

## Terms and Conditions of Hang Seng enJoy Card Referral Program (the "Promotion")

1. The promotion period is valid from 15 April to 30 June 2022 ("Promotion Period").
2. To be entitled to the Promotion, the Referrer must be an existing customer who is currently holding a valid Principal Card of Hang Seng enJoy Credit Card, and the Referee must be a New Customer or Existing Customer (refer to the paragraph 3 below for definitions).
3. New Customers refer to new customers who are without currently holding the Principal Card of any Hang Seng Credit Card / Affinity Card / Spending Card issued by Hang Seng Bank Limited ("Hang Seng") and have never held the Principal Card of any of these cards during the 12 months immediately preceding the date of the Referee's application ("New Customers"); Existing Customers refer to existing customers who are currently holding the Principal Card of any Hang Seng Credit Card / Affinity Card / Spending Card (except enJoy Card) issued by Hang Seng and / or have ever held the Principal Card of any of these cards during the 12 months immediately preceding the date of the Referee's application ("Existing Customers").
4. To be entitled to a referrer reward, the Referee must be directly referred by the Referrer and successfully applied for a Principal Card of Hang Seng enJoy Credit Card ("Designated Credit Card") and fulfill all the requirements below in order to join the Promotion ("Successful Referral"):
  - a. the Referrer is required to register with their Principal Card of Hang Seng enJoy Credit Card at designated registration page to get a unique promotion code and referral link. The Referee must successfully apply for Designated Credit Card through the unique referral link shared by his/her Referrer during the Promotion Period. The application form in the unique referral link will embed a Referrer's promotion code ("Promotion Code") in the field "Promotion Code";
  - b. the Designated Credit Card application of the Referee must be successfully approved on or before 31 July 2022; and
  - c. the Referee must activate the card and make any eligible transaction (no requirement on spending amount) within 60 days from the date of new card issuance. Eligible transaction does NOT include 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 (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. In case of discrepancy, Hang Seng's records shall be final and conclusive.
5. Within the Promotion Period, the Referrer (upon his/her Referee's fulfillment of the requirements stated in clause 4) will be eligible for a referrer reward. Each eligible registered Hang Seng enJoy Credit Card account and the respective unique Promotion Code of the Referrer can get 40,000 yuu Reward Points for each Successful Referral, each Hang Seng enJoy Credit Card account is entitled to a maximum of 400,000 yuu Reward Points under this Promotion (the "Referrer Reward").
6. Promotion Code in the field "Promotion Code" must be accurate and the record cannot be changed once submitted. The application will not be counted as Successful Referral if the Promotion Code is invalid, in case of disputes, Hang Seng's records shall be final and conclusive.
7. Each Referee can only be referred once during the entire Promotion Period. With reference to Hang Seng's records which are final and conclusive, if the same Referee successfully applied more than once with different Referrers' Promotion Codes, only the first application approved will be eligible for the Referrer Reward.
8. Referrer Reward of the Promotion is not applicable:
  - a. if the Referrer is a Supplementary Card holder or if the Referee applies for Supplementary Card of Hang Seng enJoy Credit Card;
  - b. if the Referrer is not currently holding a valid Principal Card of Hang Seng enJoy Credit Card or if the Referee applies for Hang Seng Business Card, Commercial Card, Spending Card, Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard or Private Label Cards; and
  - c. if the Referrer registers to get a Promotion Code with Credit Cards other than the Principal Card of Hang Seng enJoy Credit Card and refers.
9. The yuu Reward Points of Referrer Reward will be credited to the Referrer's enJoy Card Principal Card account by 30 November 2022.
10. When crediting the yuu Reward Points, the relevant Hang Seng enJoy Card accounts of both the Referrer and the Referee must be still valid and in good standing when the rewards are granted.
11. 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.
12. Rewards are not transferrable, and cannot be exchanged for cash or other products.
13. Hang Seng reserves the right to vary or terminate the offer and to amend the Terms and Conditions of the offer from time to time without prior notice. In case of any disputes, the decision of Hang Seng shall be final.
14. 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.
15. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. These Terms and Conditions are subject to prevailing regulatory requirements.

