

## 大學 / 大專聯營信用卡

配合你獨特身份，讓你盡享多項專有消費權益及優惠，憑卡消費簽賬更令大學/大專受惠！



### 學校發展同樣受惠

主卡及附屬卡客戶每次簽賬之部份金額將捐贈予大學/大專，用以資助學校發展、學生活動及校友事務發展經費。

### 永久免年費\*

### 大學/大專聯營信用卡「交學費2.4% + FUN Dollars回贈優惠」

由即日起至2025年12月31日，一經成功登記，由登記月份起，憑卡繳交學生本人學費/親友學費或完成合資格考試費用/書店之簽賬可賺取2.4% + FUN Dollars回贈！優惠須受有關條款及細則約束，詳情請瀏覽 [hangseng.com/aupromo](https://hangseng.com/aupromo)。

## 校園專有優惠

### 香港中文大學校友白金卡主卡專有優惠

- 持校友白金卡之校友可使用各項校園設施，包括圖書館(主卡客戶可以特惠價申請智能卡閱書/借書證，以及校友數碼圖書館服務)、泳池及多項體育設施等；而於使用上述設施時，更可享高達4小時免費泊車
- 郵購中大紀念品

優惠須受有關條款及細則約束，詳情請瀏覽 [hangseng.com/cu](https://hangseng.com/cu)。

### 香港城市大學信用卡主卡專有優惠

- 申請城大畢業生圖書證或圖書館之友可享年費85折優惠
- 於非繁忙時間享有城大停車場收費折扣優惠
- 以優惠價使用城大內游泳池
- 於商務印書館(香港)有限公司購物可享折扣優惠(不適用於雜誌、指定貨品及商務印書館(香港)網上書店有限公司)

優惠須受有關條款及細則約束，詳情請瀏覽 [hangseng.com/cityu](https://hangseng.com/cityu)。

### 香港浸會大學信用卡主卡專有優惠

- 惠顧逸夫校園Pacific Coffee可享7折優惠
- 惠顧Bistro NTT可獲8折優惠(加一服務費後計)
- 惠顧JCCC UG/F Café可享8折優惠
- 惠顧聯福樓可享免10%服務費(將於2025年8月開業)
- 符合申請大學圖書館借書證資格之畢業生，可獲豁免首次申請借書證1年年費
- 校友本人申請浸大體育中心使用證可獲年費優惠(只限主卡持卡人)
- 於浸大陳漢賢伉儷中醫專科診所暨臨床規範研究中心(九龍塘)、浸大尖沙咀中醫藥診所(尖沙咀)、浸大中醫藥學院 — 雷生春堂(太子)、浸大 — 賽馬會中醫疾病預防與健康管理中心(太子)、浸大港島魏克強中醫專科診所(上環)、靈實浸大中醫專科診所(銅鑼灣)、香港防癌會 — 浸大中醫藥中心(黃竹坑)、浸大北角中醫專科診所(北角)及浸大中醫藥診所(賽馬會流金匯)(大埔)求診，可獲內科診金8折優惠
- 修讀浸大持續教育學院短期課程可享8折優惠(只適用於頒發聽講證書之課程)

優惠須受有關條款及細則約束，詳情請瀏覽 [hangseng.com/bu](https://hangseng.com/bu)。

## 大學 / 大專聯營信用卡

### 香港中文大學專業進修學院信用卡主卡專有優惠

- 於報讀中大專業進修學院課程時，你可以+FUN Dollars支付學費，節省更多

優惠須受有關條款及細則約束，詳情請瀏覽 [hangseng.com/scs](https://hangseng.com/scs)。

### 香港恒生大學信用卡主卡專有優惠

- 專享職員/學生優惠價購買恒大紀念品

優惠須受有關條款及細則約束，詳情請瀏覽 [hangseng.com/hsu](https://hangseng.com/hsu)。

## 恒生信用卡優惠

### 嶄新網購優惠

恒生信用卡突破網購消費模式，憑卡可於網上使用+FUN Dollars及網購商戶免息分期，盡享雙重簽賬優勢。配合「一次性密碼」及「電子錢包」優化服務，再加上網購激賞+FUN Dollars及熱選商戶優惠，全新網購體驗由此展開！



### 恒生信用卡獎賞計劃

憑卡簽賬每滿HKD250，可賺取\$1 +FUN Dollar，於線上線下超過150,000個即用+FUN位即時當現金使用，節省更多！若於指定Merchant Dollars特約商戶簽賬，除可獲得+FUN Dollars外，同時可賺取該特約商戶之Merchant Dollars，賺得更多！當你下次於同一特約商戶購物時，可將累積的Merchant Dollars及+FUN Dollars同時當作現金使用。

### 流動支付服務

客戶可以恒生信用卡使用Apple Pay、Google Pay™或Samsung Pay付款，體驗安全、簡單及快捷的付款方式。同時亦可享恒生信用卡的各種優惠<sup>#</sup>。有關各產品及其服務的資訊，條款及細則請瀏覽[hangseng.com/mobilepayment](https://hangseng.com/mobilepayment)。

註：

Apple Pay為Apple Inc.商標，已於美國及其他國家/地區註冊。

Google Pay™為Google Inc.商標。

Samsung Pay是Samsung Electronics Co., Ltd.的註冊商標。

<sup>#</sup> 於部分商戶購物時，客戶必須以實體卡進行交易方可享有關優惠，詳情請向個別商戶查詢。以恒生信用卡使用流動支付服務交易時使用+FUN Dollars/Merchant Dollars僅適用於指定商戶，客戶亦可以實體卡進行交易時使用+FUN Dollars/Merchant Dollars。

請即申請



[hangseng.com/aucards](https://hangseng.com/aucards)

借定唔借？還得到先好借！

查詢詳情 2998 6899

\* 主卡申請客戶只可享有1張恒生信用卡(香港賽馬會會員卡、恒生優越理財World Mastercard®、恒生enJoy卡、恒生MMPOWER World Mastercard®、恒生Travel+ Visa Signature卡及恒生銀聯白金卡除外)之永久免年費優惠。主卡申請人若於現在及/或過往6個月內未曾持有任何由恒生發出之個人信用卡主卡，而現申請首張恒生信用卡，可享有主卡及同時申請之附屬卡永久免年費優惠；否則主卡及同時申請之附屬卡只可享有1年年費全免優惠。如主卡客戶享有年費優惠，所有同時申請之附屬卡將可享相同之年費優惠。全日制大學/大專學生主卡客戶不設附屬卡之申請。

# 大學 / 大專聯營信用卡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2025年7月1日至12月31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2026年1月31日或之前獲成功批核之以下客戶(「合資格客戶」)。
  - 全新信用卡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」)。
  - 現有信用卡客戶為於現在及/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個月內曾持有同一信用卡類別之主卡，將不可獲享任何迎新獎賞。
  - 全日制大學/大專學生必須年滿18歲或以上，並就讀於香港城市大學、香港浸會大學、香港中文大學、香港中文大學專業進修學院或香港恒生大學(「全日制大學/大專學生」)。
- 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HKD2,000或以上	\$300 +FUN Dollars
適用於 <u>非</u> 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	\$700 +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。

## University / College Affinity Credit Cards

Signifies your special status and entitles you to a range of exclusive benefits and services. You also contribute to your University / College every time you spend!



### Benefitting Institution Development

Part of the total spending of Principal and Supplementary Card customers will be donated to University/College for support of campus enhancement projects, student activities and alumni affairs development.

### Perpetual Annual Fee Waiver\*

### University/College Affinity Credit Card “2.4% +FUN Dollars Rebate Offer for Tuition Fee Payment”

From now till 31 December 2025, upon successful registration, you will receive 2.4% +FUN Dollars rebate by paying tuition fee as students, for family and friends or making eligible transactions of examination fee payment/ bookstore with the card from the registration month. Terms and conditions apply, please visit [hangseng.com/aupromo](https://hangseng.com/aupromo) for details.

## Exclusive Campus Privileges

### Exclusive Privileges for The Chinese University of Hong Kong Alumni Platinum Card Principal Card

- Alumni Platinum Card customers can enjoy discount for accessing to campus facilities, including libraries (Principal Card customers can enjoy special discount on application for the Smart Card and Digital Library Service), swimming pool and selected sports facilities, plus up to maximum 4 hours free parking at the University when using the above facilities
- Purchase CUHK souvenirs by mail order

Terms and conditions apply, please visit [hangseng.com/cu](https://hangseng.com/cu) for details.

### Exclusive Privileges for City University of Hong Kong Credit Card Principal Card

- 15% off the annual fee for applying CityUHK Graduate's Library Card or Friends of the Library Membership
- Parking fee discount during non-peak hours
- Use of CityUHK swimming pool at special rate
- Discounts at The Commercial Press (HK) Ltd (the offer is not applicable to magazines, specified items and Commercial Press (HK) Cyberbooks Ltd)

Terms and conditions apply, please visit [hangseng.com/cityu](https://hangseng.com/cityu) for details.

## University / College Affinity Credit Cards

### Exclusive Privileges for Hong Kong Baptist University Credit Card Principal Card

- Enjoy 30% off at Pacific Coffee on Shaw Campus
- Enjoy 20% off at Bistro NTT (10% service charges applies)
- Enjoy 20% off at JCCC UG/F Café
- Enjoy a 10% service charge waiver at Renfrew Restaurant (To be opened in August 2025).
- HKBU graduates who are qualified to apply for the library borrower card can enjoy a one-off 1-year annual fee waiver on his/her library borrower card application
- Enjoy an annual fee discount on the HKBU Sports Centre User Card (For Principal Cardholders only)
- Enjoy 20% off for medical consultation at HKBU Mr. & Mrs. Chan Hon Yin Chinese Medicine Specialty Clinic and Good Clinical Practice Centre (Kowloon Tong), HKBU Tsimshatsui Chinese Medicine Clinic (Tsim Sha Tsui), HKBU School of Chinese Medicine – Lui Seng Chun (Prince Edward), HKBU – Jockey Club Chinese Medicine Disease Prevention and Health Management Centre (Prince Edward), HKBU HK Island Wei Ke Qiang Chinese Medicine Specialty Clinic (Sheung Wan), Haven of Hope – HKBU Chinese Medicine Specialty Clinic (Causeway Bay), The Hong Kong Anti-Cancer Society – HKBU Chinese Medicine Centre (Wong Chuk Hang), HKBU Chinese Medicine Specialty Clinic (North Point) and HKBU Chinese Medicine Clinic (Jockey Club Cadenza Hub) (Tai Po).
- Enjoy 20% off the tuition fees for short courses of School of Continuing Education of HKBU (for courses in which Certificates of Attendance will be issued)

Terms and conditions apply, please visit [hangseng.com/bu](https://hangseng.com/bu) for details.

### Exclusive Privileges for School of Continuing and Professional Studies The Chinese University of Hong Kong Credit Card Principal Card

- Save more by using +FUN Dollars to pay for tuition fees when enrolling in courses offered by CUHK's School of Continuing and Professional Studies

Terms and conditions apply, please visit [hangseng.com/scs](https://hangseng.com/scs) for details.

### Exclusive Privileges for The Hang Seng University of Hong Kong Credit Card Principal Card

- Enjoy staff /student discount price upon purchase of HSUHK souvenir

Terms and conditions apply, please visit [hangseng.com/hsu](https://hangseng.com/hsu) for details.

## University / College Affinity Credit Cards

### Hang Seng Credit Card Privileges

#### Online Spending Privileges

Hang Seng Credit Card is breaking new ground in online spending – +FUN Dollars and Interest-free Instalment Plans are now available online to bring you double spending privileges. What's more, coupled with the enhanced services from "One-Time Password" and "Digital Wallet", plus Online Spending +FUN Dollars Rewards and fabulous merchant offers, a brand new online shopping experience is to start under your fingertips.



#### Hang Seng Credit Card Rewards Programme

For every HKD250 retail spending with your card, you can earn \$1 +FUN Dollar which can be used as instant cash at over 150,000 +FUN Spots throughout online or offline. You will earn Merchant Dollars of the specific merchant on top of +FUN Dollars for every spending at the Merchant Dollars Designated Merchants. You can use the cumulative +FUN Dollars and Merchant Dollars as cash concurrently for the next purchase at the same designated merchants.

#### Mobile Payment Services

Customers can pay with Hang Seng Credit Card using Apple Pay, Google Pay™ or Samsung Pay to experience a secure, simple and speedy way of payment, while enjoying the benefits of Hang Seng Credit Card#. For products and services information, terms and conditions, please visit [hangseng.com/mobilepayment](https://hangseng.com/mobilepayment).

Remark:

Apple Pay is trademark of Apple Inc., registered in the U.S. and other countries.

Google Pay is trademark of Google Inc..

Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

# For some merchants, customers are required to do the transaction with a physical card in order to enjoy the relevant offers, please consult respective merchants for details. Payment with Mobile Payment Services by using Hang Seng Credit Cards is applicable to +FUN Dollars/Merchant Dollars Redemption for designated merchants ONLY. Customer can only redeem +FUN Dollars /Merchant Dollars by using their physical card during transactions.

**Apply Now**



**[hangseng.com/aucards](https://hangseng.com/aucards)**

To borrow or not to borrow? Borrow only if you can repay!

Customer Enquiries 2998 6899

\* Principal Card customer can only enjoy a Perpetual Annual Fee Waiver on one Hang Seng Credit Card (except The Hong Kong Jockey Club Membership Card, Hang Seng Prestige World Mastercard®, Hang Seng enJoy Card, Hang Seng MMPOWER World Mastercard®, Hang Seng Travel+ Visa Signature Card and Hang Seng Platinum Card). Principal Card Applicant who does not currently own and/or has not owned any personal Credit Card Principal Card issued by Hang Seng in the past 6 months, and who is applying for his/her first Hang Seng Credit Card, will be entitled to a Perpetual Annual Fee Waiver on both Principal Card and Supplementary Cards applied at the same time; otherwise, only 1-year Annual Fee Waiver will be offered; Supplementary Card customers can enjoy the same annual fee waiver as the Principal Card customer when applied at the same time. Supplementary Card application is not applicable to Full-time University/Tertiary Students Principal Card customers.

# University / College Affinity Credit Cards Welcome Offers Terms and Conditions

## General Terms and Conditions:

- Offers are valid from 1 July to 31 December 2025 ("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 Designated Credit Card is issued on or before 31 January 2026, ("Eligible Customer").
  - New credit card customers refer to Principal Card applicants 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").
  - Existing credit card customers refer to Principal Card applicants 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 same credit card type **during the 12 months immediately preceding the date of application** will not be entitled to the welcome offers.
  - Full-time University/Tertiary Students who must be aged 18 or above and studying City University of Hong Kong, Hong Kong Baptist University, The Chinese University of Hong Kong, School of Continuing and Professional Studies CUHK or The Hang Seng University of Hong Kong ("Full-time University/Tertiary Students").
- 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.
- 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 requirements, 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 HKD2,000 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	\$700 +FUN Dollars
	Existing Credit Card Customers		\$300 +FUN Dollars

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

16. **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.**
17. 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.
18. 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 +FUN Dollars are granted.

## 大学 / 大专 联营信用卡

配合你独特身份，让你尽享多项专有消费权益及优惠，凭卡消费签账更令大学/大专受惠！



### 学校发展同样受惠

主卡及附属卡客户每次签账之部份金额将捐赠予大学/大专，用以资助学校发展、学生活动及校友事务发展经费。

### 永久免年费\*

### 大学/大专联营信用卡「交学费2.4% +FUN Dollars回赠优惠」

由即日起至2025年12月31日，一经成功登记，由登记月份起，凭卡缴交学生本人学费/亲友学费或完成合格考试费用/书店之签账可赚取2.4% +FUN Dollars回赠！优惠须受有关条款及细则约束，详情请浏览 [hangseng.com/aupromo](https://hangseng.com/aupromo)。

## 校园专有优惠

### 香港中文大学校友白金卡主卡专有优惠

- 持校友白金卡之校友可使用各项校园设施，包括图书馆(主卡客户可以特惠价申请智能卡阅书/借书证，以及校友数码图书馆服务)、泳池及多项体育设施等；而于使用上述设施时，更可享高达4小时免费泊车
- 邮购中大纪念品

优惠须受有关条款及细则约束，详情请浏览 [hangseng.com/cu](https://hangseng.com/cu)。

### 香港城市大学信用卡主卡专有优惠

- 申请城大毕业生图书证或图书馆之友可享年费85折优惠
- 于非繁忙时间享有城大停车场收费折扣优惠
- 以优惠价使用城大内游泳池
- 于商务印书馆(香港)有限公司购物可享折扣优惠(不适用于杂志、指定货品及商务印书馆(香港)网上书店有限公司)

优惠须受有关条款及细则约束，详情请浏览 [hangseng.com/cityu](https://hangseng.com/cityu)。

### 香港浸会大学信用卡主卡专有优惠

- 惠顾逸夫校园Pacific Coffee可享7折优惠
- 惠顾Bistro NTT可获8折优惠(加一服务费后计)
- 惠顾JCCC UG/F Café可享8折优惠
- 惠顾联福楼可享免10%服务费(将于2025年8月开业)
- 符合申请大学图书馆借书证资格之毕业生，可获豁免首次申请借书证1年年费
- 校友本人申请浸大体育中心使用证可获年费优惠(只限主卡持卡人)
- 于浸大陈汉贤伉俪中医专科诊所暨临床规范研究中心(九龙塘)、浸大尖沙咀中医药诊所(尖沙咀)、浸大中医药学院 — 雷生春堂(太子)、浸大 — 赛马会中医疾病预防与健康管理中心(太子)、浸大港岛魏克强中医专科诊所(上环)、灵实浸大中医专科诊所(铜锣湾)、香港防癌会 — 浸大中医药中心(黄竹坑)、浸大北角中医专科诊所(北角)及浸大中医药诊所(赛马会流金汇)(大埔)求诊，可获内科诊金8折优惠
- 修读浸大持续教育学院短期课程可享8折优惠(只适用于颁发听讲证书之课程)

优惠须受有关条款及细则约束，详情请浏览 [hangseng.com/bu](https://hangseng.com/bu)。



恒生銀行  
HANG SENG BANK

## 大学 / 大专 联营信用卡

### 香港中文大学专业进修学院信用卡主卡专有优惠

- 于报读中大专业进修学院课程时，你可以+FUN Dollars支付学费，节省更多

优惠须受有关条款及细则约束，详情请浏览 [hangseng.com/scs](http://hangseng.com/scs)。

### 香港恒生大学信用卡主卡专有优惠

- 专享职员/学生优惠价购买恒大纪念品

优惠须受有关条款及细则约束，详情请浏览 [hangseng.com/hsu](http://hangseng.com/hsu)。

## 恒生信用卡优惠

### 崭新网购优惠

恒生信用卡突破网购消费模式，凭卡可于网上使用+FUN Dollars及网购商户免息分期，尽享双重签账优势。配合「一次性密码」及「电子钱包」优化服务，再加上网购激赏+FUN Dollars及热选商户优惠，全新网购体验由此展开！



### 恒生信用卡奖赏计划

凭卡签账每满HKD250，可赚取\$1 +FUN Dollar，于线上线下超过150,000个即用+FUN位即时当现金使用，节省更多！若于指定Merchant Dollars特约商户签账，除可获得+FUN Dollars外，同时可赚取该特约商户之Merchant Dollars，赚得更多！当你下次于同一特约商户购物时，可将累积的Merchant Dollars及+FUN Dollars同时当作现金使用。

### 流动支付服务

客户可以恒生信用卡使用Apple Pay、Google Pay™或Samsung Pay付款，体验安全、简单及快捷的付款方式。同时亦可享恒生信用卡的各种优惠\*。有关各产品及其服务的资讯，条款及细则请浏览[hangseng.com/mobilepayment](http://hangseng.com/mobilepayment)。

注：

Apple Pay为Apple Inc.商标，已于美国及其他国家/地区注册。

Google Pay™为Google Inc.商标。

Samsung Pay是Samsung Electronics Co., Ltd.的注册商标。

\* 于部分商户购物时，客户必须以实体卡进行交易方可享有有关优惠，详情请向个别商户查询。以恒生信用卡使用流动支付服务交易时使用+FUN Dollars/Merchant Dollars仅适用于指定商户，客户亦可以实体卡进行交易时使用+FUN Dollars/Merchant Dollars。

请即申请



[hangseng.com/aucards](http://hangseng.com/aucards)

借定唔借？还得到先好借！

查询详情 2998 6899

\* 主卡申请客户只可享有1张恒生信用卡（香港赛马会会员卡、恒生优越理财World Mastercard®、恒生enJoy卡、恒生MMPOWER World Mastercard®、恒生Travel+ Visa Signature卡及恒生银联白金卡除外）之永久免年费优惠。主卡申请人若于现在及/或过往6个月内未曾持有任何由恒生发出之个人信用卡主卡，而现申请首张恒生信用卡，可享有主卡及同时申请之附属卡永久免年费优惠；否则主卡及同时申请之附属卡只可享有1年年费全免优惠。如主卡客户享有年费优惠，所有同时申请之附属卡将可享相同之年费优惠。全日制大学/大专学生主卡客户不设附属卡之申请。

# 大学 / 大专 联营信用卡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2025年7月1日至12月31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2026年1月31日或之前获成功批核之以下客户(「合格客户」)。
  - 全新信用卡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」)。
  - 现有信用卡客户为于现在及/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个月内曾持有同一信用卡类别之主卡，将不可获享任何迎新奖赏。
  - 全日制大学/大专学生必须年满18岁或以上，并就读于香港城市大学、香港浸会大学、香港中文大学、香港中文大学专业进修学院或香港恒生大学(「全日制大学/大专学生」)。
- 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，该名合格客户可获享以下其中一款迎新奖赏。

合格客户		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HKD2,000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	\$700 +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」、结余分期、「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)、结余转账、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格选择迎新奖赏项目，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，该合格信用卡户口必须仍然有效及信用状况良好，方合格获得有关之+FUN Dollars。