

TERMS AND CONDITIONS - Local Standing Order Service

	<p>In consideration of the Government of the Hong Kong Special Administrative Region as represented by the Postmaster General (“HKP”) agreeing to consider your application (“application”) to open/maintain an account with HKP (“LSOS account”) for use of the Local Standing Order Service (“LSOS”) and/or approving your application, you agree to comply with and observe all terms and conditions set out herein, in the LSOS Guide for the current year (“Guide”) and the application form(s) submitted/to be submitted by you (“application form”) (collectively, “Terms and Conditions”).</p>
1.	<p>You may apply to open/maintain an account with HKP for use of the LSOS only if you (i) reside in the Hong Kong Special Administrative Region (“Hong Kong”) and have a Hong Kong correspondence address; and (ii) propose to purchase from HKP any stamp products specified in the Guide of HK\$50 or above (including Special Delivery Charges). Once your application is accepted by HKP, you will become a LSOS accountholder. If you can only provide HKP with your overseas correspondence addresses, you may only be eligible to become an accountholder of the “Overseas Mail Order Service” (“OMOS”), please refer to the Terms and Conditions of OMOS for details.</p>
2.	<p>You agree not to revoke, cancel or withdraw your application once you have submitted it to HKP. The Terms and Conditions shall apply and be binding on you once your application has been accepted by HKP.</p>
3.	<p>Each of your order for stamp products as specified in your application shall be subject to acceptance by HKP by way of issue of an acknowledgement letter to you (“acknowledgment letter”). HKP reserves the right to reject all or any of your orders. In the event that an order is not accepted by HKP, refund of the amount paid for that order will be made without interests or any other payments whatsoever within one month (i) by cheque sent to your correspondence address stated in the application form submitted by you to HKP or your address last known to HKP by ordinary mail (if the payment was settled by cash or cheque); or (ii) by crediting your credit card account (if payment was settled by credit card). HKP will not bear any financial charges or other charges of whatsoever nature imposed by the credit card company or the credit card issuer or any other person involved in the chain of refund, irrespective of whether the payment method used by HKP for making the refund is different from that used for settlement of your order placed with</p>

	<p>HKP. A contract for the sale and purchase of all the stamp products specified in your application and accepted by HKP in the acknowledgment letter will immediately be constituted on and subject to the Terms and Conditions (irrespective of whether the stamp products are settled by a single lump sum payment or by instalments) (“Contract”).</p>
4.	<p>There is no quantity limit for orders placed under LSOS during the incentive period specified in the Guide (“incentive period”). After the incentive period, each stamp product to be ordered is subject to the maximum limit set out below (which may be varied by HKP from time to time without giving prior notice): Mint Stamp - 500 sets, Stamp Sheet - 20 sets/ sheets, Stamp Sheetlet/ Souvenir Sheet - 100 sheets, Imperforated Stamp Sheetlet - 100 sheets, Mini-pane - 100 sheets, Gold and Silver Stamp Sheetlet - 100 sheets, Presentation Pack - 20 packs, Souvenir Pack - 20 packs, Presentation Pack of Gold and Silver Stamp Sheetlet - 20 packs, Datestamped First Day Cover affixed with a Set of Mint Stamps - 20 sets/ covers, Datestamped First Day Cover affixed with Stamp issued by HKP and another Postal Administration - 20 covers, Datestamped First Day Cover/ Souvenir Cover affixed with a Souvenir Sheet/ Stamp Sheetlet - 20 sets/ covers, Datestamped First Day Cover affixed with an Imperforated Stamp Sheetlet - 20 sets/ covers, Prestige Stamp Booklet - 20 copies, Postage Prepaid Picture Card - 20 sets, Datestamped Postage Prepaid Picture Card - 20 sets, Maximum Card affixed with a Cancelled Stamp - 20 sets, Datestamped First Day Cover/ Souvenir Cover affixed with Gold and Silver Stamp Sheetlet - 20 sets/ covers, Prestige Annual Stamp Album (Deluxe/ Ordinary Version) - 20 copies, Annual Stamp Pack - 20 copies, Datestamped Special Souvenir Cover affixed with a HK\$1.40 Definitive Stamp - 20 sets, Postage Prepaid Postcard (Air Mail) - 20 sets.</p>
5.	<p>You shall submit your orders for each stamp product via your application on or before the relevant order deadline specified in the application form or announced by HKP closer to release. LSOS accountholders may only order stamp products on or before the relevant order deadlines whether under the Flexi-order Plan or the Auto-order Plan as specified in the application form. Orders submitted after the relevant order deadlines will not be processed or accepted by HKP. No order for the previously released stamp issues will be accepted for LSOS. Should there be an account balance arising from non-fulfilled orders as a result of missing the deadlines of certain stamp issues by you or other reasons, and that you have placed orders under the Auto-order Plan, the balance will be applied as prepayment of additional unscheduled issues in the year (if any) and issues of the following years. In the case you have placed order under the Flexi-order Plan, upon your request, the unused balance will be refunded to you either by cheque or by crediting the amount to</p>

	<p>your credit card (as specified in your application). Otherwise the amount will be retained by HKP to be applied as partial prepayment for any further item which may be purchased by you under the LSOS account.</p>
6.	<p>If Special Delivery Service is not used, the stamp products ordered and accepted by HKP (“ordered stamp products”) shall be collected at your designated post office (except Mobile Post Office). Your ordered stamp products shall be collected:-</p> <p>(i) in person upon presentation of: (a) your collection letter (b) your LSOS membership card and (c) your Hong Kong Identity Card or Hong Kong Juvenile Identity Card (as the case may be); or</p> <p>(ii) by your appointed representative upon such representative’s presentation of: (a) your collection letter (b) your LSOS membership card and (c) such representative’s Hong Kong Identity Card (applicable if the representative aged 18 or above) or (in all other cases) Hong Kong Juvenile Identity Card.</p> <p>You may appoint only one representative at any one time for ordered stamp products collection. Notwithstanding anything provided herein, if you aged below 11 (at the time of collection), you must authorise a person who has a Hong Kong Identity Card or Hong Kong Juvenile Identity Card as your representative to collect your ordered stamp products. Collection of your ordered stamp products in the manner mentioned above by your representative or a person alleged to be your representative shall be deemed as collection by you in person.</p>
7.	<p>You may revoke the appointment of your representative for the purpose of ordered stamp products collection and appoint another representative by application in writing to the Hongkong Post Philatelic Bureau at 1/F, Trade Square, 681 Cheung Sha Wan Road, Kowloon (“the Hongkong Post Philatelic Bureau”) at least six weeks before the first day of the relevant new stamp issue. HKP will not be responsible for any loss or damage arising out of, or in connection with your change of representative in any event. The Hongkong Post Philatelic Bureau will notify you in writing of the results of your application for change of representative and (if applicable) the effective date of the new appointment of your representative.</p>
8.	<p>If Special Delivery Service is used, your ordered stamp products will be delivered to your designated address within six (6) working days from the first day of the relevant new stamp product issue. Notification of the order delivery will be issued to you. After two unsuccessful deliveries, your ordered stamp products will be returned to the Hongkong Post Philatelic Bureau for collection. The Special Delivery fee paid by you will not be refunded in any event. You may</p>

	<p>collect your ordered stamp products at the Hongkong Post Philatelic Bureau three (3) working days after the date stated on the delivery slip.</p> <p>Your ordered stamp products not delivered by Special Delivery Service in accordance with your instruction will be available for collection at your designated post office on the first day of new stamp issue and notification for collection of order will be issued to you. If your ordered stamp products are not collected at your designated post office within six (6) weeks from the first day of the relevant stamp issue, they will be returned to the Hongkong Post Philatelic Bureau for collection and you may collect your ordered stamp products at the Hongkong Post Philatelic Bureau from the 9th week onwards after the first day of the relevant new stamp issue. The returned ordered stamp products at the Hongkong Post Philatelic Bureau will not be redirected at post offices for your collection.</p>
9.	<p>Any ordered stamp products returned to the Hongkong Post Philatelic Bureau will be kept for six (6) months from the first day of the respective relevant new stamp issues pending for collection. If your ordered stamp products are not collected within such six (6) months, a first reminder will be issued to your last known address. A second reminder will be issued to your last known address if the ordered stamp products are not collected within one (1) month from the issue date of the first reminder. A final reminder will also be issued by way of notice in the newspaper (one in a Chinese language newspaper and one in an English language newspaper published in Hong Kong). If you fail to collect your ordered stamp products before the date specified on the notice in the newspaper, you shall for all purposes be deemed to have waived your right, title and interest in your ordered stamp products and HKP is entitled to dispose of your ordered stamp products at its sole discretion. Proof of despatch of ordered stamp products will also be disposed of after twelve (12) months from the disposal day of the stamp products concerned. HKP reserves the right to claim against you for all costs and expenses incurred by HKP for safekeeping your uncollected ordered stamp products and for making the aforesaid reminders and notices before disposal.</p>
10.	<p>You or your respective representatives shall check the condition of your ordered stamp products upon receipt or collection of the same. HKP will replace such damaged stamp product with stamp product in good condition, provided that (i) HKP has adequate quantity of the same product in stock; (ii) you have notified the Hongkong Post Philatelic Bureau or any Post Office in writing of the damage to your ordered stamp products at your earliest convenience but in any event no later than one (1) month from the first day of the relevant new stamp product issue; and (iii) HKP is satisfied that the damage is attributable to printing or production or handling errors by HKP. HKP</p>

	will not be responsible for refund and/or replacement if (i) you fail to notify the Hongkong Post Philatelic Bureau or any Post Office in writing of the damage within the said one (1) month's period; or (ii) the damage, in the sole opinion of HKP, has occurred after the stamp products are delivered to you.
11.	Unless otherwise expressly allowed under these Terms and Conditions (via under clauses 12 and 15 below), you may only vary the ordered quantity and ordered type of stamp products under the Flexi-order Plan or the Auto-order Plan within seven (7) working days after HKP's issue of the acknowledgement letter to you. You shall check the acknowledgement letter, and the ordered quantity and ordered type of stamp products specified in the acknowledgment letter will be deemed to be accurate if no request for variation is made by you within the said seven (7) working days' period.
12.	Under the "Flexi-order Plan", you may make a standing order for a stamp product series as specified in the Guide (e.g. the Lunar New Year Animals series, the Mainland Scenery series and Prestige Annual Stamp Album/Pack). If such standing order is accepted in the acknowledgment letter, the Contract will include the sale and purchase of each successive issue within the same stamp product series whether on a yearly basis or every multiple-yearly basis. The quantity and stamp products you have ordered in your application form for the current issue and accepted by HKP will apply to each subsequent successive issue within the same stamp product series in the following years. No request for termination or reduction of the quantity or the type(s) of stamp product selected in your application form shall take effect unless your written request for termination or amendment is received and accepted by the Hongkong Post Philatelic Bureau at least seven (7) weeks before the date of next issue within the relevant stamp product series.
13.	For all amounts due under the "Flexi-order Plan" and which are settled by lump sum payment as may be selected by you in your application form, you shall make full payment at the same time as you submit your application form (in the case if you elect to make such payment by cash or by cheque), or provide the relevant particulars of your credit card for payment (in the case if you select to make such payment by credit card). For payment by credit card, by signing and submitting the application form, you have authorised HKP to charge your credit card immediately upon receipt of your application form for the full amounts payable for all orders placed by you under the Flexi-order Plan plus Special Delivery Charges. If you have placed a standing order for successive issues within the same stamp product series, you will have to make payment for each subsequent

	<p>successive issue upon demand by HKP nearer the time before that successive issue is released whether by cash, or cheque or by HKP charging your credit card (based on your selection in your application form). If the credit card payment transaction is unsuccessful or if your cheque cannot be cashed in immediately available funds (or otherwise insufficient amount is written on the cheque), you shall, within seven (7) working days from the date of HKP's notification, settle the lump sum payment to HKP (or where applicable the deficit). If you fail to pay such payments within the aforesaid period, HKP may, without prejudice to other HKP's rights and claims against you, and without being liable to you for any loss or damage which may be occasioned, reject your application and/or where applicable terminate your LSOS account and the Contract by notice with immediate effect.</p>
14.	<p>For orders placed under the Flexi-order Plan, payment by instalments will only be accepted if your total orders as accepted by HKP amount to HK\$1,000 or above (including Special Delivery Service Charges) and that the payment is settled by credit card. For each stamp product issue, the amount payable by you for that issue will be charged to your credit card within five (5) weeks before the first day of that issue. You shall notify the Hongkong Post Philatelic Bureau of any cancellation or expiry of your credit card at least seven (7) working days before such cancellation or expiry and advise details of the new credit card in writing. If HKP fails to receive payment for any issue by the said due date, HKP may, without prejudice to other HKP's rights and claims against you, and without being liable to you for any loss or damage which may be occasioned, reject your application and/or terminate your LSOS account and the Contract by notice with immediate effect.</p>
15.	<p>If you select the Auto-order Plan in your application form and the same is accepted by HKP in the acknowledgment letter, the types of stamp products you have selected will commit you to purchase all issues falling within such types of stamp products throughout the year as stated in the Guide and each year thereafter (including all additional ad hoc issues). The quantity as completed by you with respect of each of the types of stamp products shall apply to all issues falling within such type. No request for termination or reduction of the quantity or the type(s) of stamp product selected in your application form shall take effect unless your written request for termination or amendment is received and accepted by the Hongkong Post Philatelic Bureau at least seven (7) weeks before the date of issue of the relevant stamp products.</p>
16.	<p>For all amounts due under the Auto-order Plan and which are settled by lump sum payment as may</p>

	<p>be selected by you in your application form, you shall make full payment at the same time as you submit your application form (in the case if you elect to make such payments by cash or by cheque), or provide the relevant particulars of your credit card for payment (in the case if you elect to make payments by credit card). For payment by credit card, HKP will charge your credit card for the full amounts payable for all orders placed by you under the Auto-order Plan upon receipt of the application form. For future additional ad hoc issues within the current year or all issues in subsequent years covered by your selection in your application, you will have to make payment for each subsequent issue upon demand by HKP nearer the time before that issue is released whether by cash, or cheque or by HKP charging your credit card (based on your selection in the application form). In addition, you may choose to prepay an extra amount in or towards settlement of the purchase price for additional ad hoc new issues during the year (if any) and new stamp products in the following years. No interest will be paid by HKP on the prepayment or any unused balance. If credit card payment transaction is unsuccessful or if your cheque cannot be cashed in immediately available funds (or the amount written on the cheque is insufficient), you shall, within seven (7) working days from the date of HKP's notification, settle the lump sum payments (or where applicable deficit) to HKP. If you fail to make such payment within the aforesaid period, HKP may, without prejudice to other HKP's rights and claims against you, and without being liable to you for any loss or damage which may be occasioned, reject your application and/or terminate your LSOS account and the Contract by notice with immediate effect.</p>
17.	<p>For orders placed under the Auto-order plan, payment by instalments will only be accepted if your orders specified in your application form and accepted by HKP amount to HK\$500 or above (including Special Delivery Service Charges) and that payment for such orders is settled by credit card. For each stamp product issue, the amount payable by you for that issue will be charged to your credit card within five (5) weeks prior to the first day of that issue. You shall notify the Hongkong Post Philatelic Bureau of any cancellation or expiry of the credit card at least seven (7) working days before such cancellation or expiry and advise details of the new credit card in writing. If HKP fails to receive payment for any issue by the said due date, HKP may, without prejudice to other HKP's rights and claims against you, and without being liable to you for any loss or damage which may be occasioned, reject your application and/or terminate your LSOS account and the Contract by notice with immediate effect.</p>
18.	<p>HKP reserves the right to vary the price of the stamp products quoted in the Guide and your application form. If the lump sum payment method is chosen by you, you shall, within seven (7)</p>

	working days from the date of HKP's demand, pay the deficit to HKP. After HKP has received the payment in full, HKP will use its reasonable endeavours to make available the items ordered to you. If you pay by instalment, HKP will notify you of the changes in amount payable for each instalment due to postage increase and / or other factors. The instalment amount due and payable will then be deducted from your credit card account according to the procedures set out in Clause 14 or 17 hereof (as the case may be).
19.	Other than through LSOS, HKP is entitled at any time to sell any stamp products to the public on terms and conditions the same as or other than those stated in the Terms and Conditions.
20.	If the new stamp products (including additional issues released during the year) are over-subscribed by the LSOS accountholders, HKP reserves the right to distribute the order on a first-come-first-served basis, by balloting or any other ways as HKP may specify from time to time subject to the availability of the stamp products.
21.	If you select to receive Philatelic Link and notification of collection/delivery of order by mail or through electronic mail, HKP will not in any event be responsible for any late delivery, non-delivery or mis-delivery of such information. You shall notify the Hongkong Post Philatelic Bureau if your correspondence or electronic mail address has changed.
22.	You will become a member of the "Member Reward Scheme" if you have subscribed for the LSOS and that you have successfully placed order for any stamp products specified in the Guide of HK\$50 or above (including Special Delivery Charges) during the incentive period. A member of the "Member Reward Scheme" is eligible for one of the "Member Reward Scheme" gifts specified in the Guide.
23.	You will become a member of the "Thank You Perk" incentive scheme if (i) you have subscribed for LSOS of the previous year and purchased stamp products under that account in that year; and (ii) you also qualify to become a member of the "Member Reward Scheme" under the conditions mentioned in clause 22 above. A member of the "Thank You Perk" incentive scheme is eligible for a "Thank You Perk" gift specified in the Guide.
24.	You will become a "Young Collector" if : (i) you are a resident of Hong Kong; (ii) you were born on or after 1 January 1991; (iii) you have a Hong Kong correspondence address; and (iv) you are an LSOS accountholder.

25.	For you are aged below 18, an acknowledgement by your parent or guardian aged 18 or above is required by signing and providing details on your application form as his/her endorsement of your profile and application.
26.	As a Young Collector, if you have successfully ordered any stamp products specified in the Guide of HK\$100 or above (including Special Delivery Charges) in your application form which must be submitted during the incentive period, you will be eligible for a gift of the “Young Collectors Bonus Scheme” specified in the Guide.
27.	You will be regarded as an “Existing Member” if (i) you have subscribed as a LSOS member in any one year during the five (5) years’ period preceding the incentive period; and (ii) you have placed orders for any stamp products specified in the Guide of HK\$50 or above (including Special Delivery Charges) under such account by submitting your application during the incentive period. Otherwise, you will be regarded as a “New Member”.
28.	“Member-Get-Member Reward Scheme” – if an Existing Member recommends a New Member to join the LSOS and if each of the Existing Member and the New Member submitted his/her application for ordering any stamp products specified in the Guide of HK\$50 or above (for Existing Member) and of HK\$100 or above (for New Member) (including Special Delivery Charges) during the incentive period, each of them is eligible for the reward of the “Member-Get-Member Reward Scheme” specified in the Guide.
29.	Each New Member may only identify one Existing Member as his/her referee for the “Member-Get-Member Reward Scheme” by stating the LSOS account number and the name of the Existing Member.
30.	“Young Collectors Retention Scheme” – if (i) you are a member of the “Young Collectors Bonus Scheme” of LSOS in the previous year, (ii) you were born in 1990 and (iii) in your application submitted during the incentive period, you have placed order for stamp products as specified in the Guide of HK\$50 or above (including Special Delivery Charge), you will be eligible for the reward of the “Young Collectors Retention Scheme” specified in the Guide.

31.	If you submit your application for ordering any stamp products specified in the Guide of HK\$50 or above during the incentive period: (i) using Auto-order Plan; or (ii) making a standing order for one or more stamp product series as specified in the Guide (e.g. the Lunar New Year Animals series, the Mainland Scenery series and Prestige Annual Stamp Album/Pack) under the Flexi-order Plan, you will be eligible for the reward of the “Order Plan Special Reward” specified in the Guide.
32.	You may join the “Early Bird Bonus Scheme” if you reside in Hong Kong, have submitted your application during the incentive period, and you have in your application placed orders for stamp products specified in the Guide of HK\$50 or above (including Special Delivery Charges). You as a member of such Scheme will be granted one bonus point for every one Hong Kong Dollar spent on stamp products ordered in your application submitted during the incentive period. Bonus points earned during the incentive period and the valid unused bonus point balance in your LSOS account (if applicable) carried forward from previous years (if any) will be valid for redeeming the incentive gifts according to the required bonus points specified in the Guide. Bonus points earned are non-transferable to other LSOS accountholder(s) or to any other LSOS account(s), even those under the same LSOS accountholder’s name. Acceptance of the redemption application is subject to sufficient bonus points earned by the LSOS accountholder and the availability of the selected gift item(s). No cancellation, alteration or replacement can be made after an application of redemption is accepted by HKP. Under no circumstances can any of the gifts redeemed be exchanged for cash or other services of HKP. LSOS accountholders who have their accounts early terminated due to its failure to make payment for any stamp product will be disqualified from the “Early Bird Bonus Scheme” and will be required to return to the Philatelic Bureau all incentive gifts collected. All LSOS accountholders may carry forward any unused bonus points earned or accumulated. These unused bonus points will expire on the last day of August of the 3 rd following year.
33.	Should the demand for incentive gifts of the “Early Bird Bonus Scheme”, the “Member Reward Scheme”, the “Thank You Perk” incentive scheme, the “Member-Get-Member Reward Scheme”, the “Young Collectors Retention Scheme”, the “Young Collectors Bonus Scheme” and the “Order Plan Special Reward” exceed the quantities of the incentive gifts reserved, HKP reserves the right to distribute the gifts on a first-come-first-served basis, by balloting, or such other methods as HKP may specify from time to time.
34.	The collection/delivery arrangement of such reward and other incentive gifts under "Early Bird Bonus Scheme", the “Member Reward Scheme”, "Thank You Perk" incentive scheme, the

	“Member-Get-Member Reward Scheme”, the “Young Collectors Retention Scheme”, the “Young Collectors Bonus Scheme” and the “Order Plan Special Reward” is specified in the Guide (which may be revised by HKP at its discretion from time to time).
35.	HKP reserves the right to alter the terms and conditions of the “Early Bird Bonus Scheme”, “Young Collectors Bonus Scheme”, “Member-Get-Member Reward Scheme”, “Member Reward Scheme”, “Thank You Perk” incentive scheme, the “Young Collectors Retention Scheme” and the “Order Plan Special Reward” set out in these Terms and Conditions from time to time without giving prior notice to you.
36.	HKP reserves the rights to distribute the incentive gifts and allocate the bonus points arising from the “Early Bird Bonus Scheme”, “Young Collectors Bonus Scheme”, “Member-Get-Member Reward Scheme”, “Member Reward Scheme”, “Thank You Perk” incentive scheme, the “Young Collectors Retention Scheme” and the “Order Plan Special Reward”.
37.	HKP may release new products not specified in the Guide and the application form on an ad hoc basis and LSOS accountholders will be advised of these products either via direct mail or other methods. If you who have placed orders under Auto-order Plan, you will have committed to purchase these new products if they fall within the same product type selected by you under such Plan. If you are an LSOS account holder under the Flexi-order Plan, you will have to submit a new application form for ordering such new issues before the application deadline. These Terms and Conditions apply to any order and purchase of all such additional ad hoc releases.
38.	Effective from 9 September 2005, all membership cards of LSOS accountholders have been upgraded from the paper format to “plastic card” format. Unlike the previous card, this plastic membership card will not be issued annually. In this regard, LSOS accountholders are entitled to one free membership card per account and will be issued once per account; replacement of LSOS plastic cards will be subject to payment of a fee of HK\$50 per card.
39.	If you provide the date or month of your birth in the application form, HKP will endeavour to send a birthday greeting per person to your local correspondence address stated in the application form or your last known address in the month of your birth by ordinary mail. HKP will not be responsible for any undelivered, late delivery or loss of the birthday greeting. Order submitted to or placed with HKP after your birthday will not be entitled to any special token.

40.	Notwithstanding anything provided herein, HKP reserves the right to amend or supply the Terms and Conditions by giving no less than seven (7) working days notice to you. In addition, and without prejudice to the generality of the foregoing, HKP may alter the delivery or collection dates of all or any stamp products and incentive gifts, and to revise the incentive period without giving prior notice to you. You shall have no claim whatsoever against HKP for any such alteration or revision.
41.	Any subscription as a LSOS accountholder through the online service – Stamp OnNet and/or place order through the online service – Stamp OnNet shall be subject to the Agreement of Stamp OnNet displayed at the website - www.stamponnet.hongkongpost.com .
42.	You undertake to comply with all laws and regulations whether of Hong Kong or elsewhere which may be applicable to you and the transactions entered into by you pursuant to these Terms and Conditions.
43.	These Terms and Conditions constitute the whole agreement between HKP and you and supersede any previous agreements, arrangements or understandings between the parties hereto relating to the subject matter hereof. Each of the parties hereto acknowledges and agrees that each of them does not rely on any statements, undertakings, warranties, representations given or made by any of them relating to the subject matter hereof, save for those statements, undertakings, warranties or representations expressly set out in these Terms and Conditions.
44.	No failure of any party hereto to exercise, and no delay in exercising, any right or remedy in respect of any provision of these Terms and Conditions shall operate as a waiver of such right or remedy.
45.	If any provision of these Terms and Conditions shall be found to be illegal, invalid or unenforceable (whether in whole or in part) under any laws of any competent jurisdiction, such illegality, invalidity or unenforceability shall not affect the remaining provisions of these Terms and Conditions, all of which shall remain in full force and effect.
46.	(i) Unless expressly provided otherwise, each notice, demand or other communication given or made by you to HKP under these Terms and Conditions shall be in writing and delivered by

	<p>hand or courier, or dispatched by prepaid registered post or prepaid post, to Hongkong Post Philatelic Bureau, 1/F, Trade Square, 681 Cheung Sha Wan Road, Kowloon, Hong Kong or such other address as HKP has by at least five (5) days' prior written notice specified to you. Such notices, demands or other communications shall be deemed to have been properly given or made by you as follows:-</p> <p>(a) if delivered by hand or courier, upon delivery at the said address of HKP;</p> <p>(b) if sent by post, two (2) business days after the date of posting.</p> <p>(ii) Unless expressly provided otherwise, each notice, demand or other communication given or made by HKP to you under these Terms and Conditions shall be in writing and delivered by hand or courier, or dispatched by prepaid registered post or prepaid post, or sent by facsimile or email, to your correspondence address, facsimile number or email address (as the case may be) as you have submitted to HKP in your application or such other correspondence address, facsimile number or email address as you have by at least five (5) days' prior written notice specified to HKP. Such notices, demands or other communications shall be deemed to have been properly given or made by HKP as follows:-</p> <p>(a) if delivered by hand or courier, upon delivery at your correspondence address;</p> <p>(b) if sent by post, two (2) business days;</p> <p>(c) if sent by facsimile or electronic mail, when despatched.</p>
47.	<p>These Terms and Conditions will be governed by and construed in accordance with the laws of Hong Kong. The parties hereto irrevocably agree that the courts of Hong Kong will have exclusive jurisdiction to determine any claim or matter arising under or in connection with the interpretation or implementation of these Terms and Conditions or the exercise of any rights or the performance of any obligations arising under these Terms and Conditions.</p>
48.	<p>In case of any conflict or inconsistency arising between the English version and the Chinese translation of these Terms and Conditions, the English version shall prevail.</p>