

General Terms and Conditions

- All offers are valid until 31 December 2018 unless otherwise specified.
- The offers are applicable to regular-priced items / services only and are not applicable to fixed-priced, special-priced, consignment, promotional, festive and designated items / services (unless otherwise specified).
- The offers are not transferable, and cannot be redeemed or exchanged for cash, or used in conjunction with other promotional offers, discounts, coupons, cash coupons, cake coupons or membership benefits / VIP cards / VIP bonus point programmes of the merchants (unless otherwise specified).
- Upon closure of the respective merchants, the relevant offers shall be terminated immediately.
- All products, services, and information related to the offers are directly sold and supplied to customers by the merchants who are solely responsible for all related obligations and liabilities.
- The offers are governed by these terms and conditions and other terms and conditions stipulated by the respective participating merchants. Hang Seng Bank Limited ("Hang Seng") and the merchants reserve the right to suspend, revise or terminate the offers at any time and to amend the terms and conditions of the offers from time to time. In case of any dispute, the decision of Hang Seng and the merchants 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.
- In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.