

Ant Bank (Hong Kong) Limited
Terms and Conditions of
Ant Bank PayLater & eM+ Government Tax Payment Rewards
(March 2024 Version)

Important Notice

These Terms and Conditions (these “**Promotion Terms**”) for Ant Bank PayLater & eM+ Government Tax Payment Rewards (the “**Promotion**”) shall be read in conjunction with all other documents forming part of the Client Documentation of Ant Bank (Hong Kong) Limited (the “**Bank**” or “**Ant Bank**”). Unless the context requires otherwise, terms defined in the Libra Savings Service Agreement and the Ant Bank PayLater Terms and Conditions (collectively “**Product Terms**”) shall have the same meaning in these Promotion Terms. If there is any conflict between these Promotion Terms and the Product Terms, these Promotion Terms shall prevail.

1. The Promotion runs from 20 March 2024 to 30 April 2024, both dates inclusive (the “**Promotion Period**”). The Bank may change the Promotion Period at any time in its absolute discretion.
2. All coupons derived from this Promotion are collectively referred to as “**Coupons**” and all rewards derived under this Promotion are collectively referred to as “**Rewards**”.

Ant Bank PayLater X Government Bills specified to Inland Revenue Department Designated Instalments Fee Waiver (the “Fee Waiver Reward”)

3. The Fee Waiver Reward is available to customers:
 - (i) who have successfully applied for and accepted the credit limit in Ant Bank PayLater in the AlipayHK App for the first-time during the Promotion Period; and
 - (ii) who have made payment by using Ant Bank PayLater 3-month instalments to Inland Revenue Department in Government Bills in AlipayHK App during the Promotion Period,

(collectively, the “**Fee Waiver Reward Eligible Users**” or “**you**”).

4. Subject to Clause 3 above, each “Fee Waiver Reward Eligible User” will be entitled to enjoy 0% Instalment Handling Fee for 3-month instalments for the first HKD50,000 of spending. The details and use of Fee Waiver Reward is additionally subject to AlipayHK’s rewards terms & conditions.

5. The Fee Waiver Reward has a limited participation quota and is available on a first-come-first-served basis. The Bank's records shall prevail under all circumstances.

Ant Bank PayLater HKD50 Tax Deduction Coupon (the "\$50 Tax Deduction Coupon Reward")

6. The \$50 Tax Deduction Coupon Reward is available to existing Ant Bank PayLater customers who have made payment by using Ant Bank PayLater to Inland Revenue Department in Government Bills in AlipayHK App during the Promotion Period and with a net spending of HK\$4,000 or above for a single transaction (collectively, the "**\$50 Tax Deduction Coupon Reward Eligible Users**" or "**you**").
7. Subject to Clause 6 above, each "\$50 Tax Deduction Coupon Reward Eligible User" will be entitled to enjoy a Tax Deduction Coupon equivalent to a value of HK\$50. The details and use of the \$50 Tax Deduction Coupon Reward is additionally subject to AlipayHK's rewards terms & conditions.
8. The \$50 Tax Deduction Coupon Reward has a limited participation quota and is available on a first-come-first-served basis. The Bank's records shall prevail under all circumstances.

100% Government Tax Cash Rebate Lucky Draw (the "Lucky Draw")

9. The Lucky Draw is available to customers who:
 - (i) have successfully applied for and accepted the credit limit in Ant Bank PayLater in the AlipayHK App for first-time during the Promotion Period and have acknowledged and agreed that AlipayHK can access and obtain the relevant customer's account status, account information and account details from Ant Bank through open API; or
 - (ii) have successfully applied for and accepted the credit limit in Ant Bank PayLater in the AlipayHK App on or before 20 March 2024 and have acknowledged and agreed that AlipayHK can access and obtain the relevant customer's account status, account information and account details from Ant Bank through open API; or
 - (iii) have made payment to Inland Revenue Department in Government Bills in AlipayHK App during the Promotion Period and have acknowledged and agreed that AlipayHK can access and obtain the relevant customer's account status, account information and account details from Ant Bank through open API

(collectively, the "**Lucky Draw Eligible Users**" or "**you**").

10. In the Promotion Period, Lucky Draw Eligible Users who have made payment to Inland Revenue Department in Government Bills in AlipayHK App will automatically be entitled to one lucky draw chance without additional registration. Each Lucky Draw Eligible User is entitled to a maximum of one lucky draw chances.
11. The Lucky Draw prizes that Lucky Draw Eligible Users may have a chance to win are as follows:
- (a) The maximum amount of payment made by the relevant Lucky Draw Eligible User to Inland Revenue Department in Government Bills in AlipayHK App during the Promotion Period or HKD\$6,000 cash rebate (whichever amount is lower); or
 - (b) HKD\$50 cash rebate; or
 - (c) HKD\$30 cash rebate; or
 - (d) HKD\$20 cash rebate; or
 - (e) 88 A.Point; or
 - (f) 888 A.Point; or
 - (g) 8888 A.Point; or
 - (h) 88888 A.Point.

(together, the “**Lucky Draw Prizes**”)

Each Lucky Draw winner can receive a Lucky Draw Prize once only.

12. The Lucky Draw Eligible Users will receive a notification from AlipayHK regarding their fulfilment of the draw conditions on the day following the satisfaction of the rebate criteria, when they login AlipayHK. After receiving the notice, Eligible Users must visit the activity page in the AlipayHK wallet to participate in the Lucky Draw. Subject to Clause 16, the cash rebate will be credited to the Libra Savings account of Lucky Draw winners within 90 days after the end of the Promotion Period. Subject to Clause 16, the A.Point rebate will be credited to the AlipayHK account of Lucky Draw winners after the lucky draw. The details and use of the A.Point is additionally subject to AlipayHK’s rewards terms & conditions.
13. The participation records, sequence, and results of the Promotion will be based on the Bank’s system records and shall be subject to AlipayHK’s terms and conditions. The Bank is not responsible for any Lucky Draw Eligible User’s inability to participate in the Promotion due to computer, network, or other technical issues. The Bank reserves the right to delay the distribution of prizes or change the distribution method. The Bank will not be liable for any Lucky Draw Eligible User’s loss of rewards or prizes under any circumstances.

Other Terms:

14. Each of the Fee Waiver Reward, \$50 Tax Deduction Coupon Reward and Lucky Draw has a limited participation quota respectively and is available on a first-come-first-served basis. The Bank's records shall prevail under all circumstances.
15. The Fee Waiver Reward Eligible Users, \$50 Tax Deduction Coupon Reward Eligible Users, and Lucky Draw Eligible Users are collectively referred to as "**Eligible Users**".
16. When the Bank disburses the Rewards/Coupons, the Eligible Users must satisfy the below requirements, otherwise, the Eligible Users will forfeit the right to receive the Rewards/Coupons. The Bank shall not be responsible for any Loss caused thereby.
 - a. Your Savings Account and Libra Savings Account must remain valid;
 - b. Your Libra Savings Account must be linked to your same-name AlipayHK account; and
 - c. Your acknowledgment and agreement that AlipayHK can access and obtain the relevant Eligible User's account status, account information and account details from Ant Bank through open API must remain valid;
 - d. You repay each loan principal in accordance with the relevant repayment schedule without overdue from your Ant Bank PayLater account;
 - e. Any of your account(s) with the Bank is/are not seized, frozen or unusable for any reason (whether initiated by the Bank or by you).
17. If there is any breach of these Promotion Terms, ineligibility to participate in the Promotion, any of your Account(s) with the Bank is/ are being seized, frozen or unusable for any reason (whether initiated by the Bank or by yourself), incorrect information submitted or illegal, fraudulent or abusive behavior during the participation in the Promotion, the Bank has absolute discretion to forfeit your eligibility and entitlement of this Promotion and/or the Rewards/Coupons forthwith without notice, and the Bank reserves the right to cancel such transaction and/or to take legal action against the relevant Eligible User.
18. The Bank makes no representations or warranties as to the reliability, availability or suitability of the Promotion. To the maximum extent permissible under Applicable Laws, the Bank shall not be responsible for any Loss or damage whatsoever you may incur directly or indirectly as a result of or in connection with your participation of the Promotion.
19. The Bank reserves the right to change, suspend or terminate the Promotion or amend these Promotion Terms at its sole discretion without prior notice. The Bank shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.

20. In case there is any suspicious abuse, misuse or fraud, the Bank reserves the absolute right to forfeit the Eligible Users' entitlement of the Rewards/Coupons.
21. The Bank will carry out this Promotion in accordance with applicable laws of Hong Kong. In the event this Promotion is stopped pursuant to an order or request from any court of competent jurisdiction, any regulatory authority or any government agency or is suspended as a result of a server network attack, system failure or any other circumstances beyond the Bank's reasonable control, such event shall be regarded as an Event of Force Majeure, and the Bank shall not be liable for any damage, loss or dispute arising from the suspension or termination of the Promotion.
22. For any enquiries on the Promotion, Libra Savings, Ant Bank PayLater, Ant Bank App and any of the Bank's services or offers, please call the Bank's customer service hotline at (852) 2325 0303.
23. No person other than the Eligible Users and the Bank (which includes its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provision of these Promotion Terms.
24. These Promotion Terms shall be governed by and construed in accordance with the laws of Hong Kong.
25. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Promotion Terms, the English version shall prevail.
26. All the Terms and Conditions of the Promotion are subject to the Bank's sole discretion without notice or reason given. The Bank reserves the final right to determine whether to disburse the Rewards/Coupons to the Eligible Users.