

KPay 商業賬戶計劃之條款及細則

Terms and Conditions for KPay Business Account Plan

定義 Definition

「KPay 商業賬戶計劃」指商戶於申請KPay 商業賬戶時所申請的服務計劃。

"KPay Business Account Plan" refers to the service plan that merchants application of KPay Business Account.

KPay 商業賬戶計劃收費及推廣優惠

KPay Business Account Plan Service Charges and Promotional Offers

賬戶及網上服務 Account and online services	收費 Charge
電子結單及電子通知書 E-statement and e-advice	豁免 Waived

合資格的「KPay 商業賬戶計劃」商戶於賬戶使用有效期內可獲下列優惠，包括(如適用)：

During the validity period, eligible merchants who are using "KPay Business Account Plan" can enjoy the following offers, including (if applicable):

編號 No.	推廣優惠 Promotional Offers	詳情 Details
A	港幣轉數快/ACH推廣 HKD FPS/ACH Promotional	豁免每天首筆本地港幣轉數快/ACH轉賬費用。 Waiver of the FPS/ACH transaction fees for the first local FPS/ACH transaction using HKD each day. 轉賬限時優惠價每筆HKD 4 Limited-time discounted transaction fee of HKD 4 per transaction
B	升級T+1結算週期 Upgraded T+1 Settlement	T+1結算週期 T+1 settlement cycle
C	交易手續費回贈 Transaction Fee Rebate	高達每月合資格交易額0.1%的手續費回贈 Transaction fee rebate up to 0.1% of the monthly eligible transaction volume

KPay 商業賬戶計劃服務標準收費表

KPay Business Account Plan Standard Service Charges

匯出匯款* Outward remittance*	標準收費(按每筆交易收取) Standard Charge (per transaction)
轉數快(港幣轉賬) FPS (transfer in HKD)	HKD 5
轉數快(人民幣轉賬) FPS (transfer in CNY)	HKD 7.2
ACH轉賬 ACH transfer	HKD 5
經結算所自動轉賬系統付款予本地其他銀行賬戶(CHATS) Transfer via the Clearing House Automated Transfer System (CHATS)	HKD 30
支薪交易 Payroll transaction	HKD 2
電匯 Telegraphic Transfer (SWIFT-SHA)	手續費 HKD 115 Handling fee of HKD 115
	代理銀行收費 Correspondent bank charges
電匯 Telegraphic Transfer (SWIFT-OUR)	手續費 HKD190 Handling fee of HKD 190
	代理銀行收費 Correspondent bank charges

透過網絡銀行處理國際匯款 Remittance via online banking
(以下為按地區的標準收費)(Below shows the standard pricing by region)

• 澳洲 (銀行轉賬) Australia (Bank Transfer)	HKD 10
• 澳洲(BPAY) Australia (BPAY)	HKD 48
• 印度 India	HKD 15
• 印尼 Indonesia	HKD 15
• 日本 Japan	HKD 85
• 馬來西亞 Malaysia	HKD 19
• 墨西哥 Mexico	HKD 48

• 紐西蘭 New Zealand	HKD 10
• 菲律賓 (披索轉賬) Philippines (transfer in PHP)	HKD 19
• 菲律賓 (美金轉賬) Philippines (transfer in USD)	HKD 85
• 新加坡 Singapore	HKD 10
• 南非 South Africa	HKD 29
• 韓國 South Korea	HKD 48
• 泰國 Thailand	HKD 24
• 阿拉伯聯合大公國 United Arab Emirates	HKD 29
• 英國 (CHAPS) United Kingdom (CHAPS)	HKD 57
• 英國 (Faster Payments) United Kingdom (Faster Payments)	HKD 10
• 美國 (ACH) United States (ACH)	HKD 10
• 美國 (FEDWIRE) United States (FEDWIRE)	HKD 95
• 越南 Vietnam	HKD 19

* 本匯出匯款服務由Airwallex (Hong Kong) Limited提供 (金錢服務經營者牌照: 16-09-01929)。

* The outward remittance service is powered by Airwallex (Hong Kong) Limited (Money Service Operator Licence: 16-09-01929).

條款及細則 Terms and Conditions

1. “使用有效期”指成功開通KPay 商業賬戶當日起計 365 日。
"validity period" means 365 days after the KPay Business Account is activated.
2. KPay 商業賬戶在開通後將會被自動設為商戶的KPay結算賬戶。
KPay Business Account will be automatically set as the KPay settlement account upon activation.
3. KPay 商業賬戶推廣優惠只適用使用有效期內的交易。使用有效期後的交易收費，將以KPay 商業賬戶服務收費表為準。而轉數快費用豁免及轉數快/ACH推廣價只適用於以港幣(HKD)進行之轉數快交易。
KPay Business Account Promotional Offers are only applicable to transactions made within the validity period of the KPay Business Account being activated. For the charges of transactions after the validity period, please refer to KPay Business Account Service Charges. FPS Fee Waiver and FPS/ACH

Promotional Price only apply to transactions conducted in Hong Kong Dollars (HKD) via FPS.

4. T+1結算服務僅適用於原結算週期為T+2, 並使用線下收款服務的商戶。
T+1 settlement service is only applicable to merchants who are using offline payment service with T+2 settlement cycle.
5. 推廣優惠D所指的「合資格交易額」為「以Visa及萬事達卡進行並由KPay進行成功結算的線下交易」線上支付不適用。0.1%手續費回贈費率只適用於全面計劃的商戶；非全面計劃商戶之回贈費率為0.03%。回贈將以KPay積分形式發放，並於每日結算時自動用於抵扣交易手續費，直至用盡為止。積分將每月結算一次，並於下月1日發放。合約期內積分不設到期日，如商戶終止使用KPay的服務，未用之積分將自動失效。商戶需於指定限期內於KPay App或商戶管理平台領取積分，逾期未領之積分將作廢。
The “eligible transaction volume” specified in Promotional Offer D refers to “offline transactions processed and successfully settled with Visa and Mastercard by KPay”. Online payment methods are not included. The 0.1% fee rebate only applies to merchants who are using the “KPay Pro” plan; 0.03% fee rebate applies to any other merchants. Rebates will be issued as KPay Points and automatically used to offset the transaction fee until the rebate is used up. Points will be settled monthly and issued on the 1st of the following month. During the contract period, the points do not have an expiry date. If the merchant terminates the use of KPay services, any unused points will automatically expire. Merchants need to claim their points within the specified period on the KPay App or merchant management platform, or the points will expire.
6. 若商戶的KPay 商業賬戶超過90日沒有收到來自KPay的結算款項或進行匯出匯款, KPay有權終止該賬戶。
If a KPay Business Account has not received any settlement funds from KPay or has not made outward remittances for over 90 days, KPay is entitled to terminate the account without making any refund.
7. 若KPay 商業賬戶因任何原因被終止, 上述所有優惠將於終止當日一同取消。
If KPay Business Account is terminated for any reason, the above offers will be voided on the date of termination.
8. 本活動最終解釋權由KPay所有。
KPay reserves the right to the final interpretation of this promotion.
9. 此條款及細則受中華人民共和國香港特別行政區法律管轄。任何因此條款及細則引起的爭議，均應提交香港特別行政區的法院專屬管轄。
These Terms and Conditions shall be governed by the laws of the Hong Kong Special Administrative Region of the People's Republic of China. Any disputes arising out of or in connection with these Terms and Conditions shall be submitted to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.
10. 前述定義、KPay 商業賬戶計劃收費及推廣優惠、KPay 商業賬戶計劃服務標準收費表亦被納入本條款及細則。
The Definition, KPay Business Account Plan Service Charges and Promotional Offers and KPay Business Account Plan Standard Service Charges set out before are incorporated in these Terms and Conditions.
11. 如本條款及細則中之中英文版本出現任何不一致，以中文版本為準。
In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.