



2022 PayMe 0% Transaction Fees for Existing Merchants

1. This promotion applies to existing merchants who at the time of this promotion's launch are on the standard fee plan and have:
 - a) an active PayMe for Business account; and
 - b) received a payment via the PayMe for Business app or their physical PayCode at least once from the start of the 2022 Consumption Voucher Scheme ("CVS") phase 2 period,

(each an "Eligible Merchant").
2. The promotion is valid from 7 August 2022 to 6 February 2023 ("Promotion Period").
3. During the Promotion Period, each Eligible Merchant will enjoy 0% transaction fees (the "Fee Holiday") on their PayMe for Business account for all payments received via the PayMe for Business app or the Eligible Merchant's physical PayCode. For this purpose, an Eligible Merchant shall ensure that their PayMe for Business account is active.
4. Merchants who use PayMe for Business services under acquirer services are not eligible for this promotion.
5. Payments received via API transaction, the point-of-sale terminal, device or cashier machine are excluded from the Fee Holiday.
6. The Fee Holiday is not transferrable and cannot be enjoyed in conjunction with any other pre-approved preferential pricing offered by the Bank, discount, promotional offer, programme or any merchant discount rate adjustment on PayMe for Business services for 12 months following the end of the Promotion Period unless otherwise notified by the Bank.
7. In case of disputes arising out of this promotion, the Bank's decision shall be final and conclusive. Any fraud and/or abuse of any offer under this promotion will result in forfeiture of an Eligible Merchant's entitlement to the Fee Holiday.
8. The Bank reserves the right to, at the Bank's sole discretion at any time and without prior notice, replace the Fee Holiday with an alternative gift or preferential offer, amend these terms and conditions or terminate this

promotion. The Bank accepts no liability for any such changes and/or termination.

9. In the event of any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
10. The Bank reserves the right to determine at its sole discretion the eligibility of an Eligible Merchant who can enjoy the Promotion.
11. Employees of the Bank are not eligible to participate in the promotion.
12. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“**Hong Kong**”), and the Bank and each Eligible Merchant agrees to submit to the non-exclusive jurisdiction of the courts of Hong Kong.

Issued by The Hongkong and Shanghai Banking Corporation Limited
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