

1. What is QR Cash?

QR Cash is a cardless ATM cash withdrawal service. You can withdraw cash by setting up a cash withdrawal instruction on inMotion, scanning the QR code on a designated ATM, and then inputting the card PIN.

2. Who can use QR cash?

Customers fulfilling the following criteria can use QR Cash:

- a) Possesses a valid CNCBI UnionPay ATM Card (excluding jointly owned account and CNY ATM card);
- b) A valid user of our inMotion services;
- c) Use a mobile device with camera functions; and
- d) Possesses a valid mobile number and email address

3. Where can I use QR cash?

QR Cash is available at CNCBI ATMs or any ATMs with UnionPay QRC Withdrawal service.

4. What are the steps of using QR Cash?

Step 1. Log in inMotion, select “QR Cash”

Step 2. Select designated account under “Edit” and click “Next”

Step 3. Enter withdrawal currency and amount and “Swipe to Confirm” to complete the setting up of a cash withdrawal instruction

Step 4. Select “Withdraw Later” or “Withdraw Now”

Step 5. Visit CNCBI ATMs or any ATMs with UnionPay QRC Withdrawal service, press any button on the number pad, then choose “UnionPay QRC Withdrawal”

Step 6. Use QR Cash function in inMotion to scan the QR code on the ATM screen

Step 7. Follow the ATM instruction to input card PIN

Step 8. Collect cash and/or customer advice upon successful withdrawal

5. What is the QR cash daily withdrawal limit?

The daily ATM cash withdrawal limit (whether physical card or QR Cash) of a CNCBI UnionPay ATM Card will apply collectively to all the CNCBI ATM Card(s) held under your name. Please refer to the “Remaining Daily limit” shown on the cash withdrawal instruction for the actual daily ATM cash withdrawal limit.

6. What is the validity of my cash withdrawal instruction?

A cash withdrawal instruction is valid for 60 minutes. You have to withdraw cash from an ATM within 60 minutes after the instruction is set up. Otherwise, the instruction will be lapsed and a new instruction is required to be set up.

7. How many cash withdrawal instructions can be set up?

You can only set up one instruction at the same time.

8. Can I amend a cash withdrawal instruction?

You can amend or delete a cash withdrawal instruction on cash withdrawal instruction page.

9. What withdrawal currencies does QR Cash support?

QR Cash supports HKD/RMB/MOB cash withdrawal, depending on the type of ATM.

10. Will notifications be sent to customers after a QR Cash withdrawal?

We will send you a SMS and email notification when you set up a cash withdrawal instruction on inMotion, and after successful cash withdrawal at ATM.

11. Is there any fee of QR Cash?

Use QR Cash to withdraw cash at CNCBI ATMs in HK, does not incur any charges. For handling fee related to overseas withdraw cash via UnionPay ATM network, please refer to “Service Fees & Charges” at CNCBI website.

12. How can I check my QR Cash transaction records?

You may log in inMotion or Personal i-banking to check your account transaction records. The transaction records will also be shown on the monthly statement.

13. Can I use QR Cash outside Hong Kong?

Yes. QR Cash can be used at the ATMs with UnionPay QRC Withdrawal service outside Hong Kong. For handling fee related to withdraw cash via UnionPay ATM network, please refer to “Service Fees & Charges” at CNCBI website.

14. Will my account be debited when I set up a cash withdrawal instruction?

No. Your account will only be debit when withdraw cash from the ATM.