Terms and Conditions

English (Kakao Pay, Touch 'n Go eWallet, TrueMoney, Naver Pay, Toss Pay, OCBC (Singapore), Public Bank (Malaysia), Hipay, GCash) wallets

English (GCash only)

English (Kakao Pay, Touch 'n Go eWallet, TrueMoney, Naver Pay, Toss Pay, OCBC (Singapore), Public Bank (Malaysia), Hipay)

- 1. Promotion Period: From 19 September 2025 1. Promotion Period: From 19 September 2025 0:00:00 to 0:00:00 to 16 November 2025 23:59:59 (GMT +8)
 - 16 November 2025 23:59:59 (GMT +8).

2. Wallet:

GCash (an Alipay+ Partner).

Merchant(s):

Designated stores located in Hong Kong SAR, China where Alipay+ wallet payments are accepted during the Promotion Period ("Participating Stores"); Please see in-store signage/poster (if applicable) and ask the store attendant for details or confirmation.

3. **Eligibility:**

This Promotion is only available once per calendar month to all Wallet users visiting Hong Kong SAR, China during the Promotion Period who make payments at the Participating Stores with the Wallet (each, an "Eligible User").

4. Discount:

Subject to the following conditions, each Eligible User may enjoy the below discount ("Discount") in multiple tiers provided the necessary spending

2. Wallet:

Kakao Pay, Touch 'n Go eWallet, TrueMoney, Naver Pay, Toss Pay, OCBC (Singapore), Public Bank (Malaysia), Hipay, etc (each, an Alipay + Partner and collectively, Wallet)

Merchant(s):

Designated stores located in Hong Kong SAR, China where Alipay+ wallet payments are accepted during the Promotion Period ("Participating Stores"); Please see instore signage/poster (if applicable) and ask the store attendant for details or confirmation.

3. Eligibility:

This Promotion is only available once per calendar month to all Wallet users visiting Hong Kong SAR, China during the Promotion Period who make payments at the Participating Stores with the Wallet (each, an "Eligible User").

4. Discount:

Subject to the following conditions, each Eligible User may enjoy the below discount ("Discount") in multiple tiers provided the necessary spending requirements

requirements below are met in a single transaction at the Participating Store:

Discount	Spending	Discount	Quota
Tier	requirement	amount	
Discount of HKD 3 ("Tier 1")	HKD 50 or above	HKD 3	500 units per day
Discount of HKD 30 ("Tier 2")	HKD 200 or above	HKD 30	20 units per day
Discount of HKD 888 ("Tier 3")	HKD 1,500 or above	HKD 888	1 unit per month

- 4.1. In the event that a single transaction meets the spending requirement for more than one Discount Tier, the higher Discount Tier will be applied; only one (1) Discount will be given per transaction.
- 4.2. The applicable Discount Tier shall not be stacked together in each of the aforesaid transaction.
- 4.3. For the avoidance of doubt, the amount for the single instant discount (if any) shall not be greater than the amount of the relevant amount of the single transaction.
- 4.4. If the amount of a single payment meets the spending thresholds of multiple coupons, the coupon with the higher value will be prioritized for redemption. A maximum of one coupon can be redeemed per transaction.
- 5. Unless otherwise specified, the Discount shall not be 5. used together with other benefits, discounts or vouchers at the same time and shall not be transferred to others or exchanged for cash or for other benefits.
- in Hong Kong dollar (HKD) and the foreign exchange rate shall be determined by the relevant

below are met in a single transaction at the Participating Store:

Discount	Spending	Discount	Quota
Tier	requirement	amount	
Discount of	HKD 50 or	HKD 3	500 units per day
HKD 3	above		
("Tier 1")			
Discount of	HKD 200 or	HKD 30	20 units per day
HKD 30	above		
("Tier 2")			
Discount of	HKD 1,500	HKD 888	1 unit for each wallet
HKD 888	or above		per month
("Tier 3")			

- 4.1. Subject to availability, in the event that a single transaction meets the spending requirement for more than one Discount Tier, the higher Discount Tier will be applied; only one (1) Discount will be given per transaction.
- 4.2. The applicable Discount Tier shall not be stacked together in each of the aforesaid transaction.
- 4.3. For the avoidance of doubt, the amount for the single instant discount (if any) shall not be greater than the amount of the relevant amount of the single transaction.
- 4.4. If the amount of a single payment meets the spending thresholds of multiple coupons, the coupon with the higher value will be prioritized for redemption. A maximum of one coupon can be redeemed per transaction.
- Unless otherwise specified, the Discount shall not be used together with other benefits, discounts or vouchers at the same time and shall not be transferred to others or exchanged for cash or for other benefits.
- 6. Unless otherwise specified, all references herein are 6. Unless otherwise specified, all references herein are in Hong Kong dollar (HKD) and the foreign exchange rate shall be determined by the relevant cooperation

cooperation agencies (where applicable). The transaction amount and the actual discount applied will be subject to the final amount set out in the transaction record shown on the Wallet receipt.

- 7. In case of refund or return of the purchased items, 7. In case of refund or return of the purchased items, only only the amount actually paid in the local currency of the Wallet (post currency exchange and excluding any applied Discount) will be refunded. The Discount will not be made available again upon a full refund/partial refund.
- 8. Should there be any breach of these Terms, 8. fraudulent or abusive activities detected, we, the Wallet and/or the Merchant(s) reserve the right to (i) deny the qualification for voucher(s), discount(s), and/or benefit(s) offered under the Promotion; (ii) cancel the relevant transaction(s); and/or (iii) claim back any applied discount or benefit from the user.
- 9. We, the Wallet and/ or the Merchant(s) shall have the right to (i) amend, suspend, or cancel the Promotion details and these Terms; and (ii) substitute the voucher(s), discount(s), and/or benefit(s) offered under the Promotion with any other item with similar value, at any time without advance notice and any update will be posted on this page.
- 11. In addition to these Terms, the Wallet's website/app terms and conditions and other applicable user agreements (collectively, the "Wallet General Terms") shall apply. In case of any discrepancy or inconsistency between these Terms and the Wallet General Terms, these Terms shall prevail.

- agencies (where applicable). The transaction amount and the actual discount applied will be subject to the final amount set out in the transaction record shown on the Wallet receipt.
- the amount actually paid in the local currency of the Wallet (post currency exchange and excluding any applied Discount) will be refunded. The Discount will not be made available again upon a full refund/partial refund.
- Should there be any breach of these Terms, fraudulent or abusive activities detected, we, the Wallet and/or the Merchant(s) reserve the right to (i) deny the qualification for voucher(s), discount(s), and/or benefit(s) offered under the Promotion; (ii) cancel the relevant transaction(s); and/or (iii) claim back any applied discount or benefit from the user.
- 10. We, the Wallet and/ or the Merchant(s) shall have the right to (i) amend, suspend, or cancel the Promotion details and these Terms; and (ii) substitute the voucher(s), discount(s), and/or benefit(s) offered under the Promotion with any other item with similar value, at any time without advance notice and any update will be posted on this page.
- 12. In addition to these Terms, the Wallet website/app terms and conditions and other applicable user agreements (collectively, the "Wallet General Terms") shall apply. In case of any discrepancy or inconsistency between these Terms and the Wallet General Terms, these Terms shall prevail.

- Wallet and/ or the Merchant(s) shall have the final decision and discretion.
- us or use the Wallet's in-app Help Center to raise a service ticket.
- 18. If a provision of these Terms is held to be illegal, unenforceable, or invalid in any jurisdiction, then that it shall be modified to the minimum extent necessary to make it enforceable, unless that modification is not permitted by law, in which case that provision will be disregarded. The rest of these Terms shall remain in effect as written.
- 20. In the event this Promotion is stopped by any government agency's orders or must be suspended due to server/network attack or system failure or any circumstances beyond our control, such event shall be regarded as a force majeure event, and we, the Wallet and/or the Merchant(s) shall not be held liable for any damage, loss or claim therein.
- resident in a jurisdiction where such e-wallet can offer its products and services under applicable laws. For the avoidance of doubt, the Wallet does not solicit a user resident in one jurisdiction to sign up to an e-wallet or promotion provided in a different jurisdiction. The Wallet is only regulated in its home jurisdiction.
- between the English and other translated versions of

- 13. In case of any dispute about these Terms, we, the 14. In case of any dispute about these Terms, we, the Wallet 15. and/ or the Merchant(s) shall have the final decision and discretion.
- 16. For any payment issues or questions, please contact 17. For any payment issues or questions, please contact us or use the Wallet's in-app Help Center to raise a service ticket.
 - 19. If a provision of these Terms is held to be illegal, unenforceable, or invalid in any jurisdiction, then that it shall be modified to the minimum extent necessary to make it enforceable, unless that modification is not permitted by law, in which case that provision will be disregarded. The rest of these Terms shall remain in effect as written.
 - 21. In the event this Promotion is stopped by any government agency's orders or must be suspended due to server/network attack or system failure or any circumstances beyond our control, such event shall be regarded as a force majeure event, and we, the Wallet and/or the Merchant(s) shall not be held liable for any damage, loss or claim therein.
- 22. This Promotion is only offered to users of an e-wallet 23. This Promotion is only offered to users of an e-wallet resident in a jurisdiction where such e-wallet can offer its products and services under applicable laws. For the avoidance of doubt, the Wallet does not solicit a user resident in one jurisdiction to sign up to an e-wallet or promotion provided in a different jurisdiction. The Wallet is only regulated in its home jurisdiction.
- 24. In the event of any discrepancy or inconsistency 25. In the event of any discrepancy or inconsistency between the English and other translated versions of

these Terms and/or promotional materials, the English version shall always apply and prevail.

- 26. All tradenames, trademarks, logos, and brand 27. All tradenames, trademarks, logos, and brand names are names are the property of their respective owners.
- bound by these Terms and agree that the Wallet and/or the Merchant(s) may use their name, voice, city/state of residence, photos, video or film clips, and/or other visual likeness in the event for advertising and/or commercial purposes and/or for any other purpose in any media or format now or hereafter known without further compensation (financial or otherwise), permission or notification.
- 20. Per DTI-(office) Permit No. permit no., series of 2024.

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- the property of their respective owners.
- 28. Where applicable, each Eligible User agrees to be 20. Where applicable, each Eligible User agrees to be bound by these Terms and agree that the Wallet and/or the Merchant(s) may use their name, voice, city/state of residence, photos, video or film clips, and/or other visual likeness in the event for advertising and/or commercial purposes and/or for any other purpose in any media or format now or hereafter known without further compensation (financial or otherwise), permission or notification.