

雲閃付 App 港澳用戶澳門地區消費尊享

由 2022 年 7 月 1 日至 7 月 31 日，於澳門網上商戶或銀聯二維碼實體商戶以雲閃付 App 單筆消費淨額滿 MOP10 或以上，即可獲取 MOP2 利是，推廣期內名額有限，先到先得

獲取的利是可在澳門網上商戶或銀聯二維碼實體商戶以雲閃付 App 支付時抵扣，每次抵扣金額不高於交易訂單金額的一半。

條款及細則：

1. 雲閃付手機應用程式(下稱「雲閃付 App」)「消費賞」(下稱「活動」)推廣期由 2022 年 7 月 1 日至 7 月 31 日，包括首尾兩日(下稱「推廣期」)。
2. 活動只適用於以香港或澳門手機號碼註冊之港澳雲閃付 App 用戶(下稱「用戶」)及以已綁定卡號 62 開頭並由指定港澳發卡機構發行之銀聯信用卡及借記卡(即 ATM 卡)(下稱「銀聯卡」)的雲閃付 App 完成之交易。活動只適用於澳門地區消費。
3. 用戶在推廣期內於澳門網上商戶或銀聯二維碼實體商戶以雲閃付 App 單筆消費淨額滿 MOP10 或以上，可獲取 MOP2 利是(下稱「利是」)一次。雲閃付 App 將自動發放利是至合資格用戶的雲閃付 App 賬戶內，用戶須將雲閃付 App 更新至最新版本，於雲閃付 App「首頁」點選「利是」，即可進入「我的紅包」頁面，並於「澳門消費賞」項目內查看有關獎賞之詳情。
4. 推廣期內每名合資格用戶每日可獲取利是一次。推廣期內最多可獲 20 次共 MOP40 利是。
5. 利是有效期為發出日起計七天，用戶於澳門網上商戶或銀聯二維碼實體商戶使用雲閃付 App 消費時自動抵扣，每次抵扣金額不高於交易訂單金額的一半。逾期之利是將於所屬利是項目內自動取消並不獲補發。
6. 推廣期內利是名額共 80,000 個。任何情況下，以雲閃付 App 的紀錄為準。

更多細則：

1. 利是在用戶支付金額大於該項利是使用條件中指定金額或符合其他使用條件時會被抵扣使用，使用時不需打開或經利是餘額版面進行，而是經雲閃付 App 交易時自動抵扣並顯示於成功支付版面內。利是之使用條件可於利是項目詳情中查看得到。
2. 當使用利是抵扣時，消費單據上或沒有顯示優惠資訊，請以 App 內通知、銀行實際扣款及利是使用明細中的記錄為準。
3. 用戶可於雲閃付 App 內設定是否在交易時自動使用利是抵扣。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。用戶可進入“我的”>“支付設置”>“紅包使用設置”設定。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「澳門消費賞」項目內，直至該功能開啟後進行消費時始會自動抵扣。
4. 如用戶擁有多於一項「專享紅包」，雲閃付 App 系統將先按使用規則，優先使用可抵扣金額較大的利是進行抵扣；當可抵扣之金額相同時，系統將優先使用較先獲取的利是進行抵扣；當利是金額相同但有效期不同時，系統將優先使用較先到期的利是進行抵扣。
5. 如用戶經雲閃付 App 消費時商戶同時有銀聯二維碼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。利是不可與其他優惠同時使用。

6. 利是不設重發及不可以現金方式提取。
7. 利是入賬時間可能有所延遲，若完成指定消費後一個工作天仍未能從雲閃付 App 內顯示，可致電銀聯客戶服務熱線查詢。
8. 活動利是金額等同現金金額，HKD/MOP1 利是(雲閃付 App 系統內顯示為「紅包」)等於 HKD/MOP1 現金。
9. 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。
10. 港澳銀聯二維碼商戶之名單以銀聯(香港)有限公司(下稱「銀聯」)最終決定為準。商戶詳情可參閱雲閃付 App 內合作商戶版面或瀏覽銀聯官方網頁。
11. 有關獲取利是，活動僅支援合資格消費交易，不包含撤銷、退貨、沖正等交易，若使用者或商戶對交易進行撤銷、退貨操作，則雲閃付 App 將在後續用戶獲取利是金額中減去已撤銷/退貨交易所送利是的金額，且當天的活動名額不獲退還。
12. 有關使用利是，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。
13. 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、利是/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。
14. 在參與活動過程中，如果出現違規行為，銀聯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)。銀聯將視情節嚴重性向違規用戶索賠，並追究相關法律責任。
15. 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，銀聯有權不予優惠、追回騙取的優惠，並拒絕其今後參加銀聯的任何優惠活動。
16. 用戶知悉互聯網存在諸多不確定性。如因不可抗力、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，銀聯有權暫停本活動的有關部分。
17. 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。
18. 本次活動所有時間點以銀聯後台系統時間為準。
19. 持卡人明白及接納銀聯並非所惠顧產品/服務之供應商，有關詳情請向參與商戶查詢，銀聯將不會就有關產品/服務/食品/飲品/餐牌承擔任何責任。
20. 中英文版條款及細則之內容。如有差異，一概以中文版為準。
21. 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 www.unionpayintl.com/hk/promotion/upqrcode。

22. 如有任何爭議，銀聯保留最終決定權

銀聯(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 Macau Spending Up to MOP40 Red Packet

Exclusive for Hong Kong & Macau UnionPay App Users

From 1 – 31 July 2022 spend with UnionPay App at online merchants or physical stores of merchants with acceptance of UnionPay QR Code in Macau

Get MOP2 Red Packet (valid for 7 days from its issue day)

upon single net spending of MOP10 or above

Remarks: Each user is entitled to enjoy the reward once per day and a maximum of 20 times with a total of MOP40 red packet during the entire promotion period. Quota applies and on a first-come-first-served basis while quota lasts.

Terms and Conditions:

1. UnionPay App Red Packet Reward for Hong Kong and Macau Spending (refers to “Promotion”) is valid from 1 to 31 July 2022, both days inclusive (refers to “Promotion Period”).
2. The Promotion is applicable to Hong Kong and Macau UnionPay App users registered with Hong Kong or Macau mobile phone number (refers to “User”) and transactions with UnionPay App bound with UnionPay Credit Card or Debit Card (ATM Card) with card number starting with 62 and issued by designated Hong Kong and Macau card issuing institutions (refers to “UnionPay Card”). The promotion is only applicable for spending in Macau.
3. User is entitled to receive MOP2 red packet (refers to “Red Packet”) upon single net spending of MOP10 or above with UnionPay App at online merchants or physical stores of merchants with acceptance of UnionPay QR Code in Macau during Promotion Period.
4. Each User is entitled to enjoy Red Packet once per day and a maximum of 20 times with a total of MOP40 red packet.
5. Red packet is valid for 7 days from its issue day. It will be deducted automatically at online merchants or physical stores of merchants with acceptance of UnionPay QR Code in Macau. Each time of deduction amount of Red Packet would not exceed 50% of the total spending amount. Expired red packet will be cleared in system automatically.
6. A quota of 80,000 red packets is available on a first-come-first-served basis while quotas last.

More Details:

1. 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. The deducted amount will be shown on completion page in app. Please refer to the details of corresponding red packet for individual terms and conditions.
2. The offer details may not be shown on the receipt when red packet is deducted. Please refer to in-app notification, actual amount debited by the bank and the transaction summary of red packet for record.
3. 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 Macau Spending” within its validity until the auto-deduction function is switched on for spending.

4. 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. If the amount of the red packets is the same with a different expiry date, the system would deduct the one which would expire earlier.
5. 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. Red packet cannot be used in conjunction with other promotions.
6. The Red Packet will not be re-issued and cannot be exchanged for cash.
7. 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.
8. The value of red packet value is the same as cash i.e. HKD/MOP1 in red packet equals to HKD/MOP1 in cash.
9. 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.
10. 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.
11. Red packet will only be rewarded for qualified transactions excluding cancelled, refunded and reversal transactions. If the transaction is cancelled or refunded, the red packet rewarded will be cancelled and the quota used will still be counted.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.
17. 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.
18. All time in the Promotion is based on the system time of UnionPay International.
19. 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.
20. In case of any discrepancy between the Chinese and English terms and conditions, the Chinese version shall prevail for all purposes.
21. 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.
22. In case of disputes, the decision of UnionPay International shall be final and conclusive.

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

UnionPay International (Macau) Customer Service Hotline: 0800 801