



恒生銀行
HANG SENG BANK



SME Mobile Collection Service

Empower SME in the Digital Era
Simplify Payment Collection for Success

钱方QFPAY



Instant transform your mobile to a SmartPOS. Payment Collection is as simple as ever!

SME Mobile Collection Service#:



Setup in **2 working day the soonest.**

* assume required documentation has been provided to service provider for application review



Collect via your mobile - Instantly transform your mobile device to Smart SoftPOS.



QR code generation and printing service



Allow you **analyse your sales figures**, set up your marketing strategy and improve sales efficiency

SME Mobile Collection Service is provided by Spectra or QFPay. For details, please refer to introduction and offers Terms & Conditions below.

Hang Seng Commercial Customers Exclusive Offer:

Starting now to 31 December 2024 (both days inclusive), Customers who has successfully apply to SME Mobile Collection Service provided by Spectra or QFPay, entered into a 12-month contract with QFPay and bound their Hang Seng Business Account as the collection account during the contract period and fulfill the relevant terms and conditions can have chance to enjoy the following privileges:

Limited Offers provided by Hang Seng:

- 1 First 600 New Hang Seng Commercial Customers which have successfully complete Hang Seng Business Integrated Account opening and maintain the monthly Total Relationship Balance at HKD50,000 or above for the next six months after binding it as the collection account of the Service, can enjoy **HKD 600 cash rebate.**
- 2 **Limited Edition QR code Stand** (Applicable to SME Mobile Collection Service provided by QFPay)

Spectra / QFPay Promotion Offers

	SME Mobile Collection Service – provided by Spectra	SME Mobile Collection Service – provided by QFPay
Introduction	Payment Collection via Mobile Device / Tablet ✓ QR code Payment Collection ✓ Credit Card Contactless Payment Collection	Payment Collection via Mobile Device / Tablet ✓ QR code Payment Collection QR Code Generation and Payment collection ✓ QR code generation and printing service
Credit Card Payment Collection Transaction Fee (Visa, MasterCard, UnionPay, etc)	Discount on transaction fee of payment collection	–
QR Code Payment Collection Transaction Fee (Alipay, WeChat Pay, Payme, PPS etc)	Discount on transaction fee of payment collection	Discount on transaction fee of payment collection
Setup Fee	As low as HK\$780	As low as HK\$600
Annual Fee	Waived	Waived

Remarks: Hang Seng Bank is not the supplier of the above products and/or services and will therefore not assume any liability in relation thereto. The suppliers of the above products and/or services shall be solely responsible for all issues related to the quality and availability of the relevant products and/or services. Any disputes or complaints arising in relation to the above products and/or services shall be resolved between the customer concerned and the relevant supplier.

Not yet have a Hang Seng Business Account? Open a Business Account now to enjoy more account opening offers.



Enjoy **free payroll services** - Integrated autopay solution provides you a hassle free service to pay business payment in bulk



Enjoy the **first 2 months' handling fee waiver for Inward Remittance and online Outward Remittance transactions** (max. 120 transactions a month worth HK\$45,600)



Successfully apply **Commercial World Mastercard** to enjoy **\$600 +FUN Dollars Rebate and 2 years annual fee waiver (HK\$1,960) on your cards.** Apply for the Commercial World Mastercard Virtual Card Service to enjoy **50% off set up fee.**

Terms and conditions of account opening offers https://www.hangseng.com/cms/emkt/pdf/biz_acc_offer.pdf

Want to know more? Please contact your Hang Seng Relationship Manager.

Member HSBC Group

SME Mobile Collection Service Terms & Conditions

General Terms and Conditions

1. The SME Mobile Collection Service provided by Spectra or the SME Mobile Collection Service provided by QFPay (collectively, "SME Mobile Collection Service"), all products, services and information relating to SME Mobile Collection Service are directly sold and provided to Hang Seng Bank Limited ("Hang Seng") Commercial Customers ("Customers") by Spectra or QFPay. Spectra and QFPay are an independent entity from Hang Seng (or its affiliates) and are not a service provider, agent or affiliate of Hang Seng (or its affiliates). Customers should exercise independent judgment when considering the SME Mobile Collection Service and/or any other products, services and information provided by Spectra or QFPay, which Hang Seng does not make any representations or warranties. Further, Spectra and QFPay are solely responsible and liable for all obligations (including but not limited to service quality) in relation to the SME Mobile Collection Service and any other products, services and/or information provided. Any disputes or losses arising from or related to the SME Mobile Collection Service, any other products, services and/or information provided by Spectra or QFPay should be resolved directly between Customers and Spectra or QFPay respectively. Hang Seng will not accept any liability in relation to the above.
2. The promotion period is from 1 July 2024 to 31 December 2024 (both days inclusive) ("the Promotion Period").
3. Each Customer is entitled to receive the offers below once only during the Promotion Period.
4. All offers are non-redeemable and non-transferrable and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
5. No person other than the Customers and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
6. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. These Terms and Conditions are subject to prevailing regulatory requirements.
8. Hang Seng reserves the right to suspend, vary or terminate the related privileges and offers or amend these Terms and Conditions at any time without prior notice. In case of any disputes, Hang Seng reserves the right of final decision.
9. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms & Conditions for Spectra/ QFPay Promotion Offers

During the Promotion Period, Customers who have successfully applied for SME Mobile Collection Service provided by Spectra or SME Mobile Collection Service provided by QFPay, entered into a 12-month contract with Spectra or QFPay and bound their Hang Seng Business Account as the collection account during the contract period can enjoy the following privileges:

	SME Mobile Collection Service – provided by Spectra	SME Mobile Collection Service – provided by QFPay
Introduction	Payment Collection via Mobile Device / Tablet <ul style="list-style-type: none">• QR code Payment Collection• Credit Card Contactless Payment Collection	Payment Collection via Mobile Device / Tablet <ul style="list-style-type: none">• QR code Payment Collection• QR Code Generation and Payment collection• QR code generation and printing service
Credit Card Payment Collection Transaction Fee (Visa, MasterCard, UnionPay, etc)	Discount on transaction fee of payment collection	Not applicable
QR Code Payment Collection Transaction Fee (Alipay, WeChat Pay, Payme, FPS, etc)	Discount on transaction fee of payment collection	Discount on transaction fee of payment collection
Annual Fee	Waived	Waived

Terms & Conditions for Hang Seng Promotion Offers

(A) New Customers - HKD600 Cash Rebate

1. The offer is applicable to first 600 new Customers who fulfil all the requirements in Clause 1(i) to 1(vi) below:
 - i) During the Promotion Period, apply for a Hang Seng Business Integrated Account, including Biz Virtual+ Account and Integrated Business Solutions Account ("the Said Account") online, via Remote Account Opening Service (ie online application at Hang Seng Business Integrated Account Online Application Platform and without face-to-face appointment. Customer should be a Hong Kong registered company. The applicant's connected party(ies) must hold a Hong Kong or mainland China's Resident Identity Card. Also, the applicant's connected party(ies) has/ have to be physically located in Hong Kong or mainland China when submitting the application, completing digital ID verification and e Sign successfully. The eligibility of applicants for remote account opening is subject to the final and absolute discretion of Hang Seng;
 - ii) Successfully applied for SME Mobile Collection Service provided by Spectra or QFPay, entered into a 12-month contract with Spectra or QFPay;
 - iii) Bind the Said Account as the collection account of SME Mobile Collection Service;
 - iv) the Said Account shall maintain the monthly Total Relationship Balance at HKD50,000 or above for the next six months after binding it as the collection account. (The Total Relationship Balance is the monthly aggregate balance of the daily average of customer's deposits, gold accounts, securities, investment funds, utilized overdraft facilities, credit card cash advances and the outstanding balance of loans (except mortgage loan), trade finance (applicable for Integrated Business Solutions Account) and Hang Seng MPF Balance and the premium paid for the designated general insurance plans distributed by Hang Seng as an agent for that month.);
 - v) the Said Account is successfully opened on or before 31 December 2024; and
 - vi) the Said Account remains valid on or before 31 July 2025.
2. New Customer excludes: (a) existing commercial customers who are holding any Hong Kong Dollar/Foreign Currency savings, current, time deposit accounts or any Business Integrated Account with any account status (collectively the "Accounts"); or (b) customers who have closed any Account with Hang Seng from 1 January 2024 to 30 June 2024; or (c) customers whose Account or Accounts was/were terminated by Hang Seng in any period.
3. The cash rebate will be credited to the Said Account of the eligible customer on or before 31 July 2025 without prior notice. At the time of crediting the cash rebate, the Said Account must still be valid, otherwise, the cash rebate will be forfeited automatically.
4. Hang Seng reserves the right to make the final decision on Customer's eligibility to receive the cash rebate based on the record of Hang Seng.

(B) Limited Edition Souvenir

During the Promotion Period, both existing and new Customers who have successfully applied for QFPay SME Mobile Collection Service and bound their Hang Seng Business Account as the collection account will receive a limited edition souvenir from Hang Seng. The souvenir will be arranged and delivered to Customers by QFPay on behalf of Hang Seng. The souvenir is only available on a first-come-first-served basis while stocks last.