

KPay線下收款服務計劃
各項獎賞（“本優惠”）之條款及細則
（2026年1月版）

合資格商戶於推廣期內成功申請 KPay「Plus」計劃或者「Growth」計劃，及通過線下收款服務審批，即可獲下列各項獎賞，包括（如適用）：

- 獎賞A) KPay積分回贈
- 獎賞B) 免費開通收款連結
- 獎賞C) 數據卡
- 獎賞D) 勞工保險88折優惠
- 獎賞E) 掃碼點餐功能
- 獎賞F) iPhone 拍易收

申請「Growth」計劃商戶會額外獲下列各項獎賞

- 獎賞G) T+0功能服務費回贈
- 獎賞H) KConnect現金券

定義

- 「Plus」計劃指商戶於申請時繳交了港幣2000元年費所申請的服務計劃。
- 「Growth」計劃指商戶於申請時繳交了港幣3000元年費所申請的服務計劃。

有效期

1. 「推廣期」：本優惠之有效推廣期為2025年12月9日至2026年1月31日（含首尾兩日）。
2. 上述日期以KPay系統顯示之日期為準。

誰可獲享本優惠

3. 「合資格商戶」，其定義如下：
 - i. 該商戶用以申請的商業登記號碼於申請當月起計過去6個月內不曾登記使用或取消由KPay提供的收款服務，以及
 - ii. 該商戶於推廣期內成功申請「Plus」計劃或者「Growth」計劃，及通過線下收款服務審批。

誰不獲享本優惠

4. 「KPay現有商戶」，其定義如下：
 - i. 或於申請當月起計過去6個月內曾使用或取消由KPay提供的收款服務之商戶。

獎賞A是甚麼

5. 合資格商戶於優惠期內成功申請KPay線下收款服務及完成安裝終端機後即可獲贈總價值為\$1,000的KPay積分獎賞，回贈會於安裝終端機起計180日內結

算，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。

獎賞B是甚麼

6. 合資格商戶於優惠期內成功申請KPay線下收款服務及完成安裝終端機後，將可獲免費開通收款連結。

獎賞C是甚麼

7. 合資格商戶於優惠期內成功申請KPay線下收款服務及完成安裝終端機後將可獲免費贈送數據卡1張。
8. 商戶獲贈數據卡數量會與實際安裝的收款機數量保持一致。
9. 合資格商戶需於安裝數據卡時自行進行按網絡承辦商所要求之實名認證步驟，方可激活數據卡。
10. 數據卡有效期為12個月，於激活當日起計算；期間如有遺失，恕不補發。
11. 有關數據卡之網絡穩定及安全由網絡供應商負責而KPay不作保證。如任何因網絡不穩定及/或中斷而導致之損失，KPay恕不負責。
12. 如合資格商戶於KPay收款服務合約期內以任何原因主動或被動提早終止合約，獎賞C餘下的可用數據將不會以任何形式補償、退還、替換/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予合資格商戶。

獎賞D是甚麼

13. 合資格商戶於推廣期內成功申請KPay線下收款服務及完成安裝收款機後，將可獲獎賞D - 勞工保險88折優惠。
14. 每個合資格商戶僅可獲獎賞D一次。獎賞不可轉讓，亦不可兌換現金或其他優惠。
15. 此獎賞僅適用於經KPay轉介續保勞工保險之合資格商戶。任何非經KPay轉介之勞工保險安排均不符合此獎賞資格。
16. 本獎賞不適用於以下情況：
 - a. 員工人數與去年相比有所變動之公司；
 - b. 於上一次受保期間曾有索償紀錄之公司；
 - c. 從事高風險行業之公司，包括但不限於中式酒樓、酒吧、派對房間、建築、回收、清潔或保安行業等。最終之受保資格及條款將由保險供應商根據個別情況決定。
17. 獎賞D之服務供應商為優科保險服務有限公司（牌照號碼：GB1024），相關保險計劃及服務質量由供應商直接負責。KPay將盡力協助合資格商戶，惟不對服務供應商所引致之任何責任承擔責任。

獎賞E是甚麼

18. 合資格商戶於推廣期內成功申請KPay線下收款服務及完成安裝收款機後，商戶將獲贈「掃碼點餐」服務的1年免費使用權。

獎賞F是甚麼

合資格商戶於推廣期內成功申請**KPay**線下收款服務及完成安裝收款機後，商戶將獲贈「iPhone 拍易收」服務的1年免費使用權。

獎賞G是甚麼

19. 申請「**Growth**」計劃商戶於推廣期內成功申請**KPay**線下收款服務及完成安裝收款機後，即可獲得等值于1年內12次**T+0**服務費回贈。

獎賞H是甚麼

20. 申請「**Growth**」計劃商戶於推廣期內成功申請**KPay**線下收款服務及完成安裝收款機後，即可獲獎賞G。
21. 獎賞G為價值港幣1,000元的**KConnect**現金券，合資格商戶購買**KConnect**軟件或系統淨額滿港幣10,000元立減港幣1,000元；
22. 所購買之軟件或系統不限數量，唯需以一次性繳付滿淨額港幣10,000元方可使用現金券。
23. 現金券有效期為6個月，實際到期日以安裝**KPay**收款機後所收到的「**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。
24. 獎賞G不可與其他**KConnect**之優惠或其他現金券、折扣券等同時使用。
25. 獎賞G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。

其他條款及細則

26. 若**KPay**未能通過商戶的**KPay**商業賬戶申請，商戶有權申請退回年費並放棄計劃內所有相關獎賞。
27. 商戶如因任何因素遭**KPay**取消其**KPay**商業賬戶，**KPay**有權不退還所有(或部分)年費，商戶可以使用其他相關獎賞。
28. 本計劃僅適用於卡類交易經**KPay**結算之合資格商戶。
29. 除非另有註明，本優惠所有獎賞可同時使用，唯本優惠不可與其他獎賞或優惠同時使用。
30. **KPay**並不會延長推廣期限或將餘額替換或兌換成現金。本優惠不可轉讓、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。
31. 如以欺詐行為或失實陳述獲取及/或濫用本優惠，會導致本優惠被取消或終止。**KPay**保留取消或終止本優惠及追討任何成本及損失的權利。
32. **KPay**保留隨時更改、暫停、終止、修改或替換本優惠及其條款及細則的權利，而毋需須事先通知。
33. 如有任何爭議，**KPay Merchant Service Limited** 將保留最終決定權。
34. 本條款及細則受香港特別行政區法律管轄並按此詮釋。
35. 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。



由KPay Merchant Service Limited刊發 (日期：2026年1月1日)

KPay Payment Service Plan
Terms and Conditions for Rewards ("this Promotion")
(2026 January Edition)

Eligible Merchants who successfully apply for KPay 「Plus」 or 「Growth」 plan and complete the approval process for the offline payment service within the Promotional Period, will be eligible for the following rewards according to the applied plan, including (if applicable):

- Reward A) KPay point rebate
- Reward B) Complimentary activation of the KPay Payment Link
- Reward C) Data SIM card
- Reward D) 12% Discount on Employees' Compensation Insurance
- Reward E) Scan-to-order function
- Reward F) Tap To Pay on iPhone

Merchants who apply for the 「Growth」 plan will receive the following additional rewards:

- Reward G) T+0 service charge rebate
- Reward H) KConnect cash vouchers

Definitions

KPay 「Plus」 plan refers to the service plan in which a merchant has paid a HKD 2,000 annual fee for Offline Payment Gateways upon application.

KPay 「Growth」 plan refers to the service plan in which a merchant has paid a HKD 2,000 annual fee for Offline Payment Gateways upon application.

Validity Period

1. "Promotional Period": This promotion is valid from Oct 1, 2025, to Jan 31, 2026 (both days inclusive).
2. The application date displayed in the KPay system shall prevail.

Who is Eligible for this Promotion

3. "EligibleMerchants" is defined as follows:
 - i. Those whose business registration number used for the application has not held or canceled the payment service provided by KPay in the past 6 months, starting from the application month, and
 - ii. Those whose successfully apply for 「Plus」 or 「Growth」 plan and complete the approval process for the offline payment service within the Promotional Period

Who is Not Eligible for this Promotion

4. "Existing KPay Merchants" is defined as follows:
 - i. Those who have used or canceled the payment service provided by KPay in the past 6 months starting from the application month are not eligible for this promotion.

What is Reward A

5. Eligible Merchants complete the approval process and the installation of POS terminals during the Promotional Period will receive KPay points worth a total of \$1,000. The rebate will be settled within 180 days from installing the KPay POS terminal. The rebate will be issued in the form of KPay points and will be automatically used to offset transaction fees at the time of daily settlement until it is exhausted.

What is Reward B

6. Eligible Merchants complete the approval process and the installation of POS terminals during the Promotional Period will be eligible for complimentary activation of the KPay Payment Link.

What is Reward C

7. Eligible merchants complete the approval process and the installation of POS terminals during the Promotional Period will be eligible for Reward C - 1 piece of data SIM card.
8. The number of SIM cards given to merchants will be the same with the actual number of payment devices installed.
9. Eligible Merchants must complete the Real-Name Registration Program required by the network service provider during installation in order to activate the data SIM card.
10. The data SIM card is valid for 12 months, starting from the activation date. No reissue will be arranged if it is lost during the period.
11. The network stability and security of the data SIM card are the responsibility of the network service provider, and KPay does not provide any guarantees. KPay is not responsible for any losses caused by network instability and/or interruption.
12. If the Eligible Merchant voluntarily or involuntarily terminates the KPay payment service contract for any reason during the contract period, the remaining usable data of Reward E will not be compensated, refunded, replaced/exchanged for cash, goods, membership (or points), rewards, privileges, or any other currency of equivalent value.

What is Reward D

13. Eligible Merchants complete the approval process and the installation of POS terminals during the Promotional Period will be eligible for Reward D - 12% discount on Employees Compensation Insurance.
14. Each eligible merchant is entitled to receive Reward D only once. The reward is non-transferable and cannot be exchanged for cash or any other benefits.
15. This reward is exclusively applicable to Eligible Merchants who renew their Employees' Compensation Insurance through KPay's referral service. Any insurance arrangements made outside of KPay's referral service will not qualify for this reward.
16. The reward is not applicable to:
 - a. Companies with a change in the number of employees compared to the previous year;
 - b. Companies with a claims history during the previous insurance period;
 - c. Companies operating in high-risk industries, including but not limited to Chinese restaurants, bars, party rooms, construction, recycling, cleaning, or security services.The final insurability and terms of coverage will be determined on a case-by-case basis by the insurance provider.
17. The service provider for Reward D is Yoov Insurance Services Limited (Broker Company Licence No: GB1024). The insurance plans and service quality are the sole responsibility of the service provider. KPay will assist Eligible Merchants to the best of its abilities but shall not be liable for any issues arising from the aforementioned service provider.

What is Reward E

18. Eligible Merchants complete the approval process and the installation of POS terminals during the Promotional Period will receive one year of free use of the "Scan to Order" service.

What is Reward F

19. Upon successfully applying for the POS terminals and completing the approval process for the offline payment service within the Promotional Period, eligible merchants will receive 1 year of free access to the 'Tap to Pay on iPhone' service.

What is Reward G

20. Merchants apply the 「Growth」 plan and complete the approval process and the installation of POS terminals during the Promotional Period will receive the rebate equivalent to 12 times T+0 service fee within 1 year.

What is Reward H

21. Merchants apply the 「Growth」 plan and complete the approval process and the installation of POS terminals during the Promotional Period will be eligible for Reward G.
22. Reward G is in the form of KConnect cash vouchers worth HKD 1,000 and could be used on the net purchase of KConnect software or system when the total cost reaches HKD10,000.
23. 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 10,000 in a single transaction.
24. 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 after installing the KPay POS terminal. Unused vouchers before the expiration date will be automatically invalidated and will not be reissued.
25. Reward G cannot be used in conjunction with other KConnect offers or other cash vouchers, discount vouchers, etc.
26. Reward G is non-transferable and cannot be replaced or exchanged for cash, goods, membership points, rewards, privileges, or any other currency of equivalent value.

Other Terms and Conditions

27. If KPay doesn't approve merchant's KPay Business Account application, merchant would have right to apply refund annual fee in full with all rewards being invalid
28. If KPay Business Account is terminated under any circumstances by KPay, KPay shall have the right not to refund any remaining value of the package, merchant can still use other rewards
29. Only Eligible Merchants who conduct card payment transactions directly settled by KPay are eligible to claim the aforementioned rewards.
30. Unless otherwise specified, all Rewards in this Promotion can be used in combination. However, this Promotion cannot be used simultaneously with other rewards or promotions.
31. KPay will not extend the Promotional Period or convert any remaining balance into cash. This Promotion is non-transferable and cannot be replaced or exchanged for cash, goods, membership points, rewards, privileges, or any other currency of equivalent value.



32. Obtaining and/or abusing this Promotion through fraudulent behavior or false statements will result in the cancellation or withdrawal of the Promotion. KPay reserves the right to cancel or withdraw the Promotion and recover any costs and losses.
33. KPay reserves the right to change, suspend, terminate, modify, or replace this Promotion and its terms and conditions at any time without prior notice.
34. In case of any dispute, KPay Merchant Service Limited reserves the right of final decision.
35. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
36. In the event of any inconsistency between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

Issued by KPay Merchant Service Limited (Date: 1st Jan 2026)