

PayMe Welcome Rewards campaign Terms and Conditions:

When is the Campaign?

1. Unless otherwise specified, the promotional period for the PayMe Welcome Rewards campaign (“**Campaign**”) is from 1 May to 31 May 2026 (“**Promotion Period**”).

Criteria

2. The Campaign is offered exclusively to new user that registered PayMe by HSBC and verified HKID successfully within the Promotion Period. (each an “**Eligible User**”).

PayMe Reward

3. Upon meeting the Criteria, the Voucher(s) will be issued to the **Eligible User’s** respective PayMe wallet within 5 working days.
 - a) the Voucher(s) falls within the quota of Vouchers to be given away during the Campaign on a first- come- first- served basis;
 - b) each Eligible User can only receive below Voucher, totaling not more than eight (8) Vouchers:

Voucher type	Voucher value	Minimum spend	Quantity
Multi-merchant	HKD 5	HKD 5	2
	HKD 10	HKD 100	2
	HKD 15	HKD 300	2
	HKD 20	HKD 500	2

- c) each Eligible User’s PayMe wallet is not suspended or terminated; and
 - d) The verified HKID is not registered with another PayMe account’s mobile number.
- For the avoidance of doubt, the Criteria must be taken to be met at the point in time in which the Voucher is to be issued.
4. Once issued, each Voucher will be valid until the date specified in the voucher detail.
 5. PayMe may alter the number of Vouchers it issues during the Promotion Period, at its sole discretion.
 6. Each Voucher(s) is subject to these terms and conditions.
 7. The Voucher(s) will be applied automatically to any Eligible Transaction made to any PayMe merchant to its PayMe for Business wallet (“**Transaction Criteria**”):
 8. Each Voucher will be applied automatically provided that:
 - a. the transaction value must meet the minimum spend stated on the specific voucher using PayMe at any or designated PayMe merchants;

- b. the Voucher must be within the expiry date as stated on the specific Voucher;
and
- c. the PayMe wallet benefiting from the Voucher must not be suspended or terminated.

(an “**Eligible Transaction**”)

- 9. The Voucher cannot be transferred or exchanged for cash.
- 10. Not applicable to transactions made via UnionPay, Apple Pay or via the 'Pay bills' feature in PayMe.
- 11. Eligible Users can only consume one (1) Voucher for each Eligible Transaction. For the avoidance of doubt, where an Eligible User holds multiple vouchers that may be applied towards an Eligible Transaction, the voucher with the highest discount value first, then by earliest expiry date, will be automatically applied. In case of a voucher with the same discount value and expiry date, then the voucher credited to the PayMe wallet first will be applied.
- 12. In case of a refund (full or partial) initiated by a customer or merchant after the transaction at which a Voucher is consumed, the Bank retains the right to withdraw the Voucher or debit the amount credited to a PayMe wallet from the Voucher.

Other important terms to read before you enjoy the Campaign

- 13. An Eligible User’s personal information under the Bank’s record must be up-to-date and valid during the whole or the relevant part (as the case may be) of the Promotion Period to enjoy the Campaign.
- 14. All remarks and footnotes in the relevant promotional materials are intended to serve, and do serve, as part of the terms and conditions of the Campaign. For the avoidance of doubt, if there is any conflict between that information and these terms and conditions, these terms and conditions shall apply and prevail.
- 15. In the event of any dispute arising out of or in connection with these terms and conditions, the decision of the Bank shall be final and conclusive.
- 16. The Bank reserves the right to change these terms and conditions and terminate the Campaign at any time without prior notice. Please refer to the PayMe website for campaign details. The Bank accepts no liability for any such change or termination.
- 17. The Bank reserves the right to exclude an Eligible User who violates these terms and conditions, tampers with the Campaign, engages in abusive, deceitful or fraudulent behavior in relation to the Campaign or makes false representations or statements or violates applicable law or regulations. If an Eligible User is excluded, any offer may be subsequently revoked and reclaimed.
- 18. It is the Eligible User’s responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost in relation to the receiving of the relevant Voucher, and the Bank shall have no responsibility in respect thereof.

19. The Campaign is offered subject to the prevailing regulatory requirements.
20. The Campaign is held within Hong Kong. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each Eligible User submits to the exclusive jurisdiction of the courts of Hong Kong.
21. In the event of any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

What these terms mean

‘The Bank’ means The Hongkong and Shanghai Banking Corporation Limited.

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