活動條款及細則（「本條款」）

1. 推廣期：2026 年 11 月 19 日 0:00:00 起至 2027 年 2 月 15 日 23:59:59 (東八時區)

2. 錢包：MPay（Alipay+ 合作夥伴）。

3. 商戶：在推廣期裡，於中國香港接受錢包付款的指定參與活動的香港 K11 商場實體商店（「參與商店」）；請查看店內標識/海報（如適用），並向店員詢問或確認詳情。

4. 資格:

所有在推廣期到訪中國香港使用錢包在參與商店支付的用戶每月僅可享用本優惠一（1）次（「合資格用戶」）。

「合資格用戶」或「用戶」亦指使用錢包應用程式和錢包服務的、具有法律行為能力的一名自然人，而非一個錢包帳號而已。為預防帳號、手機號碼、設備或銀行卡被盜用或濫用的風險，請注意在下述情形（(i) 在同一部手提電話或移動設備上有關連, 譬如有多個帳號登錄或啟動; (ii) 若同一個帳號/手機號碼在多部手提電話或移動設備上有關連,譬如登錄或啟動此設備；(iii) 若同一張銀行卡號被綁定於多個錢包帳號時），錢包會採取行動包括確認用戶的身份及/或暫停或永久停止向相關帳號發放獎賞。錢包並保留一切追究權利。

5. 如何參與本活動:

5.1 錢包用戶需要切換至錢包上【澳門境外 via Alipay+】的付款碼，並選擇國家/區域為中國香港。

5.2 相關跨境支付功能，適用於電子錢包 3A、3B 及 JR 級別的中國澳門居民用戶，切換錢包上的 Alipay+境外付款碼即可使用 。

5.3 為免生疑問，3A、3B 和 JR 的定義應參照錢包官方網站: https://www.macaupass.com/MPayfaqs。

6. 如何領取優惠券:

在推廣期間，每位合資格用戶每月在參與商店消費前可通過以下方式領取一（1）次優惠券(「優惠券」):

透過錢包掃描線下宣傳資料的二維碼。點擊活動頁面下方的【領取】，即可獲得優惠券。

6.1 在推廣期間，優惠名額有限，以先到先得的方式給予合資格用戶。

6.2 為免疑問，本活動的禮券包數量與其他 Alipay+ 合作夥伴的禮券包數量合併計算。

6.3 優惠券有效期為發出日起計 14 天。

6.4 任何逾期優惠券將被視為無效，不再重新派發。

7. 優惠:

每位合資格用戶在參與商店進行合格單筆消費滿港幣 2,000 元或以上，可享受立減港幣 200 元優惠（「優惠」），並須遵守以下條件:

•在遵守本條款和條件下，合資格用戶在推廣期間內每月只能在參與商店使用優惠券一（1）次，並需在單筆支付中滿足以上条款说明中的消費門檻。

儘管上述所述:

•每位合資格用戶必須使用錢包程式內 Alipay+ Rewards 領取券;

•必須使用同一錢包付款;

•優惠名額有限；及

•優惠適用性及優惠金額將顯示於付款頁面上。

8. 除非另有訂明，本優惠不可與用其他優惠、折扣或優惠券同時使用，並不可轉讓給他人、換取現金或其他優惠。

9. 除非另有訂明，本活動所提及的貨幣均為港幣 (HKD)，貨幣匯率由相關合作機構决定（如適用），交易金額和實際折扣金額以錢包帳單上所顯示的實際支付金額為准。

10. 於退款或者退貨時，僅退還實際支付的 錢包當地貨幣金額（於貨幣兌換後並不包括優惠折扣金額），已享優惠在全數退款 / 部分退款後不可再次享用。

11. 若發現有任何違規、欺詐或濫用的情形（通過不正當手段的方式參與活動，如串通其他用戶/商戶或利用機器等方式進行作弊領取、拆單、虛假交易、洗錢、惡意套現等），錢包及/或參與商戶有全權保留以下權利：(i) 拒絕給予用戶使用優惠券、折扣和/或優惠的資格；(ii) 撤銷相關交易；及/或 (iii) 向用戶索回任何已使用的折扣或優惠。

12. 我們，錢包及/或參與商戶有權在沒有事先通知的情況下(i) 修改、暫停或取消本活動詳情及本條款；及 (ii) 以具有相似價值的任何其他物品替代推廣所提供的禮券、折扣及/或優惠，任何修改將於此頁公佈。

13. 除本條款外，錢包網站/手機程式使用條款及其他相關用戶合約（合稱為「錢包一般條款」）亦應適用。如本條款與錢包一般條款有異，則以本條款為准。

14. 我們, 錢包及/或參與商戶對關於本條款的任何爭議保留最終決定權。

15. 有關付款查詢及協助，請聯絡錢包應用程式內的服務中心。

請查看以下客戶服務詳情:

MPay

客服熱線：+853 2872 7688（服務時間：星期一至星期日 10:00-19:00）。

16. 如本條款在任何司法管轄區被視為非法的、不可執行的或無效的，則以最低限度的修改將其修改為合法及可執行的。如相關法律不允許該項修改，該條款將被視為無效。本條款的其餘部分應保持有效。

17. 如本活動受政府機關指令必須要停止舉辦的，或者本活動遭受嚴重網路攻擊或系統故障須要暫停舉辦的，則本活動可能無法順利進行，此等情況均被視為不可抗力；錢包及/或參與商戶無須為因此而造成的任何損害、損失、糾紛承擔任何責任。

18. 本活動僅限於適用提供其產品和服務的司法管轄區的電子錢包的居民參加。為免疑問，錢包不會主動向非當地居民推廣本次活動或成為錢包用戶。錢包僅在其所在司法管轄區受到相關政府機構監管。

19. 如本條款的任何翻譯版本與英文版本有異，均以英文版本為准。

20. 本活動的所有品牌名稱、商號、微標、商標、標識、產品和服務名稱、設計和標語均是其各自所有人的財產。

21. 在適用情況下，每位合資格用戶同意受本條款約束，並同意錢包及/或參與商戶和受讓方可以將其姓名、聲音、居住城市/州、照片、視頻或電影片段和/或其他視覺肖像用於廣告和/或商業目的和/或現在或以後已知的任何媒體或形式的任何其他目的，而無需進一步補償(經濟或其他)、許可或通知。

Terms and Conditions (the “Terms”)

1. Promotion Period: Starting 19 November 2026 0:00:00 to 15 February 2027 23:59:59 (GMT +8)

2. Wallet: MPay (an Alipay+ Partner).

3. Merchant(s): K11 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 only available once per month to all Wallet users visiting Hong Kong SAR, China during the Promotion Period who make payments at the Participating Stores with the Wallet (each, an “Eligible User”).

“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 participate:

5.1 Each Wallet user shall switch the payment code to “Outside MO via Alipay+” on the Wallet and select the country / region of use to “Hong Kong SAR, China”.

5.2 The relevant cross-border payment function is applicable to the Wallet’s Macao SAR resident users at 3A, 3B and JR levels, and just switch the Alipay+ overseas payment code on the Wallet to use it.

5.3 For the avoidance of doubt, the definition of 3A, 3B and JR shall refer to the Wallet’s official website: https://www.macaupass.com/MPayfaqs.

6. How to claim the Discount Voucher:

During the Promotion Period, each Eligible User may claim ONE (1) Discount Voucher (“Discount Voucher”) per month in the following manner before spending at a Participating Store:

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.

6.1 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.

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

6.3 The Discount Voucher is valid for 14 days from the date of its issuance.

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

7. Discount:

Each Eligible User may enjoy an instant discount of HKD 200 with a minimum spend of HKD 2000 or above (the "Discount") on eligible purchases in a single transaction at Participating Stores, subject to the following conditions:

•Subject to the terms herein, the Eligible User shall use the Discount once (1) per month only during the Promotion Period by fulfilling the spending requirement in a single transaction at a Participating Store.

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.

8. 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.

9. 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.

10. 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.

11. 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.

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 Centre to raise a service ticket. Please find the contact details below:

MPay

Service hotline: +853 2872 7688 (Service Hours: Monday to Sunday 10:00-19:00).

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 agree 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.

Terms and Conditions

1. Promotion Period: From 19 November 2026 0:00:00 to 15 February 2027 23:59:59 (GMT +8).

2. Wallet: GCash (an Alipay+ Partner).

3. Merchant(s):

K11 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 only available once per calendar month 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**").

"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 ONE (1) Discount Voucher ("Discount Voucher") per calendar month in the following manner before making a purchase at a Participating Store:-

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.

5.1. There is a total of 100 units of the Discount Voucher throughout the Promotion Period and will be available to Eligible Users who make a qualified purchase.

5.2 The Discount Voucher is valid for 14 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:

Each Eligible User may enjoy an instant discount of HKD 200 with a minimum spend of HKD 2000 or above (the "Discount") on eligible purchases in a single transaction at Participating Stores, subject to the following conditions:

• Subject to the terms herein, the Eligible User shall use the Discount once (1) per calendar month only during the Promotion Period by fulfilling the spending requirement in a single transaction at a Participating Store.

Notwithstanding the above:-

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

• the purchase must be made with the same Wallet; 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.

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.

22. Per DTI-(office) Permit No. permit no., series of 2026.

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 19 November 2026 0:00:00 to 15 February 2027 23:59:59 (GMT +8).

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

3. Merchant(s): K11 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 only available once per calendar month to all Wallet users visiting Hong Kong SAR, China during the Promotion Period who make payments at the Participating Stores with the Wallet (each, an "Eligible User").

"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 ONE (1) Discount Voucher ("Discount Voucher") per calendar month in the following manner before making a purchase at a Participating Store:-

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.

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 14 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:

Each Eligible User may enjoy an instant discount of HKD 200 with a minimum spend of HKD 2000 or above (the "Discount") on eligible purchases in a single transaction at Participating Stores, subject to the following conditions:

- Subject to the terms herein, the Eligible User shall use the Discount once (1) per calendar month only during the Promotion Period by fulfilling the spending requirement in a single transaction at a Participating Store.

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 Sat, Sunday, 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?

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.