enJoy Dollars及Cash Dollars使用小貼士
Smart tips on the use of enJoy Dollars and Cash Dollars

問 Q： 於enJoy卡「特約商戶」消費時使用enJoy Dollars及Cash Dollars的扣減次序如何？
While using enJoy Dollars and Cash Dollars concurrently at enJoy Card "Designated Merchants", which one will be deducted first?

答 A： 一律為先扣減enJoy Dollars，後扣減Cash Dollars，直至付清消費金額。客戶不可選擇扣減指定enJoy Dollars或Cash Dollars。
enJoy Dollars will be deducted first, followed by Cash Dollars, until the spending amount is fully settled. Customers cannot select a specific deduction amount of enJoy Dollars or Cash Dollars.

例子 Examples:

當客戶有enJoy Dollars及Cash Dollars結餘各$50
Assume the customer has $50 balance of enJoy Dollars and Cash Dollars respectively

例子 Examples	消費金額 Spending amount	$50 enJoy Dollars 結餘 balance	$50 Cash Dollars 結餘 balance	淨簽賬額 Net card spending
1	HK$30	扣減 Deduct $30 enJoy Dollars	沒有扣減任何 Cash Dollar Without deduction of any Cash Dollar	HK$0
2	HK$80	全數扣減 Use up the balance	扣減 Deduct $30 Cash Dollars	HK$0
3	HK$120	全數扣減 Use up the balance	全數扣減 Use up the balance	HK$20

問 Q： 於enJoy卡「特約商戶」消費時可否只選擇使用enJoy Dollars或 Cash Dollars其中一種？
Can I choose to use either enJoy Dollars or Cash Dollars only when spending at enJoy Card "Designated Merchants"?

答 A： 不可以。如你的卡戶口有enJoy Dollars及Cash Dollars結餘，而消費金額大過enJoy Dollars結餘，系統會自動先扣除enJoy Dollars，再扣除Cash Dollars，以支付該消費金額(請參考上述例子2及3)。
Cannot. If there are balance of enJoy Dollars and Cash Dollars in your card account and the spending amount is more than the balance of enJoy Dollars, the system will automatically deduct enJoy Dollars first, follow by Cash Dollars to settle the payment (please refer to examples 2 and 3 above).

問 Q： 如欲於enJoy卡「特約商戶」消費時使用enJoy Dollars及Cash Dollars，又想保留部分Cash Dollars於Cash Dollars獻禮換領禮品或於Cash Dollars特約商戶當現金使用，該怎麼辦？
What can I do if I want to spend with my enJoy Dollars and Cash Dollars at enJoy Card "Designated Merchants", but would like to retain some Cash Dollars for gift redemption at Cash Dollars Gift Parade or for using as cash at Cash Dollars Designated Merchants?

答 A： 客戶可先透過網上及傳真方法用Cash Dollars換領禮品或於Cash Dollars特約商戶消費購物，然後到enJoy卡「特約商戶」使用剩餘的enJoy Dollars及Cash Dollars。
Customers can redeem gifts via online or fax or spend at Cash Dollars "Designated Merchants" using Cash Dollars first, then visit any enJoy Card Designated Merchant to utilise the remaining enJoy Dollars and Cash Dollars.

問 Q： 如何查詢enJoy Dollars及Cash Dollars結餘？
Where can I check my enJoy Dollars and Cash Dollars balance?

答 A： 1. 登入恒生個人e-Banking：
選擇「卡類服務」> 選擇卡戶口> 按「信用卡獎賞結餘」
Logon to Hang Seng Personal e-Banking:
Select "Cards Services" > Select Card Account > Click "Credit Card Rewards Balance"
2. 參閱enJoy卡「特約商戶」簽賬存根 (適用於查閱enJoy Dollars及Cash Dollars結餘) 或Cash Dollars特約商戶簽賬存根 (適用於查閱Cash Dollars結餘)
Refer to the sales slips from enJoy Card "Designated Merchants" (for enJoy Dollars and Cash Dollars balance) or Cash Dollars Designated Merchants (for Cash Dollars balance)