



TERMS AND CONDITIONS FOR USING YOUR CARD THROUGH A MOBILE WALLET

You can download a copy of the document anytime at <https://av.sc.com/hk/content/docs/hk-apple-pay-tnc.pdf>

- 1) These terms and conditions (“Mobile Wallet Terms”) form a binding agreement between you and the Bank and govern your access to and use of your Card through a Mobile Wallet.
- 2) By proceeding to enroll your Card to the Mobile Wallet, you agree to be bound by these Mobile Wallet Terms. If you do not agree to these Mobile Wallet Terms, then you should not enroll your Card to, or use your Card in connection with, the Mobile Wallet.
- 3) These Mobile Wallet Terms supplement, are additional to, and are to be read together with the prevailing terms applicable to your Card and/or accounts with us, including the:
 - a) Client Terms;
 - b) Credit Card Terms; and
 - c) Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data (“Notice”) (collectively, the “Relevant Terms”).

Relevant Terms are available at <https://www.sc.com/hk/credit-cards/terms-and-conditions.html>

ENROLLMENT, ELIGIBILITY AND USE OF YOUR CARD THROUGH A MOBILE WALLET

- 4) To enroll a Card, you must ensure you have an updated and valid Hong Kong mobile phone number with us, and follow the enrollment instructions set out in the Mobile Wallet. Your enrollment will be declined if:
 - a) the mobile phone number in our record is incorrect or invalid;
 - b) the Card is not eligible for this service, or
 - c) your Card or underlying Card account is not in good standing or conducted in a proper or satisfactory manner as determined by us in our absolute discretion.
- 5) During enrollment, you must provide us with accurate, complete and updated information. You must immediately notify us in the event of any change in the information provided. You are responsible for any consequences if inaccurate, incomplete or outdated information is used for enrollment.
- 6) For Card accounts which have supplementary cards, only the principal card should be enrolled. We will treat any enrollment of the supplementary card, and any amounts charged to the supplementary card through the Mobile Wallet, as transactions on the Card by the principal cardholder, and the charges may be reflected as such in the statements for such Card accounts. We will send all notifications only to the principal cardholder’s registered mobile phone number with us, and this includes any verification or authentication messages on which action may be required. If action is required, we may choose to only accept a response from the principal cardholder or via the principal cardholder’s registered mobile phone number with the bank failing which a pending enrollment or transaction may be rejected.
- 7) A Card enrolled to the Mobile Wallet can be used to make contactless payments at merchants who accept such contactless payments by the Mobile Wallet, or a within app transaction where payment by the Mobile Wallet is accepted. Such payment must be made through the Card enrolled to the Mobile Wallet on your Device rather than transacting with your physical Card. We may impose a cap on the amount per transaction entered into through the Mobile Wallet.
- 8) We currently do not impose any additional fees for using your Card through the Mobile Wallet. However, your telecommunications or wireless provider may impose web-enablement, data

usage, text messaging fees or other charges for your use of the Mobile Wallet. You shall be solely responsible for such charges. If you are traveling overseas, you should ensure you fully understand what and how much these charges are.

- 9) We will determine, in our sole discretion, which Cards will be eligible for use through the Mobile Wallet. We reserve the right to decline any enrollment of a Card to a Mobile Wallet.
- 10) The Mobile Wallet is made available by the Mobile Wallet Provider on compatible Devices. There are some things that we are not responsible for because they are out of our control or they relate to how the Mobile Wallet works or some other system that the Mobile Wallet Provider uses works which includes but is not limited to (i) the performance or operation of your Device; (ii) the performance or operation of the Mobile Wallet; and (iii) the Mobile Wallet Provider stops or suspends you from using the Mobile Wallet or your Device no longer works with the Mobile Wallet.

LIABILITY

- 11) You must keep your Card details, including but not limited to the Card number, expiry date, cardholder name and CVV number safe. You should not let anyone else use your Card. You should keep your Card and Card details secure (including keeping it in a safe place).
- 12) You are responsible for keeping your Security Credentials confidential and preventing fraudulent or unauthorised usage of your Card through the Mobile Wallet or Device. This includes choosing a strong login password, keeping your login password confidential and ensuring that you do not store anyone else's finger print and/or other biometric information within your Device. Examples of how to keep your Security Credentials safe are set out in the guidelines and terms and conditions that we or the Mobile Wallet Provider may issue from time to time. You must read through these carefully and ensure you follow them.
- 13) The Security Credentials will be treated as Card details. Consenting to another person using your Card details or Device by allowing them to register their login password, finger print or other biometric information in your Device will be treated as you failing to keep your Card details and Security Credentials safe. The consequences of failing to keep your Security Credentials safe will be the same as for all other Card details (for example, we may not be liable to refund you for unauthorised transactions where you consent to them being used by others).
- 14) It is your responsibility to report to us immediately when you suspect or come to realise that:
 - a) Your Card or Device has been lost, stolen or tampered with.
 - b) Someone else knows your Security Credentials.
 - c) There has been unauthorised access to your Card, Security Credentials or Mobile Wallet.
- 15) You must delete your Cards from Mobile Wallet before you dispose of your Device or pass your Device temporarily to someone else, for example, for it to be repaired.
- 16) You agree to be liable for all instructions or transactions effected on your Card through the Mobile Wallet which are posted to your Card account regardless of whether or not the transaction was properly authorised by you. In this regard, you acknowledge the ease with which unauthorised transactions may be carried out through the Mobile Wallet and accept all risks associated with such transactions. All such instructions and transactions are irrevocable and binding on you.
- 17) Without prejudice to the generality of the above, your liability for disputed transactions on your Card through the Mobile Wallet effected after such loss, theft (including loss or theft of your Device), unauthorised use or disclosure is as set out in our Client Terms, in the section entitled "Liability for transactions" and in our Credit Card Terms, in the section entitled "Liability". In the absence of fraud, negligence or default on your part, you shall not be liable for any proven unauthorised transaction carried out through the Mobile Wallet.

PRIVACY AND SHARING OF DATA

- 18) Unless restricted by applicable law, you agree that we may from time to time collect, disclose and store and use technical, transactional, location or other general or personal information / data relating to you and your use of the Card through the Mobile Wallet, including any information communicated to us relating to your use of the Card and/or Mobile Wallet. You further agree that we may use and disclose for such purposes and to such persons (whether within or outside Hong Kong) as may be in accordance with our Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice"), including to (a) the Mobile Wallet Provider that supports the Card as well as the Mobile Wallet Provider's sub-contractors, agents and affiliates and where required, their regulators and authorities; and (b) the relevant payment network stated on your Card and the payment network's

sub-contractors, agents and affiliates and where required, their regulators and authorities. We will also make certain account and transactional information relating to each enrolled Card available for display on your Mobile Wallet, and this may include information such as your most recent transactions or other data relating to you and/or the enrolled Card. Where applicable, you may be able to customize or decline having such data displayed on your Mobile Wallet, please check with your Mobile Wallet Provider on whether you can turn off this feature manually.

- 19) Notification messages will be sent to you through the Mobile Wallet by us from time to time for services notification or alerting you on any security or precautionary measures as deemed necessary by us. Such messages if successfully sent will be deemed having reached you simultaneously and therefore effective. You are strongly advised not to deactivate the notification function of the Mobile Wallet to receive such messages.

SUSPENDING/RESUMING/REMOVING/REPLACING/RENEWING YOUR CARD IN THE MOBILE WALLET

- 20) You may use an application developed by your Mobile Wallet Provider or contact your Mobile Wallet Provider to suspend or resume a Card in the Mobile Wallet. You can also contact us to suspend or resume your Card in the Mobile Wallet.
- 21) You can remove your Card from the Mobile Wallet by deleting it from your Mobile Wallet or contacting the Mobile Wallet Provider or us. Once you have removed your Card from the Mobile Wallet, you will have to re-enroll your Card if you wish to use it through the Mobile Wallet again.
- 22) Should you suspend or remove your Card from the Mobile Wallet, you may still continue to use your physical Card for transactions and purchases other than through the Mobile Wallet, provided your Card account with us is valid, subsisting and in good standing.
- 23) Where your Card is replaced due to a reported loss, theft or fraud or other reasons, the original Card will be rendered inactive from your Mobile Wallet by us. Upon receipt of your replacement Card, you will have to re-enroll the replacement Card for your Mobile Wallet.
- 24) When you turn off your device password or erase/restore your device, your Card from the Mobile Wallet will be deleted, and you will have to re-enroll the Card for your Mobile Wallet again.
- 25) For security reasons, from time to time you may be asked to re-enroll your Card to the Mobile Wallet. If you do not do so upon such request, you will not be able to use your Card for any purchase through the Mobile Wallet.
- 26) When your Card is close to its expiry date, we will send you a renewal Card. Upon your activation of the renewal Card, we will automatically update the renewal Card information in your Mobile Wallet and you will not be required to enroll your renewal Card.

CHANGES TO PARTICIPATION IN THE MOBILE WALLET AND MOBILE WALLET TERMS

- 27) Subject to applicable laws and regulation, we may (i) terminate your use of the Card through the Mobile Wallet, (ii) modify or suspend the type or dollar amounts of transactions allowed using the Card through the Mobile Wallet, (iii) change a Card's eligibility for use through the Mobile Wallet and/or (iv) change the Card authentication process at any time.
- 28) If we have canceled or suspended your Card in accordance with the Credit Card Terms and/or Client Terms, you will not be allowed to use it through your Mobile Wallet. Please note that this is the case even though you may still see a symbol for the Card on your Mobile Wallet or Device.
- 29) The Bank reserves the right to amend, add or delete at any time these Mobile Wallet Terms by giving reasonable prior notice in writing to you and such notice may be made in such manner and by such means of communication as the Bank shall deem fit, including without limitation, use of direct mailing material, advertisement, website display or electronic communication such as electronic mail or electronic messages through Mobile Wallet. You acknowledge and agree that you shall observe and comply with any such amendment, addition and/or deletion when using, accessing and/or operating the Mobile Wallet.

INTELLECTUAL PROPERTY

- 30) The copyright of the contents, including patents, trade secrets, trademark, service marks, images, graphics, logos displayed (collectively intellectual property) are either owned by or licensed to us

or the Mobile Wallet Provider. You do not acquire any ownership to the intellectual property by enrolling or using your Card through the Mobile Wallet. You agree not to (i) use, modify, disseminate, edit, adapt or reproduce such intellectual property without our prior consent; or (ii) challenge their validity or our ownership of or rights to them.

DISCLAIMERS

- 31) We are not the provider of the Mobile Wallet and we do not give any warranty over the use of the Mobile Wallet. We are not responsible or liable in any manner whatsoever for any delay or failure in using the Mobile Wallet for any transaction. You acknowledge that your use of the Card through the Mobile Wallet may be disrupted or terminated for reasons outside of our control, and we will not be liable for any claim arising from or related to your use of (or failure to use) your Card through the Mobile Wallet. We are not responsible for the performance of the Mobile Wallet Provider or any other third parties regarding any arrangement or agreement you enter into with them in relation to the Mobile Wallet. The speed and reliability of service of your internet or mobile connection is dependent solely on your respective internet and/or mobile service providers and we are not responsible for the same.
- 32) You shall indemnify and keep us fully indemnified against any loss, damage, liability, cost and expense which we may suffer or incur (including legal costs on an indemnity basis) arising out of or in connection with your enrollment and use of your Card through the Mobile Wallet, including but without limitation, our enforcement of these terms and conditions, save to the extent such loss arises from our own negligence, fraud or willful default.
- 33) You shall ensure that you comply with all applicable laws and not commit or engage in, or encourage, induce, solicit or promote, any conduct that would constitute a criminal offence, give rise to civil liability or otherwise violate any law or regulation in any jurisdiction to which you are subject. We will not be responsible for your illegal or unauthorised use of the Card or Mobile Wallet. You agree not to carry out any action or otherwise use any device, software or routine to interfere or attempt to interfere with the proper working of the Card or Mobile Wallet, including circumventing or attempting to circumvent any user authentication or security measures that have been put in place in this respect.
- 34) If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

MEANING OF WORDS

Words in capitals not otherwise defined here are defined and explained in the Relevant Terms.

Bank: Standard Chartered Bank (Hong Kong) Limited

Card: Selected credit cards, issued by the Bank to individuals which are eligible for enrolment in the Mobile Wallet. Credit cards which have been issued to businesses are not eligible for enrolment in the Mobile Wallet.

Device: An electronic device such as a computer, smart phone, tablet, smart watches, or other such device.

Mobile Wallet: An application of a Device that allows you to enrol your Card and use your Card to make commercial purchases through such Device rather than transacting with your physical Card, whether through the internet or at a physical store.

Mobile Wallet Provider: Third party technology provider who owns the Mobile Wallet, their sub-contractors, agents and affiliates.

Security Credentials: Your user ID, login password, finger print(s) and/or other biometric information which are required to access your Mobile Wallet.

We or Us: The Bank.

You or Your: Principal Cardholder of a Bank-issued credit.



透過電子錢包使用信用卡之條款及細則

您可以在任何時候於 <https://av.sc.com/hk/content/docs/hk-apple-pay-tnc.pdf> 下載文件副本

- 1) 本條款及細則(「電子錢包條款」)就閣下透過電子錢包使用信用卡,建立與銀行間具約束力的協議。
- 2) 如您以信用卡註冊電子錢包,代表您同意受本電子錢包條款約束。如您不同意本電子錢包條款,請勿將您的信用卡註冊,或連結至電子錢包。
- 3) 本電子錢包條款為附加條款,應與您的信用卡/賬戶之現行條款一併閱讀,包括:
 - a) 客戶條款;
 - b) 信用卡條款;及
 - c) 渣打銀行(香港)有限公司(「本行」)關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知(「通知」)(統稱「相關條款」)

相關條款可於 <https://www.sc.com/hk/credit-cards/terms-and-conditions.html> 瀏覽

透過電子錢包註冊及使用信用卡

- 4) 要註冊信用卡使用本服務,您必須確保您的香港手提電話號碼已在本行記錄並且是現行和有效的,以及根據電子錢包內的註冊指引進行。如在以下情況,您的註冊將被拒絕:
 - a) 您在本行記錄的手提電話號碼是不正確或無效的,因此而未能通過認證,或
 - b) 您的信用卡不適用於本服務,因此而未能通過認證,或
 - c) 您的信用卡狀況並非良好、或在本行的絕對權利下認為您無恰當或使本行滿意的行徑使用信用卡。
- 5) 註冊過程中,您必須提供準確、完整及最新的資料。如您提供的資料或手提電話號碼有任何更新,請立即通知本行。如提供不準確、不完整或過時的資料作註冊,您須承擔一切後果。
- 6) 擁有附屬卡的信用卡賬戶,只能為主卡註冊。本行將視附屬卡的註冊、及透過電子錢包以附屬卡支賬的所有款項為主卡持有人的交易,賬項亦會在主卡持有人的月結單內顯示。所有提示訊息只會傳送到主卡持有人登記的流動電話號碼,包括所有驗證及認證訊息,這類訊息或需要持卡人作出行動。如需要作出行動,本行可能只會接受主卡持有人、或透過主卡持有人登記之流動電話號碼的回覆。如未能完成,註冊或交易或會被拒絕。
- 7) 已註冊電子錢包的信用卡,可於接受感應式支付的商戶使用電子錢包付款或透過允許使用電子錢包的應用程式付款。此類交易必須透過您裝置上已註冊電子錢包的信用卡進行而非使用實體卡。本行有可能為電子錢包的每次交易金額設立上限。
- 8) 本行現不就透過電子錢包使用信用卡收取額外費用。但使用電子錢包時,您的電訊服務供應商或無線服務供應商可能就互聯網使用、數據用量、短訊或其他服務收費。您需要全權負責上述費用。如您到海外旅遊,請確保您明白及知悉上述費用之收費方式。
- 9) 本行有權決定信用卡是否適用於電子錢包。本行保留拒絕任何信用卡註冊為電子錢包的權利。
- 10) 電子錢包服務是由電子錢包供應商在適用的流動裝置上提供。本行不會負責當中若干事項,因當中若干事項並非由本行控制或關係到電子錢包的操作,或若干系統由電子錢包供應商支援,包括但不限於(i)相關流動裝置的表現或操作;(ii)相關電子錢包的表現或操作;及(iii)電子錢包供應商停止或暫停您使用電子錢包或您的流動裝置不再支援電子錢包。

責任

- 11) 您必須妥善保管您的信用卡資料,包括但不限於信用卡號碼、信用卡有效期、持卡人姓名及CVV信用卡檢查碼。您不應讓任何人使用您的信用卡,並應確保信用卡及信用卡資料安全(包括放置在安全的地方)。

- 12) 您有責任為保安認證保密，並預防任何不誠實或未經授權使用您電子錢包內的信用卡或您的流動裝置，包括選用一個高強度密碼、保密您的登入密碼和確保不會在您的裝置中儲存他人的指紋及/或其他生物識別憑據。有關如何保障您的保安認證的例子將會不定期於本行或電子錢包供應商的指引及條款中列出。您必須仔細閱讀及遵守有關指引及條款
- 13) 保安認證會被視為卡的詳細資料。容許他人使用您的信用卡資料或在您的流動裝置中登記他人的登入密碼、指紋及/或其他生物識別憑據，將被視為您無確保信用卡資料及保安認證安全。無確保您的安全認證保密的後果等同無確保其他卡資料安全。(例如，本行可能不會就您容許其他人使用但未經授權的交易進行退款。)
- 14) 如發現或懷疑以下情況，您有責任立即通知本行：
 - a) 您的信用卡或裝置遺失、被偷竊、或被修改；
 - b) 有他人知道您的保安認證；
 - c) 您的信用卡、保安認證或電子錢包曾被他人未經授權使用。
- 15) 您必須於棄置流動裝置或將流動裝置短暫給予他人前把電子錢包內的信用卡移除，例如將裝置交予維修。
- 16) 您同意為您的信用卡賬戶內所有透過電子錢包的信用卡指示或交易負責，不管是否經您恰當授權。即是，您明白並接受電子錢包在未經授權使用之相關交易所帶來的風險。上述指示及交易不能撤銷，對您具有約束力。
- 17) 在不損害上述基本權益的情況下，您在透過電子錢包使用信用卡所產生的有爭議交易，例如遺失、被偷竊(包括裝置的遺失或被偷竊)、未授權使用或洩露的責任已在信用卡條款內「責任」條目下的「交易的責任」列出。在您非欺詐、疏忽或遺約的情況下，您不需為任何被證實為非授權的電子錢包交易負責。

私隱及分享個人資料

- 18) 除非受相關法律限制，您同意本行或不定期收集、披露、儲存及使用有關您透過電子錢包使用信用卡的技術問題、交易、地區或其他基本或個人資料，包括任何有關您使用信用卡及/或電子錢包的資訊。您亦同意本行將不定期根據「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」所列出的目的及人士(不論在香港與否)使用及分享，包括(a)支援信用卡的電子錢包供應商及由電子錢包供應商管理及授權的承辦商、代理及分支機構；及(b)您的信用卡之支付網絡及由支付網絡管理及授權的承辦商、代理及分支機構。本行亦會向電子錢包提供您已登記的信用卡之帳戶及交易資訊顯示於電子錢包裝置，當中包括您已登記的信用卡之最新交易紀錄或其他資訊。如適用，您可以設定或拒絕有關資訊於流動裝置中顯示，請與您的電子錢包供應商查詢有關手動關閉此功能的詳情。
- 19) 本行將不定時透過電子錢包應用程式，以推播通知提示本行認為必要的安全或預防措施。成功傳送的訊息將被視為您已收受並即時生效。本行建議您不要關閉電子錢包的推播訊息功能以收取上述訊息。

暫停/恢復/移除/更換/更新電子錢包內的信用卡

- 20) 您可使用電子錢包供應商提供的應用程式、或聯絡電子錢包供應商暫停或恢復您在電子錢包內的信用卡。您也可以聯絡本行暫停或恢復電子錢包內的信用卡。
- 21) 若要移除電子錢包中的信用卡，可從電子錢包中刪除，或聯絡電子錢包供應商或本行。一旦從電子錢包中移除信用卡，若要再次透過電子錢包使用信用卡，您需要重新註冊該卡。
- 22) 即使從電子錢包中暫停或移除信用卡，只要該卡仍然有效、存在及信譽良好，您仍然可以使用實體卡交易及購物。
- 23) 若您的信用卡因遺失、被偷竊或詐騙，又或其他任何原因而需要更換，本行將使在電子錢包內的原本信用卡停用。您收到新信用卡後需以新卡重新註冊電子錢包。
- 24) 若您關閉裝置的密碼、或刪除/重設裝置，電子錢包內的信用卡將被刪除，您需要重新為信用卡註冊電子錢包。
- 25) 基於保安理由，您會不定時被要求重新為信用卡註冊電子錢包。若不重新註冊，您將不能透過電子錢包使用該信用卡。
- 26) 本行會在您的信用卡有效日期屆滿前發新的信用卡予您。當您啟用新卡後，我們會自動更新電子錢包內的信用卡資料，您不需要重新註冊該信用卡。

電子錢包使用權及電子錢包條款的改變

- 27) 根據相關法律及規範，本行可(i)終止您透過電子錢包使用信用卡、(ii)更改或暫停您透過電子錢包使用信用卡的交易方式或金額、(iii)改變信用卡使用電子錢包的權限及/或(iv)任何時候改變信用卡的認證過程。

- 28) 如本行根據信用卡條款及/或客戶條款取消或暫停您的信用卡，您將不能透過電子錢包使用該卡，即使電子錢包或裝置上仍顯示有該卡的圖像。
- 29) 本行保留任何時候更改、增加或刪除本電子錢包條款的權利，並會按本行認為合適通訊方式及渠道以書面發送合理預先通知予您，通訊方式包括但不限於郵件、廣告、網站通告或電子通訊，例如電子郵件或透過電子錢包發送的電子訊息。您確認並同意在開啟及/或使用電子錢包時留意並遵守相關更新、增加及/或刪除的條款。

知識產權

- 30) 版權內容，包括專利、商業機密、商標、服務標記、圖像、圖案、顯示的標誌（集體知識產權）由本行或電子錢包供應商擁有或註冊。您不會因為透過電子錢包註冊或使用信用卡而得到相關版權。您同意不會未經本行同意(i)使用、更改、傳播、編輯、改編或重製上述知識產權；或(ii)質疑其有效性或我們的擁有權或權利。

免責聲明

- 31) 本行並不是電子錢包的供應商，我們不能保證電子錢包能有效使用。本行並不會因使用上的任何延誤或未能使用電子錢包作任何交易而負上任何責任。您明白透過電子錢包使用信用卡時或會在本行不能控制的情況下被干擾或中止，本行不會為您透過電子錢包使用（或未能使用）信用卡而產生的索賸負上任何責任。本行不會因電子錢包供應商的表現或您與第三方跟電子錢包相關的安排及協議負責任。您的互聯網速度及可靠性或流動連接僅依賴您相關的互聯網及/或流動服務供應商，本行同樣不會負上責任。
- 32) 您因註冊及透過電子錢包使用信用卡或涉及相關的，包括但不限於本條款及細則所列，而導致本行可能遭受或產生的任何損失、損壞、責任、成本及費用（包括作為賠償的訴訟費），需要向本行賠償及讓本行完全免責，除非相關損失是因本行疏忽、欺詐或故意違約而引致。
- 33) 您應確保遵守所有適用的法律，在任何司法管轄區不作出或參與、鼓勵、誘使、招攬或宣傳任何犯罪行為，引起民事責任或觸犯任何法律或法規。本行不會為您的非法或未獲授權使用信用卡或電子錢包負責。您同意不會作出任何行動或使用任何裝置、軟件或方法干擾或意圖干擾信用卡或電子錢包的正常操作，包括逃避或意圖逃避任何已設置的用戶認證及保安措施。
- 34) 如中英文條款有所差異，一概以英文版本為準。

詞語釋義

未有在此定義的詞語，已在相關條款中定義及解釋。

銀行/本行：渣打銀行（香港）有限公司

信用卡：由本行發行給個別客戶，適用於註冊電子錢包的的特選信用卡。發行給商業機構的信用卡不適用於註冊電子錢包。

裝置：電子裝置例如電腦、智能電話、平板電腦、智能手錶或其他同類裝置。

電子錢包：裝置內的應用程式，容許您在裝置上註冊及使用信用卡於互聯網或實體商店內購物，而非使用實體信用卡。

電子錢包供應商：持有電子錢包的第三方技術供應商，及他們的外判公司、中介公司及分支機構。

保安認證：您用以使用電子錢包的用戶帳號、登入密碼、指紋/或其他生物識別憑據。

我們：本行。

閣下/您：本行發行之信用卡的主卡持有人。