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Q Credit Card Reward Terms and Conditions

A. General Terms and Conditions

- The “Q Credit Card Reward” consists of “Q Credit Card Welcome Reward” and “Q Credit Card Spending Reward” (together, “Promotion”). The Promotion is subject to these General Terms and Conditions.
 - In addition, the “Q Credit Card Welcome Reward” and “Q Credit Card Spending Reward” are each subject to its respective terms and conditions set out in Sections B and C below, which together with these General Terms and Conditions shall be collectively referred to as “Terms and Conditions”.
 - All coupons derived from this Promotion are collectively referred to as “Coupons”.
 - During the Promotion Period, each user may only participate in this Promotion once in accordance with the relevant Terms and Conditions, and receive such limited number of Coupons/Rewards within the Promotion Period as set out in the relevant terms and conditions. For the avoidance of doubt, “each user” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account. To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user:
 - Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - The same credit card number being connected to multiple AlipayHK accounts.
- In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK account, mobile phone number, mobile device or credit card number, AlipayHK reserves the right to suspend or terminate the release of any Coupon/Reward to the relevant account and to take legal action.
- Coupons/Rewards are limited in quantity and on a first-come-first-served basis. AlipayHK’s records shall prevail under any circumstances.
 - If there is any breach of the Terms and Conditions or illegal, fraudulent or abusive behavior during the use of any Coupons/Rewards, AlipayHK will forfeit such user’s eligibility and entitlement of Coupons/Rewards

forthwith without notice, AlipayHK reserves the right to cancel such transaction and to take legal action against the relevant user.

- 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/Rewards will not be returned and the relevant Coupon/Reward will not be re-issued.
- AlipayHK will carry out this Promotion 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 AlipayHK’s control, such event shall be regarded as a force majeure event, and AlipayHK shall not be held liable for any damage, loss or dispute therein.
- AlipayHK 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.
- AlipayHK reserves the right to change, suspend or terminate the Promotion or the Terms and Conditions at its sole discretion without prior notice. AlipayHK shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.
- For any enquiries in relation to AlipayHK App and its services or offers, please call the AlipayHK customer service hotline at 2245 3201.
- Q Credit Card cardholders should understand and accept that Standard Chartered Bank (HK) Limited (the “Bank”) is not the provider of the “Q Credit Card Welcome Reward” and the “Q Credit Card Spending Reward” under this Promotion. The Bank shall bear no liability relating to any aspect of the rewards under this Promotion, including without limitation, their quality, the supply, the descriptions, any false trade description, misrepresentation, mis-statement,, unauthorized representation, unfair trade practices or conduct in connection with the rewards under this Promotion as offered by AlipayHK.
- “Q Credit Card Welcome Reward” and “Q Credit Card Spending Reward” earned cannot be converted into Standard Chartered bonus points or cash rebate and are non-transferable.
- Please visit the AlipayHK App to access the newest terms and conditions of the “Q Credit Card Welcome Reward” and “Q Credit Card Spending Reward”. If there is any discrepancy between these Terms and Conditions and the newest terms and conditions of the “Q Credit Card Welcome Reward” and “Q Credit Card Spending Reward” in the AlipayHK App, the latter shall prevail.
- Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

- Should there be any discrepancy or inconsistency between the English and the Chinese versions of the Q Credit Card Reward Terms and Conditions, the Chinese version shall prevail.

B: Q Credit Card Welcome Reward

- The “Q Credit Card Welcome Reward” runs from now until 31 January 2022 (the “Promotion Period”).
- “Q Credit Card Welcome Reward” is only applicable to users (“Eligible Users”) who have successfully applied for the Q Credit Card for the first time and who have never redeemed any “Q Credit Card Welcome Reward” of AlipayHK via the AlipayHK Mobile Application (“AlipayHK App”).
- Throughout the Promotion Period, Eligible Users are required to log into their AlipayHK App to successfully apply for a Q Credit card to redeem the “Q Credit Card Welcome Reward”.
- The amounts being awarded to Eligible Users when redeeming the “Q Credit Card Welcome Reward” are in accordance with the following terms:
 - AlipayHK EasyGo Reward of HK\$180, which consists of sixty (60) HK\$3 coupons, each coupon can be used upon a single net spending of HK\$4 or above. The coupons are only applicable to making payment using EasyGo via the AlipayHK App (Travel-then-pay services excluded) when taking designated public transport. Such coupons are valid for 30 days from the date of redemption. Expired coupons are invalid and will not be reissued; Coupons are not applicable for payments made with AlipayHK via the MTR Mobile Application; and
 - Physical Card Activation Reward of HK\$100, which consists of ten (10) HK\$5 coupons and two (2) HK\$25 coupons, the coupons will be stored in the AlipayHK App account of an Eligible User automatically upon the first physical card payment being completed successfully. Each HK\$5 coupon is applicable at all platforms (Taobao excluded), or eligible merchant outlets accepting the AlipayHK App for payments, and can be used for bill payment via the AlipayHK App upon a single net spending of HK\$10 or above. Each HK\$25 coupon is applicable at all platforms (Taobao excluded), or eligible merchant outlets accepting the AlipayHK App for payments, and can be used for bill payment via the AlipayHK App upon a single net spending of HK\$50 or above. Such coupons are valid for 30 days from the date of redemption. Expired coupons are invalid and will not be reissued. Such coupons may not be used for cross-border remittance, topping up, sending of Lucky Money or transfers (including P2P) via the AlipayHK App; and
 - Merchant Payment Reward of HK\$220, which consists of five (5) HK\$10 coupons, where each HK\$10 coupon is applicable at all platforms (Taobao excluded), or eligible merchant outlets accepting the AlipayHK App for payments, and can be used for bill payment via the AlipayHK App

upon a single net spending of HK\$20 or above; one (1) HK\$30 coupon which is applicable at all platforms (Taobao excluded), or eligible merchant outlets accepting the AlipayHK App for payments, and can be used for bill payment via the AlipayHK App upon a single net spending of HK\$75 or above; one (1) HK\$60 coupon which is applicable at all platforms (Taobao excluded), or eligible merchant outlets accepting the AlipayHK App for payments, and can be used for bill payment via the AlipayHK App upon a single net spending of HK\$200 or above; and one(1) HK\$80 coupon which is applicable at all platforms (Taobao excluded), or eligible merchant outlets accepting the AlipayHK App for payments, and can be used for bill payment via the AlipayHK App upon a single net spending of HK\$300 or above. Such coupons are valid for 30 days from the date of redemption. Expired coupons are invalid and will not be reissued.

- To be eligible for the “Q Credit Card Welcome Reward” and to make payments with the Q Credit Card in the AlipayHK App, users must ensure their Q Credit Card is successfully activated, linked to the AlipayHK App and selected as the payment method when making payment. Subject to Clause 4, Coupons derived from “Q Credit Card Welcome Reward” are only applicable to transactions that are made with the Q Credit Card in the AlipayHK App. Upon successful redemption of the “Q Credit Card Welcome Reward”, AlipayHK will store the Coupon(s) in 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 to redeem the Coupons. 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.
- 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 coupons is as follows:

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.

Where applicable, one (1) Priority Reward may be used in conjunction with one (1) Basic Reward (including welcome rewards and designated merchant e-stamp 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 Reward, 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.

The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.

- Q Credit Card Welcome Rewards being offered may differ from time to time. The actual Q Credit Card Welcome Reward to be received by an applicant will be subject to the Q Credit Card Welcome Reward being offered at the time of such applicant’s application being successful and not the date of the application being made. Under no circumstances will AlipayHK reissue any past rewards.

C: Q Credit Card Spending Reward

The “Q Credit Card Spending Reward” consists of “Q Credit Card E-stamps Reward”, “0% Taobao handling fee for Q Credit Card” and “Up to HK\$1,000 monthly transfer limit without any handling fee” offers and runs from now until 31 January 2022 (the “Promotion Period”).

C1: Q Credit Card E-stamps Reward

- In each calendar month throughout the Promotion Period, AlipayHK users may earn Q Credit Card E-stamps Rewards by making payments via the virtual Q Credit Card through the AlipayHK App (excluding transfers (including P2P) and sending of Lucky Money), or by making payments with the physical Q Credit Card (“**Q Credit Card Payment Task**”).
- Upon successfully completing a Q Credit Card Payment Task, users are eligible to receive AlipayHK generic e-stamp(s) (the “**AlipayHK e-stamp(s)**”) in the AlipayHK mobile application (the “**AlipayHK App**”) as follows:
 - For every single net spending amount between HK\$1 to HK\$300 (both amounts inclusive), each user can get one (1) AlipayHK e-stamp per day;
 - For every single net spending over HK\$300, each user can get two (2) AlipayHK e-stamps for every HK\$300 spent.
- In each calendar month throughout the Promotion Period, a user can get up to sixty (60) AlipayHK e-stamps in total upon completing the above Q Credit Card Payment Tasks.

- The AlipayHK e-stamps collected from “Q Credit Card Payment Task” can be used together with other AlipayHK generic e-stamps. The AlipayHK e-stamp(s) being received is/are only applicable for Redemption during the Promotion Period in accordance with the terms and conditions for “AlipayHK generic e-Stamp for Rewards”. Any AlipayHK e-stamps received but not used for Redemption will become invalid at the expiry of the Promotion Period.
- Upon successful Redemption, AlipayHK will store the AlipayHK e-stamps and the successfully redeemed Coupon(s) in the AlipayHK App account of user automatically. 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 AlipayHK e-stamps and the respective Coupons. AlipayHK shall bear no liability if users cannot receive relevant e-stamps and/or perform a successful Redemption of relevant rewards and/or the relevant reward is lost due to any circumstances.

C2: 0% Taobao handling fee for Q Credit Card

- In each calendar month throughout the Promotion Period, users who make payments via Q Credit Card in the AlipayHK App (“**Eligible Users**”) can enjoy 0% handling fee for the first five (5) transactions at Taobao.com (including world. Taobao.com) and tmall.com (together, “**Taobao**”). 1.5% handling fee will be charged for subsequent transactions on Taobao.
- For the avoidance of doubt, 0% Taobao handling fee for Q Credit Card is not applicable in the following circumstances on Taobao: non-mobile app paying order, Taobao (Xianyu)’s order, virtual goods (including but not limited to anything that does not require shipment such as virtual currency, prepaid cards, etc.), or any other circumstances as specified by Taobao.com or Tmall.com.
- Eligible merchants on Taobao/Tmall Marketplace and on AlipayHK have the liability for the sale of products, after-sale service and all related matters. AlipayHK and Taobao/Tmall Marketplace are not involved in the sales process and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.

C3: Up to HK\$1,000 monthly transfer limit without any handling fee

During the Promotion Period, users who make transfers via Q Credit Card in the Alipay HK App can enjoy a transfer limit of up to HK\$1,000 per month (including sending Lucky Money) without handling fee. 1.5% transfer fee will be charged after the relevant limit is exceeded.



Q Credit Card 獎賞條款及細則

A: 一般條款及細則

- 「Q Credit Card 獎賞」包括「Q Credit Card 迎新獎賞」及「Q Credit Card 簽賬獎賞」(統稱「活動」)。是次活動受本一般條款及細則約束。
- 另外「Q Credit Card 迎新獎賞」及「Q Credit Card 簽賬獎賞」亦分別受以下 B 部及 C 部的條款及細則所約束，並跟一般條款及細則統稱為「條款及細則」。
- 所有經由本活動獲得的禮券統稱為「禮券」。
- 推廣期內，每一位用戶僅限根據本條款及細則參與本推廣一次，於推廣期內領取相關條款及細則內所限制數量的禮券/獎賞。為免疑慮，「每一位用戶」是指使用 AlipayHK App 和錢包服務的、具有法律行為能力的一名自然人，而非一個 AlipayHK 賬號。為進一步避免爭議，在下列情形，有關賬號將被視為由同一位用戶所使用：
 - 在同一部手提電話或移動設備上有關連，比如有多個賬號登錄或激活；
 - 若同一個賬號或手機號碼在多部手提電話或移動設備上有關連，比如登錄或激活；或
 - 若同一張銀行卡號被綁定於多個 AlipayHK 賬號時。當以上情況發生時，為確認領獎的用戶資格及預防賬號、設備或銀行卡被盜用的風險，AlipayHK 保留暫停或永久停止向相關賬號發放禮券/獎賞的權利及保留追究權利。
- 禮券/獎賞數量有限，先到先得，領完即止。任何情況下，以 AlipayHK 的電腦紀錄為準。
- 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，AlipayHK 將取消該用戶的使用及領取資格、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。

- 除特殊情況下，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/獎賞所對應的金額將不作為退款款項，而相關禮券/獎賞將不獲補發。
- AlipayHK 將依香港特別行政區法例進行本推廣，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 AlipayHK 控制外的情況，而無法順利進行，此種情況為不可抗力。AlipayHK 毋須為因不可抗力造成的損害、損失、糾紛承擔任何責任。
- AlipayHK 對商戶提供之產品及服務質素及供應量恕不負責。
- AlipayHK 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，AlipayHK 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。
- 如對上述有關 AlipayHK 及其服務或優惠的使用方法及其詳情有任何問題，請致電 AlipayHK 客戶服務熱線 2245 3201 查詢。
- Q Credit Card 客戶需明白以及同意渣打銀行(香港)有限公司(「本行」)並非本活動下提供的「Q Credit Card 迎新獎賞」及「Q Credit Card 簽賬獎賞」之供應商。有關 AlipayHK 於獎賞提供的各方面(包括但不只限於質素、供應量、產品說明、虛假商品說明、不實的陳述、誤導、未經授權的陳述、不良營商手法或誘導)，本行理應毋須負上任何責任。
- 獲取之「Q Credit Card 迎新獎賞」及「Q Credit Card 簽賬獎賞」不可兌換至渣打積分或現金回贈及不可轉換。
- 請瀏覽 AlipayHK App 以了解「Q Credit Card 迎新獎賞」及「Q Credit Card 簽賬獎賞」最新之條款及細則。如本條款及細則與 AlipayHK App 內有關「Q Credit Card 迎新獎賞」及「Q Credit Card 簽賬獎賞」最新之條款及細則有所差異，一概以後者為準。
- 本條款及細則受香港特別行政區法律規管，並按其詮釋。
- 如本 Q Credit Card 獎賞條款及細則的中、英文版有所差異，一概以中文版為準。

B: Q Credit Card 迎新獎賞條款及細則

- Q Credit Card 迎新獎賞活動有效期由即日起至 2022 年 1 月 31 日(「推廣期」)。
- 「Q Credit Card 迎新獎賞」(「迎新獎賞」)只適用首次成功申請 Q Credit Card 且從未領取過任何「Q Credit Card 迎新獎賞」之用戶(「合資格用戶」)參與。
- 於推廣期內，合資格用戶需透過 AlipayHK App 申請 Q Credit Card，如獲成功批核，方可獲得「Q Credit Card 迎新獎賞」。
- 合資格用戶可享以下適用「迎新禮遇」，包括：
 - AlipayHK 易乘碼獎賞(合共港幣 180 元)，包括價值港幣 3 元禮券 60 張，每張禮券只適用於透過 AlipayHK App 的易乘碼乘搭指定交通工具付款(不適用於先乘搭後付款服務)淨額滿港幣 4 元或以上時使用。禮券自領取日起 30 天內適用，逾期失效並不獲補發；禮券不適用於透過港鐵 MTR Mobile App 以 AlipayHK 付款時使用及；
 - 啟動實體卡獎賞(合共港幣 100 元)，包括價值港幣 5 元禮券 10 張及港幣 25 元禮券 2 張，於用戶啟動實體卡並完成首次簽賬後自動發放至合資格用戶的 AlipayHK App 賬戶內。每張港幣 5 元禮券適用於透過 AlipayHK App 於任何受理 AlipayHK App 之平台或商戶門市(淘寶除外)付款、及透過 AlipayHK App 繳費，單一淨額付款滿 10 元或以上時使用；每張港幣 25 元禮券適用於透過 AlipayHK App 於任何受理 AlipayHK App 之平台或商戶門市(淘寶除外)付款、及透過 AlipayHK App 繳費，單一淨額付款滿 50 元或以上時使用。禮券不適用於透過 AlipayHK App 作跨境付款、增值、派利是或轉賬(包括 P2P)。禮券自領取日起 30 天內適用，逾期失效並不獲補發；及
 - 商戶付款獎賞(合共港幣 220 元)，包括價值港幣 10 元禮券 5 張，每張港幣 10 元禮券適用於透過 AlipayHK App 於任何受理 AlipayHK App 之平台或商戶門市(淘寶除外)付款、及透過 AlipayHK App 繳費，單一淨額付款滿 20 元或以上時使用；價值港幣 30 元禮券 1 張，適用於透過 AlipayHK App 於任何受理 AlipayHK App

- 之平台或商戶門市(淘寶除外)付款、及透過 AlipayHK App 繳費，單一淨額付款滿 75 元或以上時使用；價值港幣 60 元禮券 1 張，適用於透過 AlipayHK App 於任何受理 AlipayHK App 之平台或商戶門市(淘寶除外)付款、及透過 AlipayHK App 繳費，單一淨額付款滿 200 元或以上時使用；及價值港幣 80 元禮券 1 張，適用於透過 AlipayHK App 於任何受理 AlipayHK App 之平台或商戶門市(淘寶除外)付款、及透過 AlipayHK App 繳費，單一淨額付款滿 300 元或以上時使用。禮券自領取日起 30 天內使用，逾期失效並不獲補發。
- 「Q Credit Card 迎新獎賞」只適用於使用 Q Credit Card 透過 AlipayHK 付款的用戶。用戶付款前，需確保已成功激活 Q Credit Card 並成功設置 Q Credit Card 作為支付方式。受條款 4 約束下，透過「Q Credit Card 迎新獎賞」所領取的禮券僅適用於透過 AlipayHK 使用 Q Credit Card 付款時使用。成功領取「Q Credit Card 迎新獎賞」後，AlipayHK 將自動發放其獲得之禮券至合資格用戶的 AlipayHK App 內。所有禮券則會在適用情況下經系統自動扣減。用戶須將 AlipayHK App 更新至最新版本，於 AlipayHK App「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。
- 在適當情況下，本推廣下的禮券為基本獎賞。每次消費僅限使用一張禮券(因應適用情況)。消費時禮券的使用次序如下：

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。

於適當情況下，一張優先獎賞可與一張基本獎賞(包括迎新禮券及指定商戶印花禮券等)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的情況下，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。
- 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。
- Q Credit Card 迎新獎賞可不時更新。申請人收到的實際 Q Credit Card 迎新獎賞將以該申請人申請成功時所適用的 Q Credit Card 迎新獎賞為準，並非提交申請時所適用的 Q Credit Card 迎新獎賞。在任何情況下，AlipayHK 不會重發任何過去的獎賞。

C: Q Credit Card 簽賬獎賞條款及細則

Q Credit Card 簽賬獎賞活動包括「Q Credit Card 印花獎賞」、「Q Credit Card 淘寶消費免手續費」及「每月高達 HK\$1,000 轉賬免手續費限額」之獎賞及活動有效期由即日起至 2022 年 1 月 31 日(「**推廣期**」)。

C1: Q Credit Card 印花獎賞

- 推廣期的每個自然月內，AlipayHK 用戶可透過 AlipayHK App 使用 Q Credit Card 虛擬卡、或使用 Q Credit Card 實體卡完成付款(不包括派利是及轉賬)獲得「Q Credit Card 印花獎賞」，統稱為「**Q Credit Card 付款任務**」。
- 合資格用戶成功完成 Q Credit Card 付款任務後，即可於 AlipayHK App 內獲贈 AlipayHK 電子印花(「**AlipayHK 電子印花**」)如下：
 - 成功完成付款，且單一付款淨額為港幣 1 元至港幣 300 元(含)，用戶即可於 AlipayHK App 內獲贈 AlipayHK 電子印花一個。每位用戶每天限獲 AlipayHK 電子印花一個；或
 - 成功完成付款，且單一付款淨額為港幣 300 元以上，每滿港幣 300 元時用戶即可於 AlipayHK App 內獲贈 AlipayHK 電子印花 2 個。
- 推廣期內，用戶每月最多可透過完成「Q Credit Card 付款任務」獲得六十(60)個 AlipayHK 電子印花。

- 透過「Q Credit Card 付款任務」所獲得的電子印花可與其他 AlipayHK 電子印花一起使用。所獲贈之 AlipayHK 電子印花只適用於推廣期內根據「AlipayHK 通用印花之條款及細則」換領獎賞。用戶所獲贈之 AlipayHK 電子印花只適用於推廣期內之換領用途，任何未作換領之 AlipayHK 電子印花則逾期無效。
- 成功領取後，AlipayHK 將自動存放電子印花和成功領取的禮券至用戶的 AlipayHK App 內，於符合使用條件時自動扣減。用戶須將 AlipayHK App 更新至最新版本，於 AlipayHK App「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更換領有關電子印花或獎賞及/或遺失有關獎賞而負上任何責任。

C2: Q Credit Card 淘寶消費免手續費

- 推廣期的每個自然月內，AlipayHK 用戶透過 AlipayHK App 於淘寶(包括淘寶應用程式及 world.taobao.com)或天貓(tmall.com)(總稱：「**淘寶**」)使用 Q Credit Card 付款購物消費首 5 筆交易可享免手續費優惠。其後每筆交易將收取消費金額的 1.5% 作為手續費。
- 為免除疑問，「Q Credit Card 淘寶消費免手續費」優惠不適用於以下幾種情況的淘寶訂單：非手機應用程式付款的訂單、閑魚平台的訂單、非實物類商品的訂單(包括但不限於虛擬幣、話費充值卡等毋須物流配送的商品訂單)，或其他根據淘寶網或天貓平台規定不支持使用的類目。
- 淘寶網®或天貓®平台賣家及 AlipayHK 受理商戶負責商品的銷售、售後等事項，AlipayHK、淘寶網®或天貓®平台不參與銷售環節，亦不承擔任何有關產品的質量、送貨詳情或退貨安排之負責。

C3: 每月高達 HK\$1,000 轉賬免手續費限額

推廣期內，用戶使用 Q Credit Card 透過 AlipayHK 進行轉賬(包括派利是)，每月可享高達 HK\$1,000 免手續費限額，超出相關限額部分之手續費為 1.5%。