Terms and Conditions

(TNG eWallet, Toss Pay, TrueMoney, KakaoPay, OCBC, and MOMO) wallets
Enjoy Discount in Hong Kong SAR, China, for one purchase (the "Promotion")

1. Promotion Period: From 18 November 2026 0:00:00 to 5 January 2027 23:59:59 (GMT +8).

2. Wallet: TNG eWallet, Toss Pay, TrueMoney, KakaoPay, OCBC and MOMO (each, an Alipay+ Partner, and collectively, the "Wallet").

3. Merchant(s): Physical stores located in Hong Kong SAR, China where the Wallet payments are accepted during the Promotion Period ("**Participating Stores**"). Please see in-store signage/poster (if applicable) and ask the store attendant for details or confirmation.
4. Eligibility:

This Promotion is available to all Wallet users visiting Hong Kong SAR, China who make payments at the Participating Stores with the Wallet during the Promotion Period (each, an "Eligible User"). Each Eligible User may enjoy the Discount up to five (5) times per calendar month.

"Eligible User" also refers to a natural person with legal capacity who uses the Wallet app and its wallet service and not merely a wallet account. To prevent the risk of theft or misuse of an e-wallet account, mobile phone number, mobile device or credit card number, take note that in the following circumstances: (i) connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; (ii) connection of an e-wallet account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or (iii) the same credit card number being connected to multiple e-wallet accounts, the Wallet may take steps to verify an Eligible User's identity and/or suspend or terminate any promotion or reward relating to such account(s). The Wallet reserves its right to take further legal action against such infringing account(s) and their relevant user.

5. How to claim the Discount Voucher:

During the Promotion Period, each Eligible User may claim the Discount Vouchers ONE (1) time per calendar month in the following manner before making a purchase at a Participating Store, and each claim entitles the Eligible User to FIVE (5) Discounts (each, a "Discount Voucher"):-

Scan the QR code of the in-store promotion material through the Wallet. Click "Get it" at the bottom of the event page to get the Discount Voucher.

For OCBC Wallet users only: OCBC Wallet users must claim the Discount Vouchers from OCBC Cross Border.

5.1 The Discount Voucher is limited in quantity throughout the Promotion Period and will be available to Eligible Users who make a qualified purchase, on a first-come, first-served basis.

5.2 For the avoidance of doubt, the available quota is pooled together with the other Alipay+ Partners.

5.3 The Discount Voucher is valid for 7 days from the date of its issuance.

5.4 Any expired Discount Voucher shall be deemed invalid and will not be re-issued.

6. Discount:

- Subject to the following conditions, each Eligible User can enjoy a 10% instant discount up to five (5) times per calendar month during the Promotion Period when paying with the Wallet at the Participating Stores, with no minimum spend (the "Discount"). The maximum discount amount per transaction may be updated weekly during the Promotion Period, is subject to the information displayed on the Discount Voucher page, and shall not exceed HKD100 per transaction:

• Subject to the terms herein, the Eligible User may use only one (1) Discount Voucher per transaction, and may use the Discount up to five (5) times per calendar month at the Participating Stores during the Promotion Period.

Notwithstanding the above:-

• Each Eligible User must claim the Alipay+ Rewards in-app voucher with the Wallet;

• the purchase must be made with the same Wallet;

• Available quota is limited; and

• The applicability of the Discount and amount will be displayed on the payment page.

7. Unless otherwise specified, the Discount shall not be used together with other benefits, discounts or vouchers at the same time and shall not be transferred to others or exchanged for cash or for other benefits.

8. Unless otherwise specified, all references herein are in Hong Kong Dollar (HKD) and the foreign exchange rate shall be determined by the relevant cooperation agencies (where applicable). The transaction amount and the actual discount applied will be subject to the final amount set out in the transaction record shown on the Wallet receipt.

9. In case of refund or return of the purchased items, only the amount actually paid in the local currency of the Wallet (post currency exchange and excluding any applied Discount) will be refunded. The Discount will not be made available again upon a full refund/partial refund.

10. Should there be any breach of these Terms, fraudulent or abusive activities detected **(participating in activities through improper means, such as colluding with other users/merchant or using machines to cheat, split orders, false transactions, money laundering, malicious cash out, etc.)**, we, the Wallet and/or the Merchant(s) reserve the right to (i) deny the qualification for voucher(s), discount(s), and/or benefit(s) offered under the Promotion; (ii) cancel the relevant transaction(s); and/or (iii) claim back any applied discount or benefit from the user.

11. If the user has committed the above fraudulent or abusive activities in the past, the user may be unable to obtain/use discounts, or may only obtain/use part of the discounts. If necessary, the user will be held legally responsible.

12. We, the Wallet and/or the Merchant(s) shall have the right to (i) amend, suspend, or cancel the Promotion details and these Terms; and (ii) substitute the voucher(s), discount(s), and/or benefit(s) offered under the Promotion with any other item with similar value, at any time without advance notice and any update will be posted on this page.

13. In addition to these Terms, the Wallet's website/app terms and conditions and other applicable user agreements (collectively, the "Wallet General Terms") shall apply. In case of any discrepancy or inconsistency between these Terms and the Wallet General Terms, these Terms shall prevail.

14. In case of any dispute about these Terms, we, the Wallet and/or the Merchant(s) shall have the final decision and discretion.

15. For any payment issues or questions, please contact us or use the Wallet's in-app Help Center to raise a service ticket. Please find the contact details below:-

TNG eWallet:

Customer service hotline: +603 5022 3888 (Monday to Sunday: 7:00am-10:00pm (GMT+8)).

TrueMoney:

Customer service hotline: +66 2020 2333, or any other channels as specified by the Wallet.

Toss Pay:
Hotline service: +8215994905 (Service hours: 7*24 hours)
Fraud hotline: +8216114905 (Service hours: 7*24 hours)
Online service: TossPay wallet homepage - enter all in the lower right corner - click the earpho ne icon in the upper right corner - click the online consultation/telephone consultation below - select the type of question to enter the online service (Monday to Friday: 9:00am-18:00pm (GMT+9) excluding holidays)
KakaoPay:
Customer service hotline: +82 1644 7405 (Monday to Friday: 9:00am-6:00pm (GMT+9))
MOMO Thời gian làm việc:
Monday - Friday (except Saturday, Sunday and holidays)
Morning: 9h00 - 11h30 | Afternoon: 13h00 - 16h30
Hotline : 1900 5454 41
Country code: 84
Email : hotro@momo.vn
OCBC：

Hotline:+6563633333(24/7Service)
For more information, please visit the official website:
https://www.ocbc.com/personal-banking/contact-us?p=1

16. If a provision of these Terms is held to be illegal, unenforceable, or invalid in any jurisdiction, then it shall be modified to the minimum extent necessary to make it enforceable, unless that modification is not permitted by law, in which case that provision will be disregarded. The rest of these Terms shall remain in effect as written.

17. In the event this Promotion is stopped by any 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, the Wallet and/or the Merchant(s) shall not be held liable for any damage, loss or claim therein.

18. This Promotion is only offered to users of an e-wallet resident in a jurisdiction where such e-wallet can offer its products and services under applicable laws. For the avoidance of doubt, the Wallet does not solicit a user resident in one jurisdiction to sign up to an e-wallet or promotion provided in a different jurisdiction. The Wallet is only regulated in its home jurisdiction.

19. In the event of any discrepancy or inconsistency between the English and other translated versions of these Terms and/or promotional materials, the English version shall always apply and prevail.

20. All tradenames, trademarks, logos, and brand names are the property of their respective owners.

21. Where applicable, each Eligible User agrees to be bound by these Terms and agrees that the Wallet and/or the Merchant(s) may use their name, voice, city/state of residence, photos, video or film clips, and/or other visual likeness in the event for advertising and/or commercial purposes and/or for any other purpose in any media or format now or hereafter known without further compensation (financial or otherwise), permission or notification.