

RD Wallet Formal Launch Promotion Campaign Terms and Conditions (“Promotional T&Cs”)

圓幣錢包全面啟業推廣活動 條款及細則 (「推廣條款及細則」)

1. This RD Wallet Formal Launch Promotion Campaign (“**Campaign**”) is hosted by RD Technologies, with the promotional period commencing from 16 November 2023 until 31 January 2024, both dates inclusive (“**Promotional Period**”).

本圓幣錢包全面啟業推廣活動 (「**推廣活動**」) 由圓幣科技舉辦，推廣期由 2023 年 11 月 16 日至 2024 年 1 月 31 日止，包括首尾兩日 (「**推廣期**」)。

2. The promotion rewards under this Campaign (“**Promotion Rewards**”) are applicable to: (i) Hong Kong-registered businesses which have never created a business profile via RD mobile application (“**RD App**”) before the Promotional Period; (ii) Hong Kong-registered businesses which have never applied for, or opened, an RD Wallet account via RD App before the Promotional Period; and (iii) Hong Kong-registered businesses which have successfully opened an RD Wallet account (which includes the creation of a business profile) via RD App during the Promotional Period (“**Eligible Customers**”). For the avoidance of doubt, the application for opening an RD Wallet account will be subject to RD Technologies’ internal verification and approval process. RD Technologies shall be entitled, under its sole and absolute discretion, to exercise the right to decline any customer to open an RD Wallet account due to the applicable regulatory and licensing requirements and/or any other reasons.

本次推廣活動的優惠禮遇 (「**優惠禮遇**」) 適用於：(i) 推廣期前從來沒有通過 RD 流動應用程式 (「**RD App**」) 創建企業檔案的香港註冊企業；(ii) 推廣期前從來沒有通過 RD App 申請或開立圓幣錢包賬戶的香港註冊企業；(iii) 在推廣期內通過 RD App 成功開立圓幣錢包賬戶 (其中包括創建企業檔案) 的香港註冊企業 (「**合資格客戶**」)。為避免疑義，開立圓幣錢包賬戶的申請需要通過圓幣科技內部驗證及審批程序。圓幣科技可基於適用的監管及牌照要求及/或其他原因行使其唯一和絕對的酌情權拒絕任何客戶開立圓幣錢包賬戶。

3. The Promotion Rewards

優惠禮遇

Reward 1: 50% Discount on Account Opening Fees (“Account Opening Fees Discount”)

禮遇一：開戶費半價優惠 (「**開戶費優惠**」)

- (i) During the Promotional Period, each Eligible Customer is entitled to enjoy the RD Wallet’s account opening service at a 50% discount rate. Each Eligible Customer must settle the account opening fees in full through RD Technologies’ authorised channel(s). The fund collection limit of Eligible Customer’s RD Wallet account from third-party and/or overseas accounts (“**Third Party and Overseas Collection Limit**”) will be restricted if the account opening fees are not successfully settled in full through RD Technologies’ authorised channel(s). Please refer to the Fee Schedule of RD Wallet published on RD Technologies’ website for further details on fees and charges. Any payment transaction made by the Eligible Customers through RD Technologies’ authorised channel(s) will be subject to their respective terms and conditions (including

payment of any additional fees and charges) and RD Technologies shall not be liable for breach of such terms and conditions by any party.

推廣期內，每個合資格客戶可享有 50% 開戶費折扣優惠。每個合資格客戶需通過圓幣科技認授的渠道全數繳付開戶費用。如合資格客戶未能成功通過圓幣科技認授的渠道全數繳付開戶費用，其錢包賬戶的第三方及/或海外賬戶收款限額（「**第三方及海外收款限額**」）將受到限制。有關更多收費詳情，請參閱圓幣科技網站上公佈的圓幣錢包收費表。合資格客戶透過圓幣科技認授的渠道進行的任何付款交易均須受到其訂立的條款及細則約束（包括繳付任何額外費用），且圓幣科技並不對任何一方違反該等條款及細則承擔責任。

- (ii) The Account Opening Fees Discount Reward is available to the first 1,000 Eligible Customers during the Promotional Period on a first-come-first-served basis.

開戶費優惠只適用於推廣期內首 1,000 個合資格用戶，先到先得，額滿即止。

- (iii) The Account Opening Fees Discount Reward is non-exchangeable for cash and/or other rewards and non-transferrable.

開戶費優惠不可兌換成現金或其他獎賞，亦不可轉讓。

- (iv) If the activation and/or uplifting of the Eligible Customer's Overseas Collection Limit is rejected or not successful for any reasons, RD Technologies will not refund any account opening fees to the Eligible Customer.

如合資格客戶的第三方及海外收款限額的啟動及/或提升因任何原因獲拒絕或不成功，圓幣科技將不會向合資格客戶退還任何開戶費用。

Reward 2: Rebate Reward (“Rebate Reward”)

禮遇二：回贈優惠（「回贈優惠」）

- (i) In this section:

"Account Opening Date" refers to the date on which an Eligible Customer successfully opened an account with RD Wallet, according to RD Technologies' system records;

「開戶日」是指根據圓幣科技的系統紀錄，合資格客戶成功開立圓幣錢包賬戶之日；

"Reward Commencement Date" refers to the first calendar day of the Reward Commencement Month;

「獎賞開始日」是指獎賞開始月的首個曆日；

"Reward Commencement Month" refers to the first (1st) full calendar month immediately after the Account Opening Date;

「**獎賞開始月**」是指緊接開戶日後的首個完整曆月；

“**Reward Cessation Date**” refers to the last calendar day of the Reward Cessation Month; and

「**獎賞完結日**」獎賞完結月的最後一個曆日；及

“**Reward Cessation Month**” refers to the twelfth (12th) full calendar month after the Reward Commencement Date (including the Reward Commencement Month).

「**獎賞完結月**」是指由獎賞開始日後的第 12 個完整曆月（包括獎賞開始月）。

- (ii) During the Promotional Period, each Eligible Customer is entitled to a rebate reward of HK\$600 if it has successfully maintained a minimum credit balance of no less than HK\$30,000 (or equivalent amount in USD, CNY, EUR or JPY) held in a single currency (“**Minimum Balance**”) for twelve (12) consecutive calendar months (“**12-month Balance Period**”) at the respective RD Wallet account. The 12-month Balance Period commences from the Reward Commencement Date until the Reward Cessation Date (both dates inclusive).

推廣期內，每個合資格客戶如成功於其圓幣錢包賬戶內以單一貨幣維持不少於港幣 30,000 元正（或美金、人民幣、歐元或日元的同等價值）的結餘（「**最低結餘**」）達連續十二（12）個曆月（「**12 個月結餘期**」），將可獲港幣 600 元正的回贈優惠。12 個月結餘期由獎賞開始日至獎賞完結日止，包括首尾兩日。

- (iii) The Rebate Reward is applicable to the first 1,000 Eligible Customers during the Promotional Period on a first-come-first-served basis.

回贈優惠只適用於推廣期內首 1,000 個合資格用戶，先到先得，額滿即止。

- (iv) The Minimum Balance held in a single currency shall be calculated in Hong Kong dollars at the reference exchange rates stated as follows:

USD / HKD	:	7.815
JPY / HKD	:	0.0524
CNY / HKD	:	1.0715
EUR / HKD	:	8.2371
JPY / CNY	:	0.0490
USD / JPY	:	149.9186
USD / CNY	:	7.3245
EUR / USD	:	1.0528
EUR / CNY	:	7.7034

以單一貨幣維持的最低結餘將以以下的參考匯率計算：

美金 / 港元	:	7.815
日元 / 港元	:	0.0524
人民幣 / 港元	:	1.0715
歐元 / 港元	:	8.2371
日元 / 人民幣	:	0.0490
美金 / 日元	:	149.9186
美金 / 人民幣	:	7.3245
歐元 / 美金	:	1.0528
歐元 / 人民幣	:	7.7034

- (v) Upon successful maintenance of the Minimum Balance during the 12-month Balance Period, a rebate reward of HK\$600 will be made available to each Eligible Customer no later than 28 February 2025 in the form of a gift coupon at the gift centre of the respective RD Wallet account on a one-off basis, provided that the status of such account remains active and valid as at the date of issuance of the gift coupon. Such gift coupon is non-exchangeable for other rewards and non-transferrable. RD Technologies reserves the right to change the fulfilment day of such gift coupon at its sole and absolute discretion. In the event of any such change, RD Technologies will notify Eligible Customers as soon as possible, however a prior notice is not guaranteed.

如合資格客戶成功於 12 個月結餘期內維持最低結餘，港幣 600 元正的回贈優惠將在不晚於 2025 年 2 月 28 日在其圓幣錢包賬戶內的禮品中心以優惠券形式作一次性發放，但前提是該賬戶在優惠券發放日必須保持為活躍及有效狀態。該優惠券不可兌換成其他獎賞，亦不可轉讓。圓幣科技保留權利根據其唯一和絕對的酌情權更改優惠券發放日。如優惠券發放日有任何變更，圓幣科技將盡快通知合資格客戶，但並不保證能作出提前通知。

4. RD Technologies will determine the Eligible Customer's entitlement to the Promotion Rewards based on its system records. In case of any dispute, the amount of Promotion Rewards which each Eligible Customer is entitled to receive as recorded by the system of RD Technologies shall be final and conclusive. No prior notice will be given to the Eligible Customers for any early termination of the Campaign.

圓幣科技將根據其系統記錄以確定合資格客戶獲取優惠禮遇的權利。如有任何爭議，圓幣科技系統所記錄的每個合資格客戶可獲取的優惠禮遇應被視為最終並具決定性的。本推廣活動如提前終止，恕不另行通知。

5. RD Technologies reserves the right to change the fulfilment date of the Promotion Rewards at its sole and absolute discretion. In the event of any such change, RD Technologies will notify the Eligible Customers as soon as possible, however a prior notice is not guaranteed.

圓幣科技保留權利根據其唯一和絕對的酌情權更改優惠禮遇發放日。如優惠禮遇發放日有任何變更，圓幣科技將盡快通知合資格客戶，但並不保證能作出提前通知。

6. Eligible Customers who remove the business profile and/or cease to maintain a valid and active RD Wallet account on the RD App at the time of fulfilment of the Promotion Rewards will not be entitled to receive the Promotion Rewards.

合資格客戶如在發放優惠禮遇時已在 RD App 上刪除企業檔案或停止保持圓幣錢包賬戶的有效和活躍狀態，將不可享有優惠禮遇。

7. If any Eligible Customer is believed to have acted in a fraudulent or abusive way to obtain the Promotion Rewards, RD Technologies reserves the right to deduct or revoke the Eligible Customer's entitlement of Promotion Rewards and terminate the Eligible Customer's accounts on the RD App (including the removal of the respective business profile and RD Wallet account) without further notice.

如任何合資格客戶被認定以欺詐或濫用的方式獲取優惠禮遇，圓幣科技保留扣除或撤銷合資格客戶獲取優惠禮遇的權利及終止合資格客戶在 RD App 上的任何賬戶（包括刪除已建立的企業檔案或圓幣錢包賬戶）的權利，恕不另行通知。

8. RD Technologies reserves the right to suspend, vary or terminate the Campaign at any time and amend these Promotional T&Cs from time to time under its sole and absolute discretion without prior notice. The latest details relating to the Campaign and any revised Promotional T&Cs will be made available on RD Technologies' website and/or communicated to the Eligible Customers by other means as soon as practicable. RD Technologies shall have the sole and absolute discretion of interpretation of these Promotional T&Cs. In case of any dispute, the decision of RD Technologies on all matters relating to the Campaign shall be final and binding on all parties concerned. RD Technologies shall not be liable for any claim, loss and/or liability arising out of or suffered from the variation or termination of the Campaign and/or these Promotional T&Cs.

圓幣科技保留權利根據其唯一和絕對的酌情權隨時暫停、更改或終止本推廣活動及不時更改本條款及細則，而毋須另行通知。與本推廣活動相關的最新詳情及任何推廣條款及細則的修訂版本將載於圓幣科技的網站及/或盡快通過其他方式通知合資格客戶。圓幣科技對於本條款及細則享有唯一和絕對解釋權。如有任何爭議，圓幣科技對所有與本推廣活動相關事宜保留最終決定權，並對所有相關方均具有約束力。圓幣科技恕不承擔任何與有關本推廣活動及/或本推廣條款及細則的更改或終止所引致或承受的任何申索、損失及/或責任。

9. These Promotional T&Cs are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

本推廣條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

10. These Promotional T&Cs are subject to prevailing legal and regulatory requirements.

本推廣條款及細則受現行法律及監管規定約束。

11. No person other than the Eligible Customers and RD Technologies will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Promotional T&Cs.

除此合資格客戶及圓幣科技以外，並無其他人士有權按香港法例第 623 章《合約（第三者權利）條例》強制執行本推廣條款及細則的任何條文或享有本推廣條款及細則的任何條文下的利益。

12. The Campaign and Promotion Rewards are subject to the terms and conditions concerning the use of the RD App (including without limitation those in connection with RD ezLink and RD Wallet, the privacy policy statement and the relevant personal information collection statements) published by RD Technologies from time to time (together, the “**RD Technologies T&Cs**”). If there is any inconsistency between the RD Technologies T&Cs and these Promotional T&Cs, these Promotional T&Cs shall prevail.

本推廣活動及優惠禮遇受圓幣科技不時發布有關使用 RD 應用程式的條款及細則 (包括但不限於與易信連及圓幣錢包相關的條款及細則、私隱政策聲明及相關個人資料收集聲明 (統稱為「**圓幣科技條款及細則**」) 約束。如圓幣科技條款及細則與本推廣條款及細則有任何歧異，概以本條款及細則為準。

13. By participating in this Campaign, the Eligible Customers (including their representatives) agree (i) to accept and abide by the RD Technologies T&Cs and these Promotional T&Cs; and (ii) that RD Technologies may collect, store and use the personal data of their representatives for this Campaign pursuant to RD Technologies T&Cs.

參加本推廣活動即表示合資格客戶 (包括其代表) 同意 (i) 接受並遵守圓幣科技條款及細則及本推廣條款及細則，以及 (ii) 圓幣科技可以根據圓幣科技條款及細則收集、存儲及使用其代表的個人資料作本推廣活動之用。

14. For any inquiries in relation to the Campaign, please send to the RD Technologies Customer Service Email (care@rd.group).

有關本推廣活動之查詢，請致函圓幣科技的顧客服務電郵 (care@rd.group)。

15. If there is any discrepancy between the Chinese and English versions of these Promotional T&Cs, the English version shall apply and prevail.

本推廣條款及細則的中英文版本如有歧異，概以英文版本為準。