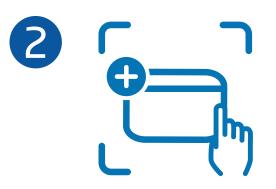


Steps to bind CCB (Asia) UnionPay Credit Card at Dragon HKPay QR Code Payment



Download CCB (HK&MO) Mobile App Log in Mobile Banking



Enter Dragon HKPay QR Code Payment and add a UnionPay Credit Card at "UnionPay Payment Management"



Enter SMS verification code



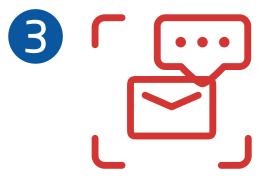
Card binding completed



Steps to bind CCB (Asia) UnionPay Dual Currency Credit Cards at UnionPay App



Download and register UnionPay App on your mobile phone



Enter card information and SMS verification code* Click"Cards" to add a UnionPay Card



Card binding completed

* Cardmembers with Hong Kong, Macao or Mainland China phone numbers will receive SMS verification code. For those using Hong Kong or Macao phone number in Mainland China, please activate and turn on roaming service in order to receive the code.