

恒生enJoy Visa白金卡 - 「日嚟更非常」有獎遊戲推廣活動
得獎者名單

Winner List of “Hang Seng enJoy Visa Platinum Card -
‘enJoy the Extraordinary’ Prize Game”

得獎者名單：

Winner List:

HKD10,000 (共1名)	
1	emilia.ccy

HKD3,000 (共3名)	
1	carmenksam
2	kikohk76
3	ronaldboy._.0920

HKD1,000 (共6名)	
1	starlee0701
2	miss_americana_seer
3	ronny.wong.104
4	helloluck77
5	candylife__365
6	tszching_yip

HKD500 (共30名)	
1	lovemoney8882025
2	obeylee02
3	hopefortomi
4	candy10022001
5	cobynanaaaaa
6	saidee_2244
7	yankwong12
8	manwong686
9	nanaaa__28
10	elsalingw
11	yukawingka
12	minakosharon
13	eno_la_enola
14	mummychoy216
15	yuebiu
16	pwacchan
17	belle_w_belle
18	jakepoon481
19	javistsao
20	kennyuu499
21	ntpro1
22	emma.hk.bb
23	iamkimeko
24	janeishappy
25	koismal
26	myonlyauguste
27	photoalbum.nice
28	kylila.yee
29	cherrydidii
30	wailokc8

恒生enJoy Visa白金卡 - 「日嚟更非常」有獎遊戲推廣活動
之條款及細則

Terms and Conditions for “Hang Seng enJoy Visa Platinum Card -
‘enJoy the Extraordinary’ Prize Game”

1. 恒生enJoy Visa白金卡「日嚟更非常」有獎遊戲推廣活動（「本遊戲」）由恒生銀行有限公司（「恒生」）舉辦。

Hang Seng enJoy Visa Platinum Card ‘enJoy the Extraordinary’ Prize Game (“Game”) is organized by Hang Seng Bank Limited ("Hang Seng").

2. 本遊戲活動日期為2026年1月5日至11日晚上11時59分（包括首尾兩天）（「活動期」），以Instagram香港伺服器接收時間為準，逾時者恕不接受。恒生保留更改遊戲時間的權利，此等更改之詳情將於恒生銀行Instagram專頁上公佈。

The promotion period is from 5 to 11 January 2026, 11:59pm (both dates inclusive) (“Promotion Period”). The time recorded by the Instagram Hong Kong server prevails; late submissions are not accepted. Hang Seng reserves the right to change the game timeline, and details of such changes will be announced on the Hang Seng Bank Instagram page.

3. 活動只適用於恒生enJoy Visa白金卡（「合資格信用卡」）及為年滿18歲或以上之客戶（「合資格客戶」）。

The Game is only eligible to Hang Seng enJoy Visa Platinum Card (“Eligible Credit Card”) customers aged 18 or above (“Eligible Customers”).

4. 合資格客戶於參加本遊戲之同時，即表示已閱讀及同意受本遊戲的條款及細則之規範；如有違反本遊戲之條款及細則的行為，恒生有權取消合資格客戶之參加或得獎資格，並對任何破壞本遊戲之行為保留相關追究權利。

By participating in the Game, the Eligible Customer acknowledges that the Eligible Customer has read and consented to abide by these terms and conditions. In the event of any violation of these terms and conditions, Hang Seng reserves the right to revoke the Eligible Customer's eligibility to participate or win, and retains the right to take necessary actions against any behavior that compromises the integrity of the Game.

5. 參加者參加本遊戲即代表已確認同意恒生會收集其個人資料包括Instagram帳戶名稱，以便安排領獎及相關聯絡事宜及作其他相關用途。詳情請參閱個人資料收集聲明。

Each participant in the Game confirms the agreement to allow Hang Seng to collect the participant's personal data, including Instagram account name, for the purposes of arranging prize collection and related communications, among others. Please refer to the Personal Information Collection Statement for details.

6. 受本條款及細則所限，合資格客戶必須於活動期內完成以下所有步驟，方可成為本遊戲的合資格參加者（「合資格參加者」）：

Subject to these terms and conditions, each Eligible Customer must complete all of the following steps within the Promotion Period to be considered as an eligible participant (“Eligible Participant”):

- a. 訂閱「恒生銀行Instagram專頁 (@hangsengbank.official) 」 ;
Subscribe to the Hang Seng Bank Instagram page (@hangsengbank.official);
 - b. 讚好本遊戲之貼文 ;
Like the relevant post associated with the Game;
 - c. 於貼文留言競猜遊戲答案 ;
Comment with the participant's guess for the Game answer;
 - d. 於上述留言標記一位朋友 ; 及
Tag one friend in the comment; and
 - e. 將本遊戲之貼文轉發至其Instagram限時動態並標記 #恒生enJoy卡 #日嚙更非常挑戰 。
Share the Game post to the participant's Instagram Story and hashtag #恒生enJoy卡 #日嚙更非常挑戰
7. 如發現合資格客戶違反以下任何一項細則，該留言將會被刪除，其參加資格將被自動取消而不作另行通知，包括：
- If any Eligible Customer is found to violate any of the following rules, the Eligible Customer's comment will be deleted, and the Eligible Customer's participation will be automatically disqualified without further notice:
- a. 合資格客戶不可用多於一個Instagram賬戶參與本遊戲 ;
The Eligible Customer may not use more than one Instagram account to participate in the Game;
 - b. 合資格客戶不可於提交留言後再作出修改 ;
The Eligible Customer may not modify the comment after the comment has been posted;
 - c. 合資格客戶不可抄襲其他合資格客戶的內容 ;
The Eligible Customer may not plagiarize contents from any other participant;
 - d. 合資格客戶之留言不可帶有粗言穢語、色情暴力、辱罵、猥褻、詆毀、誹謗、造謠中傷或違反適用法律或規例的內容。
The comment must not contain any vulgar language, pornography, violence, defamation, obscenity, slander, malicious rumor, or contents that violate any applicable law or regulation.
8. 活動期內，每位參加者只可以參加本遊戲一次及於本遊戲獲獎一次。
Each Eligible Customer may only enter the Game once and win the Prizes once throughout the Promotion Period.
9. 受條款及細則所限，首40位最快完成所需步驟並最接近正確答案之合資格參加者（「得獎者」）可獲以下實體惠康購物現金券（「獎品」）其中一項：

獎品總值 Prize Value	獎品數量 Quantity of the Prize
港幣 HKD 10,000	1
港幣 HKD 3,000	3
港幣 HKD 1,000	6
港幣 HKD 500	30

最高價值的獎品將頒發給答案最接近正確答案的得獎者，而其餘之獎品亦如此頒發。如果有多位得獎者提供相同的最接近答案，則價值較高的獎品將頒發給最早提交答案的得獎者，根據恒生收到留言的順序，而其餘之獎品亦如此頒發。得獎資格將以每個Instagram賬戶在活動截止時間前於本遊戲之貼文所發出的第一個留言為準。

The highest valued Prize will be awarded to the Winner whose answer is closest to the correct answer, and the remaining Prizes will be similarly awarded. In cases where multiple Winners provide the same closest answer, the Prize of higher value will be given to the Winner who submitted the answer first, based on the order of receipt of comments by Hang Seng, and the remaining Prizes will be similarly awarded. Eligibility for winning is based on the first comment posted by each Instagram account on the Game's post before the cutoff time.

10. 若參加者疑有任何不誠實、違規、非法或惡意行為（由恒生全權決定），恒生有權即時採取適當行動，包括取消參加者的參加及／或獲獎資格及／或採取法律行動追究所導致的損失，參加者須自行承擔民事及／或刑事的法律後果。

If a participant is suspected of any dishonest, irregular, illegal, or malicious behavior (as determined by Hang Seng at its sole discretion), Hang Seng reserves the right to take appropriate actions immediately, including canceling the participant's eligibility to participate and/or win, and/or pursuing legal action for any resulting losses. The participant shall bear the civil and/or criminal legal consequences at the participant's own expense.

11. 得獎名單將於2026年1月16日或以前，在恒生銀行Instagram專頁（@hangsengbank.official）限時動態內及恒生enJoy卡專頁（hangseng.com/enjoycard）內公佈。

The announcement of the Winners will be made on the Instagram Story of Hang Seng Bank Instagram page (@hangsengbank.official) and the promotion page of Hang Seng enJoy Card (hangseng.com/enjoycard) on or before 16 January 2026.

12. 得獎者必須於2026年1月23日晚上11時59分或之前主動以Instagram私訊形式聯絡恒生銀行Instagram專頁（@hangsengbank.official），註明其為「【日嚙更非常】有獎遊戲的得獎者」，並提供已相關貼文的留言截圖，及曾轉發貼文的截圖以確認得獎並領取獎品。得獎者須於2026年1月24日至2月14日期間親自到指定換領中心，並即場展示實體合資格信用卡領取獎品。有關換領詳情請參閱經恒生銀行Instagram專頁（@hangsengbank.official）發出的確認訊息。

Each Winner must proactively contact the Hang Seng Bank Instagram page (@hangsengbank.official) through private message by 23 January 2026 (11:59pm), clearly indicating that he/she is the "Winner of the 'enJoy the Extraordinary' Prize Game". Each Winner must also provide a screenshot of the comment on the relevant post, as well as a screenshot confirming the repost of the post in order to claim the Prize. Furthermore, each Winner is required to visit the designated redemption center in person between 24 January to 14 February 2026 to collect the Prize by showing the physical Eligible Credit Card. For detailed redemption instructions, please refer to the confirmation message issued by Hang Seng Bank Instagram page (@hangsengbank.official).

13. 如任何得獎者未能完成以上第12條之任何條件，則當作棄權論。如有得獎者棄權或得獎資格被取消，恒生不會安排另一位參加者補上。所有送出之獎品，得獎者不得異議，亦不可將獎品兌換成現金。如得獎者遺失獎品，恒生將不會補發。

Any Winner who fails to comply with any requirement under clause 12 above is deemed to have forfeited his/her eligibility to receive the Prize. In the event of a forfeiture or cancellation of a Winner's eligibility, Hang Seng will not arrange for another participant to take the Prize. All Prizes awarded are final and non-contestable. If a Winner loses the Prize, Hang Seng will not issue a replacement.

14. 換領獎賞時，恒生有權登記得獎者姓名、信用卡號碼、Instagram賬戶名稱，並保留用於審計目的。得獎者所提供之個人資料只用作本遊戲運作及核實之用途。

Hang Seng has the right to collect and retain the Winner's name, credit card number and Instagram account name in the course of redemption for the operation and audit of the Game.

15. 恒生保留隨時以其它禮物代替任何獎品之權利，恕不另行通知。替代禮物的價值或性質可能與原來的活動獎品不同。

Hang Seng reserves the right to replace any Prize with other prizes at any time without prior notice and without cause. The value or nature of the substitutes may differ from those of the Prizes.

16. 恒生並非獎品的供應商，不會承擔有關獎品造成的任何法律責任。獎品須受條款及細則約束，詳情請聯絡相關供應商。所有有關獎品及相關產品及服務的事宜，包括質量及供應，均由相關獎品供應商全權負責。與獎品及 / 或任何相關產品及 / 或服務相關的任何爭議或投訴需由供應商與得獎者直接處理，恒生概不對獎品承擔任何責任。

Hang Seng is not the supplier of the Prizes and is not responsible for any legal liabilities relating to the Prizes. Terms and conditions apply to the Prizes; please contact the related supplier for details. The supplier of the Prizes is solely responsible for all issues relating to the Prizes and the relevant goods and services, including quality and availability. Any dispute or complaint relating to the Prizes and/or any relevant good and/or service shall be settled between the Winner and the supplier directly; Hang Seng accepts no liability for the Prizes.

17. 所有獎品一經送出，在任何情況下，均不接受取消、更改、轉讓、退回、退款、兌換現金，或其他產品。除法律規定之責任外，得獎者因獎賞而構成的任何損失、破壞或影響，恒生概不負責。

All offers cannot be cancelled, altered, transferred, returned, refunded, exchanged for cash or other products by any customer under any circumstances. Apart from the responsibilities stipulated by law, Hang Seng accepts no liability for any loss, damage or impact resulting from the offers.

18. 所有獎品嚴禁轉售，如有發現將取消得獎資格。

Resale of all Prizes is strictly prohibited. If discovered, the winning eligibility will be revoked.

19. 恒生保留要求得獎者提供其為有關Instagram賬戶擁有者證明之權利。

Hang Seng reserves the right to require any Winner to provide proof of ownership of the relevant Instagram account.

20. 恒生可根據恒生銀行Instagram專頁 (@hangsengbank.official) 的紀錄決定活動參加者是否獲得參加資格及得獎機會。如有任何爭議，以恒生的紀錄為最終決定。

Hang Seng has the sole discretion to determine the eligibility of the participant for the Game based on the records held on Hang Seng Bank Instagram page (@hangsengbank.official). In case of any dispute, the record of Hang Seng is final.

21. 如因電腦或智能電話或軟件或網絡等技術問題導致任何參加者所遞交的答案遺失、破壞、損毀、無法辨識、不完整、錯誤及延遲，恒生恕不負責。

Hang Seng does not accept responsibility for any entry that is lost, damaged, defaced, illegible, incomplete, incorrectly completed or delayed by any failure or malfunction of any computer or mobile device or software or by any failure or defect in any telephone network.

22. 如參加者被發現故意隱瞞資料、以虛假賬戶或以任何方式入侵及 / 或以修改電腦程式的方式參加本遊戲，恒生有權取消該參加者的參加及 / 或得獎資格。

If a participant is found to deliberately conceal information, participate in the game using a false account, or engage in any form of intrusion or modification of computer program, Hang Seng reserves the right to cancel that participant's eligibility to participate and/or win.

23. 本遊戲之條款及細則應連同恒生以下個人資料收集聲明一併閱讀。

The terms and conditions of this Game should be read in conjunction with the below Hang Seng's Personal Data Collection Statement.

24. 恒生員工及本遊戲關聯公司的員工不得參與本遊戲，以示公允。如有發現將取消參加及 / 或獲獎資格。

Employees of Hang Seng and employees of associated companies involved in this Game are not eligible to participate in this Game to ensure fairness. Any participant found to be in violation will have the eligibility to participate and/or win cancelled.

25. 恒生保留隨時及不時暫停、更改或終止推廣及修訂相關條款及細則之權利，無須事先另行通知。恒生就本遊戲相關的一切事宜保留最終決定權，並對各方具有決定性及約束力。

Hang Seng reserves the right to suspend, revise or terminate the above promotion and to amend the terms and conditions thereof at any time and from time to time without prior notice. The decision of Hang Seng on all matters in relation to the Game is final, conclusive and binding on all parties concerned.

26. 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。

No person other than Eligible Customers, Hang Seng (which includes its successors and assigns) has 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.

27. 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。

These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

28. 本條款及細則受現行監管規定約束。

These terms and conditions are subject to prevailing regulatory requirements.

29. 參加者屬自願性質參加本遊戲，一切因本遊戲所構成之責任與恒生無關，恒生將免除一切法律責任及賠償。

Participation in this Game is voluntary, and all responsibilities arising from this Game are not related to Hang Seng. Hang Seng is exempt from any legal liability and compensation.

30. 如有任何爭議，恒生保留最終決定權。

In the event of any dispute, Hang Seng reserves the final decision right.

31. 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。

In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version prevails.

個人資料收集聲明 Personal Information Collection Statement

恒生非常重視妥善處理個人資料以保障客戶的私隱。本遊戲將收集合資格參加者之個人資料包括 Instagram 賬戶名稱、個人全名、電郵地址及聯絡電話，而此等個人資料只會被用於有關本遊戲之事宜。 Hang Seng places great importance on the proper handling of personal data to protect our customers' privacy. The Eligible Customers' personal data including Instagram account names, full names in Hong Kong, email addresses and contact number will be collected only for the use of the Game.

此等個人資料有機會於以下情況中被恒生使用：(i) 舉行本遊戲及聯絡得獎者；(ii) 核實得獎者參加本遊戲之資格；(iii) 核實得獎者之身份；(iv) 用於在 Instagram 或其他市場推廣或宣傳物品上公布之得獎結果；及 (v) 用於本遊戲之行政及管理。個人資料不會被用作更新恒生紀錄。合資格參加者向恒生提供的個人資料純屬自願，如得獎者未能向恒生提供所需的個人資料，恒生可能無法安排得獎者領獎。

The personal data may be used by Hang Seng: (i) to conduct the Game and contact the Winner; (ii) to verify the Winner's eligibility for the Game; (iii) to verify the identity of the Winner; (iv) to announce the results of the Game on Instagram or in other marketing or promotional materials; and (v) to administer and manage the Game. The personal data collected will not be used to update Hang Seng's record. The personal information provided by the Eligible Customers to Hang Seng is provided voluntarily. If the Winners fail to provide the required personal information, Hang Seng may be unable to arrange the collection of the Prize.

個人資料會於領取獎品後的6個月內銷毀。個人資料有機會轉移至恒生委託的第三者服務商作領獎安排。 Hang Seng will delete the collected data within 6 months after the fulfilment of the Prize. The Winners' personal information may be passed to third parties service providers engaged by Hang Seng for the fulfilment of the Prize.