

KPay 線下收款服務計劃
各項獎賞(“本優惠”)之條款及細則
(2024年1月版)

全新 KPay 商戶於推廣期內成功遞交申請線下收款服務，包括基本計劃及全面計劃，按所申請之計劃即可獲下列的各項獎賞，包括(如適用)：

獎賞 A) 迎新優惠

獎賞 B) 收款連結 (Payment Link)

獎賞 C) 增值服務 - JuicySuite 電子會員系統 (入門版) 12 個月免費訂閱或 MatrixForce 商務 WhatsApp 營銷系統(入門版)。

獎賞 D) KConnect 現金券

獎賞 E) 數據卡

定義

- 「基本計劃」指商戶於申請時無需繳交一次性線下支付渠道開戶費；
- 「全面計劃」指商戶於申請時繳交了港幣 2000 元或港幣 2800 元線下支付渠道開戶費；
- 「推廣期」本優惠有效推廣期為 2023 年 11 月 13 日至 2024 年 4 月 30 日（含首尾兩日），此日期以 KPay 系統顯示之申請日期為準；
- 「指定迎新期間」指全新 KPay 商戶於安裝 KPay 卡機當日後起計首 90 日自然日內；
- 「合資格交易」指使用 Visa，萬事達卡，銀聯，JCB，支付寶(香港及內地錢包)，微信支付(香港及內地錢包)進行的交易。

誰可獲享本優惠

1. 全新 KPay 商戶，其定義如下：
 - i. 在推廣期內成功遞交申請線下收款服務並獲審批；並且
 - ii. 用以申請的該商業登記號碼於申請當月起計過去 6 個月內不曾持有，或曾取消由 KPay 提供的收款服務超過 6 個月。

誰不獲享本優惠

2. KPay 現有商戶，或於申請當月起計過去 6 個月內曾取消由 KPay 提供的收款服務。

獎賞 A 是甚麼

3. 全新 KPay 商戶於安裝 KPay 收款機前成功開通並接駁 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)，和經 KPay 轉介申請的八達通商業版至 KPay 收款機，即可獲獎賞 A - 迎新優惠。
4. 獎賞 A – 全新 KPay 商戶迎新優惠指商戶於指定迎新期間安裝卡機當日後起計首 90 日自然日內，按所申請之計劃可獲指定交易額的手續費回贈：
 - i. 「基本計劃」：首港幣 9000 元線下交易額的手續費(合資格交易)可獲回贈。
 - ii. 「全面計劃」：首港幣 30000 元線下交易額的手續費(合資格交易)可獲回贈。超過以上金額部分的交易額不會獲得回贈。

以「全面計劃」為例-

- i. 例子 - 港幣 30000 元交易額，如銀聯交易手續費率為 2.3%，則商戶該付手續費應港幣 690 元。商戶可獲回贈港幣 690 元。
 - ii. 例子 - 港幣 35000 元交易額，如支付寶 (香港錢包) 交易手續費率為 1.2%，則商戶該付手續費應為港幣 420 元。商戶可獲回贈港幣 420 元。多出的港幣 5000 元交易額將需如常繳付手續費。
5. 合資格交易以交易日計算，所得的回贈金額將於指定迎新期完結後 4 星期內直接誌入商戶的結算戶口。

獎賞 B 是甚麼

6. 全新 KPay 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及安裝後即可免費開通及使用收款連結 (Payment Link)。

獎賞 C 是甚麼

7. 全新 KPay 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及安裝後將可獲獎賞 C - 增值服務之 JuicySuite 電子會員系統 (入門版) 12 個月免費訂閱和 MatrixForce 商務 WhatsApp 營銷系統 (入門版)。
8. 每個合資格商戶可獲賞一次，而本獎賞只適用於該申請的商戶門店 (按商業登記號碼)，不得轉讓。
9. 12 個月之定義：12 個月為此獎賞的廣義名稱，狹義則為 365 天。商戶確認使用此服務當月為第 1 個月，如此類推。商戶需於裝機後 1 個月內確定是否開通服務，否則視為放棄。
- i. 例子 - 確認日期為 2023 年 12 月 10 日，則第 1 個月的免費訂閱為 2023 年 12 月 10 日，至 2024 年 12 月 98 日為止 (365 天)。
10. 到期日後 JuicySuite 電子會員系統 (入門版) 和 MatrixForce 商務 WhatsApp 營銷系統 (入門版) 12 個月免費訂閱服務將自動終止而不作預先通知，商戶如需保存及/或下載其所得之會員資料，或有關之交易紀錄應自行提前安排。一旦自動終止後商戶或無法重新取回有關資料而 KPay 不作任何保證。
11. 如商戶於 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 的訂閱將於終止日到期，獎賞 C 的餘下免費訂閱期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商戶。
12. 獎賞 C 之服務供應商為 Juicyapp Limited 和 MatrixForce Technology Group Limited，有關其系統及服務質量由供應商直接負責，KPay 將盡力協助商戶唯不承擔因 JuicySuite 引致的任何責任。

獎賞 D 是甚麼

13. 全新 KPay 商戶於推廣期內成功申請 KPay 線下收款服務及完成安裝後即可獲獎賞 D。
14. 獎賞 D 為 KConnect 現金券，按所申請之計劃，可獲相應面值：
- i. 「基本計劃」- 價值港幣 300 元的 KConnect 現金券：購買 KConnect 軟件或系統淨額滿港幣 5000 元立減港幣 300 元；
 - ii. 「全面計劃」- 價值港幣 500 元的 KConnect 現金券：購買 KConnect 軟件或系統淨額滿港幣 5000 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 5000 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. 優惠 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. 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，於安裝時將可獲獎賞 E – 數據卡 1 張。
20. 不論實際安裝收款機數量，每個合資格商戶最多可得 1 張。
21. 數據卡有效期為 24 個月，於激活當日起計算；期間如有遺失恕不補發。
22. 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，安全問題及/或中斷而導致之損失，KPay 恕不負責。
23. 如商戶於 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 的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商戶。而數據卡亦需於退機時一併退還。
24. 數據卡僅能用於 KPay 收款機，若因商戶用於其他用途造成 KPay 損失的，KPay 有權利終止服務並要求索賠。

其他條款及細則

25. 如在指定迎新期間內後，其累積交易額度不足上述額度，則指定迎新期間後，累積交易額餘額將會被視為放棄並不會延長期限或替換或兌換成現金、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。
26. 除非另有註明，獎賞 A 至 E 可疊加使用，唯此優惠不可與其他獎賞或優惠同時使用。
27. 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。
28. 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收回。
29. KPay 保留取消或收回本優惠及追討任何成本及損失的權利。
30. 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，而毋須事先通知。
31. 如有任何爭議，KPay Merchant Service Limited 將保留最終決定權。
32. 本條款及細則受香港特別行政區法律管轄並按此詮釋。
33. 若本條款及細則的中英文本有任何不一致，概以英文本為準。

由 KPay Merchant Service Ltd. 刊發 (日期：2024 年 1 月 9 日)

KPay Offline Payment Service Program
Terms and Conditions for Rewards ("the Promotion") (January 2024 Edition)

New KPay merchants who successfully apply for the offline payment service during the promotional period, including the Essential Plan and the KPay Pro, will be eligible for the following rewards, if applicable:

Reward A) Welcome Offer

Reward B) Cash Rebate for Payment Link Transactions

Reward C) Value-added Services - JuicySuite Digital Membership System (Starter Edition) 12-month free subscription and MatrixForce WhatsApp API Marketing Platform (Starter Edition)

Reward D) KConnect Cash Voucher

Reward E) Data SIM Card

Definitions

- "Essential Plan" refers to merchants who do not need to pay a one-time offline payment channel account opening fee at the time of application.
- "KPay Pro" refers to merchants who pay HKD 2000 or HKD 2800 as the one-time offline payment channel account opening fee at the time of application.
- "Promotional Period" refers to the valid promotional period of the Promotion, which is from November 13, 2023, to April 30, 2024 (inclusive), based on the application date displayed in the KPay system.
- "Designated Welcome Period" refers to the first 90 calendar days starting from the installation of the KPay terminal for new KPay merchants.
- "Qualified Transactions" refer to transactions made using Visa, Mastercard, UnionPay, JCB, Alipay (Hong Kong and Mainland China wallets), WeChat Pay (Hong Kong and Mainland China wallets).

Who is eligible for the Promotion?

1. New KPay merchants, defined as follows:
 - i. Successfully apply for the offline payment service during the promotional period and receive approval; and
 - ii. The business registration number used for the application has not held or canceled the payment service provided by KPay for more than 6 months within the past 6 months starting from the application month.

Who is not eligible for the Promotion?

2. Existing KPay merchants or merchants who have canceled the payment service provided by KPay within the past 6 months starting from the application month.

What is Reward A

3. Reward A refers to the welcome offer that new KPay merchants can receive when they successfully activate and connect Visa, Mastercard, UnionPay, JCB, American Express, Alipay (Hong Kong and Mainland China wallets), WeChat Pay (Hong Kong and Mainland China wallets), and the KPay-referred Octopus Business version to the KPay terminal before installation.
4. Reward A - the welcome offer for new KPay merchants, means that merchants who install the POS terminal during the specified welcome period will be eligible for a cash rebate on transaction fees

based on the applied plan and specific transaction amounts during the first 90 natural days starting from the installation day:

- i. "Essential Plan": Eligible transactions with a total offline transaction amount of HKD 9,000 or above can receive a rebate on transaction fees.
- ii. "KPay Pro": Eligible transactions with a total offline transaction amount of HKD 30,000 or above can receive a rebate on transaction fees.

The transaction amount exceeding the above thresholds will not receive a rebate. Taking the "KPay Pro" as an example:

- i. Example - A transaction amount of HKD 30,000 with a UnionPay transaction fee rate of 2.3% would result in a fee payment of HKD 690 for the merchant. The merchant can receive a rebate of HKD 690.
 - ii. Example - A transaction amount of HKD 35,000 with an Alipay (Hong Kong wallet) transaction fee rate of 1.2% would result in a fee payment of HKD 420 for the merchant. The merchant can receive a rebate of HKD 420. The additional HKD 5,000 transaction amount will be subject to the regular fee payment.
5. Eligible transactions will be calculated based on the transaction date, and the rebate amount will be credited directly to the merchant's settlement account within 4 weeks after the completion of the specified welcome period.

What is Reward B

6. Reward B refers to the activation fee waiver of KPay Payment Link service for new KPay merchants can receive during the promotional period. To be eligible for Reward B, merchants need to successfully apply for the "KPay Pro" plan and install the offline payment service, activate the KPay Payment Link service.

What is Reward C

7. Reward C refers to the free 12-month subscription of the JuicySuite Digital Membership System (Starter Edition) and MatrixForce WhatsApp API Marketing Platform (Starter Edition), both are value-added services, that new KPay merchants can receive during the promotional period. This reward is available to merchants who have successfully applied for and installed the "KPay Pro" for offline payment.
8. Each eligible merchant can receive the reward once, and it is only applicable to the merchant's registered store (based on the business registration number) and cannot be transferred.
9. Definition of 12 months: "12 months" is the general term for this reward, but strictly speaking, it refers to 365 days. The merchant confirms that the month of starting to use this service is considered the first month, and so on. The merchant must confirm whether to activate the service within 1 month after installation, otherwise, it will be considered as forfeited.
 - i. Example - If the confirmation date is December 10, 2023, the first month of free subscription will be from December 10, 2023, to December 9, 2024 (365 days).
10. After the expiration date, the free 12-month subscription of JuicySuite Digital Membership System (Starter Edition) and MatrixForce WhatsApp API Marketing Platform (Starter Edition) will automatically terminate without prior notice. Merchants should make arrangements in advance to save and/or download their membership data and related transaction records. Once it is terminated, the merchant may not be able to retrieve the data, and KPay does not provide any guarantees.
11. If the merchant voluntarily or involuntarily terminates the KPay payment service contract for any

reason during the subscription period of Reward C, the subscription of Reward C will expire on the termination date. The remaining free subscription period of Reward C will not be compensated, refunded, replaced/exchanged for cash, goods, other memberships/membership points, rewards or benefits, or issued in any other form of currency of equivalent value to the merchant.

12. The service provider for Reward C are Juicyapp Limited and MatrixForce Technology Group Limited, and the system and service quality are directly responsible by the service providers. KPay will assist the merchants to the best of its abilities but does not assume any responsibility for any issues arising from JuicySuite.

What is Reward D

13. Reward D is obtained by new KPay merchants who successfully apply for KPay offline payment service and complete the installation during the promotional period.
14. Reward D refers to KConnect cash vouchers with corresponding face values based on the applied plan:
 - i. "Essential Plan" - KConnect cash voucher worth HKD 300: A deduction of HKD 300 for the purchase of KConnect software or system with a net amount of HKD 5000 or more.
 - ii. "KPay Pro" - KConnect cash voucher worth HKD 500: A deduction of HKD 500 for the purchase of KConnect software or system with a net amount of HKD 5000 or more.
15. There is no limit to the number of software or systems purchased, but a minimum net payment of HKD 5000 is required to use the cash voucher.
16. The cash vouchers are valid for 6 months, and the actual expiration date is based on the "KConnect Cash Voucher Redemption Notice" email received after installing the KPay payment terminal. Unused vouchers will automatically expire and will not be reissued.
17. Reward D cannot be used simultaneously with other KConnect promotions or other cash vouchers, discount vouchers, etc.
18. Reward D is non-transferable and cannot be replaced or exchanged for cash, goods, other memberships/membership points, rewards, benefits, or any other form of currency of equivalent value.

What is Reward E

19. Merchants who apply for the "KPay Pro" for offline payment and receive successful approval during the promotional period will receive Reward E - 1 data sim card upon installation.
20. Regardless of the actual number of payment terminals installed, each eligible merchant can receive a maximum of 1 data sim card.
21. The data card is valid for 24 months from the activation day and will not be reissued in case of loss.
22. The network stability and security of the data card are the responsibility of the network provider, and KPay does not guarantee it. KPay is not responsible for any losses caused by network instability, security issues, and/or interruptions.
23. If the 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, other memberships/membership points, rewards, benefits, or issued in any other form of currency of equivalent value to the merchant. The data sim card is required to be returned together with the POS terminal upon termination.
24. The data sim card can only be used for the KPay POS terminal. If the merchant uses it for other purposes and causes losses to KPay, KPay has the right to terminate the service and demand

compensation.

Other Terms and Conditions

25. If the accumulated transaction amount does not reach the above-mentioned threshold within the specified welcome period, the remaining balance of the accumulated transaction amount after the welcome period will be considered forfeited and will not be extended, replaced, or exchanged for cash, goods, other memberships/membership points, rewards, benefits, or issued in any other form of currency of equivalent value.
26. Unless otherwise stated, Rewards A to E can be used in combination, but this offer cannot be used simultaneously with other rewards or promotions.
27. This offer is non-transferable and cannot be replaced or exchanged for cash, goods, other memberships/membership points, rewards, benefits, or issued in any other form of currency of equivalent value.
28. Obtaining and/or abusing this offer through fraudulent acts or misrepresentation will result in the cancellation or withdrawal of this offer.
29. KPay reserves the right to cancel or withdraw this offer and recover any costs and losses.
30. KPay reserves the right to change, suspend, terminate, modify, or replace this offer and its terms and conditions at any time without prior notice.
31. In case of any dispute, KPay Merchant Service Limited shall have the final decision-making authority.
32. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
33. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

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