FAQ

1) What is "UnionPay QuickPass"?

"UnionPay QuickPass" is the payment function of China CITIC Bank International (CNCBI) ATM card. Customers can tap their ATM Card (with "UnionPay QuickPass" logo) on any reader with "UnionPay QuickPass" logo and then enter ATM Card PIN into the terminal to complete the payment immediately without card insertion and signing. Making the process faster and more convenient.

2) What are the advantages of using "UnionPay QuickPass"?

- Fast and convenient
  Simply tap the ATM Card on any reader with "UnionPay QuickPass" logo and enter the ATM Card PIN to complete the payment immediately.

- No need currency exchange in advance
  The transaction amount will be deducted directly from the HKD account associated with the ATM Card and the exchange rate for converting foreign currency into HKD will be based on the rate quoted by UnionPay at the transaction time.

3) What is the difference between using "UnionPay QuickPass" and card insertion payment function?

When using "UnionPay QuickPass" payment function, you can tap CNCBI ATM card with "UnionPay QuickPass" on any reader with "UnionPay QuickPass" logo and then enter your ATM Card PIN into the terminal to complete the payment immediately, without providing the card to merchant.

4) Can I use "UnionPay QuickPass" to spend in HK or overseas?

Yes. The system will automatically choose the relevant currency based on the location of spending. The total transaction amount will be deducted directly from the HKD primary account associated with the ATM Card, and the exchange rate for converting foreign currency into HKD will be based on the rate quoted by UnionPay at the transaction time.

5) Can I choose which account to pay when using "UnionPay QuickPass"?

You cannot choose which account to pay. The transaction amount will be deducted directly from the primary account associated with the ATM Card.

6) Is there any handling fee charged when using "UnionPay QuickPass" payment function?

No. Neither Bank nor merchants will charge you any handling fee.

7) Why my ATM card do not support QuickPass function?

QuickPass function is only available for the ATM card issued from now. If existing customers would like to use the QuickPass function, they may need to apply new ATM card via branches.

8) How to check my transaction records?

Your "UnionPay QuickPass" transaction records will be listed in your monthly statement/ e-statement of the primary account associated with the ATM Card. You can also view the records via inMotion or contact our customer service hotline.