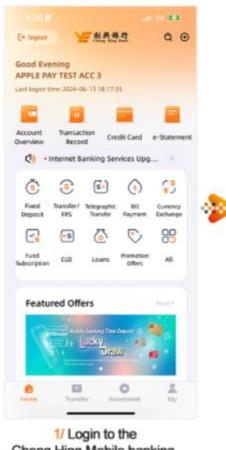
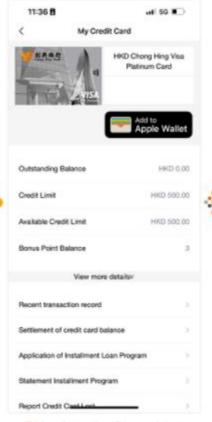
How to set up Apple Pay?

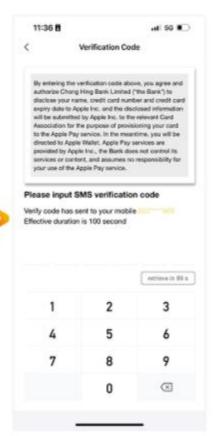
iPhone



Chong Hing Mobile banking.



2/ Login to the Chong Hing Mobile Banking and click My Credit Card, Select the Visa you want to add. Then, click 'Add to Apple Wallet' button on the credit card overview page.



3/ Please read the prompts and accept to authenticate your request with SMS OTP.

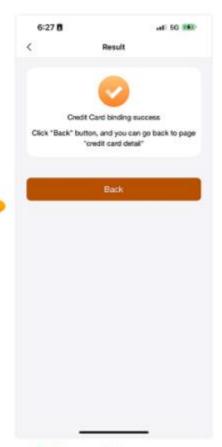
11:37日 att 56 . **Terms and Conditions** Terms & Conditions for using Chong Hing Bank Credit Card in Digital Wallet to Credit Card Cardholder Agreement These Terms and Conditions for using your Chong Hing Bank Credit Card in Digital Wallet ("Terms and Conditions") are agreed to by you when you choose to add a Chong Hing Bank Credit Card to Digital Wallet (as defined below) from time to time. These Terms and Conditions will be provided in an exclusively non-paper based format, physical copies are available upon request at the branches. You can download and store a copy of these Terms and Conditions at http://www.chbank.com/en/personal/digitalservices/digital-wallet/index.shtml. 1. Definitions Unless otherwise defined herein below, words and expressions in the Cardholder Agreement (as defined below), as the context requires, shall have the same meanings in these Terms and Conditions: L. "Digital Wallet" means any electronic device installed with an electronic format of your Chong Hing Bank Credit Card ("Mobile Card"), which allows the use of your Chong Hing Bank Credit

Card without presenting the Card in plastic card form;

"Eligible Chong Hing Bank Credit Card" means any credit card issued by Chong Hing Bank Limited alone or in connection with any other Person to a Cardholder, and of the types specified by us from time to time are eligible for the Mebile Card services, which includes a Principal Card, a Supplementary Card, a replacement Chong Hing Bank credit card, and a renewed Chong Hing Bank credit card, and a renewed Chong Hing Bank

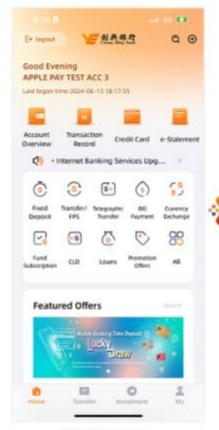
4/ After authenticating and reading and accepting the Terms and Conditions, and being redirected to the Apple Wallet screen, follow the instructions to add your Visa card.

Disagree

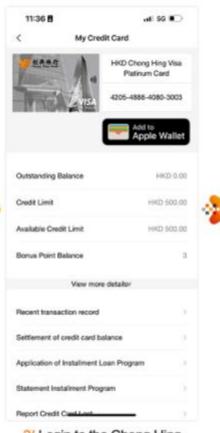


5/ Success! You can use your Visa card right away using Apple Pay!

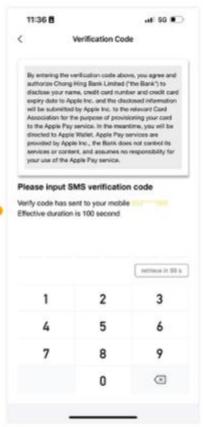
Apple Watch



1/ Login to the Chong Hing Mobile banking.



2/ Login to the Chong Hing Mobile Banking and click My Credit Card, Select the Visa you want to add. Then, click 'Add to Apple Wallet' button on the credit card overview page.



3/ Please read the prompts and accept to authenticate your request with SMS OTP.



4/ Please select Apple Watch

Supplementary Card, a replacement Chong Hing Bank
Disagree Agree

4/ After authenticating and reading and accepting the Terms and Conditions, and being redirected to the Apple Wallet screen, follow the instructions to add your Visa card.

11:37 月

1. Definitions

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Terms and Conditions

Terms & Conditions for using Chong Hing Bank Credit

Card in Digital Wallet to Credit Card Cardholder Agreement

These Terms and Conditions for using your Chong Hing

add a Chong Hing Bank Credit Card to Digital Wallet (as

request at the branches. You can download and store a

Unites otherwise defined herein below, words and expressions in the Cardholder Agreement (as defined below), as the context requires, shall have the same meanings in these Terms and Conditions:

i. "Digital Wallet" means any electronic device installed with an electronic format of your Chong Hing Bank Credit Card ("Nobible Card"), which allows the use of your Chong Hing Bank Credit Card without presenting the Card in plastic card form;

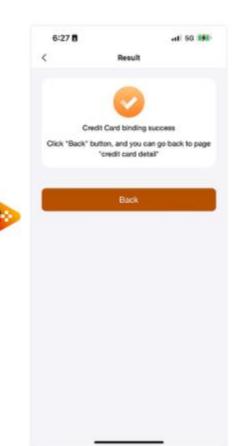
ii. "Eligible Chong Hing Bank Credit Card" means any credit card issued by Chong Hing Bank Limited alone or in connection with any other Person to a Cardholder, and of the types specified by us from time to time are eligible for the Mobile Card, a

defined below) from time to time. These Terms and Conditions will be provided in an exclusively non-paper based format, physical copies are available upon

Bank Credit Card in Digital Wallet ("Terms and Conditions") are agreed to by you when you choose to

copy of these Terms and Conditions at

http://www.chbank.com/en/personal/digitalservices/digital-wallet/index.shtml.



5/ Success! You can use your Visa card right away using Apple Pay!