卡，滙豐滙財卡，滙豐萬事達金卡及滙豐萬事達卡的免費信用卡功能。如您的信用卡已具備 Visa / 萬事達卡感應式付款功能，你只須同意您的信用卡使用條款，並啟動信用卡，便能使用 Visa / 萬事達卡感應式付款功能。

Can I cancel the Visa/ Mastercard contactless payment function on my card?

Visa/ Mastercard contactless payment function is a mandated feature for which provides swift and convenient payment with your HSBC credit cards. However if you do not wish to have this feature, we apologise we do not offer a card without Visa/ MasterCard contactless payment function.

我可以取消信用卡上的 Visa / 萬事達卡感應式付款功能嗎？

Visa/ 萬事達卡感應式付款功能是一項規定的信用卡功能，能讓您更快捷方便使用滙豐信用卡進行消費。但如您依然希望取消此功能，很抱歉，我們未有提供沒有 Visa/ 萬事達卡感應式付款功能的信用卡。

How can I check my Visa / Mastercard contactless payment transactions? Will they be shown on Internet Banking and credit card statements just like other types of credit card transactions?

Just like other types of credit card transactions, all Visa / Mastercard contactless payment transactions will be shown on Internet Banking and credit card statement, convenient for you to distinguish between contactless payment transactions

我怎樣可以查詢 Visa/ 萬事達卡感應式付款交易？感應式付款交易會與其他信用卡交易一般於月結單及個人網上理財上顯示嗎？

如您的其他信用卡交易，所有 Visa / 萬事達卡感應式付款交易將顯示於您的月結單及個人網上理財上，方便您能查閱感應式付款交易。

Where can I use Visa or Mastercard contactless payment function in Macau?

There are a number of outlets in Macau which currently support Visa or Mastercard contactless payment function, including major supermarkets, convenience stores and eateries. If you see the contactless logo, at merchants then you will know you can use your Visa or Mastercard contactless payment function on your card.

Also, you may refer to Visa/ Mastercard webpage for an up-to-date list of Visa / Mastercard contactless payment merchants.

Visa: https://www.visa.com.hk/en_HK/pay-with-visa/featured-technologies/visa-contactless-payments.html
MasterCard: https://www.mastercard.com.hk/en-hk/consumers/features-benefits/contactless/contactless-locator.html

在澳門，我可以在哪裡進行 Visa / 萬事達卡感應式付款交易？

澳門有一些商戶支援 Visa/ 萬事達卡感應式付款交易，包括超級市場，便利店及食肆。您只需留意商戶內的感應式付款功能標誌(·)))，您便能使用信用卡上的 Visa/萬事達卡感應式付款功能進行交易。

同時，您亦可留意 Visa 或萬事達卡網頁上不時更新的感應式付款功能商戶名單。

Visa 網頁: https://www.visa.com.hk/zh_HK/pay-with-visa/featured-technologies/visa-contactless-payments.html
萬事達卡網頁: https://www.mastercard.com.hk/zn-hk/consumers/features-benefits/contactless/contactless-locator.html

Is using Visa / Mastercard contactless payment function safe?

Visa/ Mastercard contactless payment function is developed based on secure EMV chip technology, which provides both data protection and transaction security via the use of keys and the latest encryption technology. Visa/ Mastercard contactless payment transactions are processed through the same reliable payment network as EMV chip transactions.

使用 Visa/ 萬事達卡感應式付款功能安全嗎？

Visa/ 萬事達卡感應式付款功能是根據 EMV 晶片技術，採用密鑰和最新加密技術確保數據和交易安全。感應式付款功能的付款網絡與其他 EMV 晶片交易相同，同樣可靠。

Apart from using my Visa or Mastercard contactless payment function in Macau, can I use my credit card with Visa or Mastercard contactless payment function outside Macau?

Yes, you can use your credit card with Visa or Mastercard contactless payment function outside Macau.

除於澳門使用 Visa/ 萬事達卡感應式付款功能進行交易外，於澳門以外地區可以使用嗎？

可以，你可於澳門以外地區使用 Visa/ 萬事達卡感應式付款功能進行交易。

Do I need to sign on the sales slip on Visa or Mastercard contactless payment transactions?

No signature is required for Visa/ MasterCard contactless payment transactions for transactions of up to MOP/HKD1,000* , subject to the merchant setup. (*Set by the Bank, Visa or Mastercard Worldwide or the merchant from time to time).

使用 Visa/ 萬事達卡感應式付款功能進行交易時，我需於簽賬單上簽名嗎？

根據不同商戶設定，您可使用 Visa 或萬事達卡感應式付款功能進行澳門幣/港幣 1,000 元*或以下的交易而無需於簽賬單上簽名。 (*依據由本行，Visa 或萬事達卡國際組織或商戶不時設定的交易限額而定）。

I saw a notification about Visa / Mastercard contactless payment function. Instead of waiting for renewal, I would like to get a card with Visa / Mastercard contactless payment function sooner. Can this be arranged?

We can arrange a replacement card with Visa / MasterCard contactless payment function for you. Please note while processing the replacement card, your card will be temporarily suspended for merchant transactions (Autopay and Direct Debit Authorization will not be affected). It may take up to 10 working days for replacement card arrangement.

You may download the Credit Card Service Request Form from www.hsbc.com.mo, complete and send it to us, contact our Customer Service Centre at (853) 2832 2813 or visit one of our branches.

我看到了有關 Visa/ 萬事達卡感應式付款功能的通知,除等候信用卡到期更換外,我可以立刻更換具備 Visa/ 萬事達卡感應式付款功能的信用卡嗎?

我們可以為您安排更新您的信用卡,讓您更快能享用 Visa/ 萬事達卡感應式付款功能。請留意當進行更換卡時,被更換的信用卡將暫時停止進行商戶交易(自動轉賬或直接付款授權除外)。有關更新卡安排將於 10 個工作天內完成。

您可於滙豐網站(www.hsbc.com.mo)下載表格及文件部分下載或於各滙豐分行填寫信用卡戶口服務申請表或聯絡客戶服務熱線 (853) 2832 2813 再作安排。

I saw a notification about Visa/ Mastercard contactless payment function. Yet, I do not want to have this feature although it is free. Can that be arranged?

Visa/ Mastercard contactless payment function is a mandated feature for which provides swift and convenient payment with your HSBC credit cards. However if you do not wish to have this feature, we apologise we do not offer a card without Visa/ MasterCard contactless payment function.

我看到了有關 Visa/ 萬事達卡感應式付款功能的通知,儘管是一項免費的產品功能,我可以取消使用嗎?

Visa/ 萬事達卡感應式付款功能是一項規定的信用卡功能,能讓您更快捷方便使用滙豐信用卡進行消費。但如您依然希望取消此功能,很抱歉,我們未有提供沒有 Visa/ 萬事達卡感應式付款功能的信用卡。

I saw your notification about Visa/ Mastercard contactless payment function. So when will my cards be enabled with these features?

You will receive your card with contactless payment function upon card replacement and renewal on or after 31 May 2019.

我看到了有關 Visa/ 萬事達卡感應式付款功能的通知，我的信用卡將可於什麼時候使用有關功能？

您的信用卡將於 2019 年 5 月 31 日起進行更換及續期時將具備卡感應式付款功能。