

“Pay and Fly” Terms and Conditions

General Terms and Conditions

1. “Pay and Fly” (collectively, "Promotion") commences on 17 September 2018 10:00 a.m. and expires on 18 October 2018 12:00 noon (based on PPS system’s time), both dates inclusive ("Promotional Period").
2. The offers under this Promotion (collectively, “Offers”) are exclusive to PPS customers who fulfill the following requirements (“Eligible Customers”):
 - a. Have a valid PPS account and register the mobile phone number at PPS Registration Terminals;
 - b. Successfully complete the registration for the Promotion by completing and submitting the registration at the promotional site upon log onto ppshk.com or PPS on Mobile (“PPS Website”) during the Promotional Period;
 - c. Only one Asia Miles membership account can be registered on the PPS Website for each customer. When a customer registers more than one PPS account or more than one Asia Miles membership account for the Promotion, customer will not be eligible to the Offers. The Asia Miles membership account is optional during the registration. Customers can register the Asia Miles membership account on the PPS Website during the Promotional Period in order to be eligible for the mileage rewards;
 - d. Must fulfill the specific terms and conditions of Offer 1 or Offer 2 below.
3. To be eligible for all the Offers under this Promotion, Eligible Customers have to maintain their PPS account, Asia Miles membership account, and the registered eligible transaction(s) (“Eligible Transaction”) at the time of offer fulfillment.
4. Customers who cancel or terminate their PPS account or Asia Miles membership account will be disqualified for the Offers.
5. An Eligible Transaction of Offer 1 & 2 should refer to its specific terms & conditions.
6. Eligible Customers must provide their registered information at the promotional site and register the Promotion successfully upon log onto ppshk.com or PPS on Mobile (“PPS Website”).
7. Customers failed to register for the Promotion during the Promotional Period shall not be eligible to participate in the Promotion.

8. EPS Company (Hong Kong) Limited (the “Company”) will pass the registered information to Asia Miles to credit the mileage rewards to customers’ Asia Miles membership account automatically before 30 November 2018. The Company will discard the registered information after the mileage has been credited.
9. It is customers’ responsibility to ensure the accuracy of the submitted registered information, registered information cannot be altered once registration is submitted. Mileage rewards will not be re-credited due to inaccurate information provided by customers.
10. For the details of Asia Miles membership account, please call Asia Miles’s service hotline at 2747 3838 or visit www.asiamiles.com/en/home.html.
11. Mileage rewards are offered by Asia Miles and governed by the terms and conditions of Asia Miles (www.asiamiles.com/en/terms-and-conditions.html). For more details, please call Asia Miles’s service hotline at 2747 3838.
12. Customers should contact Asia Miles directly to enquire about the details of mileage rewards. The Company cannot provide any customers’ mileage record for reference.
13. The mileage rewards cannot be transferred or converted into cash or other prizes.
14. Any transactions which involve requests of refund and which are found to be fraudulent or any transaction which have to be cancelled / refunded ultimately, are all excluded from the Promotion and not eligible to the mileage rewards.
15. The Company will verify customers’ submitted transaction against the Company’s records to determine whether they are eligible for the mileage rewards. Should any dispute regarding the Promotion arise, the decision of the Company shall be final and conclusive.
16. All employees and their family members of the Company are not eligible for the Promotion.
17. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Specific Terms and Conditions for Offer 1 – Guaranteed Mileage Rewards

1. Each Eligible Customer (calculated on PPS account basis – each PPS account is considered as one customer, including joint account) who pays any new designated Banking Services and Credit Card Bill(s) with payment amount of HK\$2,500 or above in the first single transaction via PPS successfully (the "New Bill(s)") within the Promotional Period, will be entitled 100 mileage rewards. Each customer

can earn a maximum of 500 mileage rewards with at most 5 PPS Eligible Transactions during the Promotional Period.

2. Within the Promotional Period, only one successful registration of the Promotion on the PPS Website is needed for each customer. Customers must complete the registration of one Asia Miles membership account on the PPS website during the Promotional Period in order to be eligible for the mileage rewards. When a PPS account of a customer has been registered for the Promotion more than one time during the Promotional Period, only the Asia Miles membership account (“Registered Information”) submitted in the last successful registration will be passed to Asia Miles for the fulfillment of mileage rewards.
3. Within the Promotional Period, only one membership of Asia Miles (Asia Miles membership account) can be registered on the PPS Website for each customer.
4. Designated Banking Service & Credit Card Bills include:

<u>Merchant Name</u>	<u>PPS Merchant Code</u>
AMERICAN EXPRESS CARDS	14
CITIBANK CREDIT CARDS / PRIVATE LABEL CARD	15
DINERS CLUB	16
MANHATTAN CREDIT CARD & REVOLVING PERSONAL LOAN	17
HSBC CREDIT CARDS	18
HANG SENG CREDIT CARDS	20
STANDARD CHARTERED CREDIT CARDS & REVOLVING CASH CARD	21
THE BANK OF EAST ASIA CREDIT CARD AND REVOLVING LOAN	27
AEON CREDIT SERVICE	33
BOC CREDIT CARD	38
SHANGHAI COMMERCIAL BANK CREDIT CARD	42
DBS BANK (HONG KONG) LTD	45
FUBON BANK	47
OCBC WING HANG BANK LIMTIED	63
DAH SING BANK	76
PRIMECREDIT CREDIT CARD	6379
WING LUNG BANK AND WING LUNG FINANCE	9108
CCB (ASIA) VISA/MASTERCARD CREDIT CARD OR LOAN PRODUCTS	9113
CHONG HING BANK	9118
CITIBANK BANKING SERVICES	9126
CITIBANK MERCHANT COLLECTION SERVICES	9160
HSBC CONSUMER ASSETS	9161
CHINA CONSTRUCTION BANK (ASIA) BANKING SERVICES	9178
PUBLIC BANK (HONG KONG) LIMITED	9188
CHINA CITIC BANK INTERNATIONAL LIMITED	9189
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED	9232

CHINA MERCHANTS BANK AIO	9399
BANK OF COMMUNICATIONS (HONG KONG BRANCH)	9423
HANG SENG PERSONAL LOANS	9822
CCB (ASIA) UNIONPAY DUAL CURRENCY CREDIT CARD	9973

Specific Terms and Conditions for Offer 2 – PPS 25th Anniversary Lucky Draw

1. Upon successful registration within the Promotional Period, each customer who has completed an Eligible Transaction of PPS or PPS Shop&Buy will be entitled to participate in PPS 25th Anniversary Lucky Draw (“Lucky Draw”).
2. An Eligible Transaction refers to :

<u>Category of Eligible Transaction</u>	<u>Detailed requirement(s) for each Eligible Transaction</u>
PPS	<ul style="list-style-type: none"> • any new designated bill* paid by PPS in one single transaction during the Promotional Period , must not be registered or paid by PPS in the past 12 months and • 1st single transaction with a minimum amount of HK\$2,500 or above for Banking Service Credit Card Bill(s); or • 1st single transaction with a minimum amount of HK\$30 or above for any other bills*. <p>*all PPS merchants exclude Hong Kong Jockey Club, charity organizations and securities brokers; excluded PPS merchants codes can be referred to Appendix A</p>
PPS Shop&Buy Service	<ul style="list-style-type: none"> • a successful PPS Shop&Buy transaction, that is using PPS to make payment at designated merchants’ online platform* for bill payment, purchase of goods or services or tickets, etc. and • with minimum HK\$30 in one single PPS Shop&Buy transaction. <p>*exclude Hong Kong Jockey Club, charity organizations and securities brokers</p>

3. During the Promotional Period, each customer who registers for the Promotion successfully with an Eligible PPS or PPS Shop&Buy Transaction will be entitled to the corresponding number of Lucky Draw entry mentioned in the table below. There is no limitation on maximum Lucky Draw entry. The more Eligible PPS or PPS Shop&Buy Transaction is paid, the greater the chance to win.

<u>No. of Eligible Transaction(s) successfully paid within the Promotional Period</u>	<u>No. of entitled Lucky Draw entry</u>
1 transaction	1 chance
2 transactions	2 chances
3 transactions or above	3 chances or above

4. A total of six (6) Lucky Draw winners will be drawn randomly by the computer at the end of the Promotional Period and each winner can only receive a maximum of one (1) Lucky Draw prize under this Promotion. The Lucky Draw prizes are as follows:

<u>Lucky Draw Prize</u>	<u>Asia Miles Mileage Rewards</u>	<u>No. of Winners</u>
Grand Prize	250,000 miles	1
2 nd Prize	100,000 miles	2
3 rd Prize	50,000 miles	3

5. The lucky draw results will be posted at ppskh.com and announced in Sing Tao Daily and The Standard on 23 November 2018.
6. The Lucky Draw winners will be notified by email or phone call by 30 November 2018 based on the Company's record at the time of fulfillment.
7. Trade Promotion Competition Licence No.: 051065

Appendix A - Excluded PPS merchants code

Charity Organization			Securities Broker		HKJC
34	9215	9524	50	9248	88
6012	9216	9544	6011	9309	
6013	9242	9571	6028	9338	
6016	9245	9599	6077	9343	
6017	9247	9600	6081	9358	
6020	9256	9621	6083	9418	
6041	9260	9627	6086	9438	
6057	9266	9629	6087	9439	
6059	9267	9634	6089	9516	
6102	9270	9644	6097	9526	
6111	9275	9647	6119	9527	
6126	9316	9649	6125	9570	
6127	9331	9651	6156	9578	
6135	9341	9669	6177	9579	
6139	9345	9679	6178	9580	
6141	9352	9693	6191	9601	
6150	9365	9695	6226	9602	
6163	9376	9706	6239	9608	
6176	9380	9710	6255	9628	
6187	9386	9723	6303	9640	
6192	9390	9743	6304	9650	
6197	9397	9745	6305	9663	
6209	9402	9754	6306	9680	
6242	9406	9767	6307	9681	
6272	9408	9776	6308	9690	
6277	9411	9792	6309	9691	
6290	9412	9794	6310	9703	
6295	9415	9795	6311	9704	
6299	9427	9796	6312	9749	
6301	9435	9834	6329	9755	
6320	9436	9840	6435	9804	
6325	9440	9844	6483	9805	
6352	9441	9849	6498	9813	
6359	9445	9864	6559	9815	
6410	9453	9871	6560	9848	
6415	9457	9875	6561	9886	
6481	9470	9877	7001	9892	
9115	9472	9887	7002	9895	
9124	9475	9904	7003	9910	
9136	9476	9925	7004	9911	
9137	9479	9926	7005	9975	
9145	9497	9930	9163	9989	
9167	9499	9991	9173	9997	
9195	9502	9995	9177		
9196	9511	9996	9179		
9200	9514		9218		
9202	9517		9236		