



Usage of Alipay and Tour Card in Chinese Mainland

June 2023

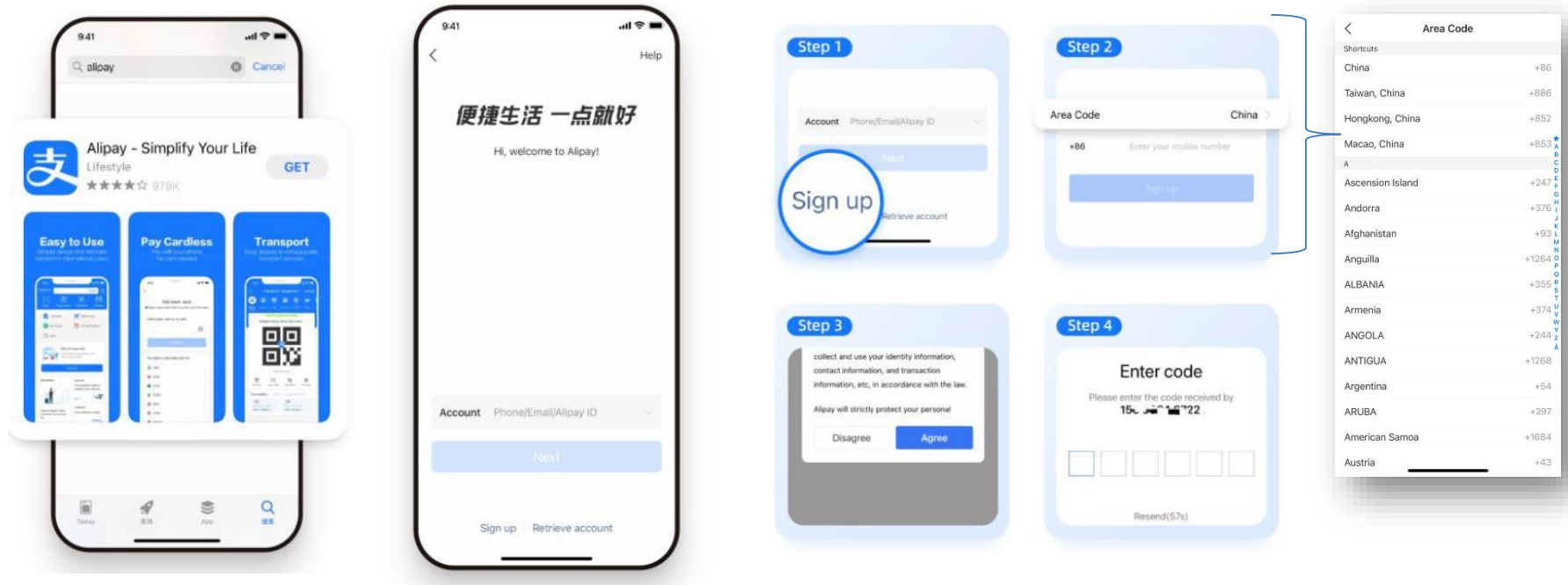


I. Alipay

Account opening journey including ID verification and overseas credit card binding



Registration process of a new Alipay account

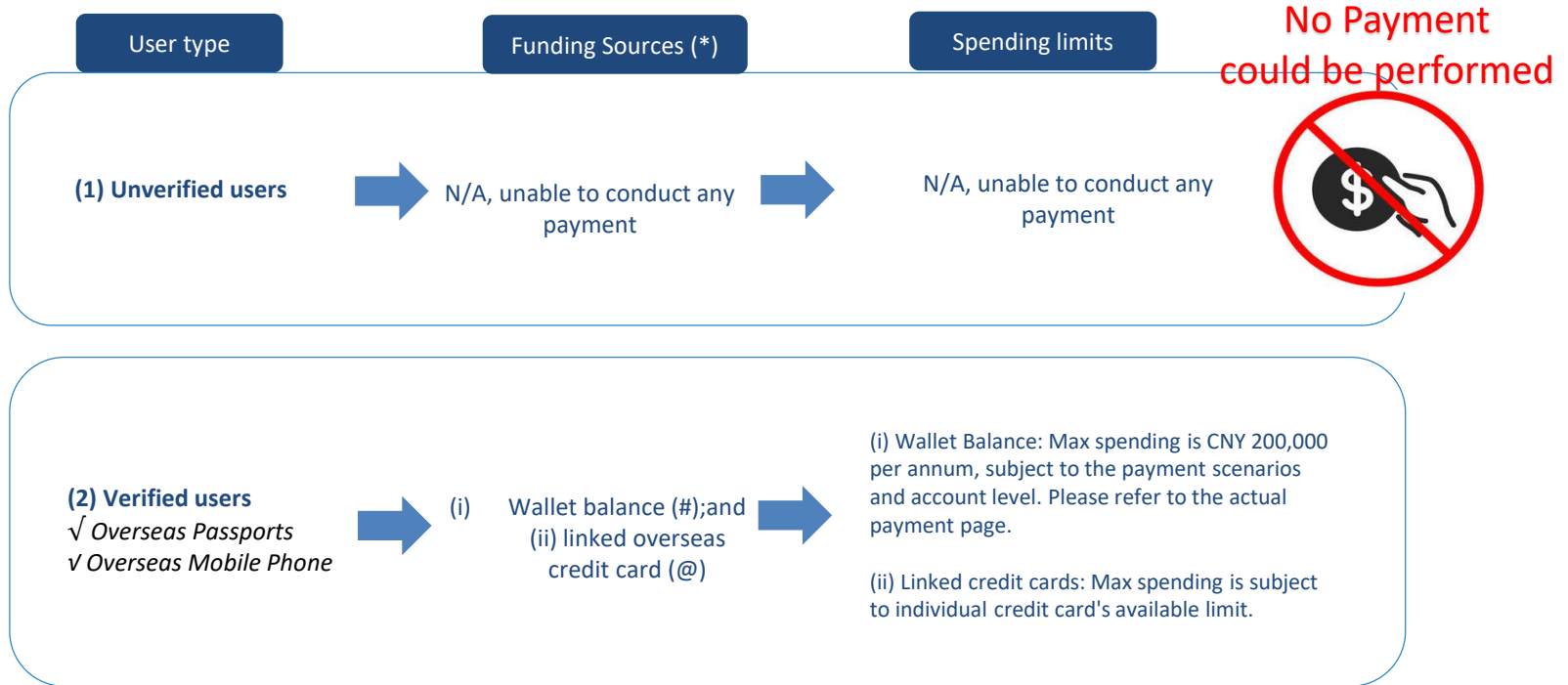


(1) Search “Alipay” in Apple app store or Google Play and download the app. The app language will be set according to the default language of your mobile device. You may also subsequently switch the language by tapping “Setting - General” in the app.

(2) Tap “Sign Up” and select the area code, and enter your mobile number. Agree to the user agreement. You will receive an SMS from Alipay and please enter the OTP to complete the registration.



Make Payment through Alipay in Chinese Mainland



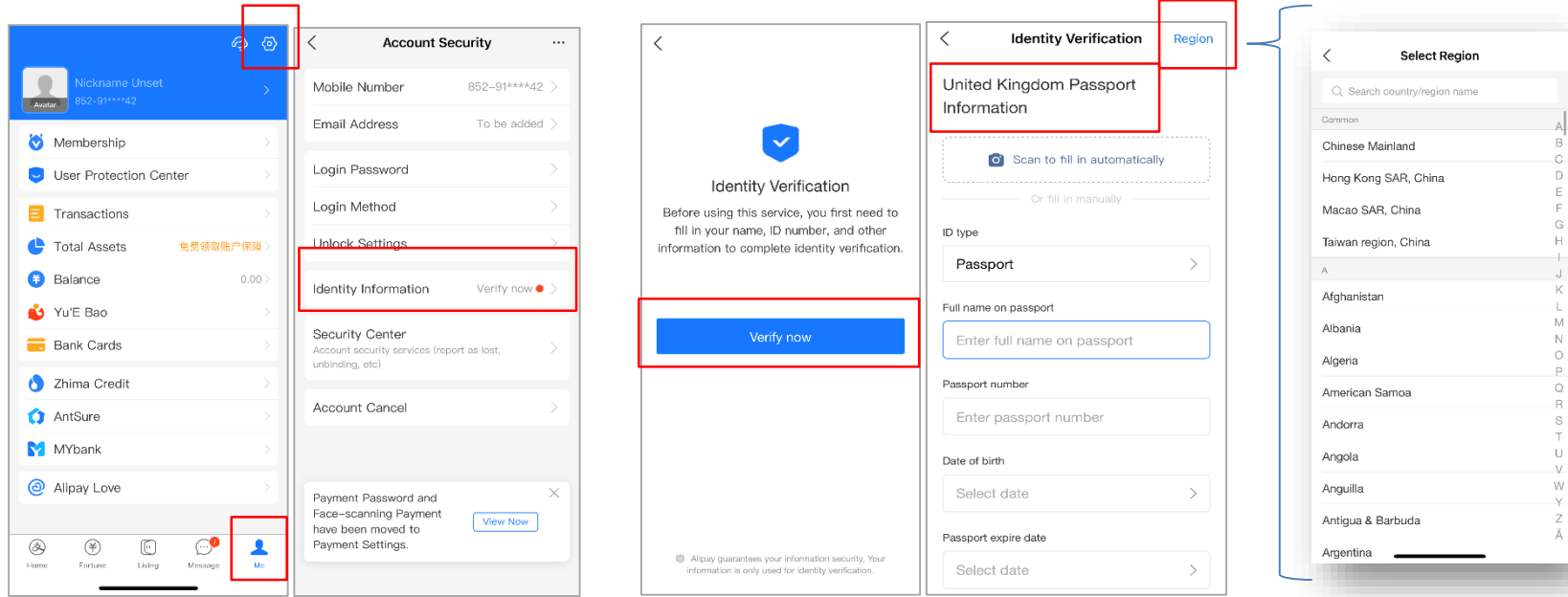
Remarks*: Same eligible merchants are applicable for payment made through linked overseas credit cards or wallet balance

Remarks#: Currently Alipay supports wallet balance top-ups by the Chinese Mainland bank card and does not support credit cards. If a foreigner (without any Chinese Mainland bank card) would like to conduct payment or transfer by wallet balance, he/she could ask another Alipay user to transfer money to his/her Alipay account through P2P transfer.

Remarks@: Overseas credit cards currently supports daily expense payments such as F&B, clothing, housing, and transportation and do not support functions such as financial management, P2P transfer, top-up balance, withdrawal, and red pockets.



Complete ID Verification

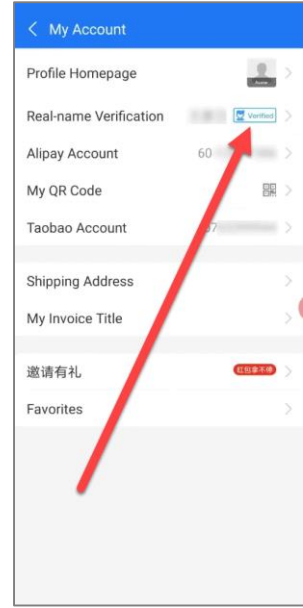
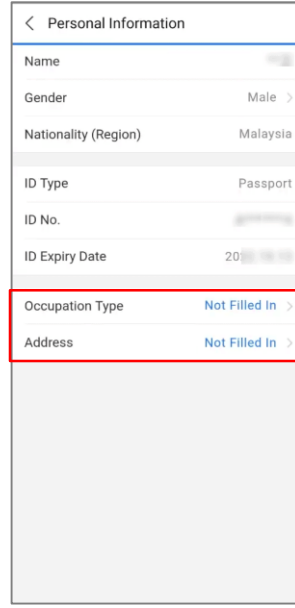
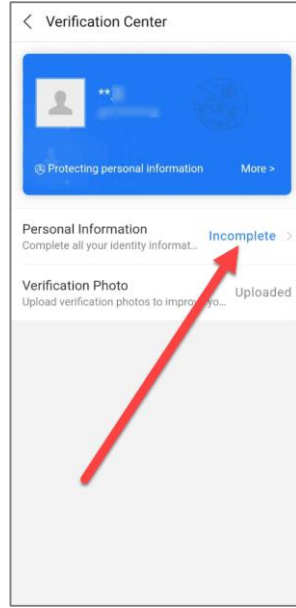
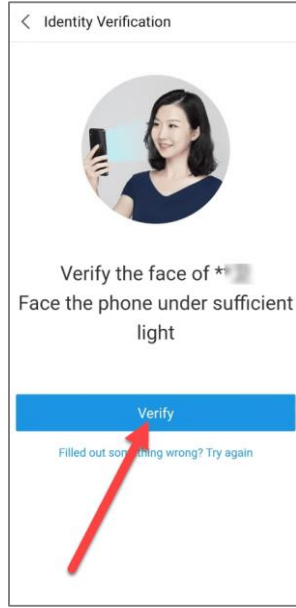
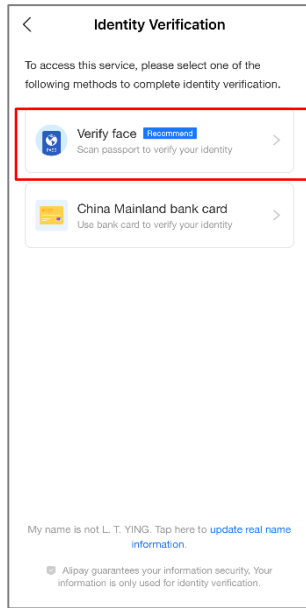


(1) Tap “Me” > “Settings”>“Account Security”> “Identity Information”

(2) Tap “Verify now” and “Region” to select your country or region, then the ID verification page will be switched to your selected country or region accordingly. Please fill in your personal information as shown on your passport



Complete ID Verification (Continued)



(3) After filling in your passport information, please select the verification method.

(4) Take a photo of your passport information page

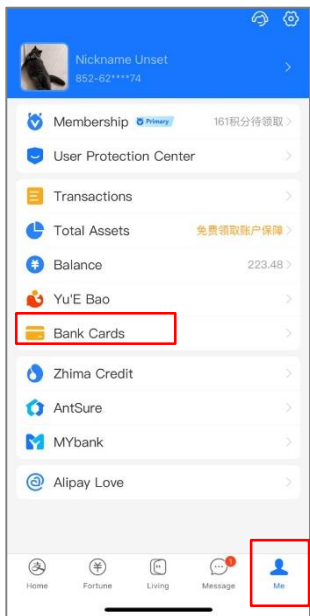
(5) Conduct facial recognition

(6) You will be directed to the "Verification Center". Click "Incomplete" to update 2 fields: "Occupation type" and "Address".

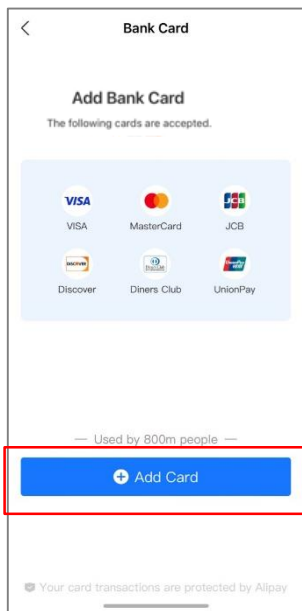
(7) You can see your personal profile page - Real-name verification is turned to "Verified" status

It is recommended that overseas user select "Verify Face" who do not have a Chinese Mainland bank account.

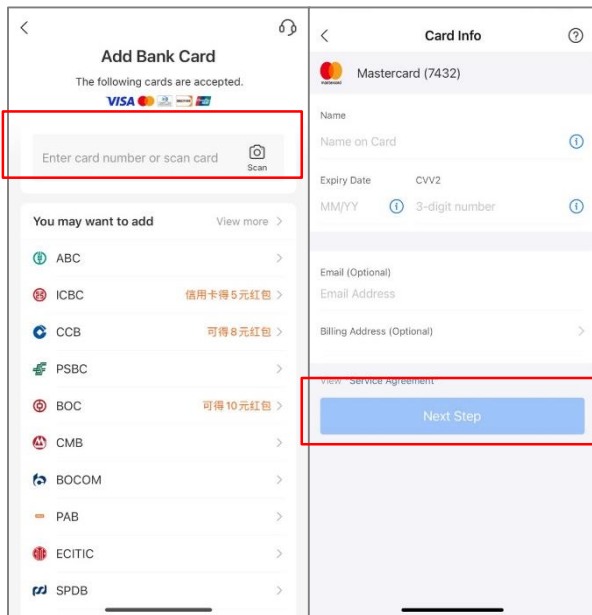
Bind an Overseas Credit Card with your Alipay account



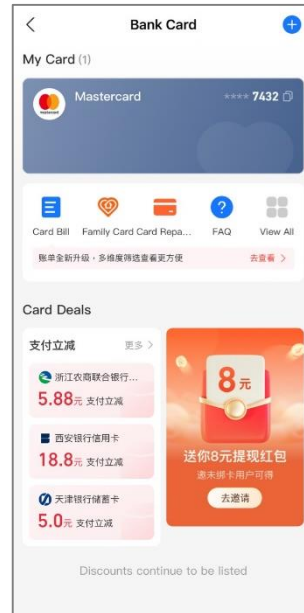
(1) Tap “Me” and “Bank Cards”



(2) Currently support overseas credit cards: Visa, MasterCard, Discover, JCB, Diners, Union Pay(#)



(3) Input your credit card number or scan credit card, tap “Next Step”



(4) Card binding is completed. You can check your credit cards under “Bank Card”

Remarks #: No issuing region restrictions, however, whether the linkage is successful is subject to the issuing bank's final approval. AE cards, supplementary cards, debit cards, and prepaid cards are not supported for binding at the moment. Each account can link at most up to 10 credit cards.

Where to use Alipay in the Chinese Mainland?

In all cities in the Chinese Mainland, you could use the [Alipay](#) to pay the merchants with “Alipay” logo.



How to scan the QR code and check the transaction record?

1. Merchant to scan User's payment code



(1) Click "Pay/Collect" on the Alipay's homepage



(2) Show the payment code to the merchant.

2. User to scan Merchant's code

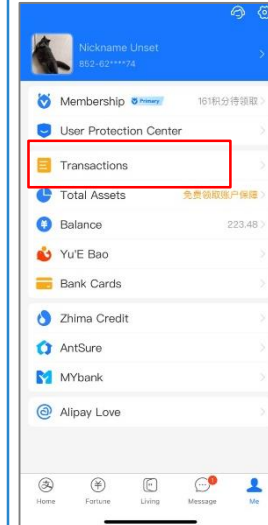


(1) Click "Scan" on the Alipay's homepage

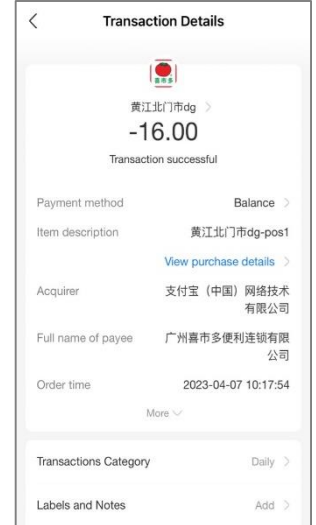


(2) Scan the merchant code displayed by the merchant to conduct payment.

3. Check Transaction Records






(1) Click "Me" > "Transactions"



(2) View transaction details



Summary of Usage in Chinese Mainland

	AlipayHK	Alipay	Tour Card
			
Location of mobile number registration	Supports HK mobile number only	Supports overseas mobile number	N/A (this is a mini-app within Alipay app)
Requirement of ID verification	Not a must, unverified users could still bind a credit card to make payment in Chinese Mainland	ID verification is required for making payment in Chinese Mainland	ID verification is required for making payment in Chinese Mainland
Supported ID documents	Support HKID card only	Support overseas ID documents	Support overseas ID documents
Payment scenario	Enable payment to CN merchants with “Alipay” logo	Enable payment to CN merchants with “Alipay” logo	Enable payment to CN merchants with “UnionPay” logo
Linkage of overseas credit card	Support linkage of overseas Visa and MasterCard	Support linkage of overseas Visa, MasterCard, Discover, JCB, Diners, Union Pay	Support linkage of overseas Visa, MasterCard, JCB, Diners
Top up through credit card	Do not support top up by credit card	Do not support top up by credit card	Support top up by credit card
Usage of wallet balance in Chinese Mainland	Support payment in Chinese Mainland through wallet balance for <u>verified users only</u>	Support payment in Chinese Mainland through wallet balance for <u>verified users only</u>	Support payment in Chinese Mainland through card balance for <u>verified users only</u>
Expiry date	No expiry date	No expiry date	Expires 180 days from the date it is issued

Summary of Usage in Chinese Mainland (Continued)

	AlipayHK	Alipay	Tour Card
Handling fee	No handling fee for payment	No handling fee for payment	5% handling fee charged by Bank of Shanghai
Maximum spending	<p>eKYC Verified users</p> <ul style="list-style-type: none"> • Balance: Max spending limit is HKD 50,000 per transaction, whilst there is no spending limit per annum. • Linked bank account: Max spending limit is HKD 20,000 per transaction and HKD 20,000 per day. • Linked credit cards: Max spending is subject to individual credit card's available limit. <p>Unverified users</p> <ul style="list-style-type: none"> • Linked credit cards: Max spending is subject to individual credit card's available limit. 	<p>Verified users</p> <ul style="list-style-type: none"> • Balance: Max spending is CNY 200,000 per annum, subject to the payment scenarios and account level. • Linked credit cards: Max spending is subject to individual credit card's available limit. 	<p>Verified users</p> <ul style="list-style-type: none"> • Balance: Max spending is CNY 10,000 per card. If user wish to top up more/ spending over 10,000, user has to cancel the current card after it expires (i.e. 180 days) and reopen a new card to top up.

