**PayMe UnionPay card tap-to-pay Rebate Rewards Promotion Terms and Conditions:**

**When is the Promotion?**

1. Unless otherwise specified, the PayMe UnionPay card tap-to-pay Rebate Rewards Promotion (**"Promotion**") is from 1 November – 30 November 2026 ("**Promotion Period**", both dates inclusive).

**Who can participate in the Promotion?**

2. The Promotion is offered to PayMe users with an active PayMe UnionPay virtual card ("**The Card**") who have added the Card into their Apple wallet during the Promotion Period (each an "**Eligible User**").

**PayMe Rewards**

3. During the Promotion Period, Eligible Users must successfully perform a single net transaction, meeting the criteria below:

    a. The transaction is made with the Card at a merchant accepting payments using UnionPay via Apple Pay (an **"Eligible Transaction"**); and

    b. The transaction must not be used to top up or fund any digital payment instruments, including but not limited to, e-wallets in Hong Kong Dollar.

    (**"Criteria"**)

4. After meeting the Criteria, an Eligible User will receive below percentage of cash rebate for the total amount of Eligible Transaction(s) that they completed ("**Rebate Reward**"). Each Eligible User can only enjoy up to a total of HKD 200 Rebate Reward.

    a. 3% cash rebate on transaction made in Hong Kong Dollar (HKD), Chinese Yuan (CNY) or Macanese Pataca (MOP)

    b. 10% cash rebate on transaction made in all other currencies

5. An Eligible Transaction will be voided if the Eligible User or PayMe merchant initiated a full or partial refund in respect of the transaction described in clause 3 above during or after the Promotion Period, such that the Criteria is no longer met. The Bank retains the right to withdraw the Rebate Reward or debit the amount credited to a PayMe wallet.

6. The Eligible User must confirm with the merchant that the transaction was made to the merchant's UnionPay business accounts.

7. The following transaction methods are excluded from this Promotion: showing PayMe UnionPay QR code for the merchant to scan or scanning the merchant's UnionPay QR code. Eligible Transactions must be made using the Card and via Apple Pay.

8. For the avoidance of doubt, the Rebate Reward is calculated based on the actual payment amount paid to the merchant at the time of transaction regardless of the currency

exchange rate or any posted transaction amount in HKD (Hong Kong Dollar) in the bank statement.

9. Within the first ten (10) working days after the Promotion Period, the Rebate Reward will be credited directly to the Eligible User's PayMe wallet in Hong Kong Dollar, provided that:

    a. the Rebate Reward falls within the available quota set for the Promotion on a first-come-first-served basis. The Bank reserves the right to alter or limit the amount of Rebate Reward it issues at its discretion;

    b. the PayMe wallet benefiting from the Rebate Reward must not have reached its balance limit (and the Rebate Reward won't breach this limit);

    c. Eligible User's PayMe wallet mobile number must be up-to-date and must not be changed during the period from the meeting of the Criteria and the receipt of the Rebate Reward; and

    d. the relevant PayMe wallet is not suspended or terminated and its PayMe UnionPay virtual card remains activated at the time the Rebate Reward is credited.

10. For the avoidance of doubt, the Criteria must be taken to be met at the time the Rebate Reward is credited.

11. PayMe may alter the total amount of Rebate Reward it issues during the Promotion Period, at its sole discretion.

12. The Rebate Reward entitlement cannot be transferred.

13. Transactions performed using UnionPay are not eligible to earn a PayStreak or Spin and Win.

14. The card is not applicable to transaction made via 'Pay Bills' feature.

**Other important terms to read before you enjoy the Promotion**

15. 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 Promotion.

16. 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.

17. The Bank reserves the right to change these terms and conditions and terminate the Promotion at any time without prior notice. Please refer to the PayMe website for offer details. The Bank accepts no liability for any such change or termination.

18. The Bank reserves the right to exclude an Eligible User who violates these terms and conditions, tampers with the Promotion, engages in abusive, deceitful or fraudulent behavior in relation to the Promotion or makes false representations or statements or

violates applicable law or regulations. If an Eligible User is excluded, any Rebate Reward may be subsequently revoked and reclaimed.

19. 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 Rebate Reward and the Bank shall have no responsibility in respect thereof.

20. All remarks and footnotes in the relevant promotional materials (if any) 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.

21. The Promotion is offered subject to the prevailing regulatory requirements.

22. The Promotion 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.

23. 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.

Issued by The Hongkong and Shanghai Banking Corporation Limited
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