

Alipay HK

Easter Bind Card Limited-time Offer

Successfully binding your Hang Seng Credit Card

to AlipayHK to enjoy the following offer:

Redeem "\$30 Mainland Merchants Coupon" to enjoy **HKD30** instant discount at AlipayHK upon a single net spending of HKD300 or above at Mainland merchants

Promotion Period: 27 March to 14 April 2024

Remarks

 $1. \hspace{0.5cm} \textbf{Total quota throughout the Promotion Period is capped at 15,000, and on a first come, first served basis and while stock lasts.} \\$

^{2.} Unless otherwise specified, coupon is applicable to all physical merchants in Mainland China which accepted AlipayHK in payment. Coupon can be used upon a single net spending of HKD300 or above. The net spending amount will be calculated and determined based on the real-time exchange rate in AlipayHK system at actual time of transaction.



Terms and Conditions of "Hang Seng Credit Card X AlipayHK Easter Mainland Merchants Spending Flash Offer "("the Promotion"):

- 1. The promotion period is from 27 March to 14 April 2024 ("Promotion Period"). Offer is applicable to user of AlipayHK bound with Hang Seng Visa Credit Card, Mastercard® Credit Card or Spending Card, excluding UnionPay Credit Card, USD Visa Gold Card, Renminbi Credit Card, UnionPay RMB Diamond Commercial Card, e-shopping Mastercard and Private Label Cards ("Eligible Credit Card").
- 2. To enjoy the offer, customer is required to authorized AlipayHK successfully without revoke of authorizations with Eligible Credit Card during the Promotion Period. Customers can redeem "Hang Seng Credit Card \$30 Mainland Merchants Coupon" ("Coupon") at "Cross Border Center" of AlipayHK. Unless otherwise specified, coupon is applicable to all physical merchants in Mainland China which accept AlipayHK in payment. Coupon can be used upon a single net spending of HKD300 or above and will be automatically applied when the condition is met. The net spending amount will be calculated and determined based on the real-time exchange rate in AlipayHK system at actual time of transaction. Coupon is valid for seven (7) calendar days from the date of redemption. Expired coupon is invalid and will not be re-issued. Each customer can redeem the coupon once only during Promotion Period.
- 3. Total quota is 15,000 and is offered on a first come, first served basis and while stock lasts. The available quota of offer recorded in the system of AlipayHK shall prevail under any circumstances. Please refer merchant's specific terms and conditions for the usage of Coupon.
- 4. The Coupon cannot be used for remittance, topping up, sending of Lucky Money or transfers (including P2P) via AlipayHK APP.
- 5. This Promotion is offered only once to an Eligible User(s). An "Eligible User" refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, and not merely an AlipayHK account. To prevent the risk of theft or misuse of an AlipayHK account, mobile phone number, mobile device or credit card number, take note that in the following circumstances:
 - (i) Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts;
 - (ii) connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - (iii) the same credit card number being connected to multiple AlipayHK accounts), AlipayHK may take steps to verify an Eligible User's identity and/or suspend or terminate any promotion or reward relating to such account(s). AlipayHK reserves its right to take further legal action against such infringing account(s) and their relevant user.
- 6. Where applicable, the Coupons issued under this Promotion are Basic Rewards. Only one (1) Coupon may be used in each transaction.
- 7. The usage priority of Coupon is as follows:
 - (i) Basic Rewards may be used in conjunction with one (1) Priority Reward (including User Special Reward), but Priority Reward shall have priority in usage. If there are more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Rewards are the same, the Priority Reward with the earliest redemption date will be used first.
 - (ii) One (1) Priority Reward may be used in conjunction with one (1) Basic Reward (including welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, Government Consumption Vouchers and Limited Payment Method coupons) or Accumulative Basic Reward(s) (up to ten (10) coupons) (including rewards for referring existing users) in applicable circumstances. If the user does not have any Accumulative Basic Rewards, and there are various kinds of Basic Rewards in the user's account, Platform General Coupons shall have priority in usage, Government Consumption Vouchers second and Limited Payment Method Coupons shall have last priority. If the user has more than one kind of Basic Reward in its AlipayHK account, the Basic Reward with the highest value will be used first. In case the Basic Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Basic Rewards are the same, the Basic Reward with the earliest redemption date will be used first. If the user has both Basic Reward and Accumulative Basic Reward, the priority of using such coupons will be determined by (i) the value of one (1) such Basic Reward (highest value) and (ii) the aggregate value of the Accumulative Basic Reward(s) (up to ten (10) coupons), and the coupon(s) with the highest value between (i) and (ii) will be used first. In case of same value between (i) and (iii), Accumulative Basic Reward(s) (up to ten (10) coupons) will be used.
 - (iii) The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
 - (iv) If an Eligible User wishes to use the Coupon(s) issued under this Promotion in a transaction, the net spending amount of the relevant transaction after deducting the amount of all applicable reward(s) and discounts shall not be less than HKD1, otherwise the Coupons(s) are not applicable to be used in such transaction.
- 8. Upon successful redemption, AlipayHK will store the Coupon in the AlipayHK App account of Eligible User automatically. The Coupon will be deducted automatically in applicable circumstances. The AlipayHK App must be updated to the latest version, Eligible User may visit "Home" page and select "Reward" for the Coupon details. Hang Seng Bank Limited ("Hang Seng"), AlipayHK and merhcants shall bear no liability if users cannot perform a successful redemption of relevant rewards and/or the relevant reward is lost due to any circumstances.
- 9. Unless otherwise specified, coupon(s) awarded in this Promotion cannot be used to purchase cash vouchers or gift certificates, or exchanged for cash or other products and are non-transferable. For goods return or refund, the amount on the coupon(s) will not be returned and the relevant coupon will not be re-issued.
- 10. AlipayHK App is operated by Alipay Payment Services (HK) Limited ("AlipayHK").
- 11. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour relating to this Promotion or the use of any coupons, Hang Seng, AlipayHK and the merchants will forfeit such user's eligibility and entitlement of Coupons forthwith without notice, and reserve the right to cancel such transaction and to take legal action against the relevant user.
- 12. Hang Seng, AlipayHK and the merchants will not accept any liability should Customer fails to redeem the Offers.
- 13. This Promotion will be carried out in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Promotion is stopped by any government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond Hang Seng's, AlipayHK's or the merchants' control, such event shall be regarded as a force majeure event, Hang Seng, AlipayHK and the merchants shall not be held liable for any damage, loss or dispute therein.
- 14. All products, services and information related to the merchant are directly supplied to customers by the merchant who are solely responsible for all related obligations and liabilities. Hang Seng and AlipayHK shall not be liable or construed as providing any guarantee as to the quality and availability of the products and/or service provided by the merchants.
- 15. Hang Seng and AlipayHK reserve the right to change, suspend or terminate the Promotion or its terms and conditions at its sole discretion without prior notice. Hang Seng and AlipayHK shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.
- 16. If you have any queries relating to this Promotion or our services or offers, please call our AlipayHK customer service hotline at 2245 3201.
- 17. No person other than the customer, Hang Seng (which includes its successors and assignees) and AlipayHK (which includes its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- 18. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 19. These Terms and Conditions are subject to prevailing regulatory requirements,
- 20. The Offer is governed by these Terms and Conditions and other terms and conditions stipulated by AlipayHK.
- 21. Hang Seng and AlipayHK reserve the right to vary or terminate the above offers at any time and to amend the terms and conditions from time to time. In case of disputes, the decision of Hang Seng and AlipayHK shall be final.
- 22. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!