

Terms and conditions of promotion offer of 「Ant Bank PayLater X FORTRESS instalment handling fee waiver」 :

1. Promotion period runs from 1 December 2023 to 31 December 2023 (both dates inclusive) (“Promotion Period”).
2. During the Promotion Period, this Promotion is open to existing Ant Bank PayLater users who have successfully applied for and accepted the credit limit in Ant Bank PayLater via Ant Bank Mini App. Such user is entitled to enjoy 0% Instalment Handling Fee Offer (“Handling Fee Waiver Offer”) when they make payment with 6 or 12 instalments via Ant Bank PayLater at FORTRESS Retail Stores or FORTRESS online store in Hong Kong. The quota of instalment offer is limited, and available on a first come, first served basis during the promotion period.
3. This Promotion is offered only once to an Eligible User(s). An “Eligible User” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, and not merely an AlipayHK account. To prevent the risk of theft or misuse of an AlipayHK 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 AlipayHK 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 AlipayHK accounts), AlipayHK may take steps to verify an Eligible User’s identity and/or suspend or terminate any promotion or reward relating to such account(s). AlipayHK reserves its right to take further legal action against such infringing account(s) and their relevant user.
4. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour relating to this Promotion, AlipayHK and Ant Bank reserves the rights to cancel the eligibility of the respective user for the Handling Fee Waiver Offer and debit the account with a sum equivalent to the monetary value of the waiver without prior notice. Ant Bank shall also reserve its right to cancel the respective credit facility and/or take such legal actions as may be necessary.
5. 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 AlipayHK’s control, such event shall be regarded as a force majeure event, and AlipayHK shall not be held liable for any damage, loss or dispute therein.
6. AlipayHK reserves the right to change, suspend or terminate the Promotion or its terms and conditions at its sole discretion without prior notice. AlipayHK shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.
7. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each user submits to the exclusive jurisdiction of the courts of Hong Kong. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the English version shall prevail.
8. Respective merchants shall be fully responsible for the liability for the sale of products, after-sale service and all related matters. AlipayHK and banks not involved in the sales process and accept no liability for any matters relating to the product quality, product delivery and goods return arrangement.
9. If you have any queries relating to this Promotion or our services or offers, please call our AlipayHK customer service hotline at 2245 3201.