

MUJI Card

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 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**.

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 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.