

恒生PayDay+出糧戶口客戶成功申請指定恒生信用卡 享額外\$100 +FUN Dollars迎新獎賞之條款及細則

- 恒生PayDay+出糧戶口客戶成功申請指定恒生信用卡享額外\$100 +FUN Dollars迎新獎賞（「優惠」）之推廣期為2025年10月1日至2025年12月31日，包括首尾兩天（「優惠期」）。
- 本優惠適用於符合以下要求的合資格出糧客戶（「全新出糧客戶」）：
 - 於2025年1月1日至2025年9月30日期間於本行之任何單名/聯名戶口（包括以第二戶主身份持有的聯名戶口）沒有出糧紀錄；及
 - 於2025年10月1日至2025年12月31日期間於本行之港元儲蓄/港元往來存款戶口（「出糧戶口」）錄得首次出糧紀錄（「合資格出糧紀錄」），客戶的每月出糧紀錄必須為僱主以自動轉賬方式由公司戶口直接存入薪金至出糧戶口內，薪金必須為港元。在錄得首次合資格出糧紀錄後，出糧戶口須於每個曆月持續維持合資格出糧紀錄至本行存入獎賞之時。客戶的出糧客戶身份會在錄得首次合資格出糧紀錄的下一月份的第七个工作日更新。就本優惠而言，工作日指星期一至星期六（不包括公眾假期）。

只有指明作出糧用途並獲本行系統確認的薪金轉賬指示會被視為合資格出糧紀錄。如果僱主在公眾假期或銀行截數時間後進行薪金轉賬，有關指示會在下一個工作日處理。如果此工作日落在下一月份(M)，客戶的出糧戶口客戶身份將順延至再下一個月(M+1)的第七个工作日更新。如對「合資格出糧紀錄」的定義或「全新出糧客戶」身份有任何爭議，本行保留最終決定權。
 - 此優惠不適用於本行之職員。
- 全新出糧客戶推廣期內成功申請及於2026年1月31日或之前獲批核恒生Travel+ Visa Signature卡、恒生MMPOWER World Mastercard®或恒生優越理財World Mastercard®（「指定信用卡」）及符合指定迎新獎賞之簽賬要求，除可獲迎新優惠外，更可享額外\$100 +FUN Dollars。
- 本行將根據下列時間將額外\$100 +FUN Dollars存入全新出糧客戶之指定信用卡主卡戶口內，而每位全新出糧客戶於推廣期內最多可獲額外\$100 +FUN Dollars：

申請日期	批核日期	存入日期
2025年10月1日至12月31日	2026年1月31日或之前	2026年6月30日或之前

- 存入+FUN Dollars時，合資格出糧客戶需仍然持有指定信用卡戶口，於該日前沒有取消或調低相關戶口之級別，及該指定信用卡戶口必須仍然有效及信用狀況良好，方可獲享相關之+FUN Dollars。
- 每位合資格客戶只可於2025年4月30日至2025年12月31日期間享本優惠一次。本優惠並不可與本行其他同類型產品推廣優惠同時使用。
- 本行保留權利隨時暫停、更改或終止是次優惠，及不時修訂有關條款及細則，而無須另行通知。本行對是次優惠之所有事宜均有最終決定權，並對所有人士具約束力。
- 是次優惠須受有關產品/服務之條款及細則約束。如有關產品/服務之條款及細則與本條款及細則有任何歧異，概以本條款及細則為準。
- 本條款及細則之中、英文文本有任何歧異，概以英文本為準。
- 除客戶及本行（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（如適用）。



恒生Travel+ Visa Signature卡、恒生MMPOWER World Mastercard® 或恒生優越理財World Mastercard®迎新獎賞條款及細則

- 迎新獎賞有效期為即日起至2025年12月31日(「優惠期」)。
- 迎新獎賞只適用於優惠期內申請恒生Travel+ Visa Signature主卡、恒生MMPOWER World Mastercard®主卡或恒生優越理財World Mastercard®主卡並於2026年1月31日或之前獲成功批核及發出新卡之主卡客戶(「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。
- 合資格客戶必須於新卡發出之日期後60日內，憑新卡累積簽賬滿HKD5,000，方可獲贈迎新獎賞：

指定信用卡	迎新獎賞
恒生優越理財World Mastercard®	高達\$700 +FUN Dollars迎新獎賞*
恒生Travel+ Visa Signature卡	高達\$700 +FUN Dollars迎新獎賞*
恒生MMPOWER World Mastercard®	高達\$700 +FUN Dollars迎新獎賞*

* 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所扣除之金額、於商戶以免息分期付款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。
- 客戶之簽賬是否合乎此+FUN Dollars獎賞資格，將由恒生全權決定。
- 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。
- 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。
- 每位主卡客戶於優惠期內只可獲享迎新獎賞1次。
- 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。
- 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獎賞存入合資格客戶之恒生MMPOWER World Mastercard®主卡或恒生Travel+ Visa Signature主卡或恒生優越理財World Mastercard®主卡戶口內。
- 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。
- 恒生Travel+ Visa Signature卡、恒生MMPOWER World Mastercard®或恒生優越理財World Mastercard®迎新獎賞及/或其他有關條款及細則約束，詳情請瀏覽有關恒生信用卡網頁。
- 迎新獎賞不可轉讓予他人、兌換現金或其他禮品。

17. 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。
18. 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。
19. 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。
20. 本條款及細則受現行監管規定約束。
21. 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。

借定唔借？還得到先好借！

Hang Seng PayDay+ Payroll Customers Upon Successful Application for Designated Hang Seng Credit Cards to Enjoy Extra \$100 +FUN Dollars Welcome Offer – Terms and Conditions

1. The promotion period for the Hang Seng PayDay+ Payroll Customers upon successful application for Designated Hang Seng Credit Cards to enjoy extra \$100 +FUN Dollars Welcome Offer ("Offer") is from 1 October 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
2. The offer is applicable to Eligible Payroll Customers who fulfil the following requirements ("New Payroll Customers"):
 - a. Have no payroll record under any single/joint-named account (including joint-named accounts held in the name of a secondary account holder) of the Bank during the period from 1 January 2025 to 30 September 2025; and
 - b. Successfully set up payroll service with the first monthly salary ("Eligible Payroll Record") directly credited to the HKD Savings/HKD Current Account ("Payroll Account") held with the Bank from the employer's company account via Autopay during the period from 1 October 2025 to 31 December 2025. The monthly salary has to be in Hong Kong Dollars. An Eligible Payroll Record should be made in the Payroll Account in each calendar month after the first Eligible Payroll Record until the Offer is credited. The customer's identity as a payroll customer will be updated in the Bank's record on the 7th working day of the subsequent month after the first Eligible Payroll Record is made. For the purposes of the Offer, working day refers to Monday to Saturday (excluding public holiday).

Only salary transfer instructions indicated for payroll purpose and recognized by the Bank's system as such may be considered as Eligible Payroll Record. Any salary transferred on public holiday/after the cut-off time of the Bank will be processed on the next working day. If the next working day falls in the following month (M), the customer's identity as a payroll customer will be updated in the Bank's record on the 7th working day of the subsequent month (M+1). The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible Payroll Record" or in the recognition of the customer's identity as a "New Payroll Customer".

- c. The Offer is not applicable to staff of the Bank.
3. During the Promotion Period, new Payroll Customers who successfully apply for and have their application approved by 31 January 2026 for a Hang Seng Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard®, or Hang Seng Prestige World Mastercard® ("Designated Credit Card") and meet the spending requirements of the respective welcome offer, will, in addition to the welcome offer, receive an additional \$100 +FUN Dollars.
4. The Bank will credit the additional \$100 +FUN Dollars to the New Payroll Customer's Designated Credit Card of the Principal Card account according to the following schedule, with each New Payroll Customer entitled to a maximum of \$100 +FUN Dollars during the Promotion Period:

Card Application Date	Card Approval Date	Fulfillment Date
1 October – 31 December 2025	On or before 31 January 2026	On or before 30 June 2026

5. At the time of crediting the +FUN Dollars, Eligible Payroll Customers must still hold the Designated Credit Card account, without having cancelled or downgraded the account level, and the Designated Credit Card account must remain valid and in good standing when the offers are granted.
6. Each Eligible Customer may enjoy this Offer only once between 30 April 2025 and 31 December 2025. This Offer cannot be used in conjunction with other similar product promotion offers from the Bank.
7. The Bank reserves the right to suspend, modify, or terminate this Offer at any time and to amend these terms and conditions from time to time without prior notice. The Bank's decisions on all matters relating to this Offer are final and binding on all parties.
8. This Offer is subject to the terms and conditions of the relevant products/services. In case of any discrepancy between the terms and conditions of the relevant products/services and these terms and conditions, these terms and conditions shall prevail.
9. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.
10. 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.
11. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. These Terms and Conditions are subject to prevailing regulatory requirements. (if applicable).

Hang Seng Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard® or Hang Seng Prestige World Mastercard® Welcome Offers Terms and Conditions

1. Offers are valid from now till 31 December 2025 (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 Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard® or Hang Seng Prestige World Mastercard 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").
 - 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").
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. Eligible Customers have made transaction in an accumulated amount of HKD5,000 with the card within 60 days from the date of new card issuance, will be entitled to the welcome offers:

Designated Credit Card	Welcome Offers
Hang Seng Prestige World Mastercard®	Up to \$700 +FUN Dollars*
Hang Seng Travel+ Visa Signature Card	Up to \$700 +FUN Dollars*
Hang Seng MMPOWER World Mastercard®	Up to \$700 +FUN Dollars*

* Apart from the basic +FUN Dollars rebate from the welcome gift spending requirement.

5. 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, 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.
6. Hang Seng has the sole and absolute discretion in determining the eligibility of customer's transaction(s) for the +FUN Dollars Reward.
7. 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.
8. 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.
9. Each Principal Card customer will be entitled to this promotion once only during the Promotion Period.
10. 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.
11. The relevant credit card account must be still valid and in good standing when the offers are granted.
12. When the eligible customers have achieved the designated spending requirement, as specified hereunder +FUN Dollars reward will be credited to the Principal Card account of Hang Seng Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard® or Hang Seng Prestige World Mastercard within 3 months upon fulfilment of the spending requirement(s).
13. 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.

14. 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.
15. For Hang Seng Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard® or Hang Seng Premier World Mastercard® welcome offers and/or other relevant terms and conditions apply, please visit the relevant Hang Seng Credit Card website for details.
16. The welcome offers are not transferrable, and cannot be exchanged for cash or other products.
17. 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.
18. 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.
19. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. These Terms and Conditions are subject to prevailing regulatory requirements.
21. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.

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

恒生PayDay+工资账户客户成功申请指定恒生信用卡 享额外\$100 +FUN Dollars迎新奖赏之条款及细则

- 恒生PayDay+工资账户客户成功申请指定恒生信用卡享额外\$100 +FUN Dollars迎新奖赏（「优惠」）的推广期为2025年10月1日至2025年12月31日，包括首尾两日（「推广期」）。
- 本优惠适用于符合以下要求的合资格工资账户客户（「全新工资账户客户」）：
 - 于2025年1月1日至2025年9月30日期间于本行之任何单名/联名户口（包括以第二户主身份持有的联名户口）没有工资纪录；及
 - 于2025年10月1日至2025年12月31日期间于本行之港元储蓄/港元往来存款户口（「工资账户」）录得首次工资纪录（「合资格工资纪录」），客户的每月工资纪录必须为雇主以自动转账方式由公司账户直接存入工资至出工资账户内，工资必须为港元。在录得首次合资格工资纪录后，工资账户须于每个历月持续维持合资格工资纪录至本行存入奖赏之时。客户的工资账户客户身份会在录得首次合资格工资纪录的下一个月份的第七个工作天更新。就本优惠而言，工作天指星期一至星期六（不包括公众假期）。

只有指明作发工资用途并获本行系统确认的工资转账指示会被视为合资格工资纪录。如果雇主在公众假期或银行截数时间后进行工资转账，有关指示会在下一个工作天处理。如果此工作天落在下一个月份(M)，客户的工资账户客户身份将顺延至再下一个月(M+1)的第七个工作天更新。如对「合资格工资纪录」的定义或「全新工资账户客户」身份有任何争议，本行保留最终决定权。
 - 此优惠不适用于本行之职员。
- 全新工资账户客户于推广期内成功申请及于2026年1月31日前获批核恒生Travel+ Visa Signature卡、恒生MMPOWER World Mastercard®或恒生优越理财World Mastercard®（「指定信用卡」）及符合指定迎新奖赏之签账要求，除可获迎新优惠外，更可享额外\$100 +FUN Dollars。
- 本行将根据以下时间表将额外\$100 +FUN Dollars存入全新工资账户客户之指定信用卡主卡账户内，而每位全新工资账户客户在推广期内最多可获\$100 +FUN Dollars：

申请日期	批核日期	存入日期
2025年10月1日至12月31日	2026年1月31日或之前	2026年6月30日或之前

- 存入+FUN Dollars时，合资格工资账户客户须仍持有指定信用卡账户，于该日前没有取消或调低相关账户之级别，及该指定信用卡账户必须仍然有效及信用状况良好，方可获享相关之+FUN Dollars。
- 每位合资格客户只可于2025年4月30日至2025年12月31日期间享本优惠一次。本优惠并不可与本行其他同类型产品推广优惠同时使用。
- 本行保留权利随时暂停、更改或终止是次优惠，及不时修订有关条款及细则，而无须另行通知。本行对是次优惠之所有事宜均有最终决定权，并对所有人士具约束力。
- 是次优惠须受有关产品/服务之条款及细则约束。如有关产品/服务之条款及细则与本条款及细则有任何歧异，概以本条款及细则为准。
- 本条款及细则之中、英文文本有任何歧异，概以英文本为准。
- 除客户及本行（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（如适用）。



恒生Travel+ Visa Signature卡、恒生MMPOWER World Mastercard® 或恒生优越理财World Mastercard®迎新奖赏条款及细则

- 迎新奖赏有效期由即日起至2025年12月31日(「优惠期」)。
- 迎新奖赏只适用于优惠期内申请恒生Travel+ Visa Signature主卡、恒生MMPOWER World Mastercard®主卡或恒生优越理财World Mastercard®主卡，并于2026年1月31日或之前获成功批核之以下客户(合资格客户)。
 - 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。
- 合资格客户必须于新卡发出之日期后60日内，凭新卡累积签账满HKD5,000，方可获赠迎新奖赏：

指定信用卡	迎新奖赏
恒生优越理财World Mastercard®	高达\$700 +FUN Dollars迎新奖赏*
恒生Travel+ Visa Signature卡	高达\$700 +FUN Dollars迎新奖赏*
恒生MMPOWER World Mastercard®	高达\$700 +FUN Dollars迎新奖赏*

* 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+FUN 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。
- 客户之签账是否合乎此+FUN Dollars奖赏资格，将由恒生全权决定。
- 若客户没有于信用卡申请表选择迎新奖赏项目，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。
- 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。
- 每位主卡客户于优惠期内只可获享迎新奖赏1次。
- 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。
- 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。
- 合资格客户符合有关之签账要求后，本行将于3个月内将+FUN Dollars奖赏存入合资格客户之恒生MMPOWER World Mastercard®主卡或恒生Travel+ Visa Signature主卡或恒生优越理财World Mastercard®主卡户口内。
- 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。
- 恒生Travel+ Visa Signature卡、恒生MMPOWER World Mastercard®或恒生优越理财World Mastercard®迎新奖赏及/或其他有关条款及细则约束，详情请浏览有关恒生信用卡网页。
- 迎新奖赏不可转让予他人、兑换现金或其他礼品。

17. 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。
18. 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。
19. 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。
20. 本条款及细则受现行监管规定约束。
21. 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。

借定唔借？还得到先好借！