<u>**Overview**</u>

1. What is Google Pay?

Google Pay is one of the Mobile Payments solutions available to Citi Credit Card cardholders. It provides a simple and secure way to pay using your compatible Android devices.

2. Which devices support Google Pay?

Google Pay works with most NFC capable Android devices running Android Lollipop 5.0 or higher.

3. Why should I use Google Pay instead of my plastic credit card?

Google Pay makes checkout fast and easy by allowing you to make purchases with a single touch/glance using your eligible device. You will continue to enjoy the same Citi Card rewards and benefits. Additionally, Google Pay adds a level of security to your payment information.

4. Which Citi Cards are eligible for Google Pay?

All Citi MasterCard and VISA credit cards issued by Citibank (Hong Kong) Limited are eligible at this time.

<u>**Getting Started**</u>

5. How can I add my Citi Card to use Google Pay?

You can add your Citi Cards on to Google Pay by scanning your card with Google Pay or inputting the card information manually. Visit https://support.google.com/pay/answer/7625139 for steps to add your Citi Cards on to Google Pay.

1) Open your Google Wallet app on your phone.

2) Tap "+ Add to Wallet" in the screen

3) Tap on "Payment card".

4) Tap on "New credit or debit card"

5) Scan your card or enter the card information manually.

6) Select a verification method display on the screen. For verifying via Citi Mobile® Banking App, please ensure you are having the latest Citi Mobile® App version in the same device and registered with Enhanced Security Function. For details on Enhanced Security Function: https://www.citibank.com.hk/english/ways-to-bank/enhanced-security/.

7) Once it is verified, your Citi Credit Card is ready to use with Google Pay. You can set it as default card.

6. How to set my Citi Card as the default card in Google Pay?

You can go to Google Pay wallet app, select the card and tap "Details" > "Make default for contactless".

7. When I add my card on Google Pay, does it include both primary and supplementary card on the account?

No, both primary and supplementary cards need to be added separately.

8. Can I add the same card to more than one device using Google Pay?

Yes, you may enroll your Citi Card on more than one device, up to a limit of 4 devices per card.

9. The card image on my phone does not match my physical card. Is there an issue with my card?

No. The card image displayed in Google Pay may not always exactly match the physical card. Your enrollment is successful if the following are displayed on the card image:

- Citibank logo
- The Card Network (Visa or MasterCard)
- The last four digits of the physical card

10. How long will it take for my card to activate after adding it to Google Pay?

The average time between the request for activation and approval should be within minutes but can take up to 10 minutes if any additional verification requirements are needed. If this amount of time has been exceeded, remove the card from Google Pay and add it again. Contact our CitiPhone Banking Hotline at 2860 0333 for assistance if you continue to encounter delays.

11. How do I remove my card from Google Pay?

You can remove your card by selecting the card in the Google Pay, scroll down, and tap "Remove card". You can also call our CitiPhone Banking Hotline at 2860 0333 to disable your Citi Card for use on a specific device. Our CitiPhone Officer may require relevant details, such as device name, last 4 digits of Device Card Number.

Do note that your card will still be valid for use via other channels, including the physical plastic card.

If you manually delete your card from Google Pay, you will not be able to initiate any transactions via Google Pay using the aforementioned card.

However, if the deleted card is a Mastercard logo, merchant-initiated transactions (e.g., recurring transactions) can still go through for 999 days. If you do not wish for your card to be charged by the merchant as set out above, please contact the relevant merchant/digital checkout solution provider directly to remove your card details.

12. Why can't I add my card to Google Pay?

Your card might be inactive/blocked or not eligible for Wallet enrollment. Please contact our Citiphone Banking Hotline at 2860 0333 for further assistance and clarification.

Payment

13. Where can I use Google Pay?

You can use Google Pay in stores with contactless payment terminals. You can also make in-app purchases where Google Pay is provided as a payment option.

14. How can I cancel a payment made using Google Pay?

Cancelling a payment made with Google Pay is the same as a physical card. Please contact your merchant if you wish to cancel a payment, request for a refund, or if you have specific feedback about the product/service.

15. How do I return a purchase if I used Google Pay to make the payment?

All purchases made with Google Pay can be returned according to the store's policies. If you return an item paid for with Google Pay, the store may require you to tap your phone onto the NFC reader to complete the return.

16. Do I need to have an active internet connection for Google Pay to work?

Google Pay requires an active internet connection for card registration and activation. However, an active internet connection is not required to make in-store purchases.

17. Is there a transaction limit when I pay using Google Pay?

If you're tapping via NFC terminals, there is typically a limit imposed by the terminal service provider, kindly reach out to the terminal service provider for more details on the limits.

There is no transaction limit for online payments, subjected to the credit limit of the card.

18. How much of my available credit limit can I access when using Google Pay?

Your entire available credit limit is ready for you to use after the credit card has been added to the Google Pay.

19. How can I keep track of purchases I've made with Google Pay?

You can view the recent transactions made with Google Pay on your Citi Cards in the Google Pay Wallet App. Simply tap on a Citi Card in the app to see the Google Pay transactions made with that card. Additionally, a real-time push notification with transaction details will be sent after each Google Pay purchase (this requires an active internet connection).Citi Cards transactions made via Google Pay can also be viewed in Citi Mobile® App under "LAST TRANSACTIONS".

20. What should I do if I lose my original card and then receive a replacement card?

The cards in Google Pay are digital versions of your physical cards. If you lose your original card and receive a replacement, you need to remove the respective card from Google Pay and register the replacement card again.

21. What if my Citi Card is renewed close to expiration, or reissued due to reported damage?

If your physical Card is renewed or replaced close to expiration date or where you have reported it as damaged, your Device Card in Google Pay will be automatically updated with the new Card information. You do not need to add the new Card on to Google Pay when you receive it. This is applicable to Citi VISA Credit Card.

Kindly note that this updating will not apply when your physical Card is replaced due to a reported loss, theft or unauthorized use.

If you receive a renewal Citi Mastercard Credit Card to replace your expired Mastercard Credit Card, you need to remove the respective card from Google Pay and register the replacement card again.

22. Can I continue to use my physical payment card if I disable Google Pay or remove the digital equivalent on Google Pay?

Yes. please refer to point 11.

23. How can I identify Google Pay transactions on my account?

Your transaction history on your monthly statement or Citibank Online account will display the last 4-digits of the Device Card Number, if the transaction has been made using Google Pay.

24. How do I know if my Device Card in Google Pay has been updated?

An alert will be sent to you to notify you of the update.

25. Will I be able to make transactions with the updated Device Card?

You can continue to make transactions through Google Pay even without activating your renewed/replaced physical card. Please activate your renewed/ replaced physical card when you receive it.

26. Will my Citi Card work on Google Pay if my physical card is closed or blocked?

No, if your physical card is closed or blocked (in the event of loss/theft etc.) you can no longer use it to make payments in Google Pay.

If you require any additional assistance with your Citi Cards or the details of your transaction, please contact our CitiPhone Banking Hotline at 2860 0333.

Security

27. How secure is Google Pay?

When you add a card to Google Pay, a Device Card Number is allocated by Google Pay and Card Network represents your physical card. Your name and full card details, except the last 4 digit of your card number for easy identification, are never shown in the app and never shared with the store.

28. What is a Device Card Number?

For enhanced security, your actual credit card number will never be stored on the phone or exposed to the merchant. Your card number will instead be replaced by a unique Device Card Number (i.e. Virtual Account Number, visible in the Google Pay app). This Device Card Number will then be transmitted to merchants in place of your actual card number for purchases.

29. Can I call CitiPhone Officer to add my card on Google Pay, deactivate my card on a particular device, or reactivate a card?

Our CitiPhone Officer will be able to assist you with enrollment/deactivation/reactivation of your Citi Card on a particular device. Please call our CitiPhone Banking Hotline at 2860 0333 for further assistance.

30. What should I do if my device is lost or stolen?

Please contact our CitiPhone Banking Hotline at 2860 0333 to suspend or remove your cards from Google Pay. The Device Card Number(s) of your Citi Cards enrolled on Google Pay on the device will be blocked. You can continue to use your cards via other channels.

31. Does Google Pay have access to my bank accounts?

No. Google Pay does not have access to your bank accounts.

32. Will my Google Pay information still be on my device if it is formatted?

No. Formatting your device will remove all bank cards registered to your device.

33. If I want to switch device, do I need to add the cards all over again?

Yes. You would need to register your cards again if you were to change your device.