

## PayMe December PayStreak Booster Rewards Terms and Conditions:

### When is the Promotion?

1. Unless otherwise specified, the PayMe PayStreak Rewards (“**Promotion**”) is from 1 December to 31 December 2025 (“**Promotion Period**”), both dates inclusive.

### 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 Booster

3. During the Promotion Period, Eligible Users must apply PayStreaks booster and perform a successful net transaction accordingly to below minimum spend to designated PayMe merchant listed in the table below (each a ‘**PayStreak Transaction**’) to its PayMe for Business wallet to earn designated PayStreak (“**Criteria**”).

<b>PayStreak Boosters</b>	<b>Merchant</b>	<b>Min. spend</b>	<b>Promotion period</b>	<b>PayStreaks earned</b>
Multi-merchant 2X	Multi-merchant	HKD 30	6-7 December	2 PayStreaks
Keeta 2X	Keeta	HKD 130	1-31 December	2 PayStreaks
Taobao 3X	Taobao	HKD 200	1-31 December	3 PayStreaks
foodpanda 2X	foodpanda	HKD 30	1-31 December	2 PayStreaks
HKTVMall 2X	HKTVMall*	HKD 200	1-31 December	2 PayStreaks
Wellcome & Market Place 2X	Wellcome & Market Place	HKD 30	1-31 December	2 PayStreaks
Fairwood 2X	Fairwood	HKD 30	1-31 December	2 PayStreaks
Café de Coral 2X	Café de Coral	HKD 30	1-31 December	2 PayStreaks
Lung Fung 2X	Lung Fung	HKD 130	1-31 December	2 PayStreaks
DS Groceries 2X	DS Groceries	HKD 30	1-31 December	2 PayStreaks
Trip.com 3X	Trip.com	HKD 200	1-31 December	3 PayStreaks
Klook 3X	Klook	HKD 200	1-31 December	3 PayStreaks
Pizza Hut 3X	Pizza Hut	HKD 200	1-31 December	3 PayStreaks

\*Not applicable to HKTVMall in-store

- a) In order to earn the PayStreak multiplier per the table above, Eligible Users are required to apply the designated boosters by tapping ‘Boost now!’ button on the “Booster details page” from “PayStreaks Booster” section of “Rewards Hub”. (located in the PayStreak Booster tab of the Rewards Hub).

- b) In case of a refund on a PayStreak Transaction, the corresponding PayStreak count earned per that PayStreak Transaction will be voided.
- 4. Eligible Users can only apply one booster at a time. Eligible Users can cancel the applied booster and switch to apply another booster at any point during the Promotion Period.
- 5. Transactions performed using UnionPay, Apple Pay and ‘Pay bills’ are not eligible to earn a PayStreak.
- 6. Upon meeting the Criteria, for every designated PayStreaks earned (up to a maximum of 50 PayStreaks), a PayMe PayStreak rewards discount voucher (refer to Table 1 below) will be available for Eligible Users to grab on their PayMe app Homepage (each a “Voucher”). Upon successfully tapping ‘Grab Now’ on a Voucher, the Voucher will be issued to the respective PayMe wallet immediately.

**Table 1**

<b>PayStreak(s) count (cumulative)</b>	<b>Voucher value</b>	<b>Maximum number Voucher per PayStreak(s) count for each Eligible User (‘Voucher Reward’)</b>
2	HKD 1	1
4	HKD 2	1
8	HKD 3	1
12	HKD 5	1
16	HKD 6	1
20	HKD 6	1
24	HKD 7	1
40	HKD 10	1
50	HKD 15	1

- 7. A PayStreak will be voided if:
  - a) 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; or
  - b) the Eligible User made a transaction to a merchant's personal PayMe wallet. Eligible Users must confirm with the merchant on completing the transaction that the transaction was made to the merchant's PayMe for Business wallet.
- 8. Within five (5) natural days of meeting the actions stated in clause 3 and 4, the Voucher will appear in the PayMe app Homepage, available for the Eligible User to grab it, provided that:

- a) 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;
- b) each Eligible User can only consume each Voucher once and can be entitled for a maximum of nine (9) Vouchers during the Promotion; and
- c) the Eligible User's PayMe wallet is not suspended or terminated.

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.

9. Once a Voucher appears in the Eligible User's PayMe app Homepage, it will remain available to be grabbed until the first day of the month following the month where the PayStreaks are earned. As an example, in the case of an Eligible User who meets the Criteria on the last day of the PayStreaks month (e.g. 31 October 2025), a Voucher will be available for grabbing on the next day (e.g. 1 November 2025) and remain for grabbing just for that day (until 1 November 2025 23:59).
10. PayMe may alter the total number of Vouchers it issues during the Promotion Period, at its sole discretion.
11. Once grabbed, each Voucher will be valid for five natural (5) days and the day the Voucher was grabbed will be considered day one of the Voucher validity period, regardless of the time of day the Voucher was grabbed.
12. 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.
13. 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**")

14. The Voucher is not applicable to transactions performed using UnionPay.
15. A Voucher cannot be transferred or exchanged for cash.
16. 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.

17. 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**

18. 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.
19. 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.
20. 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.
21. 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.
22. 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.
23. The Promotion is offered subject to the prevailing regulatory requirements.
24. 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.
25. 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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