

Tap & Go: 於 HKT education 消費賺 Club 積分推廣

推廣期內於指定商戶消費並使用指定的 Tap & Go 支付方式，可獲以下獎賞：

獎賞一：每筆合資格交易賺取消費淨額*的 0.88% 的 Club 積分；以及

獎賞二「額外賞」：合資格交易的累計消費淨額*達 HK\$2,000 或以上，**額外**賺取 200 Club 積分。名額有限，先到先得。

推廣受條款及細則約束。

推廣條款及細則：

於本「Tap & Go: 於 HKT education 消費賺 Club 積分推廣」(「**推廣**」)的推廣期(如下定義)內，合資格客戶(如下定義)根據本條款及細則，可能在完成合資格交易(如下定義)以賺取 Club 積分。

推廣期	由 2026 年 7 月 27 日至 2026 年 12 月 31 日 (包括首尾兩日)
合資格客戶	符合以下所有條件的個人客戶： (a) 持有有效 Tap & Go 賬戶的其中一個指定賬戶級別: Pro、Plus(i)、Plus(ii) 或 Lite+； (b) The Club 的會員，該會員計劃由 Club HKT Limited (「 Club HKT 」) 營運； (c) 該客戶的 Tap & Go 賬戶已與其 Club HKT 賬戶連結 (「 連結 」) (成功建立連結的客戶登入 Tap & Go 賬戶後，可在 Tap & Go 應用程式的「 賬戶資料 」內查看其 Club HKT 會員號碼)
指定商戶	「HKT education」的指定教育優惠專頁如下： 1) https://www.hkteducation.com/education_offers/1/ ⁽¹⁾ ；以及 2) https://www.hkteducation.com/education_offers/2/ ⁽²⁾ 「HKT education」是由 HKT Education Limited 所經營。
合資格交易	於指定商戶的單一訂單交易，並以 指定 Tap & Go 付款方式完成付款。
指定 Tap & Go 付款方式	於商戶購買商品及/或服務並於結賬時，合資格客戶應開啟 Tap & Go 應用程式中的二維碼掃描儀，掃描指定商戶結帳頁面顯示的 FPS 二維碼並使用任何 Tap & Go 賬戶 (包括在 Tap & Go 主要帳戶內的 Tap & Go Mastercard 或 Tap & Go 銀聯虛擬卡) 完成付款。
獎賞及賺取獎賞的條件	● 獎賞一：每筆合資格交易賺取消費淨額*的 0.88% 的 Club 積分。 ○ 合資格客戶在獎賞一下可能獲得的 Club 積分，將按以下方式計算： 消費淨額 (HK\$) × 0.0088 × 5[*] ○ 舉例：若在合資格交易中，消費淨額為 HK\$3,999，則合資格客戶將獲得 176 Club 積分 (HK\$3,999 × 0.0088 × 5 = 175.956)，獎賞一所得的 Club 積分將四捨五入至最接近的整數 Club 積分。 ○ 獎賞一適用於每一筆合資格交易。合資格客戶可獲得獎賞一的次數及 Club 積分總額不設上限。

	● 獎賞二「額外賞」：推廣期內於指定商戶完成合資格交易並使用指定的 Tap & Go 支付方式，累計消費淨額*達港幣 2,000 元或以上，可享額外 200 Club 積分，受限於以下名額。 ○ 為免誤解，已於合資格客戶根據合資格交易獲得獎賞一的消費淨額仍將完全計算於累計消費淨額中，以便確定是否符合獎賞二的資格。獎賞一適用於每一筆合資格交易，且獲贈次數及積分金額不設上限；而獎賞二則以推廣期內之消費累計計算，每位合資格客戶不論交易次數，最多僅可獲贈獎賞二一次。 * 「消費淨額」指扣除任何折扣、優惠券、推廣、優惠或運費，也不包括任何作廢、取消、回贈、退款和/或退貨及其他例外情況。 ^此金額是根據在「Club 網上購物及獎賞平台」上使用「Club 積分扣減」功能時的 Club 積分兌換比例計算的（目前為每 HK\$1 折合 5 Club 積分），該兌換比例可能不時變更，恕不另行通知。
獎賞二之名額	推廣期內首 300 位符合「 獎賞及賺取獎賞的條件 」一行中規定的獲得獎賞二資格的合資格客戶。每位合資格客戶，最多僅可獲贈獎賞二一次。

⁽¹⁾本頁產品的教育價僅適用於香港合資格專上院校的學生及教育機構的員工（包括專上院校、中學、小學及幼稚園的員工）。購買此類產品時，須提供由相關機構發出的有效學生證或員工證明。HKT education 就有關教育價的資格決定為最終、具約束力的結果。條款及細則約束。詳情請參閱 https://www.hkteducation.com/education_offers/1/tc。

⁽²⁾本頁產品的教育價僅適用於香港合資格教育機構的學生及員工（包括專上院校、中學、小學及幼稚園的學生及員工）。購買此類產品時，須提供由相關機構發出的有效學生證或員工證明。HKT education 就有關教育價的資格決定為最終、具約束力的結果。受條款及細則約束。詳情請參閱 https://www.hkteducation.com/education_offers/2/tc。

1. 此推廣的指定商戶之產品及服務數量有限，先到先得，售完即止。
2. 為獲得獎賞，合資格客戶必須確保其用作指定 Tap & Go 支付方式的 Tap & Go 賬戶為有效賬戶。否則，獎賞可能會因無效、取消、沒收或追回而不作通知。
3. Tap & Go 由 HKT Payment Limited（儲值支付工具牌照號碼：SVF0002）（「**HKT Payment**」）營運，並受相關條款及細則約束。HKT Payment 對商戶提供的貨品、產品及／或服務之質素或與其相關之任何其他事宜概不承擔任何責任。請瀏覽 Tap & Go 官方網頁 www.tapngo.com.hk 或請致電 Tap & Go 服務熱線 2888 0000 查詢。

4. 受限於獎賞二之名額，無論每位合資格客戶在推廣期內完成的合資格交易次數為何，每位合資格客戶在整個推廣期內僅可獲得一次額外獎賞，以該客戶首次符合獎賞二資格的時間為準。
5. 額外獎賞將根據名額以先到先得的方式提供，以 HKT Payment 系統成功記錄交易之時間為準，由 HKT Payment 及 Club HKT 全權決定。受限於本條款及細則，HKT Payment 及 Club HKT 不會就此推廣活動的可用性及名額使用情況作出任何通知。
6. 透過此推廣獲得之獎賞將於 2027 年 2 月 28 日或之前存入合資格客戶的 The Club 會員賬戶(其 Tap & Go 賬戶連結的 The Club 會員賬戶，該賬戶用於完成合資格交易，即「**相關 The Club 帳戶**」)。相關 The Club 會員賬戶必須在存入 Club 積分獎賞時有效，否則，獎賞將被取消、沒收或收回，恕不另行通知。此獎賞的 Club 積分存入時亦不會發送額外通知。
7. 獎賞不能用於兌換現金、其他折扣或為現金等價物，且不可轉讓。
8. 除非本推廣條款及細則另有允許，否則本推廣不可與其他推廣或折扣同時使用。
9. 若客戶就任何交易申請撤銷、取消或退款（無論部分或全部），且經此撤銷、取消或退款後，該交易將不再符合相關獎賞的消費要求，則該客戶將失去該次獎賞的資格。
10. 此推廣由 HKT Payment 提供。Club HKT 及 HKT Education Limited 並未就此推廣及/或 HKT Payment 所提供的任何產品、貨品、設施及服務的品質及/或適用性及/或可用性作出任何陳述或保證，且 Club HKT 及 HKT Education Limited 亦不對由此推廣或與此推廣有關的任何事宜承擔任何責任。如對此推廣、獎賞、合資格交易及/或獎賞入賬有任何查詢，請瀏覽 Tap & Go 官方網頁 www.tapngo.com.hk 或請致電 Tap & Go 服務熱線 2888 0000 查詢。
11. The Club 及 The Club 網上平台由 Club HKT Limited（「**Club HKT**」）經營。與 The Club 相關的交易、Club 積分的兌換和有效期亦均受 The Club 條款及細則約束，The Club 可能會不時修改這些條款及細則，恕不另行通知。詳情請瀏覽 <https://www.theclub.com.hk/en/terms-and-conditions.html> 及 <https://shop.theclub.com.hk/terms-and-conditions>。HKT Payment 對有關 The Club 及 The Club 網上平台的任何事項或交易概不負責。
12. 獎賞下的 Club 積分一旦已存入 The Club 賬戶，HKT Payment 將不會對 Club 積分的處理、使用、兌換或有關 Club 積分服務相關的任何事項負責。

13. 指定商戶由 HKT Education Limited (“**HKTEL**”) 營運。本推廣亦受 **HKTEL** 的條款及細則約束 (https://www.hkteducation.com/education_offers/tnc)。如 **HKTEL** 的條款與本推廣條款有任何涉及本推廣的不一致之處，以本推廣條款為準。如有任何關於 **HKTEL** 及其提供貨品與服務的查詢，請致電 1833 222。
14. 除非另有說明，**HKT Payment** 及 **Club HKT** 並非指定商戶提供的產品或服務的供應商或主辦方，亦不就貨品或服務的安全性、可用性、適用性、質量或使用作出任何聲明或保證，並不對由此引起或與之相關的任何事宜承擔責任。
15. 對於任何人無法或未能享受推廣、處理或完成任何交易、購買、付款、消費及/或申請，或賺取、兌換、收集或使用獎賞，因任何原因（包括但不限於以下原因：網路中斷、技術設備故障、電腦或其他系統的任何延遲、中斷或破壞，或超出 **HKT Payment** 及 **Club HKT** 合理控制範圍的任何事件）的情況，**HKT Payment** 及 **Club HKT** 均不承擔責任。
16. 在任何情況下，在法律法規允許的範圍內，**HKT Payment** 及 **Club HKT** 均不對因推廣、合資格交易、或獎賞引起或與之相關的任何損失、損壞、索賠、責任和費用承擔責任。
17. **HKT Payment** 及 **Club HKT** 保留權利於任何時間修訂、更改此推廣之條款及細則，或終止此推廣而毋須事先發出通知。就一切有關此推廣的事宜，如有任何爭議，**HKT Payment** 及 **Club HKT** 的決定為最終及具決定性。
18. 對於與此推廣有關的任何資料和任何時間，由 **HKT Payment** 及 **Club HKT** 收集、編制或記錄的數據應為最終數據並以其為準。因電腦、通訊工具、網絡等技術問題或任何其他不在 **HKT Payment** 及 **Club HKT** 合理控制範圍內的問題而導致客戶提交的信息出現延遲、丟失、錯誤、無法辨認等情況，**HKT Payment** 及 **Club HKT** 將不承擔任何責任。
19. 客戶在商戶使用 **Tap & Go** 付款時，亦須遵守相關流動應用程式、錢包或支付方案及工具的相關條款與細則。在任何情況下，**HKT Payment** 均不對因使用或無法使用 **Tap & Go** 作為付款方式而造成的任何直接、間接或後果性損失承擔責任。
20. 有關此推廣活動、合資格交易或獎賞的資訊、紀錄及時間，**HKT Payment** 及 **Club HKT** 的紀錄為最終、具決定性及具約束力。

21. 如本推廣參與者違或反任何規則或採取任何非法行為或違反任何條款及細則，而導致及／或引致 HKT Payment 及 Club HKT 或任何第三方遭受任何損失，相關參與者將承擔全部責任。
22. 如 HKT Payment 及 Club HKT 發現或懷疑（按其觀點及其全權酌情決定權）任何人士以外掛程式、蓄意以不正當或不誠實手法、欺騙性及／或濫用的方法、空號或假賬戶，或其他違反本條款及細則的方法參與本推廣，HKT Payment 及 Club HKT 有權取消其兌換、領取或使用折扣及／獎賞的權利及資格及／或立即中止參與者的 Tap & Go 及 Club HKT 賬戶及／或採取任何其他其認為適當的行動，而不作任何通知。本推廣參與者將承擔由此產生的一切責任、義務及後果。
23. HKT Payment 及 Club HKT 概不作任何陳述或保證本推廣參加者將可成功領取任何 Club 積分獎賞。
24. 此推廣受 The Club (<https://www.theclub.com.hk/zh/terms-and-conditions.html>), The Club 的購物與獎賞 (<https://shop.theclub.com.hk/terms-and-conditions>) 及拍住賞(<https://www.tapngo.com.hk/chi/tnc.html>) 的條款及細則約束。
25. 本條款及細則的中英文版本如有任何差異，一概以英文版本為準。如有任何爭議，Club HKT 及／或 HKT Payment 將保留最終決定權。

Tap & Go: Spend at HKT education to Earn Clubpoints Promotion

During the Promotion Period, Spend at Designated Merchant using Designated Tap & Go Payment Means to enjoy the following Rewards:

Reward 1: Earn 0.88% of the Net Spending Amount* in Clubpoints^ for each Eligible Transaction; and

Reward 2 “Extra Reward”: Earn an **extra** 200 Clubpoints when accumulated Net Spending Amount* under Eligible Transaction(s) reaches HK\$2,000 or above . Quota is limited and available on a first-come, first-served basis.

Promotion Terms and Conditions apply.

Promotion Terms and Conditions:

During the Promotion Period (as defined below) of this “**Tap & Go: Spend at HKT education to Earn Clubpoints Promotion**” (“**Promotion**”), Eligible Customers (as defined below) may earn Clubpoints upon completing Eligible Transaction(s) (as defined below) in accordance with these terms and conditions.

Promotion Period	From 27 July 2026 to 31 December 2026 (both dates inclusive).
Eligible Customer	Any individual customer who meets all the following conditions: (a) has a valid Tap & Go account of one of the designated account tiers: Pro, Plus(i), Plus(ii) or Lite+; (b) is a member of The Club, a loyalty programme operated by Club HKT Limited (“ Club HKT ”); and (c) the Tap & Go account of such customer is linked with his/her The Club account (the “ Linkage ”) (customers who have successfully established the Linkage could see his/her The Club membership number under the section headed “Account Information” in the Tap & Go application upon logging into his/her Tap & Go account).
Designated Merchant	Designated Education Offer pages of “HKT education” as follows:- 1) https://www.hkteducation.com/education_offers/1/ ⁽¹⁾ ; and 2) https://www.hkteducation.com/education_offers/2/ ⁽²⁾ “HKT education” is operated by HKT Education Limited.
Eligible Transaction	A single-order transaction at Designated Merchant, the payment of which shall be completed using Designated Tap & Go Payment Means.
Designated Tap & Go Payment Means	During checkout of the purchase of goods and/or services, Eligible Customer shall open the QR code scanner on the Tap & Go App of the Eligible Customer, scan the FPS QR code displayed on the checkout page of the Designated Merchant and completes the payment with any Tap & Go account (including Tap & Go Mastercard or Tap & Go UnionPay card in Tap & Go primary account).
Rewards and Requirements for Earning the Rewards	• Reward 1: Earn 0.88% of the Net Spending Amount* in Clubpoints^ for each Eligible Transaction. ○ The number of Clubpoints an Eligible Customer may earn under Reward 1 shall be calculated as follows: <i>Net Spending Amount (HK\$)×0.0088×5^</i>

	Example: If the Net Spending Amount under an Eligible Transaction is HK\$3,999, an Eligible Customer will earn 176 Clubpoints ($\text{HK\\$3,999} \times 0.0088 \times 5 = 175.956$). Clubpoints earned under Reward 1 will be rounded to the nearest whole Clubpoint. ○ Reward 1 applies to each Eligible Transaction. There is no limit on the number of Eligible Transactions or the total amount of Clubpoints that an Eligible Customer can earn under Reward 1. • Reward 2 (“Extra Reward”): Earn an extra 200 Clubpoints when the accumulated Net Spending Amount* at Designated Merchant and pay with Designated Tap & Go Payment Means reaches HK\$2,000 or above during Promotion Period, subject to the Quota below. ○ For the avoidance of doubt, the Net Spending Amount under an Eligible Transaction in respect of which an Eligible Customer has already obtained Reward 1 shall still be fully counted toward the accumulated Net Spending Amount for determining eligibility for Reward 2. While Reward 1 will be awarded for each Eligible Transaction without any limit on the frequency or the amount of Clubpoints earned, Reward 2 will be calculated based on the accumulated Net Spending Amount, and each Eligible Customer can only receive Reward 2 once, regardless of the number of Eligible Transactions made. * "Net Spending Amount " means the amount after deducting any discounts, coupons, promotions, offers or shipping fees, and excluding any voidances, cancellations, rebates, refunds and/or returns as well as other exceptions. ^ This is calculated based on the Clubpoint conversion ratio when using “Spend Less with Clubpoint” function on the Club Shopping Platform (currently 5 Clubpoints to HK\$1), which is subject to changes from time to time without prior notice.
Quota for Reward 2	The first 300 Eligible Customers who meet the requirements for earning Reward 2 as set out in the row “ Rewards and Requirements for Earning the Rewards ” during the Promotion Period. Each Eligible Customer can enjoy Reward 2 once only.

¹ The education price for the products on this page is only applicable to **students of eligible tertiary institutions in Hong Kong and staffs of eligible education institution in Hong Kong** (including staffs of tertiary institution, secondary school, primary school and kindergarten). To make a purchase for such products, valid proof of student or staff proof issued by the relevant institution is required. HKT Education's decision on the eligibility for such education price shall be final, conclusive and binding. Terms and conditions apply. For details, please refer to https://www.hkteducation.com/education_offers/1/tc.

² The education price for the products on this page is only applicable to students and staff of eligible education institution in Hong Kong (including students and staffs of tertiary institution, secondary school, primary school and kindergarten). To make a purchase for such products, valid proof of student or staff proof issued by the relevant institution is required. HKT Education's decision on the eligibility for such education price shall be final, conclusive and binding. Terms and conditions apply. For details, please refer to https://www.hkteducation.com/education_offers/2/tc.

1. The products and services of the Designated Merchant are provided in limited quantity and available on a first-come-first-served basis while stocks last. Quota restrictions also apply to designated products/ product types.
2. To earn the Reward(s), Eligible Customers must ensure that their Tap & Go accounts to be used as the Designated Tap & Go Payment Means are valid. Otherwise, the Rewards may be invalid, cancelled, forfeited or clawed back without notice.
3. Tap & Go is operated by HKT Payment Limited (“**HKT Payment**”) (Stored Value Facilities Licence Number: SVF0002), subject to its relevant terms and conditions. HKT Payment accepts no liability for the quality of or any matters relating to goods, products, facilities and/or services provided by and/or arranged by the Designated Merchant, Club HKT and other relevant merchants. For any enquiries about HKT Payment, please visit www.tapngo.com.hk or call HKT Payment Limited Service Hotline at 2888 0000 for enquiries.
4. Subject to the Quota for Reward 2, regardless of the number of Eligible Transactions completed by each Eligible Customer during the Promotion Period, each Eligible Customer can only **receive the Extra Reward once** throughout the entire Promotion Period, based on the first time such customer meets the requirements for earning Reward 2 during the Promotion Period.
5. The Extra Reward will be provided on a first-come, first-served basis and subject to the Quota for Reward 2, based on HKT Payment’s system records, at the sole discretion of HKT Payment and Club HKT. Subject to these terms and conditions, HKT Payment and Club HKT will not provide any notification regarding the availability or usage of the Quota for Reward 2 under this Promotion.
6. The Reward(s) under this Promotion will be credited to the Eligible Customer’s The Club membership account which is linked to the Tap & Go account (the “**Relevant The Club Account**”) which is used to complete the relevant Eligible Transactions **on or before 28 February 2027**. The Relevant The Club Account must be valid at the time when the Clubpoints under the Reward(s) are credited. Otherwise, the Reward(s) will be cancelled, forfeited or reclaimed without further notice. There will be no notification when the Clubpoints under the Reward(s) have been credited.
7. The Rewards cannot be used in exchange for cash, other discount or cash equivalent and is non-transferable.
8. Unless otherwise permitted under these Promotion Terms and Conditions, this Promotion cannot be used in conjunction with other promotions or discounts.
9. If a customer requests for a reversal, cancellation or refund (whether in partial or in full) for any transaction in respect of which a customer is entitled to the Reward(s) and after such reversal, cancellation or refund (whether in partial or in full), the transaction could no longer meet the spending requirements for the relevant Reward(s), his/her entitlement to the relevant Reward(s) under this Promotion shall be forfeited.
10. This Promotion is provided by HKT Payment. Club HKT and HKT Education Limited make no representation or warranty as to the quality and/or suitability and/or availability of the Promotion and

any products, goods, facilities and services provided under this Promotion and/or HKT Payment, Club HKT and HKT Education Limited shall not be liable for any matter arising therefrom or in connection therewith. For any enquiries about this Promotion, the Rewards, Eligible Transactions and/or the crediting of Clubpoints, please visit www.tapngo.com.hk or call Tap & Go Customer Service Hotline at 2888 0000 for enquiries.

11. The Club and The Club online platform are operated by Club HKT. All transactions and matters related to The Club, and the redemption and expiry date of Clubpoints are subject to The Club's terms and conditions, which Club HKT may amend from time to time without prior notice. For details, please visit <https://www.theclub.com.hk/en/terms-and-conditions.html> and <https://shop.theclub.com.hk/terms-and-conditions>. HKT Payment is not responsible for any matter or transaction related to The Club and The Club online platform.
12. Once the Clubpoints under the Reward have been credited to Relevant The Club Account, HKT Payment will not be responsible for any matters related to the products or services provided by Club HKT, include the processing, use or redemption of Clubpoints or any matters related to Clubpoints.
13. The Designated Merchant is operated by HKT Education Limited ("**HKTEL**"). This Promotion is also subject to HKTEL's terms and conditions (https://www.hkteducation.com/education_offers/tnc). In case of inconsistency between HKTEL's terms and conditions and these Promotion Terms and Conditions, these Promotion Terms and Conditions shall prevail only to the extent that the inconsistency relates to the Promotion. For any enquiries regarding HKTEL and the goods and services provided by HKTEL, please contact 1833 222.
14. Unless otherwise stated, HKT Payment and Club HKT are not the suppliers or organisers of any products or services provided by the Designated Merchant and make no representation or guarantee as to the safety, availability, suitability, quality and usage of the products and services and accepts no liability for any matters arising from or in relation to the same.
15. HKT Payment and Club HKT shall not be liable for any person's inability or failure to enjoy the Promotion, to process and/or complete any transaction, purchase, payment, consumption and/or application, or to earn, redeem, collect, or use the Reward(s) for any reason, including without limitation the following reasons: network interruption or disconnection, technical equipment failure or malfunction, any delay, interruption, or damage to computer or other systems, or any event beyond the reasonable control of HKT Payment and Club HKT).
16. The extent permitted under laws and regulations, HKT Payment and Club HKT shall not bear responsibility for any loss, damage, claim, liability, and cost arising out of or in connection with the Promotion, the Eligible Transactions or the Rewards under any circumstances.
17. HKT Payment and Club HKT reserve the right to amend or change the terms and conditions of this Promotion at any time or terminate this Promotion at any time without prior notice. For all matters relating to this Promotion, in case of any dispute in connection with this Promotion, the decision of HKT Payment and Club HKT shall be final and conclusive.

18. Tap & Go and Club HKT will not be liable for any delays, loss, errors, illegibility of information submitted by a customer due to technical problems with computers, communication tools, networks, etc., or any other problems beyond HKT Payment's and Club HKT's reasonable control.
19. Customers' use of Tap & Go with merchants is also subject to relevant terms and conditions set forth by the relevant website, mobile application, wallet or payment scheme and tool. In no event shall HKT Payment be liable for any direct, indirect or consequential losses that result from the use or inability to use Tap & Go as a payment means.
20. Regarding information, records and timing related to this Promotion, the Eligible Transactions or the Rewards, the records of HKT Payment and Club HKT shall be final, conclusive and binding.
21. If a participant in this Promotion violates any rules, engaging in any illegal activity, or breaching any terms and conditions, resulting in and/or causing any loss to HKT Payment, Club HKT or any third party, the relevant participant will bear full responsibility.
22. If HKT Payment or Club HKT discovers or suspects (based on its judgement and absolute discretion) that any individual is participating in this Promotion has used a bot, intentionally engaging in unfair or dishonest methods, deceptive and/or abusive practice, using fake or inactive accounts, or any other methods that violate these terms and conditions, HKT Payment and Club HKT have the right to cancel their eligibility to the Reward, and/or immediately suspend the participant's Tap & Go or The Club account and/or take any other action it deems appropriate, without any notice. Participants in this Promotion will bear all responsibilities, obligations, and consequences arising therefrom.
23. HKT Payment, HKTEL and Club HKT make no representations or warranties that participants in this Promotion will be able to successfully receive any Reward.
24. This Promotion is subject to the respective terms and conditions of The Club (<https://www.theclub.com.hk/en/terms-and-conditions.html>), The Club Shopping & Rewards Platform (<https://shop.theclub.com.hk/terms-and-conditions>) and Tap & Go (<https://www.tapngo.com.hk/eng/tnc.html>).
25. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. In case of any disputes, the decision of Club HKT and HKT Payment shall be final.