



星展 x KPay：DBS MAX 商戶服務方案聯乘開戶迎新獎賞（“本優惠”）

KPay 條款及細則

推廣期

1. 本優惠有效推廣期為由 2026 年 4 月 1 日至 2026 年 6 月 30 日（包括首尾兩日）（“推廣期”）。

誰可獲享本優惠（“合資格商戶”）

2. 全新或現有 KPay 商戶成功透過「星展網上企業開戶」開立星展企業賬戶（「企業賬戶」）；及在 2026 年 8 月 31 日或之前成功開立商業賬戶；及設定新的星展企業賬戶作為 KPay 預設結算銀行賬戶或 KPay 商業賬戶的指定收款賬戶。
3. 「KPay 全新商戶」須於推廣期內於 KPay Merchant Service Limited.（“KPay”）成功申請、批核並支付開戶費。
4. 「KPay 現有商戶」指於申請當月起計過去 6 個月內曾使用 KPay 提供的收款服務之商戶。

誰不可獲享本優惠

5. 本優惠不適用於下列情況：
所申請之 KPay 支付服務未能於推廣期內完成核批。

本優惠是什麼

6. 星展與 KPay 的聯乘優惠。全新或現有 KPay 商戶透過「星展網上企業開戶」成功開立新的星展企業賬戶，及設定新的星展企業賬戶作為 KPay 預設結算銀行賬戶或 KPay 商業賬戶的指定收款賬戶可尊享由星展及 KPay 提供高達 HKD 10,050 的豐富獎賞。



7. 有關 DBS 優惠詳情請參閱相關網站（以下簡稱“DBS條款”）：

a. 「DBS 與 KPay 企業開戶聯乘推廣活動」之條款及細則，請瀏覽以下連結：

<https://www.dbs.com.hk/sme/dbs-kpay-business-account-opening-joint-promotion-TnC-zh.pdf>

b. 開立星展企業賬戶(「企業賬戶」)之收費表，請瀏覽以下連結：

<https://www.dbs.com.hk/corporate-zh/ratesfees.page>

8. 有關 KPay 提供的本優惠：

全新或現有 KPay 商戶透過「星展網上企業開戶」成功開立新的星展企業賬戶；及在2026年8月31日或之前成功開立商業賬戶；及設定新的星展企業賬戶作為 KPay 預設結算銀行賬戶或 KPay 商業賬戶的指定收款賬戶，將可獲 KPay 提供的獎賞：

a. 獎賞 1: 全新商戶享高達 HKD 2,000 KPay 商業賬戶開通費回贈。

b. 獎賞 2: 全新商戶免高 HKD 1,800 KPay 收款連結開通費。

c. 獎賞 3: 全新或現有商戶享高 HKD 500 KConnect 現金券。商戶可購買 KConnect 軟件或系統淨額滿 HKD5,000 減 HKD 500；所購買之軟件或系統不限數量，唯需以一次性繳付滿淨額 HKD 5,000 方可使用現金券。現金券有效期為6個月，實際到期日以所收到的「KConnect 現金券兌換通知」電郵上所列為準；逾期未使用之現金券將自動作廢並不作補發。不可與其他 KConnect 之優惠或其他現金券、折扣券等同時使用。不可轉讓、替換或兌換成現金、財物、或其他會籍/會員積分、獎賞或禮遇、或以其他同等價值之貨幣發放。

d. 獎賞 4: 全新或現有商戶首經 KPay 智能 POS 收款機收取的合資格線下交易可享 HKD 30,000 或以上的交易享高達 HKD 450 回贈（由開立新的星展企業賬戶之月份後的第5個月起計，為期6個月）。「合資格線下交易」



- 指通過Visa、萬事達卡、銀聯、JCB、美國運通、支付寶（香港及內地錢包）、微信支付（香港及內地錢包）、Apple Pay、Google Pay、Samsung Pay、BOC Pay及PayMe進行並以KPay成功結算的線下交易。
- e. 獎賞 5: 全新或現有商戶享服務合約期內免數據SIM卡費用高達 HKD 200。

其他條款及細則

9. 合資格商戶僅能獲享本優惠一次。
10. 除非另有註明，此優惠不可與其他獎賞/優惠同時使用。
11. 商戶需遵守 DBS 條款。
12. 本優惠不可轉讓、替換或兌換成財物、或其他會籍/會員積分、獎賞或禮遇、或以其他同等值之貨幣發放。
13. 合資格商戶確認並同意，為驗證其是否符合享用本優惠的資格，相關賬戶開戶過程的資料可由星展銀行（香港）有限公司（“DBS”）與KPay互相提供合資格商戶的相關數據，僅會用於驗證合資格商戶是否符合資格享受本優惠。上述資料之共享純粹用於驗證本優惠資格及與本優惠直接相關的其他用途，並可能於推廣期內根據需要進行。
14. 本優惠的提供及享用均受現行監管要求限制。



15. 合資格商戶確認並同意，若其符合開設新賬戶的資格要求並成為星展銀行的客戶，KPay 可能會從星展銀行獲得推薦費或收入分成付款。合資格商戶進一步確認並同意，KPay 有權保留其所收到的任何此類費用或佣金，且無義務將其中任何部分返還給合資格商戶。
16. KPay 將就商戶申請支付服務之批核保留最終決定權，KPay 不承擔一切就商戶未能通過批核而衍生之損失及/或費用和義務。
17. 如以欺詐行為或失實陳述獲取本優惠及/或濫用，會導致本優惠被取消或收回。KPay 保留取消或收回本優惠及追討任何成本及損失的權利。
18. KPay 保留隨時更改本條款及細則的權利，同時有權酌情決定暫停、終止、修改或替換本優惠，而毋須事先通知。
19. 如有任何爭議，KPay 擁有最終解釋及決定權。
20. 本條款及細則受香港特別行政區法律管轄並按此詮釋。
21. 若本條款及細則的中英文本有任何不一致，概以中文本為準。



KPay Terms and Conditions for DBS X KPay: DBS MAX Merchant Solutions Joint Promotion (the“Offer”)

Promotion Period

1. This Offer is valid from 1 April 2026 until 30 June 2026 (both days inclusive) (“Promotion Period”).

Who can enjoy the Offer (“Eligible Merchants”)

2. The Offer is exclusive to new or existing KPay merchants who during the Promotion Period, submitted DBS Business Account (“**Business Account**”) application via DBS Online Account Opening for Business during the Promotion Period; has opened Business Account(s) on or before 31 August 2026; and set the newly opened Business Account(s) as the default bank account for settlement with KPay, or as the Beneficiary Account of KPay Business Account.
3. “New KPay merchants” is defined as must successfully apply for, be approved by, and pay the account opening fee to KPay Merchant Service Limited. (“KPay”).
4. “Existing KPay merchants” is defined as those who have used the payment service provided by KPay in the past 6 months.

Who cannot enjoy the Offer

5. The Offer is not available if:
The applied KPay payment service cannot be completed and approved within the Promotion Period.

What is the offer

6. New or existing KPay merchants who successfully open a new DBS Business Account via “DBS Online Account Opening for Business” and set the newly opened Business Account(s) as the default bank account for settlement with KPay, or as the Beneficiary Account of KPay Business Account can enjoy exciting rewards of up to HKD10,050 provided by DBS and KPay.



7. For details of DBS offers, please refer to the relevant websites (hereinafter referred as the “DBS Terms”) :
 - a. Terms and conditions of “DBS x KPay Joint Promotion for DBS MAX Merchant Solutions” please visit:
<https://www.dbs.com.hk/sme/dbs-kpay-business-account-opening-joint-promotion-TnC-en.pdf>
 - b. Bank Charges Schedule (Corporate Customers) for details on standard fees & charges, which are applicable to a DBS Business Account, please refer to: <https://www.dbs.com.hk/corporate/ratesfees.page>
8. For details of KPay offer, please refer:

New or existing KPay merchants who submitted DBS Business Account (“**Business Account**”) application via DBS Online Account Opening for Business during the Promotion Period; has opened Business Account(s) on or before 31 August 2026; and set the newly opened Business Account(s) as the default bank account for settlement with KPay, or as the Beneficiary Account of KPay Business Account will be eligible to receive rewards from KPay:

 - a. Reward 1: New merchants enjoy KPay Business Account activation fee rebate up to HKD 2,000.
 - b. Reward 2: New merchants enjoy Waiver on KPay payment link activation fee up to HKD 1,800.
 - c. Reward 3: New or existing merchants enjoy KConnect cash vouchers worth HKD 500 and could be used on the net purchase of KConnect software or system when the total cost reaches HKD 5,000. The purchase of software or systems is not limited in quantity, but the cash voucher can only be used when the net payment reaches HKD 5,000 in a single transaction. The cash vouchers are valid for 6 months, and the actual expiration date will be based on the "KConnect Cash Voucher Redemption Notice" email merchants will receive. Unused vouchers before the expiration date will be automatically invalidated and will not be reissued. KConnect HKD 500 Cash Voucher cannot be used in conjunction with other KConnect offers.



- d. Reward 4: New or existing merchants first HKD 30,000 eligible offline transaction via KPay Smart POS Terminal (for 6 consecutive months, starting from the 5th month after the month of opening a new DBS Business account). Eligible Offline Transactions "Eligible Offline Transactions" refer to offline transactions that are conducted and successfully settled through KPay using Visa, Mastercard, UnionPay, JCB, American Express, Alipay (Hong Kong and Mainland wallets), WeChat Pay (Hong Kong and Mainland wallets), Apple Pay, Google Pay, Samsung Pay, BOC Pay, and PayMe.

Others terms and conditions

9. Each eligible merchant can only enjoy the Offer once.
10. The Offer cannot be earned in conjunction with any other offer unless otherwise specified.
11. Merchants must comply with the DBS Terms.
12. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards, privileges or other currency in the same value.
13. Eligible merchants agree to have information related to the account opening process shared between DBS Bank (Hong Kong) Limited ("DBS") and KPay for verification purposes to determine the eligibility to enjoy the Offer. The information stated herein solely for the purposes of verifying eligibility for Offer and other directly related purposes associated with such Offer, and such sharing may occur as required during the Promotion Period.
14. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
15. The eligible merchants acknowledge and agree that KPay may receive a referral fee or revenue sharing payment from DBS if the eligible merchants fulfill the eligibility requirements for new account opening and subsequently become clients of DBS. The eligible merchants further acknowledge and agree that KPay



shall be entitled to retain any such fee or commission received and shall have no obligation to account to the eligible merchants for any part thereof.

16. KPay reserves the final right to approve payment service applications, disclaim any liabilities, costs and/or responsibilities in relation to any rejected application of payment service.
17. KPay reserves the right to vary these Terms and Conditions at any time, and have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
18. Any fraud or misrepresentation in obtaining the Offer and/or abuse of the Offer will result in its cancellation or forfeiture. KPay reserves the right to cancel or forfeit the Offer and to recover any costs and loss.
19. In case of any dispute, KPay reserves the final right of interpretation and decision.
20. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. The Chinese version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.