

# 恒生 MMPOWER World Mastercard® x Elecboy 商戶優惠計劃

## 一般條款及細則：

- 迎新獎賞有效期由2024年5月15日起至2024年6月30日（「優惠期」）。
- 迎新獎賞只適用於優惠期內，透過指定途徑即 [www.hangseng.com/mpower4](http://www.hangseng.com/mpower4)（「指定途徑」）申請恒生MMPOWER World Mastercard 主卡（「指定信用卡」），並於2024年7月31日或之前獲成功批核之特選主卡客戶（合資格客戶）。
- 合資格客戶為：
  - 於現在及緊接申請日期前12個月內未曾持有任何由恒生銀行有限公司（「恒生」）發出之個人信用卡/聯營卡主卡（不包括消費卡及專享卡）之主卡申請人（「全新信用卡客戶」）；及
  - 於現在及/或緊接申請日期前12個月內曾持有任何由恒生發出之個人信用卡/聯營卡主卡（不包括消費卡及專享卡）之主卡申請人（「現有信用卡客戶」）。
- 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MMPOWER World Mastercard之主卡，將不可獲享任何迎新獎賞。
- 如指定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。
- 每位主卡客戶於優惠期內只可獲享迎新獎賞1次。
- 若合資格客戶於開戶後13個月內取消有關信用卡戶口，並已獲贈有關之迎新獎賞，則須繳付所獲之迎新獎賞同等價值之金額作為手續費。
- 合資格客戶於獲贈迎新獎賞時，有關指定信用卡戶口必須仍然有效及信用狀況良好，方可獲贈有關獎賞。
- 合資格客戶必須保留每項已誌賬之交易存根正本，恒生保留要求合資格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。
- +FUN Dollars 及/或 Merchant Dollars 之獎賞及使用須受恒生信用卡會員獎賞計劃及/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。
- 迎新獎賞不可轉讓予他人、兌換現金或其他禮品。
- 恒生保留隨時更改或終止獎賞及不時修改有關條款及細則之權利。如有任何爭議，恒生保留最終決定權。
- 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。
- 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。
- 本條款及細則受現行監管規定約束。
- 本條款及細則的中文本與英文本如有歧異，概以英文本為準。

## 迎新獎賞條款及細則：

- 如合資格客戶於優惠期內透過指定途徑成功申請指定信用卡，並於新卡發出之日期後60日內，憑卡累積簽賬滿HKD5,000，該名合資格客戶可獲享以下獎賞。

合資格客戶	+FUN Dollars迎新獎賞
全新信用卡客戶	\$1,000 +FUN Dollars（基本+FUN Dollars回贈除外）
現有信用卡客戶	\$600 +FUN Dollars（基本+FUN Dollars回贈除外）

- 合資格客戶符合有關簽賬要求後，可獲享獎賞之詳情安排如下：
  - 高達\$1,000 +FUN Dollars：本行將於2024年11月內將+FUN Dollars獎賞存入主卡客戶之有關信用卡戶口內。
- 累積簽賬以客戶之合資格零售簽賬淨值計算：簽賬淨值為指定信用卡之最後簽賬金額。合資格零售簽賬不包括使用折扣優惠及/或+FUN Dollars/Merchant Dollars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、信用卡網上繳費服務（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」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迎新獎賞。如有任何爭議，將以恒生之紀錄為準。
- 除另有訂明外，合資格客戶不能同時享有本行其他獎賞。
- 若合資格客戶沒有於信用卡申請表格選擇迎新獎賞項目，恒生將視作放棄有關迎新獎賞處理。迎新獎賞一經選擇或換領，恕不接受任何更改或退換。

# Hang Seng MMPOWER World Mastercard® x Elecboy merchant Offer program

## General Terms and Conditions:

- Offers are valid from 15 May to 30 June 2024 (both dates inclusive) ("Promotion Period").
- The welcome offers are only applicable to customers who applied via designated channels including [www.hangseng.com/mpower4](http://www.hangseng.com/mpower4) ("Designated Channels") during the Promotion Period and whose applications are successfully approved and whose Designated Credit Card is issued on or before 31 July 2024 ("Eligible Customers").
- Eligible Customers includes Existing Credit Card Customers who are not holding MMPOWER World Mastercard:
  - Customers who are not **currently holding and have never held** the Principal Card of any personal credit card/affinity card/ co-branded card (excluding spending card and private label card) issued by Hang Seng Bank Limited ("Hang Seng") **during the 12 months immediately preceding the date of application** ("New Credit Card Customers"); or
  - Customers who are **currently holding and/or have ever held** the Principal Card of any personal credit card/affinity card/co-branded card (excluding spending card and private label card) issued by Hang Seng **during the 12 months immediately preceding the date of application** ("Existing Credit Card Customers").
- Existing Credit Card Customers who are currently holding and/or **have ever held** the Principal Card of the Hang Seng MMPOWER World Mastercard **during the 12 months immediately preceding the date of application** will not be entitled to the offers.
- If the credit card Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
- Each Principal Card customer will be entitled to this promotion once only during the Promotion Period.
- If Eligible Customers who have received the welcome offers and subsequently cancel the relevant credit card account within 13 months from the date of account opening, a handling fee of an equivalent amount with the value of the welcome offers received will be charged.**
- The relevant credit card account must be still valid and in good standing when the offers are granted.
- Eligible customers are required to keep original sales slips of all posted transaction(s). Hang Seng reserves the right to request Eligible Customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
- Reward and use of +FUN Dollars and/or Merchant Dollars are subject to the Hang Seng Credit Card Membership Rewards Programme and/or other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- The welcome offers are not transferrable, and cannot be exchanged for cash or other products.
- Hang Seng reserves the right to vary or terminate the offers and to amend the Terms and Conditions of the offers from time to time without prior notice. 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.
- The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.

## Welcome Offers Terms and Conditions:

- If the Eligible Customers have successfully applied the Designated Credit Card during the Promotion Period via Designated Channels, and have made transaction in an accumulated amount of HKD5,000 with the card within 60 days from the date of new card issuance, the Eligible Customers will be entitled to the offers as per the table below:

Eligible Customers	+FUN Dollars Welcome Offers
New Credit Card Customers	\$1,000 +FUN Dollars (apart from the basic +FUN Dollars rebate)
Existing Credit Card Customers	\$600 +FUN Dollars (apart from the basic +FUN Dollars rebate)



恒生銀行  
HANG SENG BANK

18. When Eligible Customers have achieved the designated spending requirement, the offers arrangement are as follows:
- a) Up to \$1,000 +FUN Dollars: +FUN Dollars reward will be credited to the relevant credit card account of the Principal Card customers within November 2024 upon fulfillment of the spending requirement(s).
- 19. The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the Designated Credit Cards concerned. Eligible retail spending amount does not include the deducted amount from the use of discount offers and/or +FUN Dollars/Merchant Dollars, 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, Credit Card online bill payments (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 transactions (including via e-wallet/ other method to top up Smart Octopus), 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 welcome offers based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.**
20. Unless specified, Welcome Offers for Eligible Customers cannot be enjoyed in conjunction with other rewards offered by the Bank.
21. If there is no selection of the welcome offers in the credit card application form, customers will be considered as having given up the right for the relevant welcome offers. Once the welcome offers are chosen or redeemed, no change or replacement will be accepted.

# 恒生 MMPOWER World Mastercard® x Elecboy 商户优惠计划

## 一般条款及细则：

- 迎新奖赏有效期由2024年5月15日起至2024年6月30日（「优惠期」）。
- 迎新奖赏只适用于优惠期内，透过指定途径即 [www.hangseng.com/mpower4](http://www.hangseng.com/mpower4)（「指定途径」）申请恒生MMPOWER World Mastercard 主卡（「指定信用卡」），并于2024年7月31日或之前获成功批核之特选主卡客户（合资格客户）。
- 合资格客户为：
  - 于现在及紧接申请日期前12个月内未曾持有任何由恒生银行有限公司（「恒生」）发出之个人信用卡/联营卡主卡（不包括消费卡及专享卡）之主卡申请人（「全新信用卡客户」）；及
  - 于现在及/或紧接申请日期前12个月内曾持有任何由恒生发出之个人信用卡/联营卡主卡（不包括消费卡及专享卡）之主卡申请人（「现有信用卡客户」）。
- 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MMPOWER World Mastercard之主卡，将不可获享任何迎新奖赏。
- 如指定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。
- 每位主卡客户于优惠期内只可获享迎新奖赏1次。
- 若合资格客户于开户后13个月内取消有关信用卡户口，并已获赠有关之迎新奖赏，则须缴付所获之迎新奖赏同等价值之金额作为手续费。
- 合资格客户于获赠迎新奖赏时，有关指定信用卡户口必须仍然有效及信用状况良好，方可获赠有关奖赏。
- 合资格客户必须保留每项已志账之交易存根正本，恒生保留要求合资格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。
- +FUN Dollars 及/或 Merchant Dollars 之奖赏及使用须受恒生信用卡会员奖赏计划及/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。
- 迎新奖赏不可转让予他人、兑换现金或其他礼品。
- 恒生保留随时更改或终止奖赏及不时修改有关条款及细则之权利。如有任何争议，恒生保留最终决定权。
- 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。
- 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。
- 本条款及细则受现行监管规定约束。
- 本条款及细则的中文本与英文本如有歧异，概以英文本为准。

## 迎新奖赏条款及细则：

- 如合资格客户于优惠期内透过指定途径成功申请指定信用卡，并于新卡发出之日期后60日内，凭卡累积签账满HKD5,000，该名合资格客户可获享以下奖赏。

合资格客户	+FUN Dollars迎新奖赏
全新信用卡客户	\$1,000 +FUN Dollars（基本+FUN Dollars回赠除外）
现有信用卡客户	\$600 +FUN Dollars（基本+FUN Dollars回赠除外）

- 合资格客户符合有关签账要求后，可获享奖赏之详情安排如下：
  - 高达\$1,000 +FUN Dollars：本行将于2024年11月内将+FUN Dollars奖赏存入主卡客户之有关信用卡户口内。
- 累积签账以客户之合资格零售签账净值计算：签账净值为指定信用卡之最后签账金额。合资格零售签账不包括使用折扣优惠及/或+FUN Dollars/Merchant Dollars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、信用卡网上缴费服务（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」款项（包括透过电子钱包或任何其他途径增值Smart Octopus）、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迎新奖赏。如有任何争议，将以恒生之纪录为准。
- 除另有订明外，合资格客户不能同时享有本行其他奖赏。
- 若合资格客户没有于信用卡申请表选择迎新奖赏项目，恒生将视作放弃有关迎新奖赏处理。迎新奖赏一经选择或换领，恕不接受任何更改或退换。