9 July 2026

# Hang Seng Becomes the First Bank in Hong Kong to Partner with Alipay+ One App for QR Payments in Chinese Mainland and Overseas

*Accepted at 100 million+ merchants in 55+ Countries/Regions via Hang Seng Mobile App*

Hang Seng Bank ("Hang Seng") and Alipay+, Ant International's unified wallet gateway, today announced a strategic partnership that allows customers to make QR payments in the Chinese Mainland and overseas by simply using the Hang Seng Mobile App. Hang Seng is Alipay+'s first banking partner in Hong Kong. Through Alipay+, Hang Seng Mobile App's users can now make payments via QR code scan at over 100 million merchants across more than 55 countries/regions[1], including the Chinese Mainland, Europe, the United States, Australia, South Korea and Malaysia.

With the enhanced JustPay feature, customers can also track and manage spending within the Hang Seng Mobile App, keeping payments and expense visibility in one place, without having to download an additional app, arrange pre-payment top-ups, or link a bank account to a third-party wallet. The service supports both ways of "Scan to pay" and "Show code to pay".

Customers will see the payment amount based on Alipay+'s exchange rate before confirming. Settlement will be made from their Hang Seng HKD account. No transaction fees apply.

**Rannie Lee, Head of Retail Banking and Wealth of Hang Seng Bank**, said: "Customers increasingly expect seamless payment solutions when travelling overseas. By partnering with Alipay+, we're enhancing customer experience by bringing a simple QR payment service within our mobile app—combining broad merchant acceptance with the simplicity of paying and tracking spending in just one place. This is a strategic step in strengthening our payments proposition and expanding our cross-border connectivity, as we continue to build a digital ecosystem that keeps banking simple, safe and smart."

**Venetia Lee, General Manager for Greater China at Ant International**, said: "As cross-border travel and commerce accelerate, customers increasingly demand seamless payment experiences. Alipay+ bridges global users and merchants to make transactions smoother and more accessible. We are proud to welcome Hang Seng Bank as the first Hong Kong bank to join our network—a testament to the rapid integration of banking apps into the global payment ecosystem. Together, we will deliver an enhanced payment experience for banking customers, making cross-border payments as simple as scanning a QR code locally in Hong Kong."

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Ant International's Alipay+ connects 2 billion user accounts globally with over 150 million merchants across over 220 markets. This vibrant ecosystem of interoperability links up more than 10 national QR systems and card schemes, as well as 50 digital wallets and bank apps.

Mobile payments have become mainstream. In Hong Kong, over 90% of people aged 25-44 used mobile payments in 2024[2]. Adoption among those aged 65 and above is also rising quickly, increasing from under 2% in 2017 to over 23% in 2024. As mobile payments become a daily habit, users increasingly expect the same familiar way to pay when travelling— reinforcing the need for a seamless, app-based payment experience that fits naturally into everyday spending.

Hang Seng JustPay's cross-border QR payments are available now. To celebrate the launch, Hang Seng is offering a limited-time promotion from now until 31 August 2026. Eligible customers can enjoy an instant random discount up to RMB100 for each payment of RMB40 or above, pay via JustPay's cross-border QR payments in the Chinese Mainland.[3]

# END #

*Notes:*

1. *Data from Alipay+ as of 26 June 2026.*
2. *According to an article from Hong Kong Census and Statistics Department (2026). "Changing Shopping Patterns: The Growing Popularity of Online Shopping and Mobile Payments". https://www.censtatd.gov.hk/en/chat20260128.html*
3. *Currency exchange is subject to exchange rate risk. Terms and Conditions apply. For terms and conditions and other promotional offers, please visit Hang Seng Bank's website at https://cms.hangseng.com/cms/emkt/pmo/grp01/p75/eng/index.html*

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**Photo Caption**

Photo 1
Rannie Lee, Head of Retail Banking and Wealth of Hang Seng Bank (third from right), Amy Kam, Head of Unsecured Leading and Payment at Hang Seng Bank (second from right), Kim Lay, Head of Digital Banking at Hang Seng Bank (right), Venetia Lee, General Manager for Greater China at Ant International (third from left), and Fu Lu, General Manager for Greater China Cross-border Business at Ant International (second from left), and Betty Tse, Senior Business Development Director for International BG at Ant International (left) announce a strategic partnership to enhance JustPay in the Hang Seng Mobile App with capability that enables customers to make cross-border QR payments using a single bank app, accepted over 100 million merchants across 55+ countries/regions.

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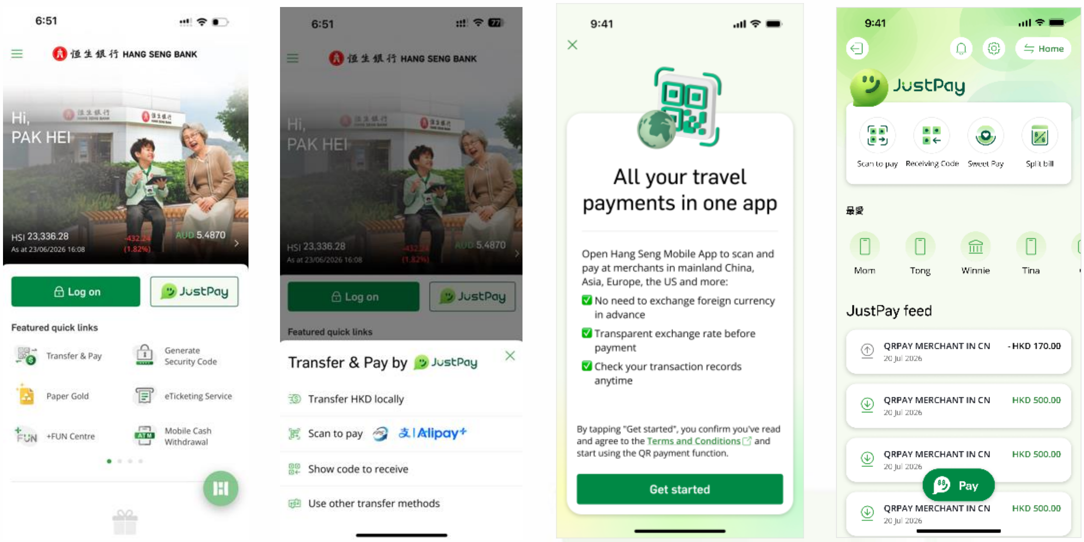
Photo 2
Customers can pay by JustPay in the Hang Seng Mobile App when spending in the Chinese Mainland and overseas, with support for both “Scan to pay” and “Show code to pay”.




**Step 1:** On Hang Seng Mobile App logon page, tap "Transfer & Pay", then select "Scan to pay".

**Step 2:** Check the Terms and Conditions of QR payment service and set up payment limit, then you can scan or show QR code to pay to merchants in Chinese Mainland or overseas that accept Alipay+.

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**About Hang Seng Bank**

Founded in 1933, Hang Seng has continually innovated to deliver reliable, friendly and customer-centric banking, investment and wealth management services for both individuals and businesses. Recognised as the leading local bank in Hong Kong, Hang Seng serves nearly 4 million customers. With an award-winning mobile app, robust digital capabilities, and a network of close to 250 service outlets in Hong Kong, Hang Seng offers a seamless omni-channel experience, enabling customers to manage their banking and financial needs anytime, anywhere.

The Bank's core business activities include Retail Banking and Wealth, Commercial Banking, Insurance Manufacturing and Asset Management, as well as Markets and Securities Services.

Hang Seng Indexes Company Limited, a wholly owned subsidiary, is a leading provider of stock market indexes for the Hong Kong and Chinese Mainland markets. Hang Seng Investment Management Limited and Hang Seng Insurance Company Limited, also wholly owned subsidiaries of the Bank, offer a comprehensive range of investment and insurance solutions.

Hang Seng Bank (China) Limited, its wholly owned subsidiary, operates a strategic network of outlets in major Mainland Chinese cities, supporting a growing base of local and cross-boundary customers.

As a homegrown financial institution, Hang Seng is deeply connected to the Hong Kong community. The bank supports local initiatives focused on financial literacy, nature, youth empowerment, and community care.

Hang Seng is a member of the HSBC Group, one of the world's largest banking and financial services organisations. More information on Hang Seng is available at www.hangseng.com.

**About Alipay+**

Ant International's Alipay+ is a unified wallet gateway with cross-border payment and digitisation services that help connect global merchants to consumers. Consumers enjoy seamless payments, a broad choice of deals and the convenience of digital services using their preferred payment app/e-wallet while travelling abroad. Many small and medium-sized businesses already use Alipay+ digital tools to enhance efficiency and achieve omni-channel growth. More information: www.alipayplus.com.