
汇丰中国关于借记卡升级为支持非接触交易芯片卡的公告

尊敬的客户：

为提供更好的服务，汇丰中国借记卡即将升级为支持非接触交易的芯片卡，实现无需插卡即可读取芯片完成借记卡交易。此次升级不影响原有磁条卡、接触式芯片卡的使用，但自推出非接触式芯片卡之日起，原接触式芯片卡停止发行，已经发行的借记卡在更换新卡时将默认换为非接触式芯片卡。

“闪付”是金融 IC 卡基于安全芯片及非接触式支付技术的一种快捷交易方式。

具有“闪付”功能的金融 IC 卡的卡面有“闪付”的天线标识 。

非接触式芯片卡支持银联小额免密免签服务。当持卡人使用具有“闪付”功能的金融 IC 卡或支持“银联手机闪付”的移动设备，在指定商户进行一定金额（境内单笔交易限额不超过人民币 1,000 元，日累计交易限额不超过人民币 3,000 元，境外以当地限额为准）及以下的交易时，只需将卡片或移动设备靠近支付受理终端的“闪付”感应区，即可完成支付。支付过程中，持卡人不会被要求输入密码，也无需签名，这即称之为小额免密免签服务。

小额免密免签业务主要用于公交、地铁、餐饮、百货商店、超市等日常消费领域，满足商户快速结账需求，提升持卡人用卡体验。持卡人亦可通过手机银行或者客户服务热线关闭或者重新开通小额免密免签服务。更多内容，请参阅我行官网 [常见问题](#) 《小额免密免签服务》具体介绍。


特此公告

汇丰银行（中国）有限公司
2020 年 12 月

Notice on Upgrading to Contactless Chip Debit card, effective from Dec 2020

Dear Customers,

To serve you better, HBCN will be upgrading the debit card to be equipped with a contactless chip so as to enable debit card transaction without inserting your debit card into the POS terminal machine. This upgrade will not affect existing customers who are using magnetic stripe debit cards and contact chip debit card. However, with the launch of the new contactless chip debit card, the contact chip debit card will no longer be issued by the bank. Upon customer's card replacement instruction, existing contact chip debit card will be replaced by the contactless chip debit card by default.

"Quickpass" is a fast payment solution riding on secured and contactless chip. A debit card bearing  signage on the card face supports QuickPass function.

Contactless chip debit card supports small value PINless transaction. Through the Unionpay terminals of designated merchants, cardholders can make the transactions by tapping the debit card or mobile device with PINless function within a set amount (Not exceeding RMB 1,000 per transaction and RMB 3,000 per day at domestic merchants, and the transaction limit in overseas may vary). The so called PINless function requires no PIN or signature during the payment process within the set amount.

PINless transaction is mainly used on public transportations, foods and beverages, department stores, supermarkets and other necessities spending, fulfilling the needs of a swift payment process and improving customers' experience. Cardholders can request to disable or enable the PINless function through the service hotline and mobile banking application of the Bank or other channels provided by the Bank from time to time. For more information, please refer to [FAQ](#) on PINless service at our official public website .

HSBC Bank (China) Company Limited