



恒生銀行
HANG SENG BANK



額外獎賞高達：

\$110 或 **22,000**
CASH dollars *yuu* 積分獎賞

貴為特選客戶，憑你名下的恒生信用卡主卡於優惠期內累積合資格簽賬，可賺額外獎賞。**無需登記，立即簽賬！**

獎賞1

額外高達**\$60 CASH dollars** 或 **12,000 yuu** 積分獎賞

每階段累積以下類別簽賬淨值滿HKD1,000或以上，即可賺額外獎賞：

網上購物 **本地零售簽賬** **繳交保險費用¹**

階段	恒生信用卡 ² (enJoy卡除外)	enJoy卡 ³
2022年3月5日 至4月4日 (階段1)	\$30 <i>CASH dollars</i>	6,000 <i>yuu</i> 積分獎賞
2022年4月5日 至5月4日 (階段2)	\$30 <i>CASH dollars</i>	6,000 <i>yuu</i> 積分獎賞

獎賞2

新增 階段2 Apple Store簽賬加碼賞！

於Apple Store零售店或網上商店單一簽賬淨值滿HKD3,500，再賺額外**\$50 CASH dollars** / **10,000 yuu** 積分獎賞⁴。

提示：
Apple Store簽賬同時計算於階段2之獎賞1合資格交易，額外獎賞合共高達**\$110 CASH dollars** / **22,000 yuu** 積分獎賞！

註：

1. 只包括經保險公司誌賬之簽賬，但不包括透過恒生信用卡網上繳費服務繳交之保險費用。
2. 每位特選客戶憑其名下每張合資格信用卡主卡(不包括enJoy卡)於整個優惠期內於獎賞1最多可享額外\$60 Cash Dollars獎賞。
3. 每位特選客戶憑其名下每張合資格enJoy卡主卡於整個優惠期內於獎賞1最多可享額外12,000 yuu積分獎賞。
4. 每位特選客戶憑其名下每張合資格信用卡主卡於整個優惠期內於獎賞2最多可享額外\$50 Cash Dollars獎賞（恒生信用卡）/ 10,000 yuu 積分獎賞（enJoy卡）。

簽賬激賞額外回贈高達 5% CASH dollars / 4X yuu 積分獎賞

**獎賞王道
簽賬激賺又當錢使**



網上購物、流動支付、指定百貨公司、全港食府及商戶免息分期簽賬**額外回贈高達5% CASH dollars / 4X yuu 積分獎賞**；精選美食外賣送餐平台簽賬再有**每單額外回贈高達\$20 CASH dollars / 4,000 yuu 積分獎賞**！立即登記！

獎賞由2022年3月1日起至2022年4月30日，指定恒生信用卡適用並須簽賬滿指定金額，登記、詳情及條款細則，請瀏覽恒生信用卡簽賬激賞網頁。

「特選客戶額外簽賬獎賞」之條款及細則

1. 獎賞1優惠期由2022年3月5日至5月4日（「獎賞1優惠期」）；而獎賞2優惠期由2022年4月5日至5月4日（「獎賞2優惠期」）。
2. 所有獎賞只適用於收到有關推廣短訊之特選恒生信用卡主卡客戶（「特選客戶」），以恒生銀行有限公司（「恒生」）之紀錄為準。
3. 特選客戶必須以2021年9月30日或以前發出的個人名義之恒生信用卡（包括聯營卡，惟不適用於銀聯信用卡、商務卡、公司卡、消費卡、美元Visa金卡、恒生銀聯人民幣鑽石商務卡、人民幣信用卡、eShopping 萬事達卡或專享卡）簽賬（「合資格信用卡」），方可享以上獎賞。
4. 獎賞1共分為兩個階段，階段1為2022年3月5日至4月4日；階段2為2022年4月5日至5月4日。獎賞1優惠期內，特選客戶每階段憑每張合資格信用卡累積合資格交易簽賬（如第6條所訂明）淨值滿HKD1,000，可享\$30 Cash Dollars獎賞或6,000 yuu積分獎賞。每張合資格信用卡於獎賞1優惠期內於獎賞1最多可獲\$60 Cash Dollars獎賞或12,000 yuu積分獎賞；而每位特選客戶憑其名下每張合資格信用卡於獎賞2優惠期內於Apple Store香港零售店或網上商店單一簽賬淨值滿HKD3,500之港幣簽賬，可享額外\$50 Cash Dollars獎賞或10,000 yuu積分獎賞。每張合資格信用卡於獎賞2優惠期內最多可享獎賞2一次。
5. 所有獎賞只適用於特選客戶名下所有合資格信用卡主卡，每張合資格信用卡之累積合資格交易簽賬將獨立計算。所有合資格交易須於優惠期內完成及於2022年5月18日或之前已誌賬於有關信用卡戶口內。
6. 獎賞1之合資格交易為特選客戶以合資格信用卡於優惠期內於網上購物之港幣或外幣簽賬、本地零售商戶之港幣簽賬或經保險公司誌賬之保險費用（「合資格交易」）。合資格交易並不包括網上繳費（包括但不限於繳交水費、電費、保險費、其他銀行及信用卡賬項等）及交稅之交易、電話/傳真訂購（包括繳費及購物）、購買禮券、分期付款、結餘轉戶、分拆簽賬、「八達通自動增值」款項（包括透過電子錢包或任何其他途徑增值Smart Octopus）、購買及/或充值儲值卡或透過電子錢包的簽賬交易、於金融機構/非金融機構購買產品/服務的交易（包括但不限於外匯、滙票、旅行支票、存款及過數/轉賬及Plus500、IG.com等交易平台之簽賬）、自動轉賬、現金透支、現金透支手續費、信用卡年費、財務費用、逾期費用及常行付款授權指示之交易、或任何以大學/大專聯營信用卡所作之學費/考試費用/書店簽賬，有關簽賬定義詳情請瀏覽恒生網頁。任何被發現為虛假或最後被取消/退回之交易，皆為不合資格之交易及不適用於本推廣。
7. 簽賬淨值為合資格信用卡之最後簽賬金額，如使用Cash Dollars / Merchant Dollars / yuu積分獎賞/現金券或禮券/其他折扣或優惠均不會計算入簽賬淨值。
8. 恒生enJoy Visa白金卡及恒生enJoy 消費卡客戶會賺取yuu積分獎賞。有關enJoy卡積分獎賞計劃之詳情，請瀏覽恒生enJoy卡網頁。
9. 在任何情況下，所獲得之Cash Dollars獎賞或yuu積分獎賞亦將不得轉讓或兌換現金。
10. 恒生將根據 VISA 國際組織、Mastercard Asia/Pacific (Hong Kong) Limited或個別商戶之收單銀行的商戶編號或交易類別釐定及全權酌情決定合資格交易及界定合資格商戶編號。客戶進行簽賬交易前，恒生恕不負責澄清該項交易可否獲享額外獎賞。恒生保留合資格交易的最終決定權。
11. 所獲得之額外Cash Dollars獎賞或yuu積分獎賞將於2022年8月份或之前存入合資格客戶之有關合資格信用卡戶口內，而該信用卡戶口於有關Cash Dollars獎賞或yuu積分獎賞存入時必須仍然有效及信用狀況良好。客戶屆時可登入恒生個人e-Banking（如適用）或致電24小時恒生信用卡推廣熱線2998 6899查詢有關獎賞詳情。
12. 所有客戶所獲得之Cash Dollars獎賞或yuu積分獎賞必須經恒生核對其有關之交易紀錄，方可作實。如有任何爭議，將以恒生之紀錄為準。
13. 除特別註明外，此推廣不可與其他推廣優惠同時使用（簽賬激賞及enJoy卡簽賬優惠除外），包括但不限於個別商戶推廣之Cash Dollars獎賞或yuu積分獎賞。
14. 客戶必須保留每項已誌賬之簽賬存根正本，恒生保留要求客戶出示簽賬存根正本以作核實之權利，已遞交給恒生的簽賬存根將不獲發還。
15. 使用Cash Dollars須受恒生信用卡會員獎賞計劃條款及細則約束，詳情請瀏覽恒生Cash Dollars / Merchant Dollars 特約商戶網頁。
16. 使用yuu積分獎賞須受恒生enJoy卡積分獎賞計劃的章則及條款約束，詳情請致電24小時恒生信用卡推廣熱線2998 6899。
17. 恒生保留隨時暫停、更改或終止本推廣及不時修改條款及細則之權利。如有任何爭議，恒生保留最終決定權。
18. 除客戶及恒生（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
19. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
20. 本條款及細則受現行監管規定約束。

借定唔借？還得到先好借！

Extra reward up to:

\$110 or **22,000**
CASH dollars *yuu* Reward Points

As a Selected Customer, you can earn extra Reward with your principal Hang Seng Credit Card(s) upon accumulating Eligible Transactions during the Promotion Period. **No registration is required, spend now!**

Reward 1

Extra up to \$60 *CASH dollars* or 12,000 *yuu* Reward Points

Earn extra reward upon accumulating Eligible Transactions with net spending of HKD1,000 or more on any categories below:


-  **Online Spending**
-  **Local Retail Spending**
-  **Insurance Payment¹**

Phase	Hang Seng Credit Cards ² (enJoy Cards excluded)	enJoy Cards ³
5 March to 4 April 2022 (Phase 1)	\$30 <i>CASH dollars</i>	6,000 <i>yuu</i> Reward Points
5 April to 4 May 2022 (Phase 2)	\$30 <i>CASH dollars</i>	6,000 <i>yuu</i> Reward Points

Reward 2

New **Phase 2 Apple Store Bonus Reward!**

Earn extra **\$50** *CASH dollars* / **10,000** *yuu* **Reward Points** upon single net spending of HKD3,500 at Apple Store in-store or online⁴.

 **Tips:**
 Apple Store spending is entitled as eligible transaction of Reward 1 in Phase 2, together you may earn extra reward up to **\$110** *CASH dollars* / **22,000** *yuu* **Reward Points!**

Remarks:

- Insurance Payment includes the Eligible Transactions posted by insurance companies only, excluding insurance payments settled through Hang Seng Credit Card Online Bill Payment Service.
- Each Selected Customer is entitled to a maximum of \$60 Cash Dollars reward under Reward 1 with principal Eligible Credit Card(s) (enJoy Cards excluded) during the whole Promotion Period.
- Each Selected Customer is entitled to a maximum of 12,000 yuu Reward Points under Reward 1 with principal Eligible enJoy Card(s) during the whole Promotion Period.
- Each Selected Customer is entitled to a maximum of \$50 Cash Dollars reward (Hang Seng Credit Cards) or 10,000 yuu Reward Points (enJoy Cards) under Reward 2 with principal Eligible Credit Card(s) during the whole Promotion Period.

Spending Wow Reward Extra Rebate up to 5% *CASH dollars* / 4X *yuu* Reward Points

Earn King-size reward & use as cash



Extra rebate up to 5% *CASH dollars* / 4X *yuu* Reward Points on online shopping, mobile payment, designated department stores, local dining, and interest-free merchant instalment. What's more? **Extra rebate up to \$20 *CASH dollars* / 4,000 *yuu* Reward Points per transaction** on selected food delivery platforms. Register now!

Rewards start from 1 March 2022 to 30 April 2022. The offers are applicable to eligible Hang Seng Credit Cards and designated transaction amount. For registrations, offer details, terms and conditions, please visit Hang Seng Credit Card Spending Wow Reward promotion page.

Terms and Conditions of "Selected Customers extra Spending Reward" ("Reward"):

- Reward 1 promotion period is from 5 March to 4 May 2022 ("Reward 1 Promotion Period") while Reward 2 promotion period is from 5 April to 4 May 2022 ("Reward 2 Promotion Period").
- Rewards are only applicable to the Selected Customers of principal Hang Seng Credit Card ("Selected Customers") who received the designated promotional SMS, subject to the record of Hang Seng Bank Limited ("Hang Seng").
- Selected Customers must settle the payment with personal Hang Seng Credit Card of the principal card(s) (including Affinity Card, but excluding UnionPay Credit Card, Commercial Card, Business Card, Spending Card, USD Visa Gold Card, Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, eShopping Mastercard and Private Label Card) which issued on or before 30 September 2021 ("Eligible Credit Card(s)") to enjoy the Reward.
- Reward 1 is divided into 2 phases, phase 1 is from 5 March to 4 April 2022; phase 2 is from 5 April to 4 May 2022. During Reward 1 Promotion Period, Selected Customers can enjoy \$30 Cash Dollars reward / 6,000 yuu Reward Points upon accumulating Eligible Transactions (as specified in Clause 6) with net spending of HKD1,000 with Eligible Credit Card in each phase. Each Eligible Credit Card is entitled to a maximum of \$60 Cash Dollars reward / 12,000 yuu Reward Points during Reward 1 Promotion Period; Each Selected Customer can enjoy \$50 Cash Dollars reward / 10,000 yuu Reward Points upon single net spending of HKD3,500 settled in Hong Kong Dollar at Apple Retail Stores in Hong Kong or Apple Online Store with Eligible Credit Card during Reward 2 Promotion Period. Each Eligible Credit Card is entitled to Reward 2 once only during Reward 2 Promotion Period.
- All Rewards are only applicable to all Eligible Credit Cards of the principal card of Selected Customers. Accumulative of Eligible Transactions for each Eligible Credit Card will be calculated independently. All Eligible Transactions must be completed within the Promotion Period and posted to the relevant credit card account on or before 18 May 2022.
- Eligible Transactions of Reward 1 include Online spending settled in Hong Kong Dollars or foreign currencies, Local Retail spending settled in Hong Kong Dollar, or Insurance Payment posted by insurance companies with the Eligible Credit Card during the Promotion Period ("Eligible Transactions"). Eligible Transactions do not include any online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payment to other banks and credit cards, etc.) and tax payments, phone / fax orders (including bill payments and purchases), cash coupon purchase, instalment payments, balance transfers, split transactions, "Octopus Automatic Add-Value Service" auto top-up amounts (including but not limited to reloading of Smart Octopus via e-wallets or other channels), purchase and / or reload of stored value cards or e-wallets or transactions via e-wallets, purchase of products / services at financial / non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers and Trading Platform spending in Plus500, IG.com etc.), autopays, cash advance transactions, handling fees of cash advance / annual fees / finance charges, late charges of credit cards and any transactions under recurring payment instructions or Transactions of Tuition Fee Payment / Examination Fee Payment / Bookstores made with University / College Affinity Credit Card, please refer to Hang Seng website for relevant spending definition and details. All transactions that are found to be fraudulent or eventually cancelled / returned will be considered as ineligible transactions and are not applicable to this promotion.
- Net spending means the final amount charged to the Eligible Credit Card. The use of Cash Dollars / Merchant Dollars / yuu Reward Points / cash coupons or gift vouchers / other discounts or offers will not be taken into account.
- Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card are rewarded with yuu Reward Points. Please refer to Hang Seng enJoy Card promotion page for Reward Points Programme detail.
- All rewarded Cash Dollars / yuu Reward Points cannot be transferred or converted into cash under any circumstances.
- Eligible Transactions and eligible merchant codes shall be classified according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited and Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank, and at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Reward before the Customers conduct the transactions.
- The extra Cash Dollars Reward / yuu Reward Points will be credited into the Eligible Credit Card accounts respectively in or before August 2022. Such credit card accounts should remain valid and in good standing when the relevant Cash Dollars / yuu Reward Points are credited. Customers can log in to Hang Seng Personal e-Banking (if applicable) or call 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
- Hang Seng will determine the eligibility of all Cash Dollars / yuu Reward Points to be rewarded based on the transactions records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
- Unless otherwise specified, the offers cannot be used in conjunction with other offers (except Spending Wow Reward and enJoy Card Spending Promotion), including but not limited to Cash Dollars Reward / yuu Reward Points of specific merchant promotion.
- Customers must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
- Use of Cash Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme, please visit Hang Seng Cash Dollars & Merchant Dollars Designated Merchants page for details.
- The redemption of yuu Reward Points is subject to the terms and conditions of Hang Seng enJoy Card Reward Points Programme, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 for details.
- Hang Seng reserves the right to suspend, revise or terminate the Promotion at any time and to amend the terms and conditions thereof from time to time. In case of any disputes, the decision of Hang Seng shall be final.
- No person other than the customer 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 provision of these Terms and Conditions.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These Terms and Conditions are subject to prevailing regulatory requirements.

To borrow or not to borrow? Borrow only if you can repay!