

恒生 enJoy 卡快閃獎賞

一般條款及細則：

1. 此獎賞只適用於2023年8月22日至9月30日期間（「優惠期」）經指定連結申請恒生enJoy卡主卡並於2023年10月31日或之前獲恒生銀行有限公司（「恒生」）成功批核之特選客戶（「特選客戶」）。
2. 此獎賞設有5,000個名額限制，先到先得，額滿即止。
3. 如恒生enJoy信用卡主卡及其附屬卡共用同一信用額，累積簽賬將合併計算。
4. 若客戶於開戶後13個月內取消戶口，並已獲贈下列獎賞之HK\$1,000 Apple禮品卡及高達120,000 yuu積分，則須繳付所獲之獎賞同等價值之金額作為手續費。
5. 此推廣所涉及之商戶產品、服務及資訊均由供應商直接售賣及提供予客戶，因此，所有有關責任亦由供應商全權負責。
6. 特選客戶必須保留每項已誌賬之交易存根正本，由恒生保留要求特選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。
7. 此獎賞不可兌換現金或其他獎賞。
8. 恒生保留隨時更改或終止獎賞及不時修改有關獎賞條款及細則之權利。如有任何爭議，恒生保留最終決定權。
9. 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。
10. 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。
11. 本條款及細則受現行監管規定約束。
12. 本條款及細則的中英文文本如有任何歧異，概以英文本為準。

有關HK\$1,000 Apple禮品卡及高達120,000 yuu積分獎賞（「獎賞」）之條款及細則：

1. 此獎賞只適用於恒生enJoy卡特選客戶經指定連結完成之主卡申請，並該卡獲恒生於2023年10月31日或之前成功批核。
2. 特選客戶成功申請恒生enJoy卡主卡後，於新卡發出日期後30日內作合資格零售簽賬1次，可獲HK\$1,000 Apple禮品卡。
3. 特選客戶成功申請恒生enJoy卡主卡後，於新卡發出日期後60日內，綁定恒生enJoy卡至yuu獎賞計劃及憑恒生enJoy卡累積合資格零售簽賬滿HK\$6,000（「合資格客戶」），可獲贈下列表中所述之獎賞：

合資格客戶	迎新獎賞
全新信用卡客戶	120,000 yuu積分獎賞（基本yuu積分獎賞除外）
現有信用卡客戶	80,000 yuu積分獎賞（基本yuu積分獎賞除外）

「全新信用卡客戶」為現在及緊接申請日期前12個月內未曾持有任何恒生信用卡/聯營卡/消費卡主卡之主卡申請人。

「現有信用卡客戶」為現在及/或緊接申請日期前12個月內曾持有任何恒生信用卡/聯營卡主卡（不包括消費卡及專享卡）之主卡申請人。

4. 如現有信用卡客戶於現在及/或緊接申請日期前12個月內曾持有恒生enJoy卡/消費卡之主卡，將不可獲享任何獎賞。

5. 累積簽賬以客戶之合資格零售簽賬淨值計算；簽賬淨值為恒生 enJoy 卡之最後簽賬金額。合資格零售簽賬不包括使用折扣優惠及/或以 yuu 積分獎賞所扣除之金額、於商戶以免息分期計劃付款但並未誌賬之交易、現金透支、現金透支手續費、年費/服務費、財務費用、逾期費用、繳交稅款、透過恒生 e-Banking 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）、現金分期、「簽賬及消費」分期、「交稅分期」、結餘分期、「八達通自動增值」（包括透過電子錢包或任何其他途徑增值 Smart Octopus）款項、購買及/或充值儲值卡或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、匯票、旅行支票、存款及過數/轉賬）、結餘轉賬、購買賭場籌碼、未誌賬/未經授權/已取消/已退款/被發現為虛假之交易。恒生將根據儲存於恒生的交易紀錄，以決定客戶是否符合獲贈獎賞。如有任何爭議，將以恒生之紀錄為準。
6. 每位合資格客戶於優惠期內只可獲享此獎賞 1 次。
7. yuu 積分獎賞之獎賞及使用須受恒生 yuu 積分獎賞計劃及/或其他有關條款及細則約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。
8. 有關 HK\$1,000 Apple 禮品卡將於 2023 年 12 月 31 日或之前以換領信形式郵寄至合資格客戶之通訊地址。
9. 有關 yuu 積分獎賞將於 2023 年 12 月 31 日或之前存入合資格主卡客戶已綁定恒生 enJoy 卡之 yuu 賬戶內。於存入 yuu 積分獎賞時，有關恒生 enJoy 卡戶口必須仍然有效及信用狀況良好並仍然綁定於 yuu 積分獎賞計劃，方可獲贈 yuu 積分獎賞。

Hang Seng enJoy Card Flash Offer

General Terms and Conditions:

1. To be entitled to this Offer, the Selected Customer is required to submit the application for Hang Seng enJoy Card from 22 August to 30 September 2023 ("**Promotion Period**") through designated link and has the card successfully approved by Hang Seng Bank Limited ("**Hang Seng**") on or before 31 October 2023 (the "**Selected Customer(s)**").
2. This Offer is subject to a quota of 5,000 each month. Offer is on a first-come, first-served basis while quota lasts.
3. If the Hang Seng enJoy Card Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
4. If the customer has received HK\$1,000 Apple Gift Card and up to 120,000 yuu Reward Points of the Offer but subsequently cancels the card account within the first 13 months from the date of the account opening, a handling fee of an equivalent amount with the value of the Offer received will be charged.
5. All merchant products, services and information regarding this promotion are directly sold and supplied to customer by the supplier who is solely responsible for all related obligations and liabilities.
6. Selected Customers are required to keep original sales slips of all posted transaction(s). 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.
7. The Offer cannot be exchanged for cash or other products.
8. Hang Seng reserves the right to vary or terminate the Offer at any time and to amend the Terms and Conditions of the Offer thereof from time to time. In case of dispute, the decision of Hang Seng shall be final.
9. 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.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. The English versions of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Terms and Conditions for HK\$1,000 Apple Gift Card and up to 120,000 yuu Reward Points (the "Offer"):

1. This offer is only applicable to the Selected Customer who applies for Hang Seng enJoy Card Principal Card through designated link and his/her card has been successfully approved by Hang Seng on or before 31 October 2023.
2. Selected Customers who have successfully applied for Principal Card of Hang Seng enJoy Card and make 1 eligible retail transaction can get HK\$1,000 Apple Gift Card.
3. Selected Customers who have successfully applied for Principal Card of Hang Seng enJoy Card is required to link enJoy Card to yuu Rewards Programme and accumulate eligible retail transactions of HK\$6,000 with enJoy Card within 60 days from the date of new card issuance (the "**Eligible Customer(s)**") to get the Offer as set out in the table below:

Eligible Customers	Offer
New Credit Card Customers	120,000 yuu Reward Points (apart from the basic yuu Reward Points)
Existing Credit Card Customers	80,000 yuu Reward Points (apart from the basic yuu Reward Points)

"**New Credit Card Customers**" refer to applicants who are not currently holding and have never held the Principal Card of any Hang Seng Credit Card/Affinity Card/Spending Card during the 12 months immediately preceding the date of application.

"**Existing Credit Card Customers**" refer to applicants who are currently holding and/or have ever held the Principal Card of any Hang Seng Credit Card/Affinity Card (excluding Spending Card and Private Label Card) during the 12 months immediately preceding the date of application.

4. The Offer is not applicable to Existing Credit Card Customers who are currently holding and/or have ever held any enJoy Credit Card/Spending Card during the 12 months immediately preceding the date of application.
5. The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the enjoy Credit Cards concerned. Eligible retail spending amount does not include the deducted amount from the use of discount offers and/or yuu Reward Points, any unposted purchase by Interest-free Instalment Plan at any merchant, cash advance, handling fee for cash advance, annual fee/service fee, finance charges, late charges, tax bill payment, any online bill payments via Hang Seng e-Banking (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), Cash Instalment Plan, Spending Instalment Plan, Tax Instalment Plan, Balance Transfer Plan, Octopus Automatic Add Value Service (including via e-wallet/other method to top up Smart Octopus) transactions, purchase and/or reload of stored value cards or 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), balance transfers, purchases of casino chips, and transactions which are unposted/unauthorized/cancelled/refunded/found to be fraudulent. Hang Seng will determine the eligibility of all the Offer based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
6. Each Eligible Customer is entitled to the Offer once only during the Promotion Period.
7. Reward and use of yuu Reward Points are subject to the Hang Seng yuu Reward Points Programme and/or other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
8. The redemption letter of HK\$1,000 Apple Gift Card will be mailed to the correspondence addresses of Eligible Customers on or before 31 December 2023.
9. The relevant yuu reward points will be credited to the linked yuu account of the Eligible Principal Card Customer's enJoy Card on or before 31 December 2023. The enJoy Card account should be valid and in good standing, and being linked to yuu reward program when the yuu reward points are credited.

恒生 enJoy 卡快闪奖赏

一般条款及细则：

1. 此奖赏只适用于2023年8月22日至9月30日期间（「**优惠期**」）经指定连结申请恒生enJoy卡主卡并于2023年10月31日或之前获恒生银行有限公司（「**恒生**」）成功批核之特选客户（「**特选客户**」）。
2. 此奖赏设有5,000个名额限制，先到先得，额满即止。
3. 如恒生enJoy信用卡主卡及其附属卡共用同一信用额，累积签账将合并计算。
4. 若客户于开户后13个月内取消户口，并已获赠下列奖赏之HK\$1,000 Apple礼品卡及高达120,000 yuu积分，则须缴付所获之奖赏同等价值之金额作为手续费。
5. 此推广所涉及之商户产品、服务及资讯均由供应商直接售卖及提供予客户，因此，所有有关责任亦由供应商全权负责。
6. 特选客户必须保留每项已志账之交易存根正本，由恒生保留要求特选客户出示签账存根正本以作核实之权利，已递交给恒生的签账存根将不获发还。
7. 此奖赏不可兑换现金或其他奖赏。
8. 恒生保留随时更改或终止奖赏及不时修改有关奖赏条款及细则之权利。如有任何争议，恒生保留最终决定权。
9. 除客户及恒生（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
10. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
11. 本条款及细则受现行监管规定约束。
12. 本条款及细则的中英文文本如有任何歧异，概以英文本为准。

有关HK\$1,000 Apple礼品卡及高达120,000 yuu积分奖赏（「**奖赏**」）之条款及细则：

1. 此奖赏只适用于恒生enJoy卡特选客户经指定连结完成之主卡申请，并该卡获恒生于2023年10月31日或之前成功批核。
2. 特选客户成功申请恒生enJoy卡主卡后，于新卡发出日期后30日内作合资格零售签账1次，可获HK\$1,000 Apple礼品卡。
3. 特选客户成功申请恒生enJoy卡主卡后，于新卡发出日期后60日内，绑定恒生enJoy卡至yuu奖赏计划及凭恒生enJoy卡累积合资格零售签账满HK\$6,000（「**合资格客户**」），可获赠下列表中所述之奖赏：

合资格客户	迎新奖赏
全新信用卡客户	120,000 yuu 积分奖赏（基本yuu积分奖赏除外）
现有信用卡客户	80,000 yuu 积分奖赏（基本yuu积分奖赏除外）

「**全新信用卡客户**」为现在及紧接申请日期前12个月内未曾持有任何恒生信用卡/联营卡/消费卡主卡之主卡申请人。

「**现有信用卡客户**」为现在及/或紧接申请日期前12个月内曾持有任何恒生信用卡/联营卡主卡（不包括消费卡及专享卡）之主卡申请人。

4. 如现有信用卡客户于现在及/或紧接申请日期前12个月内曾持有恒生enJoy卡/消费卡之主卡，将不可获享任何奖赏。

5. 累积签账以客户之合资格零售签账净值计算；签账净值为恒生 enJoy 卡之最后签账金额。合资格零售签账不包括使用折扣优惠及/或以 yuu 积分奖赏所扣除之金额、于商户以免息分期计划付款但并未志账之交易、现金透支、现金透支手续费、年费/服务费、财务费用、逾期费用、缴交税款、透过恒生 e-Banking 网上缴费（包括但不限于缴交水费、电费、保险费、其他银行及信用卡账项等）、现金分期、「签账及消费」分期、「交税分期」、结馀分期、「八达通自动增值」（包括透过电子钱包或任何其他途径增值 Smart Octopus）款项、购买及/或充值储值卡或电子钱包的签账交易、于金融机构/非金融机构购买产品/服务的交易（包括但不限于外汇、汇票、旅行支票、存款及过数/转账）、结馀转账、购买赌场筹码、未志账/未经授权/已取消/已退款/被发现为虚假之交易。恒生将根据储存于恒生的交易纪录，以决定客户是否符合获赠奖赏。如有任何争议，将以恒生之纪录为准。
6. 每位合资格客户于优惠期内只可获享此奖赏 1 次。
7. yuu 积分奖赏之奖赏及使用须受恒生 yuu 积分奖赏计划及/或其他有关条款及细则约束，详情请致电 24 小时恒生信用卡推广热线 2998 6899。
8. 有关 HK\$1,000 Apple 礼品卡将于 2023 年 12 月 31 日或之前以换领信形式邮寄至合资格客户之通讯地址。
9. 有关 yuu 积分奖赏将于 2023 年 12 月 31 日或之前存入合资格主卡客户已绑定恒生 enJoy 卡之 yuu 账户内。于存入 yuu 积分奖赏时，有关恒生 enJoy 卡户口必须仍然有效及信用状况良好并仍然绑定于 yuu 积分奖赏计划，方可获赠 yuu 积分奖赏。