

雲閃付 App - 好「賞」推薦活動

活動日期: 2021 年 9 月 14 日至 2021 年 12 月 31 日

對象: 港澳地區雲閃付 App 現有用戶

雲閃付 App - 好賞推薦活動內容:

- 港澳現有雲閃付 App 用戶活動推廣期間，每成功推薦一位好友成為雲閃付 App 新用戶，可獲賞 HK\$/MOP20 好賞推薦利是(「成功推薦」指被推薦的新用戶需經登記頁面登記及註冊綁卡雲閃付 App，並於 7 天內成功使用雲閃付 App 完成一筆交易)
- 好賞推薦利是有效期為發出日起計 30 天，經雲閃付 App 於港澳網上交易或於支持銀聯二維碼支付的實體商戶門店消費滿 HK\$/MOP20 或以上時即可自動抵扣使用，單次最高抵扣 HK\$/MOP10
- 用戶可於雲閃付 App 內設定是否在消費時自動使用利是抵扣
- 推廣只適用於綁定指定港澳發卡機構所發行之卡號以 62 開頭的銀聯信用卡、借記卡(即 ATM 卡)及預付費卡的雲閃付 App 新用戶，雲閃付 App 新註冊用戶泛指從未登記註冊雲閃付 App 帳號之用戶。
- 推廣期內好賞推薦利是總名額 7,000 個
- 推廣期間，每名雲閃付 App 現有用戶最多可獲得共 HK\$/MOP2,000 的好賞推薦利是。

條款及細則：

1. 雲閃付 App 迎新賞利是活動(下稱「活動」)推廣期由 2021 年 9 月 14 日至 2021 年 12 月 31 日,包括首尾兩日 (下稱「推廣期」)。
2. 活動之獎賞適用於已註冊綁卡雲閃付 App 之用戶(下稱「用戶」)。
3. 本推廣只適用於綁定指定港澳發卡機構所發行之卡號以 62 開頭的銀聯信用卡、借記卡(即 ATM 卡)及預付費卡(下稱「銀聯卡」)的雲閃付 App 新用戶。
4. 雲閃付 App 好賞推薦利是活動內容：活動推廣期間，港澳現有雲閃付 App 用戶**每成功推薦**一位好友成為雲閃付 App 新用戶，可獲賞 HK\$/MOP20 好賞推薦利是一次(下稱「利是」)。利是有效期為發出日起計 30 天，經雲閃付 App 於港澳網上交易或於支持銀聯二維碼支付的實體商戶門店消費滿 HK\$/MOP20 或以上時即可自動抵扣使用，單次最高抵扣 HK\$/MOP10。
5. 雲閃付 App 新用戶泛指從未登記註冊雲閃付 App 帳號之用戶。「成功推薦」指被推薦的新用戶需經登記頁面登記及註冊綁卡雲閃付 App，並於 7 天內成功使用雲閃付 App 完成一筆交易。香港地區現有用戶只能推薦持有香港手機號碼好友成為新用戶，澳門地區現有用戶亦只能推薦持有澳門手機號碼好友成為新用戶，活動暫不適用於跨境推薦。
6. 推廣期間，每名雲閃付 App 現有用戶最多可獲得共 HK\$/MOP2,000 的好賞推薦利是。
7. 用戶獲取之利是設使用有效期，系統將會把逾期的利是於所屬的利是項目內自動取消。逾期利是不設重發。
8. 利是並不適用於以現金形式提取。利是不可與其他優惠同時使用。
9. 關於利是的獲取，活動僅支援新用戶作出的合資格消費交易，不包含撤銷、退貨、沖正等交易。
10. 利是入賬時間可能會有所延遲，若完成指定消費後 1 個工作天仍未能從雲閃付 App 內顯示，可致電銀聯國際客戶服務熱線查詢。
11. 好賞推薦利是港澳總名額 7,000 個，先到先得，額滿即止。
12. 利是適用於以雲閃付 App 交易時抵扣，交易必須通過銀聯網絡方可使用有關利是。
13. 當使用利是抵扣時，成功支付版面將會顯示有關利是抵扣資訊，用戶也可以 App 內通知、銀行實際扣款及利是使用明細中的記錄為準。
14. 用戶在使用利是時不需打開或經利是餘額版面進行繳費。只要符合該利是的使用條件，利是會在新用戶經雲閃付 App 於港澳網上交易或於支持銀聯二維碼支付的實體門店消費滿 HK\$/MOP20 或以上時即可自動抵扣使用並顯示於成功支付版面。利是使用條件也可在利是項目的詳情中查看。
15. 用戶可於雲閃付 App 內設定是否在消費時自動使用利是抵扣。用戶可進入“我的” - “支付設置” - “紅包使用設置”設定。當用戶未作任何設定，系統會將該自動抵扣功能默認為開啟。若用戶關閉該功能，交易將不會使用任何利是進行抵扣，而利是將會按其規定的使用有效期內存放於「好賞推薦利是」項目內，直至該功能開啟後進行消費時始會自動抵扣。
16. 如用戶有多於一項的「專享紅包」，雲閃付 App 系統會先按使用規則，再優先使用可抵扣金額較大的利是項目進行抵扣；當可抵扣金額相同時，系統會優先使用先獲取的利是項目進行抵扣；當同一利是項目有不同有效期的利是金額時，系統會優先使用即將到期的利是金額進行抵扣。
17. 利是在用戶支付金額大於該項利是使用條件中指定的金額時會被抵扣使用。
18. 如用戶經雲閃付 App 消費時商戶端同時有銀聯二維碼或雲閃付 App 即減優惠活動在

進行，而用戶同時滿足即減優惠活動的參與資格及使用有關利是項目的條件，雲閃付 App 系統會先自動使用即減優惠，利是將不能同時在同一筆交易內使用並抵扣。

19. 活動利是金額等同現金金額，HK\$/MOP1 利是等於 HK\$/MOP1 元現金。
20. 同一設備、同一使用者 ID、同一註冊手機號、同一銀行卡預留手機號、同一銀行卡（實體卡）、同一身份證號等均視為同一用戶。虛擬手機號、虛擬卡號不得參與活動。
21. 銀聯二維碼商戶以銀聯國際有限公司(下稱「銀聯國際」)最終決定為準，銀聯國際保留隨時更改指定商戶定義的權利。有關香港銀聯二維碼商戶詳情，可參閱雲閃付 App 內合作商戶版面或瀏覽銀聯國際官方網頁。
22. 關於利是的使用，當用戶在交易時使用利是抵扣，如發生撤銷等反向操作，利是一般默認退回至用戶雲閃付 App 帳戶，其餘支付金額原路退回至支付銀行卡，手工退貨場景利是是不予退回。若退貨後利是返回金額有誤，請聯繫銀聯客戶服務熱線查詢。
23. 參與本活動的用戶不得實施下列任何一種違規行為(以下統稱「違規行為」)：
 - a) 虛假交易的行為；
 - b) 以非法盈利為目的參與本活動的行為；
 - c) 通過惡意使用多個帳號(包括但不限於同一 IP\同一設備\同一註冊手機號\同一銀行卡預留手機號\同一銀行卡(包括主卡附屬的虛擬卡))參與本活動的行為，參與或協助套取銀聯資源(包括但不限於各種優惠券、紅包或其他獎勵)的行為；
 - d) 以任何機器人軟體、蜘蛛軟體、爬蟲軟體、刷屏軟體或其他自動方式參與本活動的行為；
 - e) 實施違反誠實信用原則行為；
 - f) 實施其他非真實領取的作弊行為。
24. 在參與活動過程中，如果出現違規行為，銀聯國際有權取消用戶參與本次活動的資格和對其雲閃付 App 帳號進行凍結，取消其中獎資格，不予發獎，並收回活動中已發放的利是(包含已使用的部份)。銀聯國際將視情節嚴重性向違規用戶索賠，並追究相關法律責任。
25. 凡違反前述活動規則進行惡意套利的用戶和使用工具，包括但不限於手機號、銀聯卡、雲閃付 App 等，銀聯國際有權不予優惠、追回騙取的優惠，並拒絕其今後參加銀聯國際的任何優惠活動。
26. 用戶知悉互聯網存在諸多不確定性。如因不可抗力以及活動中存在大面積惡意套利行為、通訊路線故障或者電腦大規模癱瘓等原因致使難以繼續開展本活動的，銀聯國際有權修改、暫停或取消本活動。
27. 由於使用者自身電子設備不支援或其他系統問題導致無法參與活動等情況與活動主辦方無關。
28. 本次活動所有時間點以銀聯國際後台系統時間為準。
29. 持卡人明白及接納銀聯國際並非所惠顧產品/服務之供應商，有關詳情請向參與商戶查詢，銀聯國際將不會就有關產品/服務/食品/飲品/餐牌承擔任何責任。
30. 中英文版條款及細則之內容。如有差異，一概以中文版為準。
31. 活動及雲閃付 App 之使用須受其他條款及細則約束，詳情請瀏覽雲閃付 App 或 <https://www.unionpayintl.com/hk/promotion/upqrcode>。

銀聯國際(香港)客戶服務熱線：800 967 222

銀聯(澳門)客戶服務熱線：0800 801

UnionPay App – Red Packet Reward for Referral

Promotion Period: 14 September – 31 December 2021

Target Audience: Existing UnionPay App users in Hong Kong and Macau

Promotion Details

- During the promotion period, existing UnionPay App users in Hong Kong and Macau is entitled to receive HK\$/MOP20 red packet for successful referral of a new UnionPay App user. Successful referral refers to a new user registered via the registration page, finished the card binding procedure and completed a transaction with UnionPay App successfully within 7 days.
- Referral red packet is valid for 30 days from its issue day. It will be deducted automatically upon single net spending of HK\$/MOP20 or above online or at physical stores of merchants with acceptance of UnionPay QR Code in Hong Kong and Macau. The maximum amount of deduction each time is HK\$/MOP10.
- The red packet auto-deduction function can be set in UnionPay App.
- The promotion is applicable to new UnionPay App users bound with UnionPay Credit Card, Debit Card (ATM Card) or Prepaid Card with card number starting with 62 issued by designated Hong Kong and Macau card issuing institutions. New UnionPay user refers to users who never registered UnionPay App account.
- A quota of 7,000 referral red packets is available during the promotion period.
- Each existing UnionPay App user is entitled to receive a maximum of HK\$/MOP2,000 referral red packet during the entire promotion period.

Terms and Conditions:

1. UnionPay App – Red Packet Reward for Referral (refers to “Promotion”) is valid from 14 September to 31 December 2021, both dates inclusive (refers to “Promotion Period”).
2. The Promotion is applicable to existing registered UnionPay App user (refers to “User”).
3. The Promotion is applicable to new UnionPay App user bound with UnionPay Credit Card, Debit Card (ATM Card) or Prepaid Card with card number starting with 62 issued by designated Hong Kong and Macau card issuing institutions (refers to “UnionPay Card”).
4. During Promotion Period, Users in Hong Kong and Macau is entitled to receive HK\$/MOP20 red packet (refers to “Red Packet”) for **successful referral of every new UnionPay App user**. Red Packet is valid for 30 days from its issue day. It will be deducted automatically upon single net spending of HK\$/MOP20 or above online or at physical stores of merchants with acceptance of UnionPay QR Code in Hong Kong and Macau. The maximum amount of deduction each time is HK\$/MOP10.
5. New UnionPay user refers to users who never registered UnionPay App account. Successful referral refers to a new user referred registered via the registration page, finished the card binding procedure and completed a transaction with UnionPay App successfully within 7 days. User in Hong Kong can only refer new user with Hong Kong mobile number while User in Macau can only refer new user with Macau mobile number. Referral across border is not applicable in the Promotion.
6. Each User is entitled to receive a maximum of HK\$/MOP2,000 Red Packet during the entire Promotion Period.
7. Red Packet is valid before its expiry date. Expired red packet will be removed by the system automatically from its category and will not be re-issued.
8. Red Packet cannot be exchanged for cash and cannot be used in conjunction with other promotions.
9. Red packet will only be rewarded for qualified transactions of new user excluding cancelled, refunded and reversal transactions.
10. Red Packet may not be credited to the account on time. Please contact UnionPay International Customer Service Hotline if the Red Packet is not shown in app after 1 working day upon spending.
11. A quota of 7,000 Red Packets is available on a first-come-first-served basis while quota lasts.
12. Red packet will be deducted when spending with UnionPay App via UnionPay network.
13. The deduction details of red packet will be shown on the successful page of transaction. It can be found through in-app notification, actual debited amount by bank and transaction summary of red packet for reference.
14. Red packet will only be used for deduction when the spending requirement or other conditions specified by the corresponding red packet are fulfilled. It is unnecessary to open or operate with the balance page of the Red Packet when using the Red Packet. Please refer to the details of corresponding red packet for individual terms and

conditions.

15. The red packet auto-deduction function can be set in UnionPay App and it is switched on by default. Go to “Me”>“Settings”>“Payment Settings”>“Red Package Usage Settings” for setting. Red packet will not be deducted if the function is switched off and the value will be kept under “Red Packet Reward for Referral” within its validity until the auto-deduction function is switched on for spending.
16. If more than one kind of red packet are available, the system would deduct according to the terms and conditions first and followed by the one with larger deductible amount. If the deductible amount of the red packets is the same, the system would deduct the one with an earlier issue date. For the same kind of red packets with different expiry date, the system would deduct the one which would expire earlier.
17. Red packet will be deducted when the spending amount fulfils the required amount of the red packet.
18. When instant discount and red packet are both applicable and at the same time both spending requirement are fulfilled, the system will automatically prioritise to take instant discount before the deduction of red packet for the transaction amount. Red Packet cannot be used in the same transaction if instant discount is applied.
19. The value of red packet value is the same as cash i.e. HK\$/MOP1 in red packet equals to HK\$/MOP1 in cash.
20. Registration with the same device, same user ID, same mobile number, same bank card reserved mobile number, same bank card (physical) or same identity card number will be classified as the same user. Virtual mobile number and card number are not accepted in the Promotion.
21. UnionPay International Company Limited (refers to “UnionPay International”) reserves the right to amend the merchant list at any time without prior notice. Please refer to UnionPay App or UnionPay International website for the list of UnionPay QR Code merchants in Hong Kong and Macau.
22. If the transaction is cancelled or refunded, the red packet used will normally be refunded to the user account. The balance of paid amount will be refunded to the paid bank card. Red Packet will not be returned for manual refund. Please contact UnionPay International if the returned amount is incorrect.
23. Participating users will be disqualified for any of the following violations (refers to “violations”):
 - a) Fraud transaction;
 - b) Participation in the Promotion for the purpose of illegal profits;
 - c) Participation in the Promotion by maliciously using multiple accounts (including but not limited to the same IP\same device\same registered mobile number\same bank card reserved mobile number\same bank card (including the virtual card attached to the master card)). Participation or assistance in withdrawal of UnionPay resources (including but not limited to coupons of all kinds, red packets or other rewards);
 - d) Participation in the Promotion by any robot software, spider software, crawler software, spamming software or other automated means;

- e) Violations of the principle of good faith;
 - f) Implementing other cheating behaviour that is not actually receipt.
24. If there is any violation during participation in the Promotion, UnionPay International reserves the right to disqualify the user and inactivate his/her UnionPay App account, forfeit the reward and withdraw the red packet issued (including the consumed amount). UnionPay International reserves the right to claim against the offending users according to the seriousness of the circumstances and pursue relevant legal responsibilities.
25. As to any users and tools conducting malicious arbitrage through violating the above-mentioned terms and conditions, including but not limited to mobile number, UnionPay Card and UnionPay App etc., UnionPay International reserves the right not to reward or to claim against the reward, and forbid the offending users for participating in any promotion activities in future.
26. It shall be known by the users that all kinds of uncertainties exist in the Internet. UnionPay International reserves the right to modify, suspend or cancel the Promotion due to force majeure or large-scale malicious arbitrage in the Promotion, communication route failure or large-scale computer hacking etc.
27. UnionPay International shall not take any responsibility on the inability of participation in the Promotion due to the problem of users' own electronic devices or other systems.
28. All time in the Promotion is based on the system time of UnionPay International.
29. UnionPay International is neither vendor nor service provider, thus UnionPay International shall not take any responsibility to the products/serves/food and beverages/menu provided by the merchants.
30. In case of any discrepancy between the Chinese and English terms and conditions, the Chinese version shall prevail for all purposes.
31. The Promotion and usage of UnionPay App are bound by other terms and conditions. Please refer to UnionPay App or www.unionpayintl.com/hk/promotion/en/upqrcode for details.

UnionPay International (Hong Kong) Customer Service Hotline: 800 967 222

UnionPay International (Macau) Customer Service Hotline: 0800 801