



PayMe Consumption Voucher Scheme (2023) Terms and Conditions

The following terms and conditions ("**Terms and Conditions**") shall govern the use of PayMe for receiving and using the consumption voucher ("**Consumption Voucher**") distributed by the Hong Kong Special Administrative Region government ("**Government**") under 2023 Consumption Voucher Scheme ("**CVS**").

By registering for the CVS with the Government and designating PayMe as your designated stored value facility account for receiving the Consumption Voucher, you confirm that you have read, understood and agree to be bound by the following Terms and Conditions:

1. Your eligibility for entitlement to the collection and usage of the Consumption Voucher are subject to the terms and conditions of CVS and the requirements and decisions of the Government. For details of the CVS, please visit the Government Consumption Voucher Scheme Website at www.consumptionvoucher.gov.hk.
2. PayMe is provided by The Hongkong and Shanghai Banking Corporation (Stored Value Facilities Licence No. SVFB002) ("**we**", "**us**", "**ours**") and is a stored value facility operator designated by the Government under the CVS.
3. You must maintain an active PayMe wallet in accordance with the PayMe Terms and Conditions¹ throughout the registration period of the CVS and the validity period of the Consumption Voucher.
4. To complete the registration for the Consumption Voucher with the Government and designation of PayMe under the CVS, you will need to do the following:
 - a. *download the PayMe from HSBC app to your device;*
 - b. *complete the PayMe wallet registration with a valid mobile phone number and email address verification; and*
 - c. *successfully register on the Government Consumption Voucher Scheme Website with your PayMe ID.*
5. Upon our receipt of each Government disbursement of Consumption Vouchers, the amount of your Consumption Voucher for each Government's disbursement will be distributed to you in accordance with the Government's schedule. For more details, please see the Government Consumption Voucher Scheme Website www.consumptionvoucher.gov.hk.

¹ PayMe Terms and Conditions can be found at <https://payme.hsbc.com.hk/legal/terms-and-conditions>.

6. Upon completion of registration, your PayMe wallet will continue to hold and show its balance, but will separately also hold and show your Consumption Voucher. You will be able to choose to pay from your PayMe wallet balance or Consumption Voucher with a toggle functionality on the PayMe App.
7. If you do not have enough Consumption Voucher to complete a transaction, PayMe will deduct the remaining amount from your PayMe wallet balance to complete a transaction. If your PayMe wallet balance is also insufficient, you will be required to top-up immediately to complete the transaction. The transaction will fail to process if:
 - a. there is an absence of a top-up source to allow for an immediate top-up; or
 - b. you have reached your top-up limits.
8. You cannot use the Consumption Voucher for peer-to-peer fund transfers.
9. You cannot transfer funds from your Consumption Voucher to your PayMe wallet or to any bank account.
10. You can use the Consumption Voucher at eligible merchants as announced by and subject to the requirements set by the Government and us.
11. Each merchant has its own terms and conditions and arrangements for goods return or refund. Refund voucher(s) will be added to your Consumption Voucher, which is separate from your PayMe wallet balance.

If the refund is made:

- a. when the original voucher's validity period is more than two weeks, a refund voucher with the same expiry date will be created.
 - b. when the original voucher will expire in less than two weeks, a refund voucher will be created and the expiry date will be the original voucher expiry date plus one month, and the date will be at month end.
 - c. within one month after the original voucher has expired, a refund voucher will be created and the expiry date will be the original voucher expiry date plus two months, and the date will be at month end.
 - d. after one month of the original voucher has expired, refund is not eligible and will be declined, no new voucher will be created.
12. The validity period of the Consumption Voucher shall be as announced by the Government. Upon the expiration of the validity period or termination of the Consumption Voucher any remaining unspent Consumption Vouchers will be returned to the Government according to the policy set by the Government and/or upon the Government's direction.
13. We may be required to share your personal data with the Government for the purposes of the CVS. The Government's use, storage and sharing of such data will be handled in

accordance with its own personal information collection statement and terms and conditions.

14. We are not responsible for any loss, damage, claim, liability suffered by you arising out of or in connection with the Consumption Voucher.
15. We reserve the right to vary or cancel these Terms and Conditions at any time without prior notice.
16. Your registration and usage of PayMe shall be subject to these Terms and Conditions and the PayMe Terms and Conditions.
17. In the event of any dispute, our decision shall be final and conclusive.
18. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version will prevail.

Please refer to the Contact Us section on the PayMe App Settings for details on how to contact us. You may also refer to our Frequently Asked Questions on the PayMe App or website.