

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「全面計劃」，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) 交易手續費回贈
- 獎賞B) 勞工保險88折優惠
- 獎賞C) 免費開通收款連結
- 獎賞D) KConnect現金券
- 獎賞E) 數據卡
- 獎賞F) iPhone 拍易收

定義

「全面計劃」指商戶於申請時繳交了港幣2000元線下支付渠道開戶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「全面計劃」，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. 推廣期內，合資格商戶符合以下其中一項條件，即可獲贈相應優惠
 - a. 條件
 - i. 條件1：於安裝KPay收款機首90日內成功申請以Visa、萬事達卡、美國運通及PayMe收款，成功激活上述賬戶並將其與KPay收款機連接，並通過Visa、萬事達卡、美國運通及PayMe收款方式各自產生一筆或以上

交易額等於或超過港幣100元的線下交易後，首港幣30,000元合資格線下交易額的手續費可獲回贈。如在推廣期結束後，合資格商戶的合資格線下交易額度不足港幣30,000元，不足港幣30,000元的部分將不會獲得手續費回贈。KPay並不會延長推廣期限或將餘額替換或兌換成現金、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。

ii. 條件2: 安裝KPay收款機之首90日內產生累計超過港幣50,000元的合資格線下交易，則合資格商戶首港幣30,000元合資格線下交易額的手續費可獲回贈。

b.「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。

6. 合資格商戶之獎賞A手續費回贈會於安裝收款機起計90日後結算，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。積分結算後將於次月發放，合資格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。

獎賞B是甚麼

7. 合資格商戶於推廣期內申請「全面計劃」之線下收款計劃並獲批核及安裝收款機後，將可獲本獎賞B - 勞工保險88折優惠。
8. 每個合資格商戶僅可獲本獎賞B一次。本獎賞B不可轉讓，亦不可兌換現金或其他優惠。
9. 本獎賞B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本獎賞B資格。
10. 本獎賞B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。
11. 獎賞B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C是甚麼

12. 合資格商戶於推廣期內申請「全面計劃」之線下收款計劃並獲批核及安裝收款機後，將可獲獎賞C - 免費開通收款連結。

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，即可獲獎賞D。
14. 獎賞D為價值港幣500元的KConnect現金券，合資格商戶購買KConnect軟件或系統淨額滿港幣5,000元立減港幣500元；
15. 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5,000元方可使用現金券。
16. 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。
17. 獎賞D不可與其他KConnect之優惠或其他現金券、折扣券等同時使用。
18. 獎賞D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。

獎賞E是甚麼

19. 合資格商戶於推廣期內，申請「全面計劃」之線下收款計劃並獲成功批核，於安裝收款機時將可獲獎賞E – 數據卡1張。
20. 不論實際安裝的收款機數量，每個合資格商戶最多只可獲贈1張數據卡。
21. 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。
22. 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。
23. 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。
24. 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E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。
25. 本獎賞E不適用於Kiosk商戶。

獎賞F是甚麼

26. 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。

其他條款及細則

27. 本優惠僅適用於卡類交易經KPay結算之合資格商戶。
28. 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。
29. 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。
30. 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。



31. 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，而毋需事先通知。
32. 如有任何爭議，KPay Merchant Service Limited 將保留最終決定權。
33. 本條款及細則受香港特別行政區法律管轄並按此詮釋。
34. 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5日)

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

Eligible Merchants who successfully apply for "KPay Pro" 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) Transaction fee rebate
- Reward B) 12% Discount on Employees' Compensation Insurance
- Reward C) Complimentary activation of the KPay Payment Link
- Reward D) KConnect cash vouchers
- Reward E) Data SIM card
- Reward F) Tap-To-Pay on iPhone

Definitions

"KPay Pro" refers to the service plan that merchant has paid HKD 2,000 for the Activation Free of Offline Payment Gateways upon application.

Validity Period

1. "Promotional Period": This promotion is valid from Dec 9, 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. "Eligible Merchant" 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 who successfully apply for "KPay Pro" 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. During the Promotional Period, Eligible Merchants who meet one of the following conditions will be eligible for corresponding benefits:
 - a. Conditions
 - i. Condition 1: If, within the first 90 days of installing the KPay POS terminal, the merchant successfully applies for acceptance of Visa, Mastercard, American Express, and PayMe, successfully activates the aforementioned gateways, connects them to the KPay POS

Terminals, and completes one or more offline transactions amounting to HKD 100 or more using each payment method (Visa, Mastercard, American Express, and PayMe), the transaction fees for the first HKD 30,000 of eligible Visa, Mastercard, American Express, and PayMe offline transaction amounts will be refunded. If, after the Promotional Period ends, the Eligible Merchant's total eligible offline transaction amount is less than HKD 30,000, the portion below HKD 30,000 will not be eligible for a fee refund. KPay will not extend the Promotional Period or convert any remaining balance into cash, goods, other membership/loyalty points, rewards, or benefits, or provide it in any currency of equivalent value.

ii. Condition 2: If the Eligible Merchant generates a cumulative total of more than HKD 50,000 in Eligible Offline Transaction within the first 90 days of installing the KPay POS terminal, the transaction fees for the first HKD 30,000 of Eligible Offline Transaction amounts will be refunded.

b. 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

6. Qualified transactions are calculated after the 90th day from the installation of the POS terminal. The rebate will be issued as KPay Points and automatically used to offset the transaction fee until the rebate is used up. Points will be issued in the following month after settlement. Merchants need to claim their points within the specified period on the KPay App or merchant management platform, or the points will expire.

What is Reward B

7. Eligible Merchants who successfully apply for "KPay Pro" plan and complete the installation of POS terminals during the Promotional Period will be eligible for Reward B - 12% discount on Employees Compensation Insurance.
8. Each Eligible Merchant is entitled to receive Reward B only once. The Reward B is non-transferable and cannot be exchanged for cash or any other benefits.
9. This Reward B 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.
10. This Reward B 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.
11. The service provider for Reward B 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 C

12. Eligible Merchants who successfully apply for "KPay Pro" plan and complete the installation of POS terminals during the Promotional Period will be eligible for Reward C - complimentary activation of the KPay Payment Link.

What is Reward D

13. Eligible Merchants who successfully apply for "KPay Pro" plan and complete the installation of POS terminals during the Promotional Period will be eligible for Reward D.
14. Reward D is in the form of KConnect cash vouchers worth HKD 500 and could be used on the net purchase of KConnect software or system when the total cost reaches HK\$5,000.
15. The purchase of software or systems is not limited in quantity, but the cash voucher can only be used when the net payment reaches HK\$5,000 in a single transaction.
16. 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.
17. Reward D cannot be used in conjunction with other KConnect offers or other cash vouchers, discount vouchers, etc.
18. Reward D is non-transferable and cannot be replaced or exchanged for cash, goods, membership points, rewards, privileges, or any other currency of equivalent value.

What is Reward E

19. Eligible Merchants who apply for the "KPay Pro" plan during the promotional period and complete the installation of POS terminals will be eligible for Reward E - 1 piece of data SIM card.
20. Regardless of the actual number of payment devices installed, each eligible merchant can receive a maximum of 1 piece of data SIM card.
21. 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.
22. 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.
23. 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.
24. 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.
25. Reward E is not applicable to Kiosk mode Merchants.

What is Reward F

26. Eligible merchants who successfully apply for KPay offline payment services and complete the payment terminal installation during the promotion period will receive **1 year of free access to the 'Tap to Pay on iPhone' service.**

Other Terms and Conditions

27. Only Eligible Merchants who conduct card payment transactions directly settled by KPay are eligible to claim the aforementioned rewards.
28. Unless otherwise specified, all rewards mentioned in this Promotion can be used in combination. However, this Promotion cannot be used simultaneously with other rewards or promotions.
29. 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.
30. 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.
31. KPay reserves the right to change, suspend, terminate, modify, or replace this Promotion and its terms and conditions at any time without prior notice.
32. In case of any dispute, KPay Merchant Service Limited reserves the right of final decision.
33. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
34. 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: 5th January 2026)