UnionPay QR Code Withdrawal – FAQ
「銀聯二維碼提款」常見問題

1. What is UnionPay QR Code（"QRC"）Withdrawal Service？

UnionPay QRC Withdrawal is a cardless ATM cash withdrawal service for UnionPay Shacom Card cardholders. You can withdraw cash by setting up a cash withdrawal instruction on Shacom Pay mobile app, scanning the QR code on designated ATMs, and then inputting the card PIN.

1. 什麼是「銀聯二維碼提款」？

銀聯二維碼提款是一項無需携帶實體提款卡，便可於指定自動櫃員機進行現金提款。您可透過「上商支付」手機應用程式設立提款指示，然後到指定的自動櫃員機掃描銀聯二維碼，輸入提款卡密碼後，即可完成提款交易。

2. Where can I use UnionPay QRC Withdrawal Service？

UnionPay QRC Withdrawal is available at all Shanghai Commercial Bank ATMs or any ATMs with UnionPay QRC Withdrawal Service.

2. 哪些自動櫃員機可支援「銀聯二維碼提款」？

「銀聯二維碼提款」功能適用於全線上海商業銀行自動櫃員機或香港任何支援「銀聯二維碼提款」的自動櫃員機。

3.Who can use UnionPay QRC Withdrawal Service？

UnionPay HKD Shacom Card cardholders who have registered for Shacom Pay mobile app can use this Service.

3. 哪些客戶可使用「銀聯二維碼提款」？

「銀聯二維碼提款」只適用於銀聯港幣「上銀卡」的個人客戶，並已登記「上商支付」手機應用程式之客戶。

4. Any fee for UnionPay QRC Withdrawal Service?

No additional fee will be incurred for this Service.

4. 「銀聯二維碼提款」是否需要繳付費用？

不需要。「銀聯二維碼提款」不涉及額外收費。

5. What are the steps of using UnionPay QRC Withdrawal Service？

Step 1. Log in to Shacom Pay, select "UnionPay QRC Withdrawal"

Step 2. Select designated bank account, enter withdrawal amount and press "Confirm" to complete the set up of a cash withdrawal instruction

Step 3. Visit Shanghai Commercial Bank ATMs or any ATMs with UnionPay QRC Withdrawal Service, press any button on the number pad, then choose "UnionPay QRC Withdrawal"

Step 4. Select the related cash withdrawal instruction on Shacom Pay and click "Scan QR code" to scan the QR code on the ATM screen and input the card PIN

Step 5. Collect cash and/or customer advice upon successful withdrawal

5. 「銀聯二維碼提款」的手續是什麼？

步驟1. 登入「上商支付」，選擇「銀聯二維碼提款」

步驟2. 選擇提款卡，輸入提款金額及點擊「確認」完成提款指示設定

步驟3. 於支援「銀聯二維碼提款」的自動櫃員機的數字鍵盤上隨意按一個鍵，選擇「銀聯二維碼提款」

步驟4. 返回「上商支付」已設立的提款指示，點擊「掃瞄二維碼」開啟掃描器以掃描自動櫃員機螢光幕上的【二維碼】及在自動櫃員機輸入提款卡密碼

步驟5. 從自動櫃員機提取現金/客戶通知書

6. What is the validity of my UnionPay QRC withdrawal instruction?

A UnionPay QRC withdrawal instruction is valid for 60 minutes. You have to withdraw cash from an ATM within 60 minutes after the instruction is set up. Otherwise, the instruction will be lapsed and a new instruction is required to be set up.

6. 已設定的「銀聯二維碼提款」指示的有效期是多久？

「銀聯二維碼提款」指示的有效期為 60 分鐘，您需要在設立提款指示 60 分鐘內以自動櫃員機完成提款，否則該提款指示將失效，並需要重新設立提款指示。

7. Can I set up more than one UnionPay QRC withdrawal instruction?

No. Only one instruction is allowed at a time. You can set up another instruction after the existing instruction is executed.

7. 「銀聯二維碼提款」可否同時設立多於一個預先提款指示？

不可以。「銀聯二維碼提款」同一時間只能設立一個提款指示，您可在提款後再設置新的提款指示。

8. Can I amend or delete a cash withdrawal instruction?

You cannot amend cash withdrawal instruction, but you can delete a cash withdrawal instruction on cash withdrawal instruction page within valid period.

8. 我可以更改或取消提款指示嗎？

您不可以更改提款指示，但您可於提款指示有效期內於「上商支付」手機程式內提款指示頁面刪除提款指示。

9. Any notifications will be sent to customers after UnionPay QRC Withdrawal?

We will send you a push message and SMS notification when you set up a cash withdrawal instruction on Shacom Pay, and after successful cash withdrawal at ATM.

9. 完成「銀聯二維碼提款」後，我會收到交易的客戶通知嗎？

會，在您設定指示及成功提款後，您將收到「上商支付」手機推送及短訊通知。

10. What are the service hours of the UnionPay QRC Withdrawal?

UnionPay QRC Withdrawal Service is available during the opening hours of ATMs.

10. 「銀聯二維碼提款」的服務時間是怎樣？

您可以於支援「銀聯二維碼提款」服務的自動櫃員機開放時間使用此服務。

11. Will my account be debited when I set up a UnionPay QRC withdrawal instruction?

No. Your account will only be debit when the cash is successfully withdrawal from the ATM.

11. 設定「銀聯二維碼提款」指示時，是否會即時扣賬？

答：不會，只會在您在自動櫃員機成功提款時才會從您的戶口扣賬。

12. Is there any limit for UnionPay QRC Withdrawal Service?

The daily UnionPay QRC withdrawal limit is HK$20,000 per account. This service is also subject to the daily cash withdrawal limit of the ATM card which is up to HK$20,000 per card and the upper and lower limit of each transaction at ATMs.

12.「銀聯二維碼提款」是否有提款限額？

「銀聯二維碼提款」具有提款限額。每戶每日最高經無卡提款的額度為港幣 20,000 元。交易亦受限制於該卡每日提款上限港幣 20,000 元及自動櫃員機每筆提款之上限或下限。

13. Does UnionPay QRC Withdrawal Service support cash advance or cash withdrawal from an account bound to a credit card?

No. The service does not support credit card service at this stage.

13.「銀聯二維碼提款」支援信用卡透支或以信用卡進行存款賬戶提款嗎？

不可以。現階段不支援信用卡服務及信用卡內的存款賬戶。

14. How to check my UnionPay QRC Withdrawal transaction records?

You may log in Personal Internet / Mobile Banking to check your account transaction records. The transaction records will also be shown on the monthly statement.

14. 如何查閱我的「銀聯二維碼提款」交易記錄？

您可以登入個人網上/流動銀行查閱您賬戶的交易記錄，交易記錄亦會顯示在您的月結單的記錄中。

15. Can I make UnionPay QRC Withdrawal outside Hong Kong?

No, the Service is currently available in Hong Kong.

15. 在香港以外地方可否使用「銀聯二維碼提款」？

不可以，目前此服務只適用於香港。

16. Can I make UnionPay QRC Withdrawal through ATMs with "JETCO Cardless Withdrawal" only ?

No, it is only available at the ATMs with "UnionPay QRC Withdrawal" service.

16. 我可否於只支援「銀通二維碼提款」的自動櫃員機使用「銀聯二維碼提款」？

不可以，此服務只適用於支援「銀聯二維碼提款」的自動櫃員機。

17. What should I do if the ATM is unable to dispense cash after making cash withdrawal ?

If your account has been debited but the ATM can't dispense any cash, please call our 24-hour ATM Hotline 2818-0282 or visit any of our branches for assistance.

17. 在完成了提款的操作後，如果自動櫃員機未能提供現金提取，該怎麼辦?

如果這筆款項已從您的銀行賬戶扣除，請致電本行 24 小時櫃員機熱線 2818-0282 或親臨本行任何一間分行查詢。

18. Is UnionPay QRC Withdrawal Service applicable to customers who only have a credit card linking up with a bank account ?

No. At this stage, the service is only applicable to HKD ATM card users, customers, who only have a credit card linking up with a bank account, can visit any branch of our bank to apply for HKD Shacom Card, register for our Personal Internet Banking services and download the "Shacom Pay" mobile app to use UnionPay QRC Withdrawal Service.

18.「銀聯二維碼提款」支援以信用卡附設之銀行賬戶進行提款嗎？

暫時未能使用。現階段不支援信用卡附設的銀行賬戶。客戶可先 於本行各分行 申請 港幣「上銀卡」，並登記個人網上銀行服務及下載「上商支付」手機應用程式，便可使用「銀聯二維碼提款」服務。