

恒生 MPOWER 卡

迎新獎賞之條款及細則

一般條款及細則：

1. 迎新獎賞有效期由即日起至2023年3月31日（「優惠期」）。
2. 迎新獎賞只適用於優惠期內申請恒生 MPOWER 卡主卡（「指定信用卡」），並於2023年4月30日或之前獲成功批核之以下客戶（合資格客戶）。
 - a) 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」）。
 - b) 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」）。
 - c) 全日制大學/大專學生為年滿18歲或以上及就讀院校或其附屬學院頒發之證書或以上課程，包括：本港認可之大學、珠海學院、職業訓練局、香港專業教育學院、香港演藝學院、明愛專上學院、明愛白英奇專業學校、香港科技專上書院、香港專業進修學校/港專學院、香港三育書院、明德學院、東華學院、香港伍倫貢學院、香港能仁專上學院、明愛社區書院、香港藝術學院、香港知專設計學院、青年會專業書院、宏恩基督教學院及耀中幼教學院之主卡申請人（「全日制大學/大專學生」）。
3. 如現有信用卡客戶於現在及/或緊接申請日期前12個月內曾持有同一信用卡類別之主卡，將不可獲享任何迎新獎賞。
4. 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。
5. 每位主卡客戶於優惠期內只可獲享迎新獎賞1次。
6. 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。
7. 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。
8. 客戶符合有關之簽賬要求後，可獲享迎新獎賞之詳情如下：
 - a) 高達10張 MCL 戲院 2D 電影電子禮券：本行將於客戶完成簽賬要求3個月內以換領信形式郵寄至合資格客戶之通訊地址。客戶須透過 MCL 戲院網站 (www.mclcinema.com) 或手機應用程式免費申請成為 MCL MAX 會員或登錄已有的 MCL 會籍，並於有效期內輸入換領信上的優惠代碼以領取 MCL 戲院 2D 電影電子禮券。電影電子禮券之啟動方法、條款及細則請參閱換領信。MCL 會籍受 MCL 戲院列明之條款及細則約束，詳情請參閱 MCL 戲院網站 (www.mclcinema.com)。
 - b) 高達 \$700 Cash Dollars：本行將於3個月內將 Cash Dollars 獎賞存入主卡客戶之有關信用卡戶口內。
9. 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。
10. Cash 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。
11. 迎新獎賞不可轉讓予他人、兌換現金或其他禮品。
12. 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。
13. 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。
14. 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。
15. 本條款及細則受現行監管規定約束。
16. 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。

迎新獎賞之條款及細則

迎新獎賞條款及細則：

17. 如合資格客戶（但不包括「全日制大學/大專學生」）於優惠期內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一種迎新獎賞。

合資格客戶	迎新獎賞
全新信用卡客戶	10 張 MCL 戲院 2D 電影電子禮券；或 \$700 Cash Dollars（基本 Cash Dollars 回贈除外）
現有信用卡客戶	5 張 MCL 戲院 2D 電影電子禮券；或 \$300 Cash Dollars（基本 Cash Dollars 回贈除外）

如合資格客戶為全日制大學/大專學生於優惠期內申請指定信用卡，並於新卡發出之日期後 60 日內憑卡累積簽賬滿 HKD2,000 或以上，該名合資格客戶則可享迎新獎賞 5 張 MCL 戲院 2D 電影電子禮券或 \$300 Cash Dollars（基本 Cash Dollars 回贈除外）。

18. 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 Cash 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。
19. 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。

Hang Seng MPOWER Card

Welcome Offers Terms and Conditions

General Terms and Conditions:

1. Offers are valid from now till 31 March 2023 (both dates inclusive) ("Promotion Period").
2. The offers are only applicable to applicants of the following customers who apply for Principal Card of Hang Seng MPOWER Card ("Designated Credit Card") during the Promotion Period and whose applications are successfully approved and whose Designated Credit Card is issued on or before 30 April 2023. ("Eligible Customer").
 - a) 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
 - b) 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").
 - c) Full-time University/Tertiary Students who are aged 18 or above and are attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: accredited universities in Hong Kong, Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Institute of Vocational Education, Hong Kong Academic of Performing Arts, Caritas Institute of Higher Education, Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology/HKCT Institute of Higher Education, Hong Kong Adventist College, Centennial College, Tung Wah College, UOW College Hong Kong, Hong Kong Nang Yan College of Higher Education, Caritas Institute of Community Education, Hong Kong Art School, Hong Kong Design Institute, YMCA College of Careers, Gratia Christian College and Yew Chung College of Early Childhood Education. Hang Seng may ask for additional documentation at the year of graduation in handling card renewal. ("Full-time University/Tertiary Students").
3. 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.
4. 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.
5. Each Principal Card customer will be entitled to this promotion once only during the Promotion Period.
- 6. If a customer who has received the welcome 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 offers received will be charged.**
7. The relevant credit card account must be still valid and in good standing when the offers are granted.
8. When customer achieve the designated spending requirement, the welcome offers arrangement as follow:
 - a) Up to 10 MCL Cinemas 2D e-Gift Vouchers: The redemption letter will be mailed to the correspondence addresses of Eligible Customers within 3 months upon fulfillment of the spending requirement. Customers are required to join the MCL MAX membership which is free of charge or login to their existing MCL membership on MCL Cinemas website (www.mclcinema.com) or via mobile application. Customers can redeem the e-Gift Vouchers by using the Promotion Code provided on the redemption letter before the code expiration. Please refer to the redemption letter for activation method and the Terms and Conditions for the e-Gift Vouchers. MCL memberships are subject to the terms and conditions set by MCL Cinemas, for more details on the memberships, please visit MCL Cinemas website (www.mclcinema.com).
 - b) Up to \$700 Cash Dollars: Cash 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).
9. 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.
10. Reward and use of Cash 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.
11. The welcome offers are not transferrable, and cannot be exchanged for cash or other products.



Welcome Offers Terms and Conditions

12. 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.
13. 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.
14. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. These Terms and Conditions are subject to prevailing regulatory requirements.
16. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.

Welcome Gift Terms and Conditions:

17. If the Eligible Customers (excluding Full-time University/Tertiary Students) have successfully applied the Designated Credit Card during the Promotion Period, 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 one of the welcome offers as per the table below:

Eligible Customer	Welcome Gift
New credit card customers	10 MCL Cinemas 2D e-Gift Vouchers; or \$700 Cash Dollars (apart from the basic Cash Dollars rebate)
Existing Credit Card Customers	5 MCL Cinemas 2D e-Gift Vouchers; or \$300 Cash Dollars (apart from the basic Cash Dollars rebate)

If the Eligible Customers are Full-time University/Tertiary Students have successfully applied the Designated Credit Card during the Promotion Period and has made transaction in an accumulated amount of HKD2,000 or above with the card within 60 days from the date of new card issuance, the Eligible Customers will be entitled to 5 MCL Cinemas 2D e-Gift Vouchers or \$300 Cash Dollars (apart from the basic Cash Dollars rebate).

18. **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 Cash 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.**
19. 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 MPOWER 卡

迎新奖赏之条款及细则

一般条款及细则：

1. 迎新奖赏有效期由即日起至2023年3月31日（「优惠期」）。
2. 迎新奖赏只适用于优惠期内申请恒生MPOWER卡主卡（「指定信用卡」），并于2023年4月30日或之前获成功批核之以下客户（合资格客户）。
 - a) 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」）。
 - b) 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」）。
 - c) 全日制大学/大专学生为年满18岁或以上及就读院校或其附属学院颁发之证书或以上课程，包括：本港认可之大学、珠海学院、职业训练局、香港专业教育学院、香港演艺学院、明爱专上学院、明爱白英奇专业学校、香港科技专上书院、香港专业进修学校/港专学院、香港三育书院、明德学院、东华学院、香港伍伦贡学院、香港能仁专上学院、明爱社区书院、香港艺术学院、香港知专设计学院、青年会专业书院、宏恩基督教学院及耀中幼教学院之主卡申请人（「全日制大学/大专学生」）。
3. 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。
4. 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。
5. 每位主卡客户于优惠期内只可获享迎新奖赏1次。
6. 若客户于开户后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。
7. 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。
8. 客户符合有关之签账要求后，可获享迎新奖赏之详情如下：
 - a) 高达10张MCL戏院2D电影电子礼券：本行将于客户完成签账要求3个月内以换领信形式邮寄至合资格客户之通讯地址。客户须透过MCL戏院网站（www.mclcinema.com）或手机应用程序免费申请成为MCL MAX会员或登录已有的MCL会籍，并于有效期内输入换领信上的优惠代码以领取MCL戏院2D电影电子礼券。电影电子礼券之启动方法、条款及细则请参阅换领信。MCL会籍受MCL戏院列明之条款及细则约束，详情请参阅MCL戏院网站（www.mclcinema.com）。
 - b) 高达\$700 Cash Dollars：本行将于3个月内将Cash Dollars奖赏存入主卡客户之有关信用卡户口内。
9. 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。
10. Cash 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。
11. 迎新奖赏不可转让予他人、兑换现金或其他礼品。
12. 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。
13. 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。
14. 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。
15. 本条款及细则受现行监管规定约束。
16. 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。



迎新奖赏之条款及细则

迎新奖赏条款及细则：

17. 如合资格客户（但不包括「全日制大学/大专学生」）于优惠期内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一种迎新奖赏。

合资格客户	迎新奖赏
全新信用卡客户	10 张 MCL 戏院 2D 电影电子礼券；或 \$700 Cash Dollars（基本 Cash Dollars 回赠除外）
现有信用卡客户	5 张 MCL 戏院 2D 电影电子礼券；或 \$300 Cash Dollars（基本 Cash Dollars 回赠除外）

如合资格客户为全日制大学/大专学生于优惠期内申请指定信用卡，并于新卡发出之日期后 60 日内凭卡累积签账满 HKD2,000 或以上，该名合资格客户则可享迎新奖赏 5 张 MCL 戏院 2D 电影电子礼券或 \$300 Cash Dollars（基本 Cash Dollars 回赠除外）。

18. 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 Cash 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。
19. 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。