

條款及細則：

1. 「2024 時代廣場年分期活動：HKD2000 減 HKD200 獎賞」之推廣期為：
 - 2024 年 9 月 9 日至 2024 年 9 月 30 日 (包括首尾兩天) (「九月推廣期」)，
 - 2024 年 10 月 1 日至 2024 年 10 月 31 日 (包括首尾兩天) (「十月推廣期」)，

在 AlipayHK 應用程式中的螞蟻銀行小程序已成功開通並接受 Ant Bank eM+ 用戶或 Ant Bank PayLater 額度之現有 Ant Bank PayLater 用戶或成功綁定中銀信用卡/渣打信用卡用戶 (「合資格客戶」)，在推廣期間可進入本推廣指定活動頁面，參與領券活動。

2. 在推廣期內，合資格用戶透過 AlipayHK 使用 Ant Bank eM+ 或 Ant Bank PayLater 或中銀信用卡卡分期或渣打信用卡分期於時代廣場指定受理平台門市或商戶門市單次付款淨值滿港幣 2000 元或以上，可使用該港幣 200 元禮券一張並立減港幣 200 元。每位合資格客戶於每月推廣期內最多可使用港幣 200 元禮券 1 張。每張禮券只限換領後 3 日內適用，逾期失效並不獲補發。每位用戶於每月推廣期內只可換領 1 次。
3. 於推廣期內，每日優惠名額先到先得，額滿即止。在任何情況下以 AlipayHK APP 的紀錄為準。優惠須視乎 AlipayHK 平台所反映的優惠名額使用情況而定。
4. 每一位合資格用戶於每月推廣期內僅限參與獎賞活動一次。參與商戶名單請以商戶店內擺放的物料為準。
5. 禮券不適用於透過 AlipayHK 應用程式作匯款、增值、派利是或轉賬(包括 P2P)。未免疑慮，禮券不適用於任何補習、進修或訓練及/或慈善及/或保險繳費交易。
6. 成功獲得港幣 200 元禮券後，禮券則會在適用情況下經系統自動扣減。用戶須將 AlipayHK 應用程式更新至最新版本，於 AlipayHK 應用程式「首頁」點選「獎賞」，即可查看有關獎賞之詳情。AlipayHK 於任何情況下均不會對用戶未能成功領取有關獎賞及/或遺失有關獎賞而負上任何責任。
7. 於適當情況下，本推廣下的禮券為基本獎賞。因應適用情況，每次交易僅限使用一張禮券。消費時禮券的使用次序如下：(i) 基本獎賞可與一張優先獎賞 (包括用戶特別獎賞) 同時使用，但優先獎賞之使用為優先。如用戶賬戶內有多於一張優先獎賞，面額最大者優先使用。面額相同時，則最早到期者優先使用。禮券到期日相同時，則最早領取的優先

獎賞優先使用。(ii) 於適當情況下，一張優先獎賞可與一張基本獎賞（包括迎新禮券、指定商戶印花禮券、平台通用禮券、政府消費券及限定付款方式禮券等）或可累積基本獎賞（最多 10 張計）（包括推薦現有用戶獎賞）同時使用。在沒有任何可累積基本獎賞情況下，如賬戶內具備不同種類的基本獎賞，核銷先後順序為平台通用禮券優先，政府消費券次之，限定付款方式禮券最後核銷。如果用戶在賬戶裡有多於一張同種類的基本獎賞，金額最大的一張基本獎賞優先使用。面額相同時，則最早到期者優先使用。到期日相同時，則最早領取的基本獎賞優先使用。如用戶同時有基本獎賞及可累積基本獎賞，面額最大的一張基本獎賞及可累積基本獎賞（最多 10 張計）中金額較大者先被使用。如一張基本獎賞與可累積基本獎賞（最多 10 張計）的面額相同時，可累積基本獎賞（最多 10 張計）優先使用。(iii) 各種禮券的使用方式受其相關條款及細則約束。禮券核銷一切以實際付款頁面為準。(iv) 如用戶要使用本推廣下的禮券，相關交易經扣減所有適用獎賞及優惠後的淨消費金額不得少於港幣 1 元，否則該獎賞將不適用於該交易。

8. 在禮券/獎賞的使用過程中，如果出現違反本條款及細則、違法、欺詐或濫用行為，我方將取消該用戶的優惠資格或其所獲之禮券/獎賞而毋須另行通知，並有權撤銷任何涉及違規行為的交易及向有關用戶追討損失。
9. 除非條款及細則另有說明，禮券/獎賞不可用於購買商戶現金券/禮券、預付卡、兌換現金及不可轉讓。如需退貨或退款，禮券所對應的金額將不作為退款款項，而相關禮券將不獲補發。
10. 本推廣將依香港特別行政區法例進行，如本推廣活動因受政府機關指令、遭受嚴重網絡攻擊、系統故障或因其他於我方控制外的情況，而無法順利進行，此種情況為不可抗力。我方毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
11. 我方對商戶提供之產品及服務質素及供應量恕不負責。
12. 我方保留毋須事先通知的情況下更改、暫停或取消本推廣或修訂其條款及細則之酌情權，我方恕不就任何更改、暫停或取消承擔任何責任，並對所有事宜及爭議保留最終決定權。
13. 如對上述有關螞蟻銀行及其服務或優惠的使用方法及詳情有任何問題，請致電螞蟻銀行客戶服務熱線 2325 0303 查詢。如對上述有關 AlipayHK 及其服務或優惠的使用方法及詳情有任何問題，請致電 AlipayHK 客戶服務熱線 2245 3201 查詢。
14. 本條款及細則受香港特別行政區法律規管，並按其詮釋。
15. 如本條款及細則的中、英文版有所差異，一概以中文版為準。

Terms & Conditions

1. The “2024: : Times Square Instalment HKD2000-HKD200 Reward” (“Promotion”) runs:
 - from 9 September 2024 to 30 September 2024 (both dates inclusive) (“September Promotion Period”),
 - from 1 October 2024 to 31 October 2024 (both dates inclusive) (“October 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 (by installment only) 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 Rewards are the same, 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 Reward in its AlipayHK account, the Basic Reward with the highest value will be used first. In case the Basic Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of 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, the priority of using such coupons will be determined by (i) the value of one (1) such 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) 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.