

PayMe x Wellcome & Market Place APP's Terms and Conditions:

When is the Campaign

1. Unless otherwise stated, the promotional period for the PayMe x Wellcome & Market Place APP offer is from 1 to 31 May 2025 ("**Promotion Period**").

Who can enjoy the Campaign

2. The PayMe x Wellcome & Market Place APP ("**Campaign**") is offered exclusively to any PayMe user who has an active PayMe account (each an "**Eligible User**").

General Conditions

3. Subject to these terms and conditions, an Eligible User will be entitled to an HKD 30 Wellcome & Market Place APP flash discount voucher ("**Voucher**") in their PayMe wallet upon tapping "Grab now" on a Voucher within the Promotion Period.
4. The Voucher will be issued to the Eligible User's PayMe wallet immediately provided that:
 - a) the Voucher falls within the available quota set for the Campaign on a first-come-first-served basis; and
 - b) The maximum number of Vouchers per user is one (1) and is calculated based on the actual number of Vouchers used. If a Voucher expires, an Eligible User can grab another one given there is still available stock; and
 - c) each Eligible User's PayMe wallet is not suspended or terminated.
5. The day the Voucher was grabbed will be considered day one of the Voucher validity period and will expire at 23:59 pm on the same day, regardless of the time of day the Voucher was grabbed.
6. The Voucher will be applied automatically to any transaction at Wellcome & Market Place APP using PayMe provided that:
 - a) the transaction meets the minimum spend of HKD 600 at Wellcome & Market Place APP;
 - b) the Voucher is consumed before 23:59 pm on the same day of collection; and
 - c) the PayMe wallet containing the Voucher is not suspended or terminated,(an "**Eligible Transaction**").
7. If the Voucher is not consumed by the Eligible User within the validity period stated on the Voucher, the Voucher will expire from the Eligible User's wallet. Expired Vouchers for the campaign may be released back to the Voucher campaign quota on an irregular basis. Users are obliged to check the PayMe app regularly for updates.

8. PayMe may increase the number of Vouchers it issues during the promotion period, at its discretion.
9. Each Voucher is subject to these terms and conditions.
10. Eligible User can only consume one (1) Voucher for each Eligible Transaction. For the avoidance of doubt, where a user holds multiple Vouchers that may be applied towards an Eligible Transaction, the Voucher will automatically apply by highest discount value first, then by earliest expiry date. In case of a Voucher with the same discount value and expiry date, then the Voucher credited to the PayMe wallet first will apply.
11. In case of a refund (full or partial) initiated by a customer or merchant after the transaction at which a Voucher is consumed, the Bank retains the right to withdraw the Voucher or debit the amount credited to a PayMe wallet from the Voucher.
12. Not applicable to transactions made via UnionPay.

Other important terms to read before you enjoy the Campaign

13. An Eligible User personal information under the Bank's record must be up-to-date and valid during the whole or the relevant part (as the case may be) of the promotion period to enjoy the Campaign.
14. All remarks and footnotes in the relevant promotional materials are intended to serve, and do serve, as part of the terms and conditions of the Campaign. For the avoidance of doubt, if there is any conflict between that information and these terms and conditions, these terms and conditions shall apply and prevail.
15. In case of any disputes arising out of this promotion, the decision of the Bank and / or the respective participating merchants shall be final and conclusive.
16. The Bank reserves the right to change these terms and conditions and terminate the Campaign at any time without prior notice. Please refer to the PayMe website for offer details. The Bank accepts no liability for any such change or termination.
17. The Voucher cannot be exchanged for cash/service, other products or discounts. The offers cannot be used in conjunction with other discounts (except PayMe offers), promotional offers and discounted items / programmes (unless otherwise specified). Please check with the respective participating merchants for details.
18. The Bank reserves the right to exclude an Eligible User who violates these terms and conditions, tampers with the Campaign, engages in abusive, deceitful or fraudulent behavior in relation to the Campaign or makes false representations or statements or violates applicable law or regulations. If an Eligible User is excluded, any offer may be subsequently revoked and reclaimed.
19. The Campaign is governed by these terms and conditions and other terms and conditions stipulated by the respective participating merchant ("Merchant T&Cs"). For the avoidance of doubt, in the event there is any conflict or inconsistency between these

terms and conditions and the Merchant T&Cs, the Merchant T&Cs will prevail. The Bank and the respective participating merchants can change or cancel the offers or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offers.

20. It is the Eligible User's responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost in relation to the receiving of the relevant Voucher, and the Bank shall have no responsibility in respect thereof.
21. The Campaign is offered subject to the prevailing regulatory requirements.
22. The Campaign is held within Hong Kong. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each Eligible User submits to the exclusive jurisdiction of the courts of Hong Kong.
23. In the event of any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

Additional terms and conditions

24. Wellcome & Market Place reserves the right of final decision on voucher use.

What these terms mean

'The Bank' means The Hongkong and Shanghai Banking Corporation Limited.

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