

Visa Mega Rewards Terms and Conditions:

1. The Promotion Period is Sep 10 to Sep 30 2021, both dates inclusive ("Promotion Period").
- 2 The first 5,500 members who registered on the designated link ("designated link") of the promotion banner in MoneyBack App or email promotion and conduct 2 eligible transactions ("Eligible Transaction", as defined in clause 5) at the 6 designated merchants participating in the Visa Mega Reward (detailed in clause 6) during the promotion period, Basic members can earn 2,500 MoneyBack Points, and VIP members can earn 3,500 MoneyBack Points.
3. The top 5 members who accumulate the highest spending with any eligible Visa card during the promotion period can equally share 1,000,000 MoneyBack Points, which is each member can get 200,000 MoneyBack Points, equal to \$4,000.
4. Members must register through the designated link before making eligible purchases, otherwise the transaction will not be counted as an eligible transaction.
5. Participating merchants include: Watsons Hong Kong Stores & eShop, FORTRESS Hong Kong stores, adidas online store, foodpanda, Klook and ZALORA.
6. Eligible Transactions mean that members must register with a qualified MoneyBack account during the promotion period, make an eligible net spending of \$300 or above via Visa payment at the following 6 designated merchants, namely:
 - i. Spend \$300 or above at the following designated merchants: Watsons Hong Kong Stores & eShop, FORTRESS Hong Kong stores OR
 - ii. Spend \$300 or above via designated websites at the following designated merchants: adidas estore, Klook OR
 - iii. Spend \$300 or above and enjoy offers with promo code at the following designated merchants: foodpanda up to 40% off and extra \$30 off on first pick-up order upon \$150, ZALORA 23% off and 5% cashback upon purchase of \$599 or above
7. The following designated products or services at the Participating Merchants will not qualify as Eligible Transactions for this promotion
Watsons Hong Kong Stores & eShop: Infant Baby Milk Powder (Stage 1), Bill Payment, All Reloading Service, Plastic Shopping Bag Charging, GLAM Haircare Products, Hair Dressing & Styling Service
adidas estore: Items on the exclusion list: <https://bit.ly/2XPXJzA>
Klook: Special product list: <https://bit.ly/3CKZ7C3>
ZALORA: Mot apply for certain excluded brands and items sold by sellers as set out at <http://www.zalora.com.hk/faq-non-sale>
8. All transactions (including top-up transactions) made via e-wallets will not qualify as Eligible Transactions for this promotion.
9. Any unposted/cancelled/refunded order from the merchants will not not qualify as Eligible Transactions for this promotion.
10. The time of transaction will be based on MoneyBack / merchant system time.
11. Two eligible purchases with the same merchant will be counted as 2 eligible transactions.
12. Each eligible MoneyBack account and each cardholder are limited to redeem the offer once.
13. The offers of individual merchants are subject to terms and conditions. For details, please refer to the relevant offer terms and conditions.
14. The Basic MoneyBack Points earning period, please refer to the terms and conditions of Participating merchants. Extra MoneyBack Points will be credited to the member's eligible MoneyBack account on or before Nov 30, 2021.
15. Cardholders are required to settle payment including deposit (if any) with valid Visa Principal / Supplementary card using VisaNET to enjoy offer.
16. By utilizing or attempting to utilize any of the goods and services under this Offer, the Visa Cardholder understands, acknowledges and agrees that:
 - i. Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/or services under this Offer (each a

“Claim”) shall be settled by the Visa Cardholder directly with the Merchant, and Visa Cardholder shall not make any Claim against Visa.

ii. Without prejudice to the foregoing, and to the fullest extent permitted by law, Visa shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of this Offer or goods and/or services provided under this Offer.

17. In the event of any dispute, A. S. Watson MoneyBack (HK) Limited (“MoneyBack”) shall be final and conclusive.

18. MoneyBack reserves the right to alter, extend or terminate the offer and amend these terms and conditions at any time without prior notice. All matters and disputes will be subject to the decision of MoneyBack, which shall be final and binding.

19. MoneyBack shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting or using any of the offers.

20. If there are any discrepancies between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Visa Mega Rewards – Limited 1,000 Points Reward Terms and Conditions:

1. The Promotion Period is Sep 25 to 26 Sep 2021, both dates inclusive (“Promotion Period”).

2 The first 5,000 members who registered on the designated link (“designated link”) of the promotion banner in MoneyBack App and conduct 1 eligible transaction (“Eligible Transaction”, as defined in clause 3) at Watsons Hong Kong Stores & eShop and FORTRESS Hong Kong stores during the promotion period, can earn 1,000 MoneyBack Points.

3. Eligible Transaction mean that members must register with a qualified MoneyBack account during the promotion period, make an eligible net spending of \$300 or above via Visa payment at Watsons Hong Kong Stores & eShop or FORTRESS Hong Kong stores.

4. Each eligible MoneyBack account and each cardholder are limited to earn the extra 1,000 MoneyBack Points offer once and register once.

5. Extra 1,000 MoneyBack Points will be credited to the member's eligible MoneyBack account on or before Nov 30, 2021.

6. Terms and Conditions of above Visa Mega Rewards apply.