

Google Pay Frequently Asked Questions

About Google Pay

1. What is Google Pay?

Google Pay is one of the mobile payment services available for Chong Hing Visa Card(s). It provides a fast, convenient and secure payment method through compatible Android devices.

2. Which devices are compatible with Google Pay?

Google Pay works with any NFC-enabled Android device running Android 9 (Pie) or newer.

3. Which Chong Hing Credit Card(s) are eligible for Google Pay?

Any of Chong Hing Visa Card(s) (including Personal Credit Cards and Chong Hing Visa Corporate Cards) issued by Chong Hing Bank are eligible for Google Pay.

4. How can I check my Google Pay transactions?

You don't need an internet connection to pay with Google Pay. However, an Internet connection is required to set or update your transaction records.

5. How can I check my Google Pay transaction?

You can view the 10 recent transactions using Google Pay in Google Wallet. You can also check the complete transaction records through Chong Hing Internet Banking or Chong Hing Mobile Banking or your credit card monthly statement. Transactions completed using Google Pay will be marked "GOOGLE PAY" on your monthly statement.

6. Is Google Pay free to use?

You won't have to pay any extra fees for using Google Pay with Chong Hing Visa Card(s).

How to use Google Pay

7. How can I add my Chong Hing Visa card(s) to Google Pay?

Setting on "Chong Hing Mobile Banking":

Step 1: Log in to Chong Hing Mobile Banking

Step 2: Click "Credit Card" and select the Visa you want to add. Then, click "Add to G Pay" button on the credit card overview page.

Step 3: Please read the prompts and accept to authenticate your request with SMS one-time password OPT.

Step 4: After authenticating, and redirecting to the Google Wallet screen, follow the instructions to add your Visa Card, and then read and accept the Terms and Conditions.

Step 5: Success! You can use your Chong Hing Visa Card(s) right away with Google Pay.

Setting on "Wallet" App in Android devices:

Step 1: Open Google Wallet

Step 2: Tap the "Add payment card" sign and follow the onscreen instructions, Chong Hing Visa Card(s) can be added by scanning your Chong Hing Visa Card(s) with Google Pay or inputting your Chong Hing Visa Card(s) information manually

Step 3: Please read and accept the Terms and Conditions

Step 4: You will receive a SMS notification from Chong Hing Bank upon successfully adding the credit card to Google Wallet

Step 5: To activate your Chong Hing Visa Card(s) on in the Google Pay, you are required to call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888 to complete the activation authentication

Step 6: Your Chong Hing Visa Card(s) will be ready to use with Google Pay upon approval.

8. When I am adding my Chong Hing Visa Card(s), I have been prompted for a OTP via SMS. What is this and why is it required?

For security reasons, we may ask you to enter a OTP to confirm your identity. If prompted, please follow on-screen instruction to receive and enter the OTP. If you fail to enter the OTP or the OTP is expired, please call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888.

9. Can supplementary cardholders apply for Google Pay?

Yes, supplementary cardholders can add their cards to Google Pay. If your supplementary cardholder added cards to Google Pay successfully, the Bank will send a SMS confirmation to the registered phone number in the Bank credit card system with us of the supplementary cardholder, otherwise, the SMS confirmation will be sent to the registered phone number with us of the primary cardholder.

10. Where can I use Google Pay?

You can use Google Pay in stores with contactless payment terminals. You can also make in app purchases where Google Pay is provided as a payment option.

11. How to set my Chong Hing Visa Card(s) as the default card in Google Pay?

The first card you add to Google Wallet is your default card. To set your Chong Hing Visa

Card(s) as default card, please go to Wallet, tap your Chong Hing Visa Card(s) and drag it to the front of all the cards. Moreover, you can also go to Settings > Wallet & Google Pay. Tap "Default Card" and select your Chong Hing Visa Card(s) to make it the default card.

12. Do I earn Bonus Points when using Google Pay?

Yes, same as physical versions of Chong Hing Visa Card(s), you will receive bonus points when you make payments using Google Pay.

Manage your Card(s)

13. Can I use the same Chong Hing Visa Card(s) on multiple devices using Google Pay?

Yes, you may enrol your Chong Hing Visa Card(s) for up to 10 devices.

14. How do I remove my Chong Hing Visa Card(s) from Google Pay?

You can remove your Chong Hing Visa Card(s) by selecting it in the Google Wallet. Click the "..." button in the top right corner, and tap "Remove payment method" to complete.

15. Can I keep using my physical Chong Hing Visa Card(s) if Google Pay is disabled or the digital equivalent to Google Pay is removed?

Yes. When you disable Google Pay or remove a registered card, you are only suspending the digital card that has been assigned to your device for that card.

Security Tips

16. How secure is Google Pay?

Google Pay uses tokenization and dynamic payment keys to protect your payment information, so full payment card details are not displayed in the app or shared with stores, keeping your information safe. In addition, if you make a large payment with Google Pay in a store (for transaction amount HK\$1,000 or above) or make any payment in the app, you need to make sure your phone is awake and unlocked.

17. What should I do if I lose my original Chong Hing Visa Card(s) and receive a replacement card?

Please call our 24-hour Chong Hing Card Loss Report Hotline (852) 3768 8811 immediately to report the loss of your credit card. The Chong Hing Visa card(s) in Google Pay is the digital version of your physical card. If you lose your original Chong Hing Visa card(s) and later receive a new card, you need to remove the original card from Google Pay and add the

new card.

18. What should I do if my device is lost or stolen?

You can lock, restore or delete the data in your mobile device (including removing your Chong Hing Visa card(s) that has been added to Google Pay on the device) through the Google Account Management page or the Android app "Find My Device". Besides, you may call our 24-hour Chong Hing Report Lost Card Hotline at (852) 3768 8811 to report a lost/stolen card. Our customer service representative will be able to block the Chong Hing Visa Card enrolled on Google Pay on the device.

19. Do I have to add the Chong Hing Visa Card(s) again if I want to change my devices?

Yes. You would need to register your Chong Hing Visa Card(s) again if you need to change your device. Please ensure that you remove your card(s) from any device before exchanging, perform maintenance or disposing of them. You can remove your Chong Hing Visa Card(s) by selecting the card in the Google Wallet, click "... " button in the top right corner, and tap "Remove payment method" to complete.

20. What should I do if I receive a renewal Chong Hing Visa Card(s) as the original card has expired?

The cards in Google Pay are digital versions of your physical cards. Your renewal Chong Hing Visa Card(s) will be registered back to Google Pay once you activate your renewal Chong Hing Visa Card(s) if you receive a renewal card to replace your expired one.

21. If I have received the renewal Chong Hing Visa Card(s) with same card number, do I have to add the card again?

No, your renewal Chong Hing Visa Card(s) will automatically be registered back to Google Pay when you activate it.

22. Will my Google Pay information still be on my device if it is formatted?

No. By formatting your device, all cards registered to it will be removed.

23. If I have my phone repaired, do I have to reset Google Pay?

Please make sure to delete all your card details from Google Pay before having your device repaired. All payment information in Google Pay will be deleted after the repair, and you will need to set up Google Pay and re-enter your Chong Hing Visa Card(s) information.