



恒生銀行
HANG SENG BANK



恒生enJoy卡專享

全年高達**4X**積分及
特約商戶獨家折扣優惠

立即申請享永久免年費



恒生enJoy卡 X **yuu** 獎賞計劃
賞遍全城．enJoy更多

迎新優惠

凡於2025年7月1日至2025年12月31日期間申請恒生enJoy卡並獲成功批核，可享：



全新信用卡客戶：

120,000 yuu積分

(相等於價值HKD600獎賞¹)

現有信用卡客戶：

80,000 yuu積分

(相等於價值HKD400獎賞¹)

綁定enJoy卡至yuu獎賞計劃及累積合資格零售簽賬滿HKD6,000²

1. 基本兌換率為200 yuu積分獎賞相等於HKD1價值的獎賞。2. 需於新卡發出日期後60日內完成。

註：有關迎新優惠之條款及細則詳情，請瀏覽hangseng.com/enjoycard。

綁定enJoy卡 全年於特約商戶盡享高達 4X 積分

賺得快

1X 積分

其他
零售簽賬

2X 積分
(=1%回贈)

GNC
LIVE WELL



美心
Maxim's

美心集團旗下其他品牌

3X 積分
(=1.5%回贈)

萬寧 mannings



惠康 wellcome

MARKET PLACE

3hreesixty

OLIVER'S
THE DELICATESSEN

4X 積分
(=2%回贈)



PHD

美心
Maxim's

每消費HKD1 = 賺1積分獎賞

2,000+間enJoy卡特約商戶商店

兌換易



兌換電子優惠券
及精彩禮品



積分直接當現金使用*
200積分獎賞 = HKD1

*包括美心中菜、美心西餐廳、m.a.x. concepts 國際食府、美心快餐、麵包西餅店、星巴克及指定美心食府，詳情請瀏覽 hangseng.com/enjoycard。

*兌換商戶：惠康、Market Place by Jasons、Market Place、3hreesixty、Oliver's the Delicatessen、萬寧、7-Eleven、宜家家居、Pizza Hut、PHD、KFC、美心集團旗下指定品牌之食肆及分店及Shell。積分兌換現階段不適用於GNC及美心集團旗下其他品牌之食肆及分店，直至另行公佈。

詳情請瀏覽hangseng.com/enjoycard。

恒生銀行有限公司

滙豐集團成員

一按手機新體驗 方便・輕鬆

收到新卡立即綁定至 **yuu** 獎賞計劃！



手機APP登記



到7-Eleven登記



手機APP用戶

於特約商戶賺取積分



兌換積分



非手機APP用戶

於特約商戶賺取積分



兌換積分



* 可使用實體卡及流動支付

每滿4,000積分，即可兌換為HKD20。兌換單位為HKD20，HKD40，如此類推。每次簽賬最高兌換積分上限為HKD400兌換商戶：惠康、Market Place by Jasons、Market Place、3hreesixty、Oliver's the Delicatessen、萬寧、7-Eleven、IKEA、Pizza Hut、PHD、KFC、美心集團旗下指定品牌之食肆及分店及Shell。積分兌換現階段不適用於GNC及美心集團旗下其他品牌之食肆及分店，直至另行公佈。GNC及指定美心食府及分店只需以enJoy卡付款，即可賺取積分。

詳情請瀏覽 hangseng.com/enjoycard。



















enJoy卡特約商戶 獨家全年折扣優惠

	7-Eleven店舖、7-Eleven網店及7-Eleven手機應用程式 <ul style="list-style-type: none"> 於每月8號及18號購物，可獲95折
	宜家家居 <ul style="list-style-type: none"> 於每月第1及第3個星期三於門市購買傢俬家飾滿HKD3,500可享免費送貨服務(愉景灣、南丫島、長洲、坪洲及澳門除外)
	萬寧、Mannings Plus、Mannings Baby、GNC <ul style="list-style-type: none"> 於每月1號及20號購物，可獲94折

  	<p>惠康超級市場、Market Place、3hreesixty、Oliver's The Delicatessen實體門市、惠康/Market Place網店或yuu網購</p> <ul style="list-style-type: none"> 每月3、13及23號，於門市/網購店取*單一簽賬淨值滿HKD100或以上；於惠康/Market Place網店或yuu網購滿HKD600或以上，可獲92折 <p>*網購店取只適用於惠康/Market Place網店</p>
 	<p>Pizza Hut</p> <ul style="list-style-type: none"> 堂食及外賣自取單點主餐牌9折(適用於星期一至日，公眾假期及特別日子除外) <p>PHD</p> <ul style="list-style-type: none"> 堂食及外賣自取單點主餐牌9折(適用於星期一至日，公眾假期及特別日子除外)
	<p>KFC</p> <ul style="list-style-type: none"> 堂食及外賣自取95折(星期一至五適用，公眾假期除外)
 <p>元氣壽司</p>	<p>元氣壽司</p> <ul style="list-style-type: none"> 星期一至四(公眾假期除外)凡惠顧堂食，每滿HKD200可獲HKD15餐飲禮券1張，於下次惠顧使用
	<p>千両</p> <ul style="list-style-type: none"> 9折(適用於堂食及到店外賣自取)
	<p>帯広はげ天</p> <ul style="list-style-type: none"> 9折(適用於堂食及到店外賣自取)
	<p>焼肉火蔵</p> <ul style="list-style-type: none"> 9折(適用於堂食)
	<p>魚治</p> <ul style="list-style-type: none"> 9折(適用於堂食)
	<p>焼肉石田屋</p> <ul style="list-style-type: none"> 9折(適用於堂食)
	<p>中目黒</p> <ul style="list-style-type: none"> 9折(適用於堂食)

	GOGYO五行 <ul style="list-style-type: none"> 於星期一至五下午3點後，以及週末和公眾假期全日，堂食消費滿HKD200或以上，即享9折
	井井屋 <ul style="list-style-type: none"> 逢星期一至四（公眾假期除外），堂食消費滿HKD200或以上（優惠餐目除外），即享9折
	一風堂 <ul style="list-style-type: none"> 逢星期一至四（公眾假期除外），凡惠顧堂食淨價滿HKD200或以上，即享9折
	BUTAHAGE <ul style="list-style-type: none"> 逢星期一至四（公眾假期除外），堂食消費滿HKD200或以上（優惠餐目除外），即享9折
	METRO豚骨BASE <ul style="list-style-type: none"> 逢星期一至四（公眾假期除外），凡惠顧堂食淨價滿HKD200或以上，即享9折
	魚尚 <ul style="list-style-type: none"> 星期一至四（公眾假期除外），凡惠顧滿HKD100或以上，可享減HKD10優惠
	美心MX、MX <ul style="list-style-type: none"> 於晚市時段惠顧HKD200可享9折（星期一至四，非公眾假期）
	美心Food²、can·teen、Deli-O <ul style="list-style-type: none"> 惠顧HKD150可享9折（星期一至四，非公眾假期）
 	美心西餅、美心烘焙所 <ul style="list-style-type: none"> 惠顧原價HKD128或以上原個蛋糕即享92折
	URBAN <ul style="list-style-type: none"> 惠顧滿HKD250或以上可享9折優惠（堂食消費需另收加一服務費（以原價計算））

	Paper Stone Bakery <ul style="list-style-type: none"> 凡惠顧蛋糕或甜品滿HKD200或以上，可獲9折優惠
	Homebake <ul style="list-style-type: none"> 惠顧任何產品滿HKD300或以上，可獲9折優惠
	東海堂 <ul style="list-style-type: none"> 優惠1：惠顧零售價HKD239或以上之原個蛋糕，可享9折優惠 優惠2：惠顧零售價HKD239以下之原個蛋糕，可享95折優惠
	COVA <ul style="list-style-type: none"> 堂食晚膳消費滿HKD400可獲95折（不適用於服務費）
	m.a.x. concepts 國際食府⁽¹⁾ <ul style="list-style-type: none"> 逢星期一至四惠顧晚市主餐牌堂食散座，可獲9折（指定日子除外，詳情請向店員查詢） <div>     </div> <div>     </div>
 	香港地 <ul style="list-style-type: none"> 惠顧滿HKD200或以上，可享9折優惠（包括葡點）
	MUSES <ul style="list-style-type: none"> 惠顧MUSES任何食品即享9折優惠
	Wildfire Pizzabar <ul style="list-style-type: none"> 堂食惠顧晚市主餐牌，可享9折（指定日子除外）
	芝樂坊餐廳 <ul style="list-style-type: none"> 凡於星期一至四堂食或外賣自取惠顧每滿HKD500可減HKD50（公眾假期除外及以加一前計算）

	SHAKE SHACK <ul style="list-style-type: none"> 惠顧滿HKD150即可獲贈香脆波浪薯條、芝士薯條或香脆雞粒(6件)1份
	星巴克 <ul style="list-style-type: none"> 於任何香港星巴克分店使用恒生enJoy卡為已登記之星巴克卡增值HKD300或以上，可即時獲享一個中杯裝(354毫升)或以上之手調飲品免費升級優惠一次。(不適用於亞洲國際博覽館、香港迪士尼樂園及香港國際機場之所有星巴克分店)
	CAFÉ LANDMARK <ul style="list-style-type: none"> 惠顧晚市主餐牌堂食惠顧，可獲9折(指定日子除外)
	Lawry's The Prime Rib <ul style="list-style-type: none"> 惠顧晚市二人套餐/主餐牌堂食惠顧，可獲9折(指定日子除外)
	美心中菜食府⁽¹⁾ <ul style="list-style-type: none"> 逢星期一至四惠顧晚市主餐牌堂食散座，可獲9折(指定日子除外，詳情請向店員查詢) <div style="display: flex; flex-wrap: wrap; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> </div>

註：

- 上述優惠有效期至2025年12月31日。
- 以enJoy卡簽賬支付之款項方可獲享上述優惠(部份優惠須以實體卡支付方可享有；流動支付服務須為恒生銀行有限公司所認可(詳情請瀏覽 hangseng.com/mobilepayment))。
- 上述所有優惠須受有關條款及細則所約束，詳情請瀏覽hangseng.com/enjoycard。

恒生enJoy卡特約商戶全年折扣優惠備註：

- (1) 美心中菜食府包括：美心皇宮、翠園、八月花、翠玉軒、紫玉蘭、映月樓、北京樓、城中鴨子、美中·鴨子、潮江春、潮庭、#bistrocity、及CaN LaH；m.a.x. concepts 國際食府包括：simplylife BAKERY CAFÉ*、simplylife FOODPLACE、吉谷舍 KIKUSAN、&you、&btR、THAI BASIL、EXP、明谷及chapter。

*不適用於半自助區之消費

永久免年費 請即申請



hangseng.com/enjoycard



客戶查詢 2998 6899

其他精彩優惠及服務之詳情，請瀏覽hangseng.com/enjoy

註：

- 上述所有優惠及服務費如有更改，恕不另行通知。
- 有關enJoy卡「特約商戶」名單、各項專有優惠及獎賞計劃只適用於香港特別行政區。有關優惠詳細條款及細則，可向個別商戶查詢或瀏覽hangseng.com/enjoycard或致電24小時恒生信用卡推廣熱線2998 6899。
- 恒生銀行有限公司(「恒生」)保留隨時更改或終止各項優惠及不時修改有關優惠及服務之條款、細則及有效日期之權利。如有任何爭議，恒生保留最終決定權。

借定唔借？還得到先好借！



恒生銀行
HANG SENG BANK



Hang Seng enJoy Card

Enjoy up to **4X** Points and Designated Merchants exclusive discount offers

Apply Now
for perpetual annual fee waiver



Hang Seng enJoy Card X yuu Rewards Programme

enJoy More Rewards Everywhere

Welcome Offer

Apply for Hang Seng enJoy Card from 1 July 2025 to 31 December 2025 and upon card approval, you can receive:



New Credit Card Customers:

120,000 yuu Points

(equivalent to rewards worth HKD600¹)

Existing Credit Card Customers:

80,000 yuu Points

(equivalent to rewards worth HKD400¹)

Link enJoy Card to yuu Rewards Program and accumulate eligible retail spending of HKD6,000²

1. Basic redemption rate is 200 yuu Reward Points to HKD1 value of reward. 2. Complete within 60 days from the date of new card issuance.

Note: For details of Welcome Offers Terms and Conditions, please visit hangseng.com/enjoycard.

Link enJoy Card and earn up to 4X Reward Points all year-round

Earn Faster

1X Points

Other retail spendings

2X Points
(=1% rebate)



Other Maxim's Group brands

3X Points
(=1.5% rebate)



4X Points
(=2% rebate)



Every HKD1 spent = Earn 1 Reward Point

More than 2,000 enJoy Card Designated Merchant outlets

Redeem Easier



Redeem e-coupons and fabulous gifts



Spend your Reward Points as Cash*
200 Reward Points = HKD1

¹ Including Maxim's Chinese Cuisine, western, m.a.x. concepts, fast food restaurants, cakes and bakery, Starbucks and designated Maxim's restaurants. Please visit hangseng.com/enjoycard for more details.

² Redemption merchants: Wellcome, Market Place by Jasons, Market Place, 3hreesixty, Oliver's the Delicatessen, Mannings, 7-Eleven, IKEA, Pizza Hut, PHD, KFC, designated Maxim's Group brands and outlets and Shell. Redemption is currently unavailable at GNC and other Maxim's Group brands and outlets until further announcement.

Please visit hangseng.com/enjoycard for more details.

Hang Seng Bank Limited

Member HSBC Group

New Mobile APP Experience with Just a Touch

Link to Rewards Programme upon receiving your NEW card!



Register by Mobile APP



Register at 7-Eleven



Mobile APP user

Earn Points at Designated Merchants

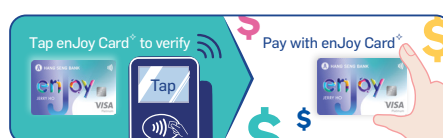


Redeem Points



Non-mobile APP user

Earn Points at Designated Merchants



Redeem Points







*Applicable to both physical card and mobile payment















† Every 4,000 Points can redeem for HKD20. The redemption unit will be in a denomination of HKD20, HKD40, and so on. The maximum redemption value per transaction is HKD400.










Redemption merchants: Wellcome, Market Place by Jasons, Market Place, 3hreesixty, Oliver's the Delicatessen, Mannings, 7-Eleven, IKEA, Pizza Hut, PHD, KFC, designated Maxim's Group brands and outlets and Shell. Redemption is currently unavailable at GNC and other Maxim's Group brands and outlets until further announcement. Earn Points at GNC and designated Maxim's restaurants and outlets by simply paying with enJoy Card


Please visit hangseng.com/enjoycard for more details.







enJoy Card Designated Merchants Exclusive Year-round Discount Offers

	7-Eleven stores, 7-Eleven online shop and 7-Eleven mobile application <ul style="list-style-type: none"> 5% off on the 8th and 18th of every month
	IKEA Hong Kong <ul style="list-style-type: none"> Free delivery upon home furniture and accessories order of HKD3,500 or above at stores on the 1st and 3rd Wednesday of every month (Excluding Discovery Bay, Lamma Island, Cheung Chau, Peng Chau and Macau)
 	Mannings, Mannings Plus, Mannings Baby, GNC <ul style="list-style-type: none"> 6% off on the 1st and 20th of every month

   	<p>Wellcome Supermarket, Market Place, 3hreesixty, Oliver's the Delicatessen Physical Outlets, Wellcome / Market Place Online Shop or yuu Online Shop</p> <ul style="list-style-type: none"> Enjoy 8% off on the 3rd, 13th, 23rd of every month with a single net spending of HKD100 or above on Click & Collect service* or at Physical stores; HKD600 or above at Wellcome/Market Place Online Shop or yuu Online Shop <p>*Click & Collect service is only applicable on Wellcome/Market Place Online Shop</p>
 	<p>Pizza Hut</p> <ul style="list-style-type: none"> 10% off dine-in / takeaway à la carte menu items from Monday to Sunday (Except public holidays and special dates) <p>PHD</p> <ul style="list-style-type: none"> 10% off dine-in / takeaway à la carte menu items from Monday to Sunday (Except public holidays and special dates)
	<p>KFC</p> <ul style="list-style-type: none"> Dine-in / takeaway 5% off from Monday to Friday except public holidays
 元氣寿司	<p>Genki Sushi</p> <ul style="list-style-type: none"> Get a HKD15 dining coupon for next patronage with any dine-in meals every net spending of HKD200 from Monday to Thursday (Except public holidays)
	<p>sen-ryo</p> <ul style="list-style-type: none"> 10% off (Applicable to dine-in and walk-in takeaway)
	<p>OBIHIRO HAGETEN</p> <ul style="list-style-type: none"> 10% off (Applicable to dine-in and walk-in takeaway)
	<p>YAKINIKU KAGURA</p> <ul style="list-style-type: none"> 10% off (Applicable to dine-in only)
	<p>UO-HARU</p> <ul style="list-style-type: none"> 10% off (Applicable to dine-in only)
	<p>YAKINIKU ISHIDAYA</p> <ul style="list-style-type: none"> 10% off (Applicable to dine-in only)
	<p>Nakame no Teppen</p> <ul style="list-style-type: none"> 10% off (Applicable to dine-in only)

	<p>GOGYO</p> <ul style="list-style-type: none"> Enjoy a 10% discount with any dine-in spending of HK\$200 at GOGYO on weekdays after 3pm and weekends and public holidays with all days
	<p>DONDONYA</p> <ul style="list-style-type: none"> 10% off for Dine-in customers who spend HKD200 or above (except value menu or promotion offer) on Monday to Thursday (Excluding public holidays)
	<p>IPPUDO</p> <ul style="list-style-type: none"> Enjoy a 10% discount with core menu dine-in spending of HKD200 at IPPUDO on Monday to Thursday (Excluding public holidays)
	<p>BUTAHAGE</p> <ul style="list-style-type: none"> 10% off for Dine-in customers who spend HKD200 or above (except value menu or promotion offer) on Monday to Thursday (Excluding public holidays)
	<p>METRO TONKOTSU BASE</p> <ul style="list-style-type: none"> Enjoy a 10% discount with core menu dine-in spending of HKD200 on Monday to Thursday (Excluding public holidays)
	<p>Uo-Show</p> <ul style="list-style-type: none"> Enjoy a discount of HKD10 for any purchase upon net spending of HKD100 at Uo-Show from Monday to Thursday (Except public holidays)
	<p>Maxim's MX, MX</p> <ul style="list-style-type: none"> 10% off upon purchases of HKD200 at dinner (Monday to Thursday, non-public holidays)
	<p>Maxim's Food², can-teen, Deli-O</p> <ul style="list-style-type: none"> 10% off upon purchases of HKD150 (Monday to Thursday, non-public holidays)
	<p>Maxim's Cakes, On Site Bakery</p> <ul style="list-style-type: none"> Purchases or pre-order of above HKD128 cake at its retail price will enjoy 8% off discount
	<p>URBAN</p> <ul style="list-style-type: none"> Purchases of above HKD250 products at its retail price will enjoy 10% off discount

	Paper Stone Bakery <ul style="list-style-type: none"> Purchases or pre-order of above HKD200 cakes or dessert at its retail price will enjoy 10% off discount.
	Homebake <ul style="list-style-type: none"> Purchases or pre-order of above HKD300 products at its retail price will enjoy 10% off discount
	Arôme Bakery <ul style="list-style-type: none"> Offer 1: Enjoy a 10% discount on any whole cake priced at HKD239 or above Offer 2: Enjoy a 5% discount on any whole cake priced below HKD239
	COVA <ul style="list-style-type: none"> 5% off upon dine-in spending of HKD400 at dinner (Not applicable to service charge)
	m.a.x. concepts restaurants⁽¹⁾ <ul style="list-style-type: none"> 10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact staff for details) <div>     </div> <div>     </div>
 	Hong Kong Day <ul style="list-style-type: none"> 10% off upon purchases of HKD200 or above (Including Port Spot)
	MUSES <ul style="list-style-type: none"> 10% off for any purchase
	Wildfire Pizzabar <ul style="list-style-type: none"> 10% off à la carte dine-in dinner menu (Except special dates)
	The Cheesecake Factory <ul style="list-style-type: none"> Enjoy HKD50 off for every HKD500 spent for dine-in and takeout on Monday to Thursday (Except Public Holiday and before 10% service charge)

	SHAKE SHACK <ul style="list-style-type: none"> Free Fries, Cheese Fries or Chicken Bites upon spending over HKD150
	Starbucks <ul style="list-style-type: none"> Use enJoy Card to load HKD300 or above to a registered Starbucks Card at any Starbucks stores in Hong Kong to receive a free upgrade offer on one tall (354 mL) or above-sized handcrafted beverage once (Except stores at Asia World-Expo, Hong Kong Disneyland and Hong Kong International Airport)
	CAFÉ LANDMARK <ul style="list-style-type: none"> 10% off à la carte dine-in dinner menu (Except specific dates)
	Lawry's The Prime Rib <ul style="list-style-type: none"> 10% off à la carte/dinner set for 2 dine-in menu (Except specific dates)
	Maxim's Chinese Cuisine restaurants⁽¹⁾ <ul style="list-style-type: none"> 10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact Maxim's staff for details) <div data-bbox="459 1077 1437 1429">  </div>

Notes:

- The above offers are valid until 31 December 2025.
- Customer must settle the payment with enJoy Card to enjoy the above offers (Some offers must be enjoyed by settling the payment with a physical card; mobile payment service has to be recognized by Hang Seng Bank Limited (for details, please visit hangseng.com/mobilepayment)).
- All the above offers are subject to the relevant Terms and Conditions. For details, please visit hangseng.com/enjoycard.

Notes on enJoy Card Designated Merchants Exclusive Year-round Discount Offers:

- (1) Maxim's Chinese Cuisine restaurants include: Maxim's Palace, Jade Garden, Jasmine, The Square, Shanghai Garden, Serenade, Peking Garden Restaurant, Duck Victoria, M&C Duck, Chiu Chow Garden Restaurants, Chiu Chow Garden, #bistrocity and Can LaH; m.a.x. concepts restaurants include: simplylife BAKERY CAFÉ*, simplylife FOODPLACE, KIKUSAN, &you, &btR, THAI BASIL, EXP, MINH & KOK and chapter.

*Not valid for purchase from the semi-self service area

Apply Now and Enjoy Perpetual Annual Fee Waiver



hangseng.com/enjoycard



Customer enquiry 2998 6899

For details of more marvelous offers and other services, please visit hangseng.com/enjoy

Notes:

- All offers and service charges are subject to change from time to time without prior notice.
- The list of enJoy Card Designated Merchants, exclusive privileges and rewards programmes are applicable to Hong Kong Special Administrative Region only. For details of privileges terms and conditions, please refer to respective merchants, visit hangseng.com/enjoycard or call our 24-hour Hang Seng Marketing Enquiry Hotline 2998 6899.
- Hang Seng Bank Limited ("Hang Seng") reserves the right to vary or terminate all the above promotion offers at any time and to amend the Terms and Conditions and effective dates of the promotion offers thereof from time to time. In case of dispute, the decision of Hang Seng shall be final.

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

恒生enJoy卡迎新獎賞之條款及細則

一般條款及細則：

1. 迎新獎賞只適用於2025年7月1日至2025年12月31日（「優惠期」）期間申請enJoy卡主卡並獲恒生銀行有限公司（「恒生」）成功批核之客戶（「合資格主卡客戶」）。
2. 如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。
3. 若客戶於開戶後13個月內取消戶口，並已獲贈迎新獎賞之yuu積分獎賞，則須繳付所獲之迎新獎賞同等價值之金額作為手續費。
4. 如沒有填上獎賞選擇，恒生將視作放棄迎新獎賞處理。獎賞一經選擇或換領，恕不接受任何更改或退換。
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. 合資格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。
7. 優惠不可兌換現金或其他獎賞。
8. 恒生保留隨時更改或終止優惠及不時修改有關優惠條款及細則之權利。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。

有關高達120,000 yuu積分獎賞（「迎新獎賞」）之條款及細則：

1. 此獎賞只適用於enJoy信用卡主卡申請客戶並該卡須於優惠期內獲恒生成功批核。
2. 合資格客戶成功申請enJoy信用卡主卡後，於新卡發出日期後60日內，綁定enJoy卡至yuu獎賞計劃及憑enJoy卡累積合資格零售簽賬滿HKD6,000，可獲贈下列表中所述之yuu積分獎賞：

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。

3. 如現有信用卡客戶於現在及/或緊接申請日期前12個月內曾持有任何恒生enJoy信用卡/消費卡之主卡，將不可獲享任何迎新獎賞。
4. 累積簽賬以客戶之合資格零售簽賬淨值計算；簽賬淨值為enJoy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、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」（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迎新獎賞。如有任何爭議，將以恒生之紀錄為準。
5. 每位主卡客戶於優惠期內只可獲享迎新獎賞1次。
6. 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。
7. 有關yuu積分獎賞將於主卡客戶符合有關之條件後3個月內存入主卡客戶之enJoy卡戶口內。於存入yuu積分獎賞時，有關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 Welcome Offers Terms and Conditions

General Terms and Conditions:

1. To be entitled to the Welcome Offer(s), the customer is required to submit the application for the Principal Card of enJoy Card and has the card successfully approved by Hang Seng Bank Limited ("Hang Seng") during the period from 1 July 2025 to 31 December 2025 ("Promotion Period") (the "Eligible Customer").
2. If the enJoy 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.
3. **If the customer has received the yuu Reward Points of the Welcome Offers 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 Welcome Offer(s) received will be charged.**
4. If there is no indication on choice of offer, customer will be considered as having given up the right for the Welcome Offers and the extra reward for online application (If applicable). Once the offer is chosen or redeemed, no change or replacement will be accepted.
5. Eligible Principal Card 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.
6. 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.
7. Offers cannot be exchanged for cash or other products.
8. Hang Seng reserves the right to vary or terminate the offers at any time and to amend the Terms and Conditions of the offers 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 up to 120,000 yuu Reward Points (the "Welcome Offer(s)"):

1. The Welcome Offer(s) is/are only applicable to enJoy Credit Card Principal Card applicants and the card is successfully approved by Hang Seng within the Promotion Period.
2. Eligible Customers who have successfully applied for Principal Card of enJoy Credit Card required to link enJoy Card to yuu Rewards Programme and accumulate eligible retail transactions of HKD6,000 with enJoy Card within 60 days from the date of new card issuance to get the yuu Reward Points as set out in the table below:

Eligible Customers	Welcome 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**.

3. The Welcome Offers are not applicable to Principal 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**.
4. **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, 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. 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.**
5. Each Principal Card applicant is entitled to each of the Welcome Offer once only during the Promotion Period.
6. 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.
7. The relevant yuu Reward Points will be credited to Principal Card customer's enJoy Card account within 3 months after the Principal Card customer has fulfilled the requirements. 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.