![Dah Sing Bank 大新銀行 logo]

**Apple Pay - Frequently Asked Questions**

1. <u>**What is Apple Pay?**</u>
2. <u>**What are the device requirements of Apple Pay?**</u>
3. <u>**Will my card work with Apple Pay?**</u>
4. <u>**How do I set up Apple Pay?**</u>
5. <u>**Where can I use Apple Pay?**</u>
6. <u>**Do I need to unlock the device during transaction?**</u>
7. <u>**What happens if my Touch ID or Face ID is not recognized?**</u>
8. <u>**Is there any cost from the Bank to use Apple Pay?**</u>
9. <u>**Does Apple Pay have any single transaction limit?**</u>
10. <u>**Can I put my card on multiple devices?**</u>
11. <u>**How many cards can add in Apple Pay?**</u>
12. <u>**How to set my Dah Sing Credit Card as default card?**</u>
13. <u>**How do I remove my card from Apple Pay?**</u>
14. <u>**Can I earn Credit Card bonus point or cash rebate by using Apple Pay?**</u>
15. <u>**How can I browse my recent Apple Pay transaction records?**</u>
16. <u>**What should I do if having difficulty with software or hardware of my device?**</u>

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

1. **What is Apple Pay?**
   Apple Pay is a mobile payment service developed by Apple allowing to make mobile payment in stores with contactless card reader or in-apps payment.

2. **What are the device requirements of Apple Pay?**
   The designated Apple device which supports for the Apple Pay includes iPhone models with Face ID and iPhone models with Touch ID, except iPhone 5s. For the updates on supported device models and operating system, please <u>click here</u> and visit Apple Pay Hong Kong Website for the latest information.

3. **Will my card work with Apple Pay?**
   Eligible to Dah Sing Mastercard and Visa Cards.

4. **How do I set up Apple Pay?**
   **Method 1: Add Dah Sing Credit Card to Apple Pay from Dah Sing Bank Mobile App**<u>\*</u>
   Simply log in to Dah Sing Bank Mobile App and click the credit card that to be added to Apple Pay under "Credit Cards" of "My Accounts". Click "Add to Apple Wallet" button to add the card in "Account Details" page. For details, please click here<u>.</u>

   \*For the supported device models and operating system of Dah Sing Bank Mobile App, please <u>click here</u> to visit Dah Sing Mobile Banking Service.

   **Method 2: Add Dah Sing Credit Card from iPhone, Apple Watch and iPad**
   Please <u>click here</u> and visit Apple Pay Hong Kong Website for details.

5.  **Where can I use Apple Pay?**
    Apple Pay works in any stores or in-Apps supporting Apple Pay payment. You may also look out the contactless logo or Apple Pay logo at merchant.

    

    (For acceptance on the use of Apple Pay, the merchants' decision shall be final and conclusive. For more details, please visit Apple website at *apple.com/hk/apple-pay)*

6.  **Do I need to unlock the device during transaction?**
    No. Simply hold your iPhone near the contactless reader with your finger on the Touch ID or use Face ID to authenticate and proceed transaction.

7.  **What happens if my Touch ID or Face ID is not recognized?**
    You may choose to authenticate either by Passcode.

8.  **Does it cost anything to use Apple Pay?**
    No. Our Bank doesn't charge for set up or usage.

9.  **Does Apple Pay have any single transaction limit?**
    No, it is up to your credit limit of your credit card account.

10. **Can I put my card on multiple Apple devices?**
    Yes, you can add your card on multiple Apple devices. As devices don't share card information, you will need to add your card to the respective Apple Pay App for each of your device.

11. **How many cards can add in the Apple Pay?**

    You can add up to 12 cards on most devices, and up to eight cards on some older models. For the updates on supported device models and operating system, please <u>click here</u> and visit Apple Pay Hong Kong Website for the latest information.

12. **How to set my Dah Sing Credit Card as default card?**
    Method:  Open "Wallet" > Select Dah Sing Credit Card > Drag the card to the front
    Method: Go to "Settings" > "Wallet & Apple Pay" > "Default Card"

13. **How do I remove my card from Apple Pay?**
    Step 1:   Open "Wallet", click "i" icon on the right corner or go "Settings" to desired card
    Step 2:   Select "Info" > "Remove Card"

14. **Can I earn Credit Card bonus point or cash rebate by using Apple Pay?**
    Yes. You can receive bonus point, cash rebate and benefits which is just the same as using your physical card according to the respective Terms and Conditions.

**15. How can I browse my recent Apple Pay transaction records?**
You are able to view the latest 10 transaction records in Apple Pay App or check in Dah Sing Bank Mobile App (Transfers & Payments > Bill Payments > Payment History).

**16. What should I do if having difficulty with software or hardware of my devices?**
Please contact Apple Support Hotline at (852) 2112 0099 or visit Apple website for Apple Support.