

Press Release

For Immediate Release

## Shanghai Commercial Bank Introduces Cardless Cash Withdrawal Service to its UnionPay HKD Shacom Card

**Hong Kong, 4 August 2025** - Shanghai Commercial Bank (the "Bank") is introducing a more convenient, flexible and secured cash withdrawal service for individual customers using the Bank's UnionPay HKD Shacom Card to further improve the banking experience of Hong Kong cardholders.

The Bank's customers can now conduct a cardless cash withdrawal at over 2,000 Automatic Teller Machines (ATMs) that support UnionPay QRC Withdrawal Service, including all Shanghai Commercial Bank's ATMs or any ATMs from other 9 banks\* in Hong Kong. Just simply follow a few steps through the Shacom Pay mobile app, then scan the ATM screen QR code to withdraw cash instantly without a physical ATM Card. This easy-to-use service also brings a higher level of security as it requires dual authentication on both Shacom Pay mobile app and ATM.

Mr. Tony Wan, Executive Vice President & Head of Traditional Products, Shanghai Commercial Bank said, "Our Bank is committed to improving customer experience by applying Fintech to our wide range of banking services, offering customers greater convenience. This new service will not only allow us to offer our ATM services to cross-bank network but also expand our ATM service network. It also makes it faster, easier and safer for our customers to withdraw cash from ATMs by enabling them to initiate such transactions using their mobile banking app."

### Features of UnionPay QRC Withdrawal Service:

#### 1. **Fast and Convenient**

Withdraw cash instantly from any ATM that supports UnionPay QRC Withdrawal Service in Hong Kong (including all the Bank's ATMs and cross-bank ATMs) by using the Shacom Pay mobile app, scanning the QR Code on the ATM Screen and inputting the Card PIN.

#### 2. **Easy Access and Time-Saving**

Set up cash withdrawal instruction in advance on Shacom Pay<sup>#</sup>, customers can save transaction time at the ATM.

#### 3. **Secure and Reliable**

More secured and reliable as there is no need to worry about the risk of stolen ATM Card, card skimming and exposing your password.

Shanghai Commercial Bank strives to meet its customers' needs with a wide range of banking products and services, all designed and provided with its motto, "For Personalized Service" in mind. The Bank also offers various mortgages, loans and insurance services to meet customers' financial and protection needs. Please visit the Bank's website [www.shacombank.com.hk](http://www.shacombank.com.hk), contact our Customer Service Hotline at (852) 2818 0282 or visit any branches for more details.

\*Please visit the below website to learn more on the list of banks that support UnionPay QRC Withdrawal Service.  
<https://www.unionpayintl.com/hk/servicesProducts/codeWithdrawals>

# The valid period of each pre-set instruction is lasting for 60 minutes

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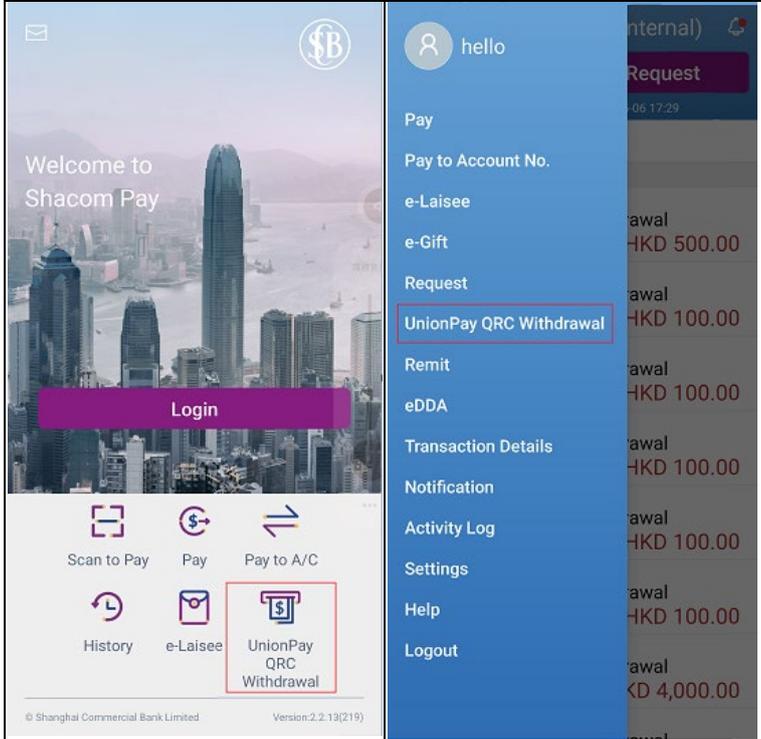
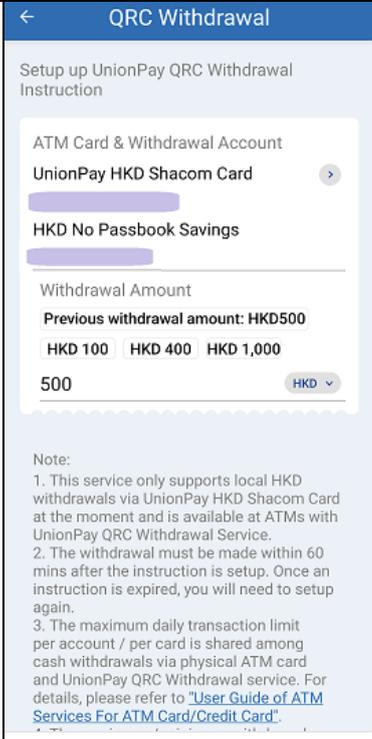
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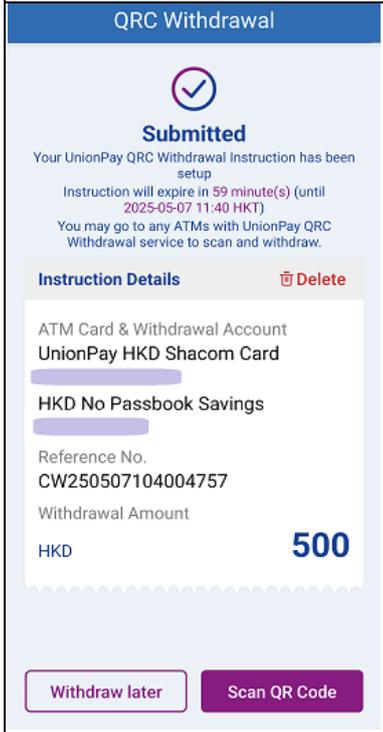
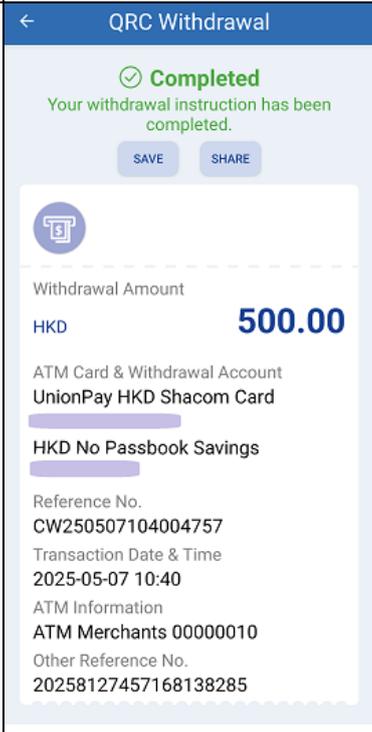
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**UnionPay QRC Withdrawal Service Demo**



**UnionPay HKD Shacom Card Customers<sup>^</sup>** can log in to Shacom Pay  and set up UnionPay QRC cash withdrawal instruction:

<p>1. Start Shacom Pay, select “UnionPay QRC Withdrawal” and log in. You can also select “UnionPay QRC Withdrawal” in the main menu after login.</p>	<p>2. Select the designated account and enter the withdrawal amount to set up cash withdrawal instruction.</p>
	

<p>3. After setting up the instruction, you can select “Scan QR Code” to withdraw cash now or “Withdraw later”.</p>	<p>4. Press any button on the ATM number pad, choose “UnionPay QRC Withdrawal”, scan the QR code and enter the card PIN.</p>	<p>5. Transaction completed and withdraw your cash.</p>
		

<sup>^</sup>Applicable to individual customers with UnionPay HKD Shacom Card only, not supporting bank account linked with Credit Card.