

PayMe PayStreak Rewards Terms and Conditions:

When is the promotion?

1. Unless otherwise specified, the PayMe PayStreak Rewards (“**Promotion**”) will be conducted in 3 phases as below:
 - a) Phase 1: 2 June – 28 June 2023
 - b) Phase 2: 1 July – 30 July 2023
 - c) Phase 3: 1 August – 30 August 2023

(each phase is a “**Promotion Period**”).

Who can participate in the promotion?

2. The Promotion is offered to all PayMe users to participate during the Promotion Period (each an “**Eligible User**”).

PayMe PayStreak Mission

3. During the Promotion Period, Eligible Users must perform a successful transaction of HKD 80 or above at a PayMe merchant to its PayMe for Business wallet to earn a PayStreak (“**Criteria**”).

Upon meeting the Criteria, Eligible Users will be entitled to the following rewards in the respective PayMe wallet for each phase of the Promotion Period:

- For 4 to 5 PayStreaks earned, Eligible Users can get an HKD 6 PayMe discount voucher; or
- For 6 or more PayStreaks earned, Eligible Users can get an HKD 10 PayMe discount voucher

(each individually a “**Voucher**” and collectively the “**Vouchers**”).

4. Each Eligible User will be entitled to a maximum of 1 Voucher for each phase.
5. A PayStreak will be voided if:
 - a) the Eligible User or PayMe merchant initiated a full refund in respect of the transaction described in clause 3 above during or after the Promotion Period; or
 - b) the Eligible User made a transaction to a merchant's personal PayMe wallet. Users must confirm with the merchant on completing the transaction that the transaction was made to the merchant's PayMe for Business wallet.
6. The Voucher will be issued to the Eligible User's PayMe wallet within 14 days after each phase of Promotion Period provided that:

- a) the Voucher falls within the quota of Vouchers set to be given away during the Promotion on a first- come- first- served basis;
- b) each Eligible User does not receive more than a total of three (3) Vouchers from this Promotion; and
- c) the Eligible User's PayMe wallet is not suspended or terminated on the respective Voucher.

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.

7. PayMe may alter the total number of Vouchers it issues during the Promotion Period, at its sole discretion.
8. The Voucher expires automatically on the expiry date stated on the respective Voucher (the "**Expiry Date**") if unused and is subject to these terms and conditions.
9. Each Voucher will be applied automatically to any payment made by the Eligible User from their PayMe wallet to any PayMe merchant if such transaction meets these conditions:
 - a) the transaction meets the minimum spend as stated in the Voucher;
 - b) the Voucher must be within the expiry date as stated on the specific Voucher;
 - c) the PayMe wallet benefiting from the Voucher must not have reached its balance limit (and the Voucher won't breach this limit); and
 - d) the relevant PayMe wallet is not suspended or terminated.

(an "**Eligible Transaction**")

10. A Voucher cannot be transferred or exchanged for cash.
11. 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 that was credited/issued to the PayMe respective wallet first and with the earliest expiry date will be the Voucher that is automatically applied on an Eligible Transaction.
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 promotion

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 Promotion.

14. 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.
15. 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.
16. 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 Voucher may be subsequently revoked and reclaimed.
17. 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.
18. The Promotion is offered subject to the prevailing regulatory requirements.
19. 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.
20. 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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PayMe PayStreak Rewards Terms and Conditions:

When is the promotion?

7. Unless otherwise specified, the PayMe PayStreak Rewards (“**Promotion**”) from 1 September to 31 December 2023 (“**Promotion Period**”).

Who can participate in the promotion?

8. The Promotion is offered to all PayMe users to participate during the Promotion Period (each an “**Eligible User**”).

PayMe PayStreak Mission

9. During the Promotion Period, Eligible Users must perform a successful transaction of HKD 30 or above at a PayMe merchant to its PayMe for Business wallet to earn a PayStreak (“**Criteria**”). Upon meeting the Criteria, for every 4 PayStreaks earned, Eligible Users can get an HKD 3 PayMe discount voucher (each a “**Voucher**”) in the respective PayMe wallet during the Promotion Period.

10. During each month of the Promotion Period, each Eligible User will be entitled to a maximum of 4 Vouchers.

11. A PayStreak will be voided if:

- a) the Eligible User or PayMe merchant initiated a full refund in respect of the transaction described in clause 3 above during or after the Promotion Period; or
- b) the Eligible User made a transaction to a merchant's personal PayMe wallet. Users must confirm with the merchant on completing the transaction that the transaction was made to the merchant's PayMe for Business wallet.

12. The Voucher will be issued to the Eligible User's PayMe wallet within 14 days after the end of each month of Promotion Period provided that:

- d) the Voucher falls within the quota of Vouchers set to be given away during each month of the Promotion on a first- come- first- served basis;
- e) each Eligible User does not receive more than a total of 16 Vouchers from this Promotion; and
- f) the Eligible User's PayMe wallet is not suspended or terminated on the respective Voucher.

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.

21. PayMe may alter the total number of Vouchers it issues during the Promotion Period, at its sole discretion.

22. The Voucher expires automatically on the expiry date stated on the respective Voucher (the “**Expiry Date**”) if unused and is subject to these terms and conditions.
23. Each Voucher will be applied automatically to any payment made by the Eligible User from their PayMe wallet to any PayMe merchant if such transaction meets these conditions:
 - a) the transaction meets the minimum spend as stated in the Voucher;
 - b) the Voucher must be within the expiry date as stated on the specific Voucher;
 - c) the PayMe wallet benefiting from the Voucher must not have reached its balance limit (and the Voucher won’t breach this limit); and
 - d) the relevant PayMe wallet is not suspended or terminated.
- (an “**Eligible Transaction**”)
24. A Voucher cannot be transferred or exchanged for cash.
25. Eligible Users can only consume one (1) Voucher for each Eligible Transaction. For the avoidance of doubt, where a Eligible User holds multiple vouchers that may be applied towards an Eligible Transaction, the voucher with 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.
26. 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 promotion

27. 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.
28. 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.
29. 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.
30. 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 Voucher may be subsequently revoked and reclaimed.

31. 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.
32. The Promotion is offered subject to the prevailing regulatory requirements.
33. 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.
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