

香港浸會大學信用卡全日制大學/大專學生推廣條款及細則

迎新獎賞之條款及細則

一般條款及細則：

- 迎新獎賞有效期由2024年1月1日至6月30日（「優惠期」）。
- 迎新獎賞只適用於以下申請大學/大專聯營信用卡（「指定信用卡」）並於2024年7月31日或之前獲成功批核及發出之主卡客戶（「合資格客戶」）。
 - 全新信用卡客戶為現在及/或緊接申請日期前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」）。
 - 現有信用卡客戶為現在及/或緊接申請日期前12個月內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」）。
 - 全日制大學/大專學生為年滿18歲或以上並就讀於香港浸會大學之主卡申請人（「全日制大學/大專學生」）。
 - 如現有信用卡客戶於現在及/或緊接申請日期前12個月內曾持有同一信用卡類別之主卡，將不可獲享任何迎新獎賞。
- 如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。
- 若客戶於開戶後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。
- 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。
- 每位主卡客戶於優惠期內只可獲享迎新優惠獎賞1次。
- 客戶必須保留每項已誌賬之交易存根正本，恒生保留要求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。

迎新優惠之條款及細則：

- 如合資格客戶於優惠期內成功申請指定信用卡，並符合以下簽賬要求，該名合資格客戶可獲享以下其中一款迎新獎賞。

合資格客戶		簽賬要求	迎新獎賞*
適用於全日制大學/大專學生		於新卡發出之日期後60日內，憑卡累積簽賬滿HKD1,000或以上	\$300 +FUN Dollars
適用於非全日制大學/大專學生	全新信用卡客戶	於新卡發出之日期後60日內，憑卡累積簽賬滿HKD5,000或以上	\$600 +FUN Dollars
	現有信用卡客戶		\$300 +FUN Dollars

* 迎新獎賞簽賬要求之基本+FUN Dollars回贈除外

- 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。
- 若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。
- 合資格客戶符合有關之簽賬要求後，本行將於3個月內將+FUN Dollars獎賞存入主卡客戶之有關信用卡戶口內。存入+FUN Dollars時，該合資格信用卡戶口必須仍然有效及信用狀況良好，方合資格獲得有關之+FUN Dollars。



恒生銀行
HANG SENG BANK

Terms and Conditions of Hong Kong Baptist University Credit Card Full-time University/Tertiary Students Promotion

Welcome Offers Terms and Conditions

General Terms and Conditions:

- Offers are valid from 1 January to 30 June 2024 ("Promotion Period").
- The offers are only applicable to applicants of the following customers who apply for Principal Card of University/College Affinity Credit Card ("Designated Credit Card") during the Promotion Period and whose applications are successfully approved and whose new card is issued on or before 31 July 2024 ("Eligible Customers").
 - Customers who are **not holding currently and/or have not 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").
 - Customers who are **holding currently and/or have 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").
 - Full-time University/Tertiary Students who are aged 18 or above and studying Hong Kong Baptist University ("Full-time University/Tertiary Students").
 - Existing Credit Card Customers who are **holding currently and/or have held** the Principal Card of the same credit card type **during the 12 months immediately preceding the date of application** will not be entitled to the welcome offers.
- If a customer who has received the offers and subsequently cancels 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 gift received will be charged.
- The relevant credit card account must be still valid and in good standing when the offers are granted.
- Each Principal Card customer will be entitled to this promotion once only during the Promotion Period.
- 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.
- 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 Offer Terms and Conditions:

- If the Eligible Customer has successfully applied Designated Credit Card during the Promotion Period and achieved below spending requirement, the Eligible Customer will be entitled to one of the welcome gifts as per the table below.

Eligible Customers		Spending Requirement	Welcome Gift*
Applicable to Full-time University/Tertiary Students		To make transaction in an accumulated amount of HKD1,000 or above with the card within 60 days from the date of new card issuance	\$300 +FUN Dollars
Applicable to <u>non</u> -Full-time University/ Tertiary Students	New Credit Card Customers	To make transaction in an accumulated amount of HKD5,000 or above with the card within 60 days from the date of new card issuance	\$600 +FUN Dollars
	Existing Credit Card Customers		\$300 +FUN Dollars

* Apart from the basic +FUN Dollars entitlement from the welcome gift spending requirement



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Welcome Offers Terms and Conditions

15. **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.**
16. 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 gift is chosen or redeemed, no change or replacement will be accepted.
17. When Eligible Customers achieve the designated spending requirement, +FUN Dollars reward will be credited to the relevant credit card account of the Principal Card customers within 3 months upon fulfillment of the spending requirement(s). The eligible credit card account must be still valid and in good standing when the relevant Cash Dollars are granted.
18. Rewards will be calculated on a per Eligible Credit Card account basis. If the principal card and its supplementary card share the same credit limit (i.e. under same credit card account), the eligible transactions completed by the principal card and its supplementary card(s) will be taken for the calculation of the Rewards.

香港浸会大学信用卡全日制大学/大专学生推广条款及细则

迎新奖赏之条款及细则

一般条款及细则：

- 迎新奖赏有效期由2024年1月1日至6月30日（「优惠期」）。
- 迎新奖赏只适用于以下申请大学/大专联营信用卡（「指定信用卡」）并于2024年7月31日或之前获成功批核及发出之主卡客户（「合资格客户」）。
 - 全新信用卡客户为**现在及/或紧接申请日期前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」）。
 - 现有信用卡客户为**现在及/或紧接申请日期前12个月内持有**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」）。
 - 全日制大学/大专学生为年满18岁或以上并就读于香港浸会大学之主卡申请人（「全日制大学/大专学生」）。
 - 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**同一信用卡类别之主卡，将不可获享任何迎新奖赏。
- 如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。
- 若客户于开户后13个月内取消有关信用卡户口，并已获得有关之迎新奖赏，则须缴付所获之迎新奖赏**同等价值之金额**作为手续费。
- 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。
- 每位主卡客户于优惠期内只可获享迎新优惠奖赏1次。
- 客户必须保留每项已志账之交易存根正本，恒生保留要求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。

迎新优惠之条款及细则：

- 如合资格客户于优惠期内成功申请指定信用卡，并符合以下签账要求，该名合资格客户可获享以下其中一款迎新奖赏。

合资格客户		签账要求	迎新奖赏*
适用于全日制大学/大专学生		于新卡发出之日期后60日内，凭卡累积签账满HKD1,000或以上	\$300 +FUN Dollars
适用于非全日制大学/大专学生	全新信用卡客户	于新卡发出之日期后60日内，凭卡累积签账满HKD5,000或以上	\$600 +FUN Dollars
	现有信用卡客户		\$300 +FUN Dollars

* 迎新奖赏签账要求之基本+FUN Dollars回赠除外

- 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、于商户以无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。
- 若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。
- 合资格客户符合有关之签账要求后，本行将于3个月内将+FUN Dollars奖赏存入主卡客户之有关信用卡户口内。存入+FUN Dollars时，该合资格信用卡户口必须仍然有效及信用状况良好，方合资格获得有关之+FUN Dollars。



恒生銀行
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