

# enJoy Card Welcome Gifts Terms and Conditions

## HKD1,500 Designated Merchant Coupons Terms and Conditions:

- Merchant Coupons will be mailed to customers within 14 working days from the issue date of Card Collection Advice. The use of Merchant Coupons is subject to the relevant Terms and Conditions. For details, please refer to the Merchant Coupons.
- Merchant Coupons are available while stocks last.

## \$150 enJoy Dollars Terms and Conditions:

- To entitle to \$150 enJoy Dollars, successfully approved Principal Card customer of enJoy Credit Card/Spending Card is required to accumulate retail transactions at any enJoy Card Designated Merchants or cash advances of HKD1,500 within 90 days from the issue date of Card Collection Advice.
- \$150 enJoy Dollars will be credited to Principal Card customer's enJoy Card account, and a notification will be mailed to the Principal Card customer within 2 months after the Principal Card customer has fulfilled the spending requirement. The enJoy Card account should be valid and in good standing when the enJoy Dollars are credited.
- These Terms and Conditions are in addition to the Cardmember Agreement and in the event of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.

## LG Portable DVD Player Terms and Conditions:

- The gift is only applicable to Principal Card customer of enJoy Credit Card.
- Redemption letter will be mailed to Principal Card customer within 14 working days after the issue date of the Card Collection Advice. For detailed Terms and Conditions, please refer to the redemption letter.
- Hang Seng Bank Limited ("Hang Seng") will debit the approved enJoy Card account of customer with the redemption price of the LG Portable DVD Player (i.e. HKD888) ("Redemption Price") by 6 consecutive monthly instalments (each instalment is HKD148), commencing from such date as Hang Seng may prescribe at its full discretion.
- Price listed is the market retail price provided by the supplier on 1 December 2008.
- Hang Seng will hold an amount equivalent to the Redemption Price from the credit limit of the customer's enJoy Card account until the last instalment has been debited. Hang Seng will proportionally reduce the hold amount from the credit limit of the Credit Card account every month after Hang Seng successfully debits the customer's enJoy Card account with the instalment amount due.
- On default of payment of any moneys due under the enJoy Card account or in case of breach of any provisions of the applicable Cardmember Agreement governing the use of the enJoy Card account ("Cardmember Agreement") or any of these Terms and Conditions by customer or in case of cancellation or termination of the customer's enJoy Card account or the instalment offer for whatever reason, all outstanding instalments or balance of moneys owing under these Terms and Conditions shall immediately become due and payable by customer and shall, at the absolute discretion of Hang Seng, be debited against the enJoy Card account whereupon the Cardmember Agreement shall apply to all the said instalments or balance.
- If the customer selects LG Portable DVD Player and has not redeemed the LG Portable DVD Player at designated redemption centre within 90 days from the issue date of Card Collection Advice, Hang Seng will debit the approved enJoy Card account with the Redemption Price of the LG Portable DVD Player by 6 consecutive monthly instalments (each instalment is HKD148) commencing from such date as Hang Seng may prescribe at its full discretion.
- These Terms and Conditions are in addition to the Cardmember Agreement and in the event of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.

## Kyodo Coffee Maker Terms and Conditions:

- The gift is only applicable to Principal Card customer of enJoy Platinum Card whose application is successfully applied online and approved during the period from 1 October to 31 December 2009.
- Redemption letter will be mailed to the Principal Card customer within 14 working days upon card approval. The gift will not be offered if the application is not approved or cancelled. For Terms and Conditions, please refer to the redemption letter.
- These Terms and Conditions are in addition to the Cardmember Agreement and in the event of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.

## \$20 enJoy Dollars Terms and Conditions:

- The offer is only applicable to Principal Card customer of enJoy Classic Card whose application is successfully applied online and approved during the period from 1 October to 31 December 2009.
- \$20 enJoy Dollars will be credited to Principal Card customer's enJoy Card account within 14 working days upon card approval. The enJoy Card account should be valid and in good standing when the enJoy Dollars are credited.
- These Terms and Conditions are in addition to the Cardmember Agreement and in the event of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.

## Interest-free Cash Instalment Plan Terms and Conditions:

- Interest-free Cash Instalment Plan ("Instalment Plan") is only applicable to Principal Credit Card customer. Instalment Plan is not applicable to full-time student applicants. Customer can enjoy a preferential monthly handling fee as low as 0.39% if they apply for the Instalment Plan within the first 3 months the enJoy Card account is opened. The card open date of your enJoy Card account is based on the issue date of your Card Collection Advice.
- Customer can call the Customer Service Hotline to enquire the personalised handling fee upon receipt of new card. The annualised percentage rate for 0.39% monthly handling fee calculated based on the requirement of the Code of Banking practice is as follows: 8.28% for 6 months, 8.87% for 12 months, 9.04% for 18 months, 9.10% for 24 months, 9.10% for 36 months. The exact handling fee charged to the customer is the handling fee that Hang Seng notifies the customer upon application receipt.
- For details of the Instalment Plan and other Terms and Conditions, please refer to the Instalment Plan application form attached with the new card.

## Other Terms and Conditions:

- To entitle to the Welcome Gift, enJoy Card customer is required to submit the application and be approved on or before 31 December 2009.
- Welcome Gifts are only applicable to Principal Card customer of enJoy Credit Card/Spending Card.
- For application of one or more than one Supplementary Card(s) at the same time as the enJoy Principal Card (not applicable to Supplementary Private Label Card), Principal Card customer can get only \$50 enJoy Dollars once upon approval of application, on the condition that Supplementary Card customer shall make 1 retail transaction or cash advance within 90 days from the date of Card Collection Advice. \$50 enJoy Dollars will be credited to Principal Card customer's enJoy Card account and a notification will be mailed to the customer within 2 months.
- If customer has received the gift but subsequently cancels the Credit Card within the first 13 months from the date of account opening, a handling fee of HKD150 (applicable to \$150 enJoy Dollars) or HKD888 (applicable to LG Portable DVD Player) and HKD50 (applicable to Supplementary Card applied at the same time as the Principal Card) will be charged.
- Gifts are available while stocks last.
- In case the selected gift runs out of stock, Hang Seng reserves the right to replace it with another gift. If there is no indication on choice of gift, customer will be considered as having given up the right for the Welcome Gift. Once the gift is chosen or redeemed, no change or replacement will be accepted.
- All products, services and information regarding this promotion are directly sold and supplied to customer by the supplier who is responsible for all related obligations and liabilities.
- Offers cannot be exchanged for cash or other products.
- Each customer is only entitled to the Welcome Gifts of enJoy Card once.
- Hang Seng reserves the right to vary or terminate the offers at any time and to amend the Terms and Conditions of the offers thereof from time to time. In case of dispute, the decision of Hang Seng shall be final.

