

## **Terms and Conditions for PayKool Visa Platinum Card (PayKool point) Points Reward Program**

**("PayKool Visa Platinum Card") is issued by K Cash Limited**

1. The PayKool Visa Platinum Card (PayKool point) Points Reward Program of K CASH LIMITED ("K Cash") is applicable to PayKool Visa Platinum issued by K Cash Card ("Eligible Credit Card").
2. Unless otherwise specified in writing on the credit card application form, cardholders are entitled to 1 PayKool point for every HK\$2 spent with the Eligible Credit Card, subject to the Eligible Retail Transactions in point 5 below. Every 1.5 Paykool point can be converted to 1 Katch point.
3. Cardholders are required to open a Katch Platform membership account in order to convert the PayKool points earned by PayKool credit card to Katch points to redeem products, services, discounts, gifts, movie tickets, concert tickets or redemption vouchers ("Offers or Gifts") or to participate in games or events offered by Katch from time to time. The Katch website (<https://katch.hk/>) is a discount platform provided and managed by Katch (HK) Limited. Please note: Customers are required to convert the Paykool points earned from their credit card to Katch points in their Katch account in the PayKool mobile app in order to redeem the product.
4. Your name and contact information will be used to create a Katch member account. The use of the Katch Platform and the services provided by the Platform will be subject to the Terms of Use of the Katch Platform, which can be read by the Customer on the Katch website (<https://katch.hk/>).
5. Eligible retail transactions include all local and overseas retail transactions and/or online retail transactions, but excludes: cash advance transactions, payment of credit card fees and charges (e.g. annual fee, interest or finance charge, late charge, excess credit limit handling fee, cash instalment instalment, cash advance handling fee and other charges), tax payment to the Inland Revenue Department, payment of bills or payment of public service charges via Internet Banking or Internet Payment System, insurance premiums, charitable or community service donations, contributions to unit trusts or foundations, casino transactions, any monetary or electronic money transactions (including but not limited to transactions conducted through Faster Payment Systems or mobile devices, applications, electronic payment platforms), cash withdrawals, credit card loans, instalment payments, unbilled transactions, cancelled transactions, refund transactions, fraudulent transactions or any other unauthorized transactions, any transactions found to be fraudulent, illegal or

criminal.

6. The record of the Eligible Customer's accumulated amount of Eligible Retail Transaction shall be subject to the relevant transaction record of K Cash. All Eligible Retail Transactions will be subject to the Merchant Category Code (MCC) as determined by the Global Credit Card Association and K Cash, and are subject to change from time to time by the Credit Card Association and K Cash without prior notice. In case of any dispute in relation to an Eligible Retail Transaction, the decision of K Cash shall be final.
7. The classification of transactions will be determined solely by K Cash at its discretion. The relevant merchant code (MCC) is also referenced from Visa International Pte Ltd from time to time. K Cash reserves the right to change the required spending amount and reward redemption details at any time without prior notice.
8. The monthly PayKool points earned and the total balance and/or expired points will be displayed in the cardholder's monthly statement and PayKool App.
9. The validity period of the PayKool point in the PayKool credit card is up to 2 years. The PayKool point in the PayKool credit card will expire on 31 December after 1 year from the date of issuance. (e.g. Points earned on January 1, 2021 will expire after December 31, 2022, or Points earned on December 31, 2021, for example, will expire after December 31, 2022).
10. As for the validity period Katch Point redemption of their products and services, please refer to the Katch website (<https://katch.hk/>) for details
11. Expired PayKool points and PayKool points from cancelled credit card accounts will be automatically cancelled and will not be accepted for any redemption.
12. The PayKool points of all principal cards and all supplementary cards under the same cardholder will be grouped together and combined for converting to Katch point for redemption in Katch Platform.
13. PayKool points earned by the supplementary card can only be used by the principal cardholder to redeem Katch points.
14. PayKool Points are non-transferable.
15. The conversion of PayKool points from the credit card to the Katch point account is subject to the accumulated PayKool points available at the time. If there are not enough PayKool points, the conversion request will be cancelled automatically. Once the conversion request is accepted by K CASH, no amendment, cancellation or refund is allowed.
16. K CASH shall not be liable for any loss, damage or theft of the rewards redeemed through the Program.
17. K CASH reserves the right to refuse any PayKool point conversion or cancel any

PayKool point if the cardholder is reasonably suspected to have breached the terms of the credit card holder agreement; the credit card has been cancelled or the credit card account is in overdue repayment.

18. K Cash is not the supplier of the products and/or services redeemed on the Katch platform and will not be responsible for any related liabilities. K CASH does not assume or guarantee the quality and availability of the products and/or services provided by the relevant third party suppliers. All representations and warranties of quality, design, specification, suitability or other items listed are provided by the relevant suppliers. All photos and product specifications are for reference only. K CASH shall not be responsible or liable for any death, injury, destruction or loss of the cardholder or any third party or any of their property directly or indirectly arising from the products and/or services provided to the cardholder.
19. K CASH endeavours to ensure the accuracy of the information appearing on PayKool point, but accepts no responsibility for any errors or omissions in the information. In case of any inaccuracies or omissions, K CASH reserves the right to make the final decision.
20. In the event of any fraudulent or abusive acquisition of PayKool points, K CASH reserves the right to cancel part or all of the accumulated PayKool points and his/her credit card.
21. K CASH may, at any time and without prior notice or liability, terminate the Bonus Points Reward Program, cancel or amend its offers, amend, add or delete any terms and conditions, cancel or switch merchants, modify or limit the value of PayKool points and/or the method of redemption, even though the following actions may reduce or even forfeit the value of the accumulated PayKool points.
22. In case of any dispute, the decision of K CASH shall be final.
23. The Chinese version of these Terms shall prevail. If there is any conflict between the different language versions of these Terms in the future, the Chinese version shall prevail.

Effective Date: April 2024