



DBS x KPay 中小企低碳獎賞 (“本優惠”) KPay 條款及細則

推廣期

1. 本優惠有效推廣期為由即日起至 2025 年 6 月 3 日(包括首尾兩日) (“推廣期”)。

誰可獲享本優惠 (“合資格商戶”)

2. 於推廣期內成功開立星展銀行企業賬戶並以相同號碼的商業登記證於KPay Merchant Service Ltd. (“KPay”)成功申請、批核並支付開戶費成為支付服務的新商戶為合資格商戶。

誰不可獲享本優惠

3. 本優惠不適用於下列情況：
 - a. 所申請之KPay支付服務未能於推廣期內完成核批；或
 - b. 現有KPay商戶，或於申請當月起計過去6個月內曾使用或取消由KPay提供的收款服務之商戶。

本優惠是什麼

4. DBS與KPay的聯乘優惠，以支持中小企的業務實踐低碳轉型。由即日起至 2025 年 4 月 30日，DBS中小企新客戶完成指定任務後，可享高達HKD 7,488的一系列中小企低碳獎賞，當中包括由星展香港提供之銀行優惠，以及由KPay提供的商戶優惠。
5. 有關DBS優惠詳情請參閱相關網站(以下簡稱“DBS條款”)：
 - a. 「[DBS x KPay 中小企低碳獎賞](#)」
 - b. 「[2025 星展網上企業開戶迎新禮遇 – 額外獎賞](#)」
6. 有關KPay提供的商戶優惠：
 - a. 商戶於推廣期內成功申請KPay線下收款服務及完成指定「DBS x KPay中小企低碳獎賞任務」後，
 - i. 每月首HKD 1,000 經KPay智能POS收款機收取的合資格線下交易可享100%交易額手續費回贈(由商戶成功申請KPay線下收款服務第3個月(第91日)起計，為期6個月)。
 - ii. 合資格交易適用於Visa、萬事達卡、銀聯、JCB、美國運通、支付寶(香港及內地錢包)、微信支付(香港及內地錢包)、Apple Pay、Google Pay、Samsung Pay、BoC Pay、PayMe、Diners 及 Discover之交易。



- b. 商戶於推廣期內成功申請KPay線下收款服務及完成指定「DBS x KPay中小企低碳獎賞任務」後，
 - i. 即可獲價值港幣1,000元的KConnect現金券，商戶可購買KConnect軟件或系統淨額滿港幣5,000元減港幣1,000元；所購買之軟件或系統不限數量，唯需以一次性繳付滿淨額港幣5,000元方可使用現金券。
 - ii. 現金券有效期為6個月，實際到期日以所收到的「KConnect現金券兌換通知」電郵上所列為準；逾期未使用之現金券將自動作廢並不作補發。
 - iii. 不可與其他KConnect之優惠或其他現金券、折扣券等同時使用。
 - iv. 不可轉讓、替換或兌換成現金、財物、或其他會籍/會員積分、獎賞或禮遇、或以其他同等價值之貨幣發放。

其他條款及細則

- 7. 合資格商戶僅能獲享本優惠一次。
- 8. 除非另有註明，此優惠不可與其他獎賞/優惠同時使用。
- 9. 商戶需遵守DBS條款。
- 10. 本優惠不可轉讓、替換或兌換成財物、或其他會籍/會員積分、獎賞或禮遇、或以其他同等值之貨幣發放。
- 11. 合資格商戶參與此活動即代表同意星展銀行(香港)有限公司及KPay互相提供合資格商戶的業務名稱及部分商業登記號碼，以作為界定申請人是否能獲得優惠之用。
- 12. 本優惠的提供及享用均受現行監管要求限制。
- 13. KPay將就商戶申請支付服務之批核保留最終決定權，我們不承擔一切就商戶未能通過批核而衍生之損失及/或費用和義務。
- 14. 如以欺詐行為或失實陳述獲取本優惠及/或濫用，會導致本優惠被取消或收回。我們保留取消或收回本優惠及追討任何成本及損失的權利。
- 15. KPay保留隨時更改本條款及細則的權利，同時有權酌情決定暫停、終止、修改或替換本優惠，而毋須事先通知。



16. 如有任何爭議, KPay擁有最終解釋及決定權。
17. 本條款及細則受香港特別行政區法律管轄並按此詮釋。
18. 若本條款及細則的中英文本有任何不一致, 概以中文本為準。

KPay Terms and Conditions for DBS x KPay SME Low Carbon Rewards (“Offer”)

Promotion Period

1. This promotion is valid from now until 3 June 2025 (both days inclusive).

Who can enjoy the offer (“Eligible Merchants”)

2. The Offer is exclusive to merchants who have successfully opened a DBS Business Account during the Promotion Period and with the same Business Registration Certificate number who successfully apply a payment collection service at KPay Merchant Service Ltd. (“KPay”) joined with paying the initial activation fee during the Promotion Period.

Who cannot enjoy the Offer

3. The Offer is not available if:
 - a. The applied KPay payment service cannot be completed and approved within the Promotion Period; or
 - b. Existing KPay merchants or those who have used or canceled the payment service provided by KPay in the past 6 months starting from the application month.

What is the offer

4. The DBS x KPay collaboration is back to support your journey in embracing low carbon transformation in your business operation! From now until 30 April 2025, new DBS SME customers can enjoy a series of SME Low Carbon Rewards comprising exclusive banking privileges and merchant services offers up to HKD 7,488 provided by DBS and KPay, by completing designated missions.
5. For details of DBS offers, please refer to the relevant websites (hereinafter referred as the “DBS Terms”) :
 - a. “DBS x KPay SME Low Carbon Rewards”
 - b. [“DBS 2025 DBS Online Account Opening for Business – Welcome](#)



[Rewards \(OAOS – Welcome Rewards\)”](#)

6. For details of KPay offer, please refer:
 - a. Merchants who completed the SME Low Carbon Missions can enjoy rewards,
 - i. 100% transaction Merchant Discount Rate fee rebate on the first HK\$1,000 eligible offline transaction each month via KPay Smart POS Terminal (Starting from the 3rd month (the 91st day) after the merchant successfully applies for the KPay offline transaction service for 6 months)
 - ii. Qualified transactions include the use of Visa, Mastercard, UnionPay, JCB, American Express, Alipay (Hong Kong and Mainland China wallets), WeChat Pay (Hong Kong and Mainland China wallets), Apple Pay, Google Pay, Samsung Pay, BoC Pay, PayMe, Diners, and Discover.
 - b. Merchants who completed the SME Low Carbon Missions can enjoy rewards,
 - i. KConnect cash vouchers worth HKD 1,000 and could be used on the net purchase of KConnect software or system when the total cost reaches HKD 5,000. The purchase of software or systems is not limited in quantity, but the cash voucher can only be used when the net payment reaches HKD 5,000 in a single transaction.
 - ii. The cash vouchers are valid for 6 months, and the actual expiration date will be based on the "KConnect Cash Voucher Redemption Notice" email merchants will receive. Unused vouchers before the expiration date will be automatically invalidated and will not be reissued.
 - iii. KConnect HKD 1,000 Cash Voucher cannot be used in conjunction with other KConnect offers or other cash vouchers, discount vouchers, etc.
 - iv. KConnect HKD 1,000 Cash Voucher is non-transferable and cannot be replaced or exchanged for cash, goods, membership points, rewards, privileges, or any other currency of equivalent



value.

Others terms and conditions

7. Each Eligible Merchant can only enjoy the Offer once.
8. The Offer cannot be earned in conjunction with any other offer unless otherwise specified.
9. Merchants must comply with the DBS Terms.
10. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards, privileges or other currency in the same value.
11. Eligible Merchants agree to have their business name and partial Business Registration number shared between DBS Bank (Hong Kong) Limited and KPay for verification purposes in order to enjoy the Offer.
12. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
13. KPay reserves the final right to approve payment service applications, disclaim any liabilities, costs and/or responsibilities in relation to any rejected application of payment service.
14. KPay reserves the right to vary these Terms and Conditions at any time, and have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
15. Any fraud or misrepresentation in obtaining the Offer and/or abuse of the Offer will result in its cancellation or forfeiture. KPay reserves the right to cancel or forfeit the Offer and to recover any costs and loss.
16. In case of any dispute, KPay reserves the final right of interpretation and decision.
17. These Terms and Conditions are governed by and construed in accordance



with the laws of the Hong Kong Special Administrative Region.

18. The Chinese version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.