

MUJI Card

MUJI Card 為基本生活而設

生活每一個細節，MUJI 為你全面提供。MUJI Card 貫徹 MUJI 的生活哲學，讓你體驗真正的生活。憑卡於 MUJI 香港實體店舖購物，可專享 MUJI Dollars，在選購生活必需品的同時，實踐你的生活理念！



高達 **\$400 MUJI Dollars**

於 2025 年 6 月 30 日或之前
成功申請 **MUJI Card** 可專享迎新禮品



於新卡發出後 60 日內，憑卡累積簽賬滿 HKD4,000 或以上，全新信用卡客戶
可享 \$400 MUJI Dollars，現有信用卡客戶亦可享 \$200 MUJI Dollars。

主卡及附屬卡客戶均可獲享：
永久免年費*

* 客戶若於現在及過去 6 個月內未曾持有任何恒生發出之個人信用卡主卡（香港賽馬會會員卡、優越理財 World Mastercard、enJoy 卡、Travel+ Visa Signature 卡、恒生 MMPOWER World Mastercard 及恒生銀聯信用卡除外），而現申請首張恒生信用卡，可享有主卡永久免年費優惠；否則只可享 1 年年費全免優惠（適用於一般客戶）。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。

有關高達 \$400 MUJI Dollars 迎新禮品之條款及細則：

- 客戶必須於 2025 年 1 月 1 日至 2025 年 6 月 30 日期間（「優惠期」）申請 MUJI Card 主卡，並於 2025 年 7 月 31 日或之前獲成功批核（「合資格客戶」）。獲成功批核後，於新卡發出後 60 日內，憑卡累積簽賬滿 HKD4,000 或以上，方可獲贈以下迎新禮品（迎新獎賞簽賬要求之基本 + FUN Dollars 回贈除外）。

合資格客戶	迎新禮品
全新信用卡客戶	\$400 MUJI Dollars
現有信用卡客戶	\$200 MUJI Dollars

「全新信用卡客戶」為現在及 / 或緊接申請日期前 6 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。

「現有信用卡客戶」為現在及 / 或緊接申請日期前 6 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。



恒生銀行
HANG SENG BANK

2. 如現有信用卡客戶於**現在及 / 或緊接申請日期前6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。
3. 累積簽賬以客戶之合資格零售簽賬淨值計算；簽賬淨值為MUJI Card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 MUJI Dollars / +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」（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（包括但不限於外滙、滙票、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。恒生銀行有限公司（「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。
4. 高達\$400 MUJI Dollars將於主卡客戶符合有關之簽賬條件後3個月內存入主卡客戶之MUJI Card戶口內。於存入MUJI Dollars時，有關MUJI Card戶口必須仍然有效及信用狀況良好，方可獲贈MUJI Dollars。
5. 如MUJI Card主卡及其附屬卡共用同一信用額，累積簽賬將合併計算。
6. 每位客戶於優惠期內只可獲享MUJI Dollars迎新禮品1次。
7. 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。
8. 若客戶於開戶後13個月內取消戶口，並已獲贈以上迎新禮品，則須繳付所獲之迎新禮品同等價值之金額作為手續費。
9. 若客戶沒有於信用卡申請表格填上迎新禮品選項，恒生將視作放棄有關迎新禮品處理。迎新禮品一經選擇或換領，恕不接受任何更改或退換。
10. 此推廣所涉及之產品、服務及資訊均由供應商直接售賣及提供予客戶，因此，所有有關責任及義務亦由供應商全權負責。
11. 迎新禮品不可轉讓予他人、兌換現金或其他貨品。
12. 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。
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. 本條款及細則之中英文文本如有任何歧異，概以英文本為準。

MUJI Card 專享優惠



購物簽賬 專享回贈

憑卡於 MUJI 香港實體店舖購物簽賬每滿 HKD100，可專享 \$5 MUJI Dollars⁽¹⁾。



MUJI 購物 實用實際

累積的 MUJI Dollars 及 +FUN Dollars 可於下次在 MUJI 香港實體店舖簽賬購物時，於同一交易當現金使用⁽²⁾。



Café&Meal MUJI 優惠

憑卡於指定時段惠顧 Café&Meal MUJI 堂食或外賣自取滿 HKD200 或以上專享 9 折⁽³⁾。



誕生月盡享 MUJI 生日禮遇

於誕生月憑卡於 MUJI 香港實體店舖購物簽賬每滿 HKD100 可獲贈額外 \$5 MUJI Dollars⁽⁴⁾，即雙倍 MUJI Dollars 獎賞，祝福滿滿！



獲享 MUJI Card 通訊

你將會收到 MUJI Card 通訊，刊載 MUJI 最新產品資訊及優惠情報！



永久免年費

主卡及附屬卡客戶可享永久免年費優惠⁽⁵⁾。



註：客戶於香港特別行政區（「香港」）之 MUJI 實體店舖簽賬方可賺取及使用 MUJI Dollars。MUJI Dollars/+FUN Dollars 只適用於收銀櫃檯結賬時使用。有關 MUJI Card 各項專享優惠及獎賞計劃只適用於香港，並受有關條款約束。

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/muji。

恒生信用卡獎賞計劃

憑卡於任何商戶簽賬每滿HK\$250，可賺取\$1恒生信用卡+FUN Dollar，於全港超過7,400間+FUN Dollars特約商舖⁽⁶⁾即時當現金使用。

詳情、條款及細則請瀏覽 hangseng.com/cashmerc。



- (1) MUJI Dollars有效期為24個月，以MUJI Card每年續期月之月份起計算。使用MUJI Dollars須受恒生信用卡會員獎賞計劃之條款及細則約束，詳情請致電24小時恒生信用卡推廣熱線2998 6899。
- (2) 當客戶選擇使用MUJI Dollars及+FUN Dollars以支付於MUJI簽賬之金額，電腦系統會先扣除MUJI Card內所累積之全部MUJI Dollars，然後扣除卡內之+FUN Dollars，直至足夠支付該項簽賬之全數金額。若累積的MUJI Dollars及+FUN Dollars總數於扣除後不足以支付全數簽賬金額，交易差額則自動由客戶之MUJI Card簽賬支付。
- (3) 簽賬9折優惠適用於星期一至日14:30後（堂食及外賣自取分別以入座及下單時間計算），公眾假期除外。
- (4) 於優惠期內之生日月份，每張合資格MUJI Card之額外獎賞上限為\$100 MUJI Dollars。
- (5) 客戶若於現在及過去6個月內未曾持有任何恒生發出之個人信用卡主卡（香港賽馬會會員卡、優越理財World Mastercard、enJoy卡、Travel+ Visa Signature卡、恒生MMPOWER World Mastercard及恒生銀聯信用卡除外），而現申請首張恒生信用卡，可享主卡永久免年費優惠；否則只可享1年年費全免優惠（適用於一般客戶）。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。
- (6) +FUN Dollars不適用於百貨公司內之特約商戶專櫃及個別特約商戶之指定分店。

請即申請

- 登入 hangseng.com/muji 或
- 填妥附奉之申請表格，並連同所需文件副本，寄回九龍中央郵政局郵箱74147號或交回恒生銀行。

註：恒生銀行有限公司（「恒生」）保留隨時更改或終止上述所有優惠及不時修訂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。

如欲索取本宣傳品之英文版，請瀏覽hangseng.com/muji或致電24小時恒生信用卡推廣熱線2998 6899。

If you would like to get an English version of this leaflet regarding MUJI Card, please visit hangseng.com/muji or call our 24-hours Hang Seng Credit Card Marketing Enquiry Hotline on 2998 6899.

借定唔借？還得到先好借！

客戶查詢 ■ 2998 6899 ■ hangseng.com/muji

MUJI Card

MUJI Card Inspires the Basic Principles of Living

MUJI cares about your basic needs and provides your daily necessities. The philosophy of MUJI is being applied to the MUJI Card which allows you to realise your life from the very basic.



Up to \$400 MUJI Dollars

**Successfully apply for a MUJI Card
on or before 30 June 2025 to enjoy your welcome gift**



Accumulate retail transactions of HKD4,000 or above with the Card within 60 days from new card issuance, New Credit Card Customers can enjoy \$400 MUJI Dollars while Existing Credit Card Customers can also enjoy \$200 MUJI Dollars.

**Perpetual Annual Fee Waiver*:
For both Principal and Supplementary Card customers**

* Principal Card customer who does not own and has not owned any personal Credit Card Principal Card (except The Hong Kong Jockey Club Membership Card, Prestige World Mastercard, enJoy Card, Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard and Hang Seng CUP Credit Card) issued by Hang Seng in the past six months, and who is applying for his/her first Hang Seng Credit Card, will be entitled to a Perpetual Annual Fee Waiver; otherwise, One-year annual fee waiver (applicable to general customers) will be offered; Supplementary Card customers can enjoy the same annual fee waiver as the Principal Card customer when applied at the same time.

Terms and Conditions for up to \$400 MUJI Dollars Welcome Gift:

1. Applicant is required to submit MUJI Card Principal Card application from 1 January 2025 to 30 June 2025 ("Promotion period"), and successfully get approved on or before 31 July 2025 ("Eligible Customers") to enjoy the offer. After being successfully approved, he / she is required to accumulate retail transactions of HKD4,000 or above with the Card within 60 days from the new card issuance to be entitled to the welcome gift set out in the table below (apart from the basic +FUN Dollars rebate from the welcome gift spending requirement):

Eligible Customers	Welcome Gift
New Credit Card Customers	\$400 MUJI Dollars
Existing Credit Card Customers	\$200 MUJI Dollars

"New Credit Card Customers" refer to 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 6 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 personal credit card / affinity card / co-branded card (excluding spending card and private label card) issued by Hang Seng **during the 6 months immediately preceding the date of application**.



恒生銀行
HANG SENG BANK

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2. Existing Credit Card Customers who are **currently holding and / or have ever held the Principal Card of the same credit card type during the 6 months immediately preceding the date of application** will not be entitled to the welcome offers.
3. The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the MUJI Card concerned. Eligible retail spending amount does not include the deducted amount from the use of discount offers and / or MUJI Dollars / +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 (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 Bank Limited ("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.
4. Up to \$400 MUJI Dollars will be credited to Principal Card customer's MUJI Card account within 3 months after the Principal Card customer has fulfilled the spending requirement. The MUJI Card account should be valid and in good standing when the MUJI Dollars are credited.
5. If the MUJI 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.
6. Each customer will be entitled to the MUJI Dollars welcome gift once only during the Promotion Period.
7. 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.
8. If customer has received the above mentioned welcome gift and subsequently cancels the MUJI Card account within 13 months from the date of the account opening, a handling fee of an equivalent amount with the value of the welcome gift received will be charged.
9. 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.
10. All products, services and information regarding this promotion are directly sold and supplied to customer by the supplier who is responsible for all related obligations and liabilities.
11. The welcome gift is not transferrable, and cannot be exchanged for cash or other products.
12. Hang Seng reserves the right to vary or terminate the offers at any time and to amend the Terms and Conditions of the above offers thereof from time to time. In case of dispute, the decision of Hang Seng shall be final.
13. No person other than the Customer and Hang Seng (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 any discrepancy between the English and Chinese versions.

Exclusive Privileges for MUJI Card



Enjoy Rewards

For every HKD100 spending with MUJI Card at MUJI physical stores in Hong Kong, you will earn \$5 MUJI Dollars⁽¹⁾ that can be used as cash for next purchase at MUJI physical store.



Shopping at MUJI with Greater Savings

Accumulated MUJI Dollars and Hang Seng Credit Card +FUN Dollars can be used as cash⁽²⁾ concurrently within the same transaction for next purchase at MUJI physical stores in Hong Kong.



Café&Meal MUJI Offer

Enjoy 10% off upon dine-in or self-pickup takeaway spending of HKD200 or above with MUJI Card in specific periods of time at Café&Meal MUJI⁽³⁾.



MUJI Birthday Offer in Your Birthday Month

Enjoy extra \$5 MUJI Dollars for every HKD100 spending⁽⁴⁾ with MUJI Card at MUJI physical stores in your birthday month as wishes, equivalent to double MUJI Dollars!



MUJI Card Newsletter

Receive a MUJI Card newsletter that keeps you up-to-date on upcoming MUJI products and exclusive offers.



Perpetual Annual Fee Waiver

Both Principal and Supplementary Card customers can enjoy perpetual annual fee waiver⁽⁵⁾.



Note: Customer can earn and use MUJI Dollars in MUJI physical stores in Hong Kong Special Administrative Region ("Hong Kong"). Use of MUJI Dollars/+FUN Dollars is applicable to payment at cashier counters only. MUJI Card's exclusive privileges and rewards programmes are applicable to Hong Kong only and are subject to relevant Terms and Conditions.

All the above offers are subject to the relevant Terms and Conditions. For details, please visit hangseng.com/muji.

Hang Seng Credit Card Rewards Programme

For every HK\$250 spending with your card at any merchants, you can earn \$1 Hang Seng Credit Card +FUN Dollar which can be used as instant cash at over 7,400 designated merchant outlets.⁽⁶⁾



Please visit hangseng.com/cashmerc for details, Terms and Conditions.

- (1) MUJI Dollars are valid for 24 months, counting from the MUJI Card annual anniversary month. Use of MUJI Dollars is subject to the Terms and Conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- (2) When the customer chooses to redeem MUJI Dollars and +FUN Dollars upon purchase at MUJI, MUJI Dollars would be debited first until all MUJI Dollars accumulated in the card account have been used up, then the +FUN Dollars in the card account would be debited until the total amount of the transaction is paid up. If the sum of all the accumulated MUJI Dollars and +FUN Dollars is not sufficient to settle the bill, the outstanding transaction amount would be charged to the MUJI Card account.
- (3) 10% off Dining Offer is valid from Monday to Sunday 14:30 onwards (counted by sit-in time for dine-in and order time for self-pick takeaway respectively), except public holidays.
- (4) The extra reward for each eligible MUJI Card of this Promotion is limited to a maximum of extra \$100 MUJI Dollars in the birthday month.
- (5) Principal Card customer who does not own and has not owned any personal Credit Card Principal Card (except The Hong Kong Jockey Club Membership Card, Prestige World Mastercard, enJoy Card, Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard and Hang Seng CUP Credit Card) issued by Hang Seng in the past six months, and who is applying for his / her first Hang Seng Credit Card, will be entitled to a Perpetual Annual Fee Waiver; otherwise, One-year annual fee waiver (applicable to general customers) will be offered; Supplementary Card customers can enjoy the same annual fee waiver as the Principal Card customer when applied at the same time.
- (6) +FUN Dollars is not applicable at designated merchants' counters in department stores, and selected outlets of individual designated merchants.

Apply Now

- Visit hangseng.com/muji, or
- Complete the attached application form with the copies of required documents and return to any Hang Seng Bank branch or mail to P.O. Box 74147, Kowloon Central Post Office, Kowloon.

Note: 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. In case of dispute the decision of Hang Seng shall be final.

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

Customer Enquiries ■ 2998 6899 ■ hangseng.com/muji