

**RD Wallet Advance Registration Campaign
Terms and Conditions (“Promotional T&Cs”)**

**圓幣錢包「預早登記，一世免費」推廣活動
條款及細則（「推廣條款及細則」）**

1. This RD Wallet Advance Registration Campaign (“**Campaign**”) is hosted by RD Technologies, with the promotional period commencing from 23 May 2023 until one day before the date of official public launch of RD Wallet, both dates inclusive (“**Promotional Period**”).

本「預早登記，一世免費」推廣活動（「**推廣活動**」）由圓幣科技舉辦，推廣期由 2023 年 5 月 23 日至圓幣錢包正式開業之日的前一天止，包括首尾兩日（「**推廣期**」）。

2. A business entity is entitled to enjoy the TT Fee Waiver Reward on a life-long basis under this Campaign, provided that it satisfies all of the eligibility requirements (“**Eligibility Requirements**”) pursuant to paragraph 3 of these Promotional T&Cs:

企業實體只要滿足本推廣條款及細則第 3 段所列的所有合資格要求（「**合資格要求**」），即可一世獲得電匯手續費豁免獎賞：

- (i) “**Reward Fulfilment Date**” refers to 90 calendar days after the date of official public launch of RD Wallet, and such official public launch date is subject to approval by the Hong Kong Monetary Authority and will be announced on the website of RD Technologies once confirmed;

「**獎賞發放日**」是指圓幣錢包正式開業之日起 90 天後之日期，該正式開業日期需得到香港金融管理局的批准，在該日期確認後將在圓幣科技的網站上公佈；

- (ii) “**Reward Commencement Month**” refers to the first calendar month immediately after the Reward Fulfilment Date;

「**獎賞開始月**」是指獎賞發放日後的首個月份；

- (iii) “**TT Fee Waiver Reward**” refers to a waiver of RD Wallet’s handling fee for up to two (2) outward telegraphic transfer transactions (where the amount of each transaction must be no less than HK\$50,000 or equivalent amount in other currency) conducted through RD Wallet per calendar month commencing from the Reward Commencement Month; and

「**電匯手續費豁免獎賞**」是指由獎賞開始月起，該企業實體每個月最多可以獲得兩（2）次通過圓幣錢包進行電匯匯出交易的手續費豁免（每筆交易的金額不得少於 50,000 港元或其他貨幣的等值）；及

- (iv) such business entity as the payor and/or the payee of the outward telegraphic transfer (TT) transactions concerned shall be fully responsible for all other fees and charges, including but not limited to the fees and charges charged by any intermediary or receiving bank.

該企業實體作為相關電匯匯出交易的付款方及/或其收款方應全權負責所有其他費用和收費，包括但不限於任何中介或收款銀行收取的費用及收費。

3. Eligibility Requirements

合資格要求

- (i) In order to qualify as an eligible customer to enjoy the TT Fee Waiver Reward (“**First Year Reward**”) for the first 12-month period commencing from the Reward Commencement Month (“**First Year**”), the following requirements must be satisfied by the relevant business entity (“**Business**”):

為了成為合資格客戶以享有由獎賞開始月起首 12 個月期間（「**首年**」）的電匯手續費豁免獎賞（「**首年獎賞**」），相關企業實體（「**企業**」）必須滿足以下要求：

- (a) create a business profile (“**Business Profile**”) on RD ezLink for the Business via the RD mobile application (“**RD App**”) during the Promotional Period;

在推廣期內透過 RD 流動應用程式（「**RD 應用程式**」）為企業創建易信連企業檔案（「**企業檔案**」）；

- (b) sign up the Business as an interested customer on the waiting list for RD Wallet’s official business launch via the RD App during the Promotional Period; and

在推廣期內透過 RD 應用程式為企業登記成為圓幣錢包正式開業等候名單上的有興趣客戶；及

- (c) open the RD Wallet account for the Business via the RD App within 60 calendar days after the date of official business launch of RD Wallet.

在圓幣錢包正式開業之日後 60 天內透過 RD 應用程式為企業開立圓幣錢包賬戶。

For the avoidance of doubt, the required procedures to create a Business Profile for the Business on RD ezLink, which includes among others, identification and verification step via company search, shall be regarded as having successfully fulfilled the requirement under paragraph 3(i)(a) above. The application for the Business to open an RD Wallet account will be subject to RD Technologies’ internal verification and approval process. RD Technologies shall, under its sole and absolute discretion, exercise the right to decline any Business to open an RD Wallet account due to the applicable regulatory and licensing requirements and/or any other reasons.

為避免疑義，已透過 RD 流動應用程式在易信連上完成創建企業檔案流程(其中包括通過公司查冊進行識別和驗證步驟)的企業，將被視為已成功滿足以上第 3(i)(a) 段規定的合資格要求。企業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或其他原因行使其唯一和絕對的酌情權拒絕任何企業開立圓幣錢包賬戶。

- (ii) In order to qualify as an eligible customer to enjoy the TT Fee Waiver Reward (“**Annual Rewards**”) for each 12-month period after the First Year, the Business is required to conduct foreign exchange (FX) transactions and/or outward TT transactions for an accumulated amount of no less than HK\$50,000 (or equivalent amount in other currencies) in the previous 12-month period. For instance, a Business is entitled to enjoy the TT Fee Waiver Reward during the 12-month period after the First Year, if it has conducted FX transactions and/or outward TT transactions for a total accumulated amount of HK\$50,000 during the First Year.

為了成為合資格客戶以享有在首年之後的每個 12 個月期間的電匯手續費豁免獎賞（「**年度獎賞**」），企業必須在上一個 12 個月期間進行累計金額不少於 50,000 港元（或其他貨幣的等值）的外匯交易及/或電匯匯出交易。例如：若一家企業進行的外匯交易及/或電匯匯出交易於首年累計總金額達到 50,000 港元，則其有權在首年後的下一個 12 個月期間享有電匯手續費豁免獎賞。

- (iii) The Eligible Requirements for the Annual Rewards will be subject to annual review and adjustment by RD Technologies based on regulatory requirements, reasonable commercial consideration and market conditions.

圓幣科技將根據監管要求、合理的商業考慮及市場狀況就年度獎賞的合資格要求進行年度審查及調整。

4. Fulfilment of TT Fee Waiver Reward

電匯手續費豁免獎賞的發放

- (i) Upon satisfaction of the applicable Eligible Requirements, the First Year Award will be made available to each eligible customer on the Reward Fulfilment Date in the form of monthly gift coupons at the gift centre of its respective RD Wallet account (“**Gift Coupon(s)**”) on one-off basis. RD Technologies reserves the right to change the Reward Fulfilment Date 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.

在滿足適用的合資格要求後，首年獎賞將於獎賞發放日在每位合資格客戶的圓幣錢包賬戶內的禮品中心以每月優惠券（「**優惠券**」）的形式作一次性發放。圓幣科技保留權利根據其唯一和絕對的酌情權更改獎賞發放日。如獎賞發放日有任何變更，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。

- (ii) Upon satisfaction of the applicable Eligible Requirements, the Annual Award(s) will be made available to each eligible customer in the same form of Gift Coupons on one-off basis. The exact fulfilment date for the Annual Award(s) will be determined at the sole and absolute discretion of RD Technologies.

在滿足適用的合資格要求後，年度獎賞將會同樣以優惠券方式一次性發放給每位合資格客戶。圓幣科技將根據其唯一和絕對的酌情權決定年度獎賞的確實發放日期。

- (iii) Each Gift Coupon is valid for use within the designated calendar month and cannot be accumulated for use in subsequent calendar months. The Gift Coupon(s) of the respective month will be considered as forfeited if the eligible customer concerned fails to use the Gift Coupon(s) before the expiry date, regardless of any reason leading to such failure including technical errors.

每張優惠券只可在指定月份內使用，不可累積於後續的月份使用。如相關的合資格客戶未能於有效期屆滿前使用優惠券，合資格客戶則被視為放棄該月份的電匯手續費豁免獎賞，無論導致其未能使用優惠券是基於任何原因，包括技術錯誤。

- (iv) If eligible customers wish to effect the waiver of RD Wallet's handling fee on outward TT transactions, please follow the instructions of use provided on RD Wallet before

conducting any relevant TT transaction(s) and use the Gift Coupon(s) before the expiry date.

合資格客戶如欲使用圓幣錢包電匯匯出交易的手續費豁免，請在進行相關電匯交易之前，按照圓幣錢包提供的使用說明並在有效期屆滿前使用優惠券。

5. RD Technologies will determine the eligible customer's entitlement to the TT Fee Waiver Reward based on its system records. In case of any dispute, the TT Fee Waiver Reward 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 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電匯手續費豁免獎賞的權利。如有任何爭議，圓幣科技系統所記錄的每位合資格客戶可獲取的電匯手續費豁免獎賞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。

6. Directors and employees of RD technologies and the eligible customers who remove the Business Profile and/or do not maintain an active RD Wallet account on the RD App at the time of fulfilment of the TT Fee Waiver Reward will not be entitled to receive the TT Fee Waiver Reward.

圓幣科技的董事及員工及合資格客戶如在發放電匯手續費豁免獎賞時已在 RD 應用程式上刪除企業檔案或停止保持圓幣錢包賬戶的活躍狀態，將不可享有電匯手續費豁免獎賞。

7. If any eligible customer is believed to have acted in a fraudulent or abusive way to obtain the TT Fee Waiver Reward, RD Technologies reserves the right to deduct or revoke the eligible customer's entitlement of TT Fee Waiver Reward 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電匯手續費豁免獎賞，圓幣科技保留扣除或撤銷合資格客戶獲取電匯手續費豁免獎賞的權利及終止合資格客戶在 RD 應用程式上的任何賬戶（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. 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。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.

除此推廣活動的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 TT Fee Waiver Reward 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, “**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.

本推廣活動及電匯手續費豁免獎賞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 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 the RD Technologies T&Cs.

參加本推廣活動即表示合資格客戶同意 (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。