

無所不Pay

加入滙豐Samsung Pay

聰明消費輕鬆加倍



samsung pay

與你 成就更多

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# ■ 如何加入卡片 Samsung Pay

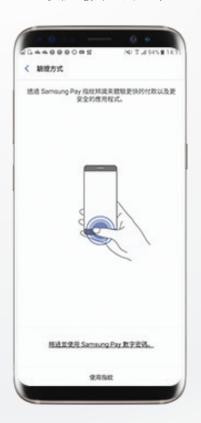
1

進入Samsung Pay APP 點選右下方進入登入按鈕 並輸入您的三星編號



2

可選擇使用虹膜、指紋或 註冊四位數字密碼作為 身份驗證方式



3

您可透過相機自動辨識卡片內容 亦可手動方式輸入信用卡號、 到期日及安全碼等資訊



\*三星帳號註冊方式依 Samsung 官網公告為主。Galaxy S8、S8+ 可前往 Google Play 下載



Samsung Pay APP •

# ■ 如何加入卡片 Samsung Pay

4

透過簡訊來驗證您的信用卡 請在指定時限內,輸入簡訊內 驗證碼完成驗證。您亦可選擇透過 銀行之語音客服專線進行驗證



5

請以手指輸入與 該信用卡卡背 相同之簽名



6

您現在已可透過 Samsung Pay 使用此張信用卡



了解更多

加卡教學

# ■如何付款

1

請從螢幕向上滑開啟動 Samsung Pay



2

以指紋、密碼或虹膜 (限 S8 | S8+) 進行驗證 3

將手機靠近刷卡機 即可完成付款





了解更多

滙豐銀行 無所不Pay

# 常見問題

#### 1.什麼是Samsung Pay?

Samsung Pay是一個安全、便捷的行動支付服務,幾乎適用於任何能刷卡購物的實體商店, Samsung Pay透過支援近場無線通訊(NFC)技術及磁條感應(MST)技術,將您的滙豐信用 卡加載於Samsung手機內,即可輕鬆的使用Samsung Pay進行刷卡購物。

#### 2.Samsung Pay的主要特點是什麼?

您能夠使用Samsung手機在商店內透過Samsung Pay感應式付款。Samsung Pay的主要特點在於其專有的磁條感應(MST)技術以及近場無線通訊(NFC)付款技術,這使它成為最廣為接受的行動支付服務。支援型號:Galaxy S 6 edge+(即將支援), Galaxy S7, Galaxy S7 edge, Galaxy S8, Galaxy S8+, Galaxy Note 5, Galaxy A7(2016), Galaxy A7(2017), Galaxy A5(2016), Galaxy A5(2017)及後續的旗艦機型。

### 3.哪些滙豐信用卡可以使用Samsung Pay?

台灣滙豐MasterCard、Visa個人實體信用卡(公司卡除外)皆支援使用Samsung Pay,若實體信用卡有下述情形,亦不支援Samsung 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。

### 4.使用Samsung Pay是否需支付額外費用?

滙豐信用卡持卡人無需支付Samsung Pay使用費用。

# 5.Samsung Pay的交易安全嗎?

Samsung Pay使用代碼化技術和Samsung KNOX,以確保您的付款資訊。此外,在您付款前將確認您的指紋或4位數密碼。

- 您不應選擇容易被其他人猜測的密碼或告訴其他人您的裝置密碼。
- ●您必須確保您Samsung Pay裝置內沒有儲存其他人的指紋。
- 您不應安裝來源不明的App或把您的裝置root、刷機。

# 6.使用Samsung Pay需要連接網路嗎?

Samsung Pay在註冊銀行信用卡、啟動信用卡和信用卡更新時需要連接網路,而後於實體商店內進行付款時不需要網路連接。建議每天裝置至少要連接網路一次以確保Samsung Pay保持更新。

#### 7.如何將滙豐信用卡加入Samsung Pay?

Samsung手機

- 開啟Samsung Pay App
- 按中間的加號圖示。
- 使用你的鏡頭或手動輸入卡片上的資料,依指示加載信用卡。

#### 8.Samsung Pay App中卡片圖案的4個數字是什麼?

Samsung Pay App中卡片圖案上的後4碼為您實體信用卡的後4碼。

#### 9.Samsung Pay可加載多少張卡片?

每部裝置最多可加載10張不同的信用卡;同一張滙豐銀行信用卡片可加入至不同的裝置。

#### 10.如何設置我的滙豐信用卡為Samsung Pay的預設卡?

在Samsung Pay中沒有預設的銀行卡片。當您打開Samsung Pay App或由Home鍵上 滑顯示常用的卡片時,將看到最近註冊、查看或使用的卡片將顯示為第一張。

# 11.在Samsung Pay中的卡片圖案為何與實體信用卡卡面不一定相同?

Samsung Pay卡片圖案會顯示該實體信用卡所屬系列最新的卡面。

### 12.若安全碼(卡片背後末3碼)一直輸錯會發生什麼事情?

安全碼(卡片背後末3碼)輸入錯誤達5次,則無法再加載此一張信用卡,請致電本行客服中心處理。

### 13.驗證時,我必須在多久時間內輸入驗證碼?

驗證碼的有效時間為30分鐘,所以請客戶務必於收到簡訊驗證碼後30分鐘內完成驗證 步驟。

#### 14.若驗證碼一直輸錯會發生什麼事情?

若客戶驗證碼輸入錯誤達3次,則無法再加載此一張信用卡,請致電本行客服中心處理。

# 常見問題

#### 15.在哪些地方可以使用Samsung Pay?

- (1)實體商店:請留意收銀台或刷卡機上是否有Samsung Pay標誌或免接觸標誌,有前述標誌就可使用Samsung Pay。
- (2)APP商城或網路商店:尚未支援。
- (3)請至Samsung官網上查詢到可使用Samsung Pay的商店資料。

### 16.如何使用我的Samsung裝置進行Samsung Pay交易?

- (1)從裝置Home鍵由下往上滑動來啟動Samsung Pay的付款介面。
- (2)左右滑動選擇希望用於付款的銀行卡片。
- (3)驗證指紋後,將您的手機靠近刷卡機或NFC感應器來完成交易。另外,如果您不選擇 使用指紋辨識功能,可以改為輸入4位數密碼。

### 17.裝置要多接近刷卡機才能讓磁條感應(MST)運作?

行動裝置必須放置在距離刷卡機5cm的位置才能讓磁條感應(MST)運作。

# 18.使用Samsung Pay付款時,是否有交易金額限制?

只要您的信用額度足夠,交易就可完成。(Samsung Pay於國外之使用或支付限制(如海外消費金額限制),請您於使用前詳閱Samsung Pay官網説明)

# 19.使用Samsung Pay已經進行指紋辨識,還需要簽名嗎?

依照VISA與MasterCard國際組織規定,感應式交應NT\$3,000以下不需簽名,NT\$3,000以上仍需簽名,但實際仍依收單行在刷卡機上之設定為主。

#### 20. 為何我需要等到勾選符號出現,才能移開裝置?

必須等到裝置顯示勾選符號(✔),才表示交易完成。

#### 21.我如何知道使用Samsung Pay時,交易是否成功?

如果您的交易成功支付,商店將會提供本次交易的簽單、收據或發票。另外,您稍後亦可收到本次交易的推播通知,亦可於Samsung Pay App內查閱交易記錄。

### 22.交易記錄會顯示多少筆交易?

交易記錄最多可顯示最近10筆資料。

#### 23.使用Samsung Pay是否可享有與原實體卡相同的權益?

Samsung Pay的交易會併入所加載的原實體卡計算,享有的權益與原實體卡相同包含現金回饋、紅利點數。但其他須使用實體卡進行過卡的權益(包含停車優惠、百貨滿額禮回饋…等),使用Samsung Pay之交易就無法享有該權益。

#### 24.如果我的滙豐信用卡遺失或被竊,我應該怎麼處理?

如果您發現您的信用卡遺失或被竊,請立即致電24小時服務專線02-6616-6000與本行聯繫。本行將會立刻終止您的實體信用卡,以及一併終止刪除使用此實體信用卡加載在所有Samsung裝置上的卡片。若您之後收到申請補發新卡,您需重新於Samsung行動裝置上重新加載卡片。

#### 25.如果我的Samsung行動裝置遺失或被竊,我應該怎麼處理?

如果您發現您的Samsung行動裝置遺失或被竊,請參照以下建議:

- 您可以通過三星官方網站"尋找我的手機"(Find My Mobile)服務來遠端鎖定Samsung Pay,或者遠端移除手機上所有的Samsung Pay資料https://findmymobile.samsung.com/
- 您也可以致電24小時客戶服務中心專線02-6616-6000與本行聯繫,客戶服務專員將協助您停用/掛失您遺失或被竊的Samsung行動裝置內加載的卡片。

# 26.如果我更換我的裝置,對於Samsung Pay有什麼影響?

如果您要更換裝置,需重新註冊Samsung Pay並加載滙豐銀行信用卡,另建議您將舊裝置的Samsung Pay進行刪除。

# 27.如果我收到補發卡或續卡,即與原信用卡是同樣的卡號,我需要於Samsung Pay內更新 卡的資料嗎?

不需要。如果您收到補發卡並有同樣的卡號,您的裝置帳號會自動連接到該卡號。當您收到新的滙豐信用卡,開卡後就可以使用Samsung Pay進行交易。

# 28.我可否移除Samsung Pay內的卡片?

可於Samsung Pay App內移除卡片。

# 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Samsung 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Samsung 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Samsung Pay應用程式的特定信用卡。
- 二、「Samsung Pay」:指Samsung Electronics Co., Ltd. (以下簡稱Samsung)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Samsung行動裝置使用信用卡,於網路或實體商店內進行交易。
- 三、「Samsung Pay應用程式」:指Samsung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Samsung 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Samsung Pay應用程式註冊及使用信用卡

一、持卡人須依照Samsung Pay應用程式內的註冊指引註冊信用卡。如信用卡不適用 於Samsung 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Samsung 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Samsung Pay時,持卡人之電信服務、網路服務或Samsung 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Samsung 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Samsung Pay應用程式之每次交易設定交易金額上限。
- 四、持卡人了解Samsung Pay應用程式服務係由Samsung 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Samsung Pay應用程式之表現或操作;或(c) Samsung Pay服務供應商停止或禁止持卡人使用Samsung Pay應用程式或持卡人之行動裝置不再支援Samsung 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Samsung 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Samsung 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Samsung 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 Samsung Pay應用程式內的信用卡移除。

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- 六、持卡人了解以Samsung 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Samsung 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Samsung 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Samsung Pay使用信用卡之各項資料,包括各項交易、技術、位置及持卡人之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Samsung Pay服務供應商及由Samsung 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Samsung Pay使用信用卡之最近交易紀錄或其他資訊將會顯示於Samsung Pay應用程式中,若持卡人擬設定/拒絕該等資訊於Samsung Pay應用程式中顯示,須與Samsung 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Samsung Pay應用程式中之信用卡

- 一、持卡人可使用Samsung Pay提供之應用程式或聯繫本行暫停或恢復Samsung Pay應用程式內的信用卡。
- 二、持卡人如要停用Samsung Pay應用程式中的信用卡,可從Samsung Pay應用程式中 設定刪除該張信用卡。一旦從Samsung 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Samsung 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Samsung 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Samsung 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,Samsung Pay應用程式內的信用卡將被刪除,持卡人須重新維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Samsung Pay應用程式中,如不重新註冊,持卡人將不能透過Samsung 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Samsung 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Samsung Pay使用信用卡;(b)更改或暫停持卡人透過Samsung Pay使用信用卡之交易方式或金額;(c)改變透過Samsung 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Samsung Pay使用該卡(即使Samsung 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Samsung Pay服務供應商終止合作合約時,持卡人也將不能再透過Samsung 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Samsung 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Samsung 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Samsung 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Samsung Pay服務供應商擁有或註冊,持卡人同意不會因為透過Samsung 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Samsung Pay服務供應商,不能保證Samsung 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Samsung Pay進行交易而負任何責任。持卡人了解並同意透過Samsung 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Samsung Pay使用(或未能使用)信用卡而產生之責任負責。本行不會因Samsung Pay服務供應商的表現或持卡人與第三方及Samsung Pay應用程式相關的安排及協議負責任。持卡人之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Samsung 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 Samsung Pay Service Terms and Conditions In order to apply for using Samsung 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 Samsung Pay app.
- 2. "Samsung Pay": It means the mobile payment service system made available via such mobile payment technologies developed and offered by Samsung Electronics Co., Ltd. (referred to as Samsung) 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 Samsung mobile device for shopping online or at any physical store.
- 3. "Samsung Pay app": It means an app in the Samsung 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 Samsung 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 Samsung Pay app

- 1.The cardholder shall register his/her credit card in accordance with the registration guidance identified in the Samsung Pay app. In the event where the credit card is not applicable to the Samsung 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 Samsung 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 Samsung Pay service provider might charge fees for online transmission, SMS or other services when the cardholder is using the Samsung 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 Samsung 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 Samsung Pay app.
- 4. The cardholder understands that the Samsung Pay app services are made available by the Samsung 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 Samsung Pay apps; or (c) the Samsung Pay service provider ceases to use, or prohibits the cardholder from using, the Samsung Pay app, or the cardholder's mobile device no longer supports the Samsung 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 Samsung Pay username, login-in password, fingerprint and credit card token number and prevent any other person from using the cardholder's credit card via Samsung 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 Samsung Pay app has been used by any other person once.
- 5.The cardholder shall remove the credit card registered inside the Samsung 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 Samsung 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 Samsung Pay app.
- 7.Subject to the said terms and conditions, any dispute arising from transactions by the cardholder's credit card used via Samsung 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 Samsung 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) Samsung Pay service providers who support the credit card, and the assignees, agents or affiliated companies managed or commissioned by the Samsung 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 Samsung Pay will be displayed in the Samsung Pay app. Where the cardholder wishes to set/reject the display of such information in the Samsung Pay app, he/she shall contact the Samsung 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 Samsung Pay app

- 1. The cardholder may utilize the Samsung Pay app or contact the Bank to suspend or resume the credit card usage in the Samsung Pay app.
- 2.In the event where the cardholder wishes to stop using the credit card in the Samsung Pay app, he/she may proceed to remove the credit card from the Samsung 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 Samsung 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 Samsung Pay is re-issued due to loss, burglary or fraud, the Bank will terminate the original credit card in the Samsung 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 Samsung Pay app will be deleted accordingly, and the cardholder will be required to re-register the credit card in order to continue utilizing the Samsung Pay service.
- 6.Under certain circumstances for security reason, cardholder might be asked to re-register the credit card in the Samsung Pay app in order to continue enjoying the convenience of Samsung 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 Samsung 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 Samsung Pay; (b) change or suspend transaction by the cardholder's credit card via Samsung Pay or the transaction amount; (c) change the authority of credit card used via Samsung 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 Samsung Pay (even if the Samsung Pay app or mobile device still displays the icon of the credit card). Where the cooperation agreement between the Bank and the Samsung Pay service provider is terminated, the cardholder will no longer able to continue to use the card via Samsung 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 Samsung Pay app) or in any other agreed manner. The cardholder's continued use of the credit card via Samsung 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 Samsung Pay (including patents, trade secrets, trademarks, service marks, images, patterns, and display logos) shall be owned or registered by the Bank or the Samsung Pay service provider. The cardholder agrees that no license related thereto will be granted to him/her via the Samsung Pay app or upon his/her registration or usage of the credit card.

#### Article 9. Disclaimer

The Bank is not the Samsung Pay service provider and, therefore, will not warrant the availability of Samsung Pay. The Bank will not be liable for any overdue usage or failure to complete the transaction via Samsung Pay. The cardholder acknowledges and agrees that the usage of a credit card via Samsung 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 Samsung Pay. The Bank will not be liable for the Samsung Pay service provider's performance, or the arrangement and agreement between the cardholder and a third party and related to the Samsung 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 Samsung 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。