

PayMe Merchant T&Cs

Campaign mechanics

Name of campaign ("Campaign")	PayMe x Cathay Pacific Campaign
Promotion period for Campaign (both dates inclusive) ("Promotional Period")	7 September to 6 October 2026
Who can enjoy the Campaign ("Eligible User")	The Campaign is offered to any Eligible Users who have an active PayMe wallet and a Cathay Pacific's official website account and use PayMe to settle payments on Cathay Pacific's official website (https://www.cathaypacific.com/cx/en_HK.html) during the Promotional Period.
PayMe Rewards (may include different offers)	• HKD 200 off a minimum spend of HK 2,000 flash voucher ("Voucher") when making a payment with PayMe on Cathay Pacific's official website • The maximum number of Vouchers to be consumed per Eligible User is one (1) throughout the Promotional Period. If a Voucher expires, an Eligible User can grab another one given there is still available stock • The day the Voucher was grabbed will be considered day one of the Voucher validity period and will expire at 23:59 pm on the 14th day of collection Vouchers with the highest value in the PayMe app's 'My rewards' will be used first.
Criteria to receive a PayMe Reward ("Criteria")	An Eligible User will be entitled to the Voucher in the PayMe wallet upon tapping "Grab now" on the Voucher within the Promotional Period.
Issuance of PayMe Reward	The Voucher will be issued to an Eligible User's PayMe wallet immediately provided that the Voucher falls within the available quota set for the Campaign on a first-come-first-served basis.
Key exclusions	This Campaign is not applicable to transactions performed using UnionPay or Apple Pay.

Terms and Conditions

1. Any PayMe Reward will only be made available if it falls within the available quota set for the Campaign on a first-come-first served basis. The Bank may increase the number of PayMe Rewards it issues at its discretion.
2. An Eligible User's PayMe wallet must not be suspended or terminated in order to receive any PayMe Reward.
3. An Eligible User's PayMe wallet benefitting from any PayMe Reward must not have reached its balance limit (and the PayMe Reward will not breach this limit), in order to receive any PayMe Reward.
4. In the event any PayMe Reward expires, it may be released back to a PayMe Campaign quota, at the Bank's discretion. Eligible User's are obliged to check the PayMe website or PayMe app regularly for updates.
5. Each PayMe Reward is subject to these terms and conditions.
6. Where an Eligible User has multiple PayMe Rewards to consume, for the avoidance of doubt, any PayMe Reward with the highest discount value will be automatically applied first, followed by earliest expiry date. In case of a PayMe Reward with the same discount value and expiry date, then the PayMe Reward credited to the PayMe wallet first will be applied.
7. In case of a refund (full or partial) initiated by a customer or merchant after: (a) the Criteria to be issued a PayMe Reward is met; or (b) the transaction at which a PayMe Reward is consumed, the Bank retains the right to withdraw the PayMe Reward or debit the amount credited to a PayMe wallet from the PayMe reward.
8. 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 Promotional Period to enjoy the Campaign.
9. 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. The Bank has no liability for merchant product/service descriptions included in promotional material provided by the merchant. Customers should check with the participating merchant for details.
10. 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.
11. The PayMe Reward cannot be exchanged for cash/service, other products or discounts. The offers cannot be used in conjunction with other discounts (except PayMe offers), promotion offers and discounted items/programmes (unless otherwise specified). Please check with the respective participating merchants (if applicable) for details.
12. 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 or PayMe app for Campaign details. The Bank accepts no liability for any such change or termination.

13. The Campaign is governed by these terms and conditions and other terms and conditions stipulated by the respective participating merchant ("Merchant T&Cs"). For the avoidance of doubt, in the event there is any conflict or inconsistency between these terms and conditions and the Merchant T&Cs, the Merchant T&Cs will prevail. The Bank and the respective participating merchants can change or cancel the offers or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offers.
14. 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.
15. 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 PayMe Reward, and the Bank shall have no responsibility in respect thereof.
16. The Campaign is offered subject to the prevailing regulatory requirements.
17. 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.
18. 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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