- 1. The"2024: Instalment 2000-200 Reward" ("Promotion") runs:
 - from 8 April 2024 to 30 April 2024 (both dates inclusive) ("April Promotion Period"),
 - from 1 May 2024 to 31 May 2024 (both dates inclusive) ("May Promotion Period"),
 - from 1 June 2024 to 30 June 2024 (both dates inclusive) ("June Promotion Period"),
 The promotion is only applicable for use by users who have successfully applied for and
 accepted the credit limit in Ant Bank eM+/Ant Bank PayLater or successfully bound BOC/
 Standard Chartered Credit Card in AlipayHK ("Eligible Users"). During the promotion,
 eligible users can enter the designated page to collect one (1) HKD200 coupon.

2. During the Promotion Period in each month, such HKD200 coupon may be used by an Eligible User upon a single net spending of HKD2000 or above with Ant Bank eM+/ Ant Bank PayLater or BOC Credit Card or Standard Chartered Credit Card (by installment only) via AlipayHK and the HKD200 coupon will be deducted automatically. Each Eligible User can redeem a maximum of 1 piece of HKD200 coupon for use throughout the Promotion Period. Coupons are valid for 3 days upon redemption. Expired Coupons are invalid and will not be re-issued. Each user can only participate once in this Promotion in each month.

3.During the Promotion Period, quota is limited in quantity and on a first-come-first-served basis. The quota of Offer available as recorded in the system of AlipayHK shall prevail under any circumstances.

4. During the Promotion Period in each month, each user may only participate in this Promotion once and receive such limited number of Rewards / Coupons as set out in the Terms and Conditions. For participating merchants(offline shops), please refer to the materials displayed in the stores.

5. The Coupons may not be used for remittance, topping up, sending of Lucky Money or transfers (including P2P). For the avoidance of doubt, the Coupons are not applicable to bill payment transactions made for tutoring, learning and training, charity and insurance.

6. Upon successful redemption of the HKD200 coupon, this will be disbursed to the AlipayHK App account of Eligible User automatically. Coupons will be deducted automatically in applicable circumstances. The AlipayHK App must be updated to the latest version. Users may go to the "Home" page and select "Reward" to read details of the respective Coupons. AlipayHK shall bear no liability if users cannot perform a successful redemption of the relevant rewards and/or the relevant reward is lost due to any circumstances.

7. Where applicable, the Coupons issued under this Promotion are Basic Rewards. Only one (1) Coupon may be used in each transaction, depending on the applicable circumstances. The usage priority of Coupon is as follows:

(i) Basic Rewards may be used in conjunction with one (1) Priority Reward (including User Special Reward), but Priority Reward shall have priority in usage. If there are more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Reward with the earliest redemption date will be used first.

(ii) One (1) Priority Reward may be used in conjunction with one (1) Basic Reward (including welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, Government Consumption Vouchers and Limited Payment Method coupons) or Accumulative Basic Reward(s) (up to ten (10) coupons) (including rewards for referring existing users) in applicable circumstances. If the user does not have any Accumulative Basic Rewards, and there are various kinds of Basic Rewards in the user's account, Platform General Coupons shall have priority in usage, Government Consumption Vouchers second and Limited Payment Method Coupons shall have last priority. If the user has more than one kind of Basic Rewards are of the same value, the one with the earliest expiry date will be used first. In case the Basic Rewards are the same, the Basic Reward with the earliest redemption date will be used first. If the user has both Basic Reward and Accumulative Basic Reward (highest value) and (ii) the aggregate value of the Accumulative Basic Reward (highest value) and (ii) the aggregate value of the Accumulative Basic Reward(s) (up to ten (10) coupons), and the coupon(s) with the highest value between (i) and (ii) will be used first. In case of same value between (i) and (ii), Accumulative Basic Reward(s) (up to ten (10) coupons), and the coupon(s) with the highest Reward(s) (up to ten (10) coupons) will be used first. In case of same value between (i) and (ii), Accumulative Basic Reward(s) (up to ten (10) coupons) will be used.

(iii) The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.

(iv) If an Eligible User wishes to use the Coupon(s) issued under this Promotion in a transaction, the net amount of the relevant transaction after deducting the amount of all applicable reward(s) and discounts shall not be less than HK\$1, otherwise the Coupons(s) are not applicable to be used in such transaction.

8. If there is any breach of the Terms and Conditions or illegal, fraudulent or abusive behavior during the use of any Coupons/Rewards, we will forfeit such user's eligibility and entitlement of Coupons/Rewards forthwith without notice, we reserve the right to cancel such transaction and to take legal action against the relevant user.

9. Unless specified otherwise, Coupons/Rewards cannot be used to purchase cash vouchers, gift vouchers, or prepaid cards. They are also non-exchangeable for cash and non-transferable. For goods return or refund, the amount on the Coupons will not be returned and the relevant Coupon will not be re-issued.

10. This Promotion will be carried out in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Promotion is stopped by 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 shall not be held liable for any damage, loss or dispute therein.

11. We shall not be liable or construed as providing any guarantee as to the quality and availability of the products and/or service provided by merchants.

12. We reserve the right to change, suspend or terminate the Promotion or the Terms and Conditions at its sole discretion without prior notice. We shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.

13. For any enquiries in relation to Ant Bank services or offers, please call the Ant Bank customer service hotline at 2325 0303. For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline at 2245 3201.

14. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of the Terms and Conditions, the Chinese version shall prevail.

- 1. The "2024: Instalment 5000-500 Reward" ("Promotion") runs :
 - from 8 April 2024 to 30 April 2024 (both dates inclusive) ("April Promotion Period"),
 - from 1 May 2024 to 31 May 2024 (both dates inclusive) ("May Promotion Period"),
 - from 1 June 2024 to 30 June 2024 (both dates inclusive) ("June Promotion Period"),
 The promotion is only applicable for use by users who have successfully applied for and accepted the credit limit in Ant Bank eM+/Ant Bank PayLater or successfully bound BOC/
 Standard Chartered Credit Card in AlipayHK ("Eligible Users"). During the promotion,
 eligible users can enter the designated page to collect one (1) HKD500 coupon.

2. During the Promotion Period, such HKD500 coupon may be used by an Eligible User upon a single net spending of HKD5000 or above with Ant Bank eM+/ Ant Bank PayLater or BOC Credit Card or Standard Chartered Credit Card (by installment only) via AlipayHK and the HKD500 coupon will be deducted automatically. Each Eligible User can redeem a maximum of 1 piece of HKD500 coupon for use throughout the Promotion Period in each month. Coupons are valid for 3 days upon redemption. Expired Coupons are invalid and will not be re-issued. Each user can only participate once in this Promotion in each month.

3.During the Promotion Period, quota is limited in quantity and on a first-come-first-served basis. The quota of Offer available as recorded in the system of AlipayHK shall prevail under any circumstances.

4. During the Promotion Period in each month, each user may only participate in this Promotion once and receive such limited number of Rewards / Coupons as set out in the Terms and Conditions. For participating merchants(offline shops), please refer to the materials displayed in the stores.

5. The Coupons may not be used for remittance, topping up, sending of Lucky Money or transfers (including P2P). For the avoidance of doubt, the Coupons are not applicable to bill payment transactions made for tutoring, learning and training, charity and insurance.

6. Upon successful redemption of the HKD500 coupon, this will be disbursed to the AlipayHK App account of Eligible User automatically. Coupons will be deducted automatically in applicable circumstances. The AlipayHK App must be updated to the latest version. Users may go to the "Home" page and select "Reward" to read details of the respective Coupons. AlipayHK shall bear no liability if users cannot perform a successful redemption of the relevant rewards and/or the relevant reward is lost due to any circumstances.

7. Where applicable, the Coupons issued under this Promotion are Basic Rewards. Only one (1) Coupon may be used in each transaction, depending on the applicable circumstances. The usage priority of Coupon is as follows:

(i) Basic Rewards may be used in conjunction with one (1) Priority Reward (including User Special Reward), but Priority Reward shall have priority in usage. If there are more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Reward with the earliest redemption date will be used first.

(ii) One (1) Priority Reward may be used in conjunction with one (1) Basic Reward (including welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, Government Consumption Vouchers and Limited Payment Method coupons) or Accumulative Basic Reward(s) (up to ten (10) coupons) (including rewards for referring existing users) in applicable circumstances. If the user does not have any Accumulative Basic Rewards, and there are various kinds of Basic Rewards in the user's account, Platform General Coupons shall have priority in usage, Government Consumption Vouchers second and Limited Payment Method Coupons shall have last priority. If the user has more than one kind of Basic Rewards are of the same value, the one with the earliest expiry date will be used first. In case the Basic Rewards are the same, the Basic Reward with the earliest redemption date will be used first. If the user has both Basic Reward and Accumulative Basic Reward (highest value) and (ii) the aggregate value of the Accumulative Basic Reward (highest value) and (ii) the aggregate value of the Accumulative Basic Reward(s) (up to ten (10) coupons), and the coupon(s) with the highest value between (i) and (ii) will be used first. In case of same value between (i) and (ii), Accumulative Basic Reward(s) (up to ten (10) coupons), and the coupon(s) with the highest Reward(s) (up to ten (10) coupons) will be used first. In case of same value between (i) and (ii), Accumulative Basic Reward(s) (up to ten (10) coupons) will be used.

(iii) The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.

(iv) If an Eligible User wishes to use the Coupon(s) issued under this Promotion in a transaction, the net amount of the relevant transaction after deducting the amount of all applicable reward(s) and discounts shall not be less than HK\$1, otherwise the Coupons(s) are not applicable to be used in such transaction.

8. If there is any breach of the Terms and Conditions or illegal, fraudulent or abusive behavior during the use of any Coupons/Rewards, we will forfeit such user's eligibility and entitlement of Coupons/Rewards forthwith without notice, we reserve the right to cancel such transaction and to take legal action against the relevant user.

9. Unless specified otherwise, Coupons/Rewards cannot be used to purchase cash vouchers, gift vouchers, or prepaid cards. They are also non-exchangeable for cash and non-transferable. For goods return or refund, the amount on the Coupons will not be returned and the relevant Coupon will not be re-issued.

10. This Promotion will be carried out in accordance with applicable laws in the Hong Kong Special Administrative Region. In the event this Promotion is stopped by 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 shall not be held liable for any damage, loss or dispute therein.

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14. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of the Terms and Conditions, the Chinese version shall prevail.