

**KPay iPhone 拍易收服務計劃**  
**各項獎賞 (“本優惠”) 之條款及細則**  
**(2026年4月版)**

合資格商戶於推廣期內成功向 KPay Merchant Service Limited (“KPay”) 申請「KPay iPhone 拍易收服務計劃」，及通過KPay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) 為期一年的交易手續費回贈 (“獎賞A”)

**定義**

「KPay iPhone 拍易收服務計劃」指商戶於申請時只申請KPay iPhone 拍易收而不申請KPay終端機收款服務。

**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12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「KPay iPhone 拍易收服務計劃」，及通過KPay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。
  - ii. 使用KPay終端機收款服務之商戶。
  - iii. NomuPay 商戶。

**獎賞A是甚麼**

5. 推廣期內，合資格商戶符合以下條件，即可獲贈相應優惠
  - a. 條件
    - i. 條件1：於推廣期內成功申請並開通KPay商業賬戶。
    - ii. 條件2：於推廣期內沒有申請及使用KPay收款機收款。
  - b. 優惠：KPay商業賬戶之以Visa、萬事達卡及美國運通進行並由KPay進行成功結算的線下交易手續費回贈升級至0.2%。

6. 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。如商戶終止使用KPay iPhone 拍易收服務，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。「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。
7. 回贈只有為自於推廣期內成功申請「KPay iPhone 拍易收服務計劃」，及通過線下收款服務審批，加入KPay iPhone 拍易收服務計劃之日起計12個月。
8. 如商戶於成功申請「KPay iPhone 拍易收服務計劃」，及通過線下收款服務審批後，申請KPay 線下終端機並申請「全面計劃」，及通過線下收款服務審批，其於「KPay iPhone 拍易收服務計劃」下所累計的線下交易額將不能套用至「全面計劃」中的獎賞A) 交易手續費回贈。

#### 其他條款及細則

9. 本優惠僅適用於卡類交易經KPay iPhone 拍易收結算之合資格商戶。
10. 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。
11. 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。
12. 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。
13. 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。
14. 如有任何爭議，KPay Merchant Service Limited 將保留最終決定權。
15. 本條款及細則受香港特別行政區法律管轄並按此詮釋。
16. 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 Limited刊發 (日期: 2026年4月1日)



KPay Tap To Pay on iPhone Service Plan  
Terms and Conditions for Rewards ("this Promotion")  
(April 2026 Edition)

Eligible Merchants who successfully apply for the KPay Tap To Pay on iPhone Service Plan with KPay Merchant Service Limited ("KPay") and complete the approval process for the offline payment service within the Promotional Period with KPay, will be eligible for the following rewards according to the applied plan, including (if applicable):

Reward A) Transaction Fee Rebate ("Reward A")

Definitions

"KPay Tap To Pay on iPhone Service Plan" refers to the merchant applying only for the KPay Tap To Pay on iPhone service at the time of application, without applying for the KPay POS Terminal.

Validity

1. "Promotion Period": The valid promotion period for this Promotion is from December 9, 2025, to December 31, 2026 (both dates inclusive).
2. The above dates are subject to the dates displayed in the KPay system.

Who is Eligible for this Promotion

3. "Eligible Merchants" are defined as follows:
  - i. The Business Registration Number used by the merchant for application has not been used to register for or cancel payment services provided by KPay within the past 6 months counting from the month of application; AND
  - ii. The merchant successfully applied for the "KPay Tap To Pay on iPhone Service Plan" and completed the approval process for the offline payment service within the Promotional Period.

Who is Not Eligible for this Promotion

4. "KPay Existing Merchants" are defined as follows:
  - i. Merchants who have used or canceled payment services provided by KPay within the past 6 months counting from the month of application; OR
  - ii. Merchants who are currently using the KPay POS Terminal.
  - iii. NomuPay merchants

What is Reward A

5. During the Promotion Period, Eligible Merchants who meet the following conditions will receive the corresponding offer:
  - a. Conditions
    - i. Condition 1: Successfully apply for and activate a KPay Business Account during the Promotion Period.
    - ii. Condition 2: Did not apply for and use a KPay POS terminal for transactions during the Promotion Period.
  - b. Offer: The transaction fee rebate for offline Visa, Mastercard and American Express transactions successfully settled by KPay through a KPay Business Account is upgraded to 0.2%.

6. 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. If the merchant terminates the use of the "KPay Tap To Pay on iPhone Service Plan," any unused points will automatically become invalid. "Eligible Transaction Amount" refers to "Offline transactions made via Visa and Mastercard and successfully settled by KPay." Online payments are not applicable.
7. The rebate applies only to successful KPay Tap To Pay on iPhone Service application made within the Promotion Period with approved offline payment services. Valid for 12 months from the plan effective date.
8. If a merchant, after successfully applying for the "KPay Tap To Pay on iPhone Service Plan" and completing the approval process for the offline payment service within the Promotional Period, subsequently applies for a KPay POS Terminal and applies for the "KPay Pro" plan (and completes the approval process for the offline payment service), the offline transaction volume accumulated under the "KPay Tap To Pay on iPhone Service Plan" cannot be applied to the Reward A (Transaction Fee Rebate) under the "KPay Pro" plan.

#### Other Terms and Conditions

1. Only Eligible Merchants who conduct card payment transactions directly settled by KPay are eligible to claim this Promotion.
2. 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.
3. 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.
4. 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.
5. KPay reserves the right to change, suspend, terminate, modify, or replace this Promotion and its terms and conditions at any time without prior notice.
6. In case of any dispute, KPay Merchant Service Limited reserves the right of final decision.
7. These terms and conditions are governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
8. In the event of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Issued by KPay Merchant Service Limited (Date: April 1, 2026)