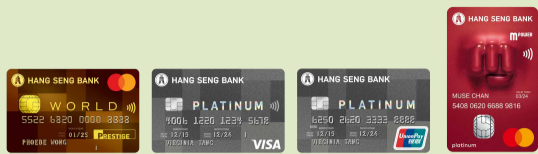




恒生銀行
HANG SENG BANK



CASH dollars 當錢使雙重獎賞

日日大抽獎贏取高達\$1,000 CASH dollars

兼享\$1 CASH dollar 優惠

憑可賺取Cash Dollars之指定恒生信用卡¹簽賬，扣 **CASH dollars 當錢使** 即可享**雙重獎賞**！

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「CASH dollars 當錢使」日日大抽獎 贏取高達\$1,000 CASH dollars

於全港超過7,400間線上線下 **CASH dollars** 特約商戶簽賬時扣 **CASH dollars 當錢使**，每位客戶憑其名下信用卡作任何扣Cash Dollars之合資格交易即自動獲享每日抽獎機會1次，有機會**贏取\$1,000/ \$500/ \$100/ \$50/ \$20/ \$10 Cash Dollars**獎賞，**獎賞超過58,210份**，**無需登記**，所有接收恒生推廣短訊之信用卡客戶²都可自動參加抽獎！

優惠期：2022年5月1日至11月30日

CASH dollars 特約商戶包括：



有關**CASH dollars** 特約商戶名單，請瀏覽恒生信用卡Cash Dollars 特約商戶網頁。

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每月精選 **CASH dollar 當錢使**³

11月精選

OpenRice 開飯喇 \$1 CASH dollar 即時當HKD2使用



逢星期日至二，預訂外賣自取、餐飲券或使用OpenRice Pay單一簽賬淨值滿HKD80或以上，即可以**\$1 CASH dollar 當HKD2使用**。

優惠期：即日起至2022年11月30日

優惠詳情、條款及細則請瀏覽恒生信用卡OpenRice優惠網頁。

註：

- 除另有訂明，優惠適用於恒生信用卡、聯營卡、商務卡、公司卡或消費卡，惟日日大抽獎優惠不適用於恒生商務卡、公司卡，OpenRice優惠不適用於恒生銀聯信用卡；而以上優惠均不適用於恒生enJoy Visa白金卡、enJoy 消費卡、美元Visa金卡、人民幣信用卡、銀聯人民幣鑽石商務卡、e-shopping萬事達卡及專享卡。
- 不論交易次數，每人每日最多獲享1次抽獎機會。優惠只適用於設定透過流動電話短訊渠道接收恒生最新優惠、推廣及服務資訊的合資格信用卡客戶，以抽獎時銀行的紀錄為準。得獎者將於14個工作天內收到短訊通知得獎結果。
- 只需合乎相關商戶的簽賬要求即可換購，優惠無需登記。

「Cash Dollars 當錢使」日日大抽獎之條款及細則：

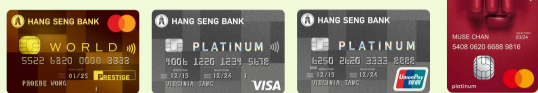
1. 恒生信用卡「Cash Dollars 當錢使」日日大抽獎（「抽獎」）之推廣期為2022年5月1日至11月30日，包括首尾兩日（「推廣期」）。
2. 恒生銀行有限公司（「恒生銀行」）客戶需符合以下條件方可於推廣期內獲得抽獎機會，包括恒生銀行職員（「合資格客戶」）：
 - i. 恒生信用卡、聯營卡或消費卡主卡持有人，惟恒生enJoy Visa白金卡、enJoy 消費卡、美元Visa金卡、人民幣信用卡、銀聯人民幣鑽石商務卡、e-shopping萬事達卡及專享卡並不適用於此推廣（「合資格信用卡」），及
 - ii. 設定透過流動電話短訊渠道接收恒生最新優惠、推廣及服務資訊，以抽獎時銀行的紀錄為準。
3. 合資格客戶於全港Cash Dollars特約線上/零售商戶憑合資格信用卡每單一簽賬時扣\$1 Cash Dollar或以上，不包括經Cash Dollars 精選獻禮之交易及恒生銀行內部系統調整Cash Dollars之交易（「合資格交易」），即自動獲享抽獎機會1次。抽獎按每合資格客戶計算。每名合資格客戶憑其名下所有合資格信用卡之合資格交易每日最多可獲抽獎機會1次。合資格客戶會自動參加當日的抽獎，無需登記。有關Cash Dollars特約線上/零售商戶名單請瀏覽hangseng.com/cashmerc。
4. 恒生銀行將於合資格客戶名單內由系統隨機抽得出得獎者（「得獎者」），以銀行系統處理完整合資格交易紀錄日為準。得獎者可獲以下表列中其中一項Cash Dollars獎賞（「Cash Dollars獎賞」）。

	獎賞詳情 – Cash Dollars	得獎者名額
每日獎賞	\$1,000	1
	\$500	1
	\$100	3
	\$50	10
	\$20	50
	\$10	150

5. 得獎者將於14個工作天內收到由恒生銀行發出之短訊通知得獎結果。Cash Dollars獎賞將分階段於2022年10月（適用於2022年5月至7月之合資格簽賬）、12月（適用於2022年8月至9月之合資格簽賬）及2023年2月份（適用於2022年10月至11月之合資格簽賬）或之前自動存入合資格信用卡戶口。該戶口於存入有關Cash Dollars獎賞時，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。
6. 恒生銀行不承擔任何不完整、丟失、延誤、損壞、字跡模糊或含誤導成份的短訊溝通之責任。如因任何電訊網絡的通訊或技術問題、故障、意外或其它原因，致使得獎者未能收取此推廣活動的短訊，本行概不負責。
7. 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。
8. 在任何情況下，所獲得之Cash Dollars不得轉讓，亦不可兌換現金或其他產品。
9. 恒生銀行提供此優惠。如遇有關本推廣任何爭議，恒生銀行的決定為最終決定。
10. 恒生銀行保留隨時更改或轉換Cash Dollars 為同等價值/ 金額/ 兌換率之獎賞（包括但不限於積分或現金回贈） 予得獎者之權利，毋須另行通知。代替的其他禮品其性質或與本推廣活動之禮品有異。
11. 本行保留權利隨時暫停、更改或終止所有優惠及不時更改其條款及細則。本行對優惠之所有事宜均有最終決定權，並對所有人士具約束力。
12. 除客戶，恒生銀行（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。
13. 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。
14. 本條款及細則受現行監管規定約束。
15. 本條款及細則之中英文文本如有歧異，概以英文本為準。

註：恒生消費卡戶口並不獲計算利息。恒生消費卡戶口之結餘並非受保障存款，不受香港的存款保障計劃保障。

借定唔借？還得到先好借！



Double Rewards to use *CASH dollars* as Cash

Daily Lucky Draw to win up to \$1,000 *CASH dollars* and enjoy \$1 *CASH dollar* offer



Enjoy double rewards by spending and using *CASH dollars* as cash with selected Hang Seng Credit Card with Cash Dollars earning function¹!

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Win up to \$1,000 *CASH dollars* in "Use *CASH dollars* as Cash" Daily Lucky Draw

Offset spending with *CASH dollars* redemption at over 7,400 outlets of online and offline *CASH dollars* designated merchants in Hong Kong and get 1 lucky draw entry automatically with any eligible Cash Dollars redemption made with the credit cards under the same customer and get a chance to **win \$1,000/ \$500/ \$100/ \$50/ \$20 or \$10 Cash Dollars rewards** with **over 58,210 prizes, no registration is required**. All credit card customers who opt-in to receive promotional SMS² will be automatically entitled to the lucky draw!

Promotion Period: 1 May to 30 November 2022

CASH dollars designated merchants include:



Discover more *CASH dollars* designated merchants, please refer to Hang Seng Credit Card Cash Dollar Merchant list.

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Monthly Offers : Redeem *CASH dollar* as Cash³

November Hot Picks

OpenRice 開飯喇 \$1 *CASH dollar* as HKD2 in cash



Redeem every \$1 *CASH dollar* to offset HKD2 spending upon single net spending of HKD80 or above in takeaway orders, voucher purchase or using OpenRice Pay on every Sunday to Tuesday.

Promotion Period: From now until 30 November 2022

Terms and conditions apply, please visit OpenRice rewards promotion page.

Remarks:

1. Unless otherwise specified, offers are applicable to Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Hang Seng Commercial Card, Business Card for Daily Lucky Draw offer, and excluding Hang Seng UnionPay Credit Card for OpenRice offer; and Hang Seng enJoy Visa Platinum Card, enJoy Spending Card, USD Visa Gold Card, Renminbi Credit Card, UnionPay Renminbi Diamond Commercial Card, e-shopping Mastercard and Private Label Card for all the above offers.
2. Each customer will be entitled to 1 lucky draw entry per day regardless of number of transactions. Offer is only applicable to Eligible Credit Card customers who have opted-in SMS channel to receive Hang Seng's latest offers, promotion and services message, subject to status of the Bank's record at the time of the Lucky Draw. Winners will be notified of the results within 14 working days via SMS.
3. Fulfill the relevant merchants' spending requirement for redemption and no registration is required.

Terms and Conditions for "Use Cash Dollars as Cash" Daily Lucky Draw:

1. Promotion period of Hang Seng Credit Card— "Use Cash Dollars as Cash" Daily Lucky Draw (the "Lucky Draw") is from 1 May to 30 November 2022, both dates inclusive (the "Promotion Period").
2. Customers of Hang Seng Bank Limited ("Hang Seng Bank") must fulfill the following requirements to be entitled to the Lucky Draw during the Promotion Period, including Staff of Hang Seng Bank. ("Eligible Customers").
 - i. Principal Cardholders of Hang Seng Credit Card, Affinity Card, or Spending Card, but excluding Hang Seng enJoy Visa Platinum Card, enJoy Spending Card, USD Visa Gold Card, Renminbi Credit Card, UnionPay Renminbi Diamond Commercial Card and e-shopping Mastercard, Private Label Card("Eligible Credit Card"), AND
 - ii. Have opted-in SMS channel to receive Hang Seng Bank's latest offers, promotion and services message, subject to status of Bank's record at the time of the Lucky Draw.
3. Eligible Customers will be automatically entitled to 1 lucky draw entry for each single transaction with redemption of \$1 Cash Dollar or more at any Cash Dollars designated online / retails merchants in Hong Kong with Eligible Credit Card, excluding transactions via Cash Dollars Gift Parade or any Cash Dollars adjustment transactions by Hang Seng Bank internal system ("Eligible Transactions"). The lucky draw is on a per Eligible Customer basis. Each Eligible Customer will be entitled to a maximum of 1 lucky draw entry per day for all the Eligible Transactions made with all the Eligible Credit Cards under the same Eligible Customer's name. Eligible Customers will automatically enter the lucky draw of the same day, no registration is required. Please refer to hangseng.com/cashmerc on the list of Cash Dollars designated online / retails merchants.
4. Hang Seng Bank will randomly draw the winners from the Eligible Customers ("Prize Winner") by system program, subject to the bank system record date of complete posted Eligible Transactions. Prize Winners will be rewarded one of the Cash Dollars prizes listed in the below table ("Cash Dollars prize(s)").

	Prize Details - Cash Dollars	No. of winner
Daily Prizes	\$1,000	1
	\$500	1
	\$100	3
	\$50	10
	\$20	50
	\$10	150

5. Prize Winners will be notified by SMS sent from Hang Seng Bank about the prize result within 14 working days. Cash Dollars prize(s) will be credited into the Eligible Credit Card accounts by batches in October (applicable to Eligible Transactions made during May to July 2022), December 2022 (applicable to Eligible Transactions made during August to September 2022) and February 2023 (applicable to Eligible Transactions made during October to November 2022). Such credit card accounts should remain valid and in good standing when the relevant Cash Dollars prizes are credited. Customer can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
6. Hang Seng Bank assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms of SMS communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed electronic transmission which may limit a Prize Winner ability to receive the SMS of this Program.
7. 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.
8. All rewarded Cash Dollars cannot be transferred or converted into cash or exchanged for other products under any circumstances.
9. This promotion is offered by Hang Seng Bank. In case of any discrepancy arising out of the promotion, the decision of Hang Seng Bank shall be final and conclusive.
10. Hang Seng Bank reserves the right to vary or substitute Cash Dollars reward to other forms of rewards (including but not limited to points or cash reward) equivalent to the same values / amounts / earnings ratio of the Cash Dollars to Prize Winners from time to time without prior notice. The nature of the alternative gifts may differ from the Prize offered in this promotion.
11. Hang Seng Bank reserves the right to suspend, vary or terminate all the offers at any time and to amend the relevant terms and conditions from time to time without prior notice. The decision of the Bank on all matters relating to this promotion and the relevant offers shall be final and binding on all parties concerned.
12. No person other than the customer and Hang Seng Bank (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.
13. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. These Terms and Conditions are subject to prevailing regulatory requirements.
15. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Note: Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

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