

# 恒生 enJoy Visa 白金卡迎新獎賞之條款及細則

## 一般條款及細則：

- 迎新獎賞只適用於由即日起至2026年12月31日（包括首尾兩日）（「優惠期」）期間申請恒生enJoy Visa白金卡主卡並獲恒生銀行有限公司（「恒生」）成功批核之客戶（「合資格主卡客戶」）。
- 如客戶現在及/或於緊接申請日期前12個月內曾持有任何恒生enJoy Visa白金卡/消費卡，則不可獲享任何迎新獎賞。
- 如恒生enJoy Visa白金卡主卡及其附屬卡共用同一信用額，累積簽賬將合併計算。
- 若合資格主卡客戶於開戶後13個月內取消戶口，並已獲贈迎新獎賞之yuu積分獎賞，則須繳付所獲之迎新獎賞同等價值之金額作為手續費。
- 合資格主卡客戶必須保留每項已誌賬之交易存根正本，由恒生保留要求合資格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。
- 此推廣所涉及之商戶產品、服務及資訊均由供應商直接售賣及提供予客戶，因此，所有有關責任亦由供應商全權負責。
- 迎新獎賞不可兌換現金或其他獎賞。
- 恒生保留隨時及不時更改或終止任何迎新獎賞及修改有關條款及細則之權利，恕不事先另行通知。恒生保留就迎新獎賞一切事宜的最終決定權，並對所有相關人士具約束力。
- 除合資格主卡客戶及恒生（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。
- 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。
- 本條款及細則的中英文文本如有任何歧異，概以英文本為準。

## 有關高達140,000 yuu積分獎賞（「迎新獎賞」）之條款及細則：

- 受本條款及細則所限，合資格主卡客戶於恒生enJoy Visa白金卡發出日期後60日內綁定該卡至yuu獎賞計劃及憑該卡累積合資格零售簽賬滿HK\$5,000，可獲贈下列表中所述之迎新獎賞：

合資格客戶	迎新獎賞
全新信用卡客戶	140,000 yuu積分獎賞（基本yuu積分獎賞除外）
現有信用卡客戶	60,000 yuu積分獎賞（基本yuu積分獎賞除外）

「全新信用卡客戶」為現在及緊接申請日期前12個月內未曾持有任何恒生信用卡/聯營卡主卡之主卡申請人。

「現有信用卡客戶」為現在及/或緊接申請日期前12個月內曾持有任何恒生信用卡/聯營卡主卡（不包括恒生enJoy Visa白金卡/消費卡）之主卡申請人。

- 累積簽賬以合資格主卡客戶之合資格零售簽賬淨值計算；簽賬淨值為恒生enJoy Visa白金卡之最後簽賬金額。合資格零售簽賬不包括使用折扣優惠及/或以yuu積分獎賞所扣除之金額、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。恒生將根據儲存在恒生的交易紀錄，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。
- 每位合資格主卡客戶於優惠期內只可獲享迎新獎賞1次。
- yuu積分獎賞之獎賞及使用須受恒生yuu積分獎賞計劃及/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。
- 有關yuu積分獎賞將於合資格主卡客戶符合有關之條件後3個月內存入合資格主卡客戶之恒生enJoy Visa白金卡戶口內。於存入yuu積分獎賞時，有關恒生enJoy Visa白金卡戶口必須仍然有效及信用狀況良好並仍然綁定於yuu積分獎賞計劃，方可獲贈yuu積分獎賞。



# Hang Seng enJoy Visa Platinum Card Welcome Offers Terms and Conditions

## General Terms and Conditions:

1. Subject to these terms and conditions, a customer is required to submit the application for the Principal Card of Hang Seng enJoy Visa Platinum Card and has the card successfully approved by Hang Seng Bank Limited ("Hang Seng") from now on till 31 December 2026 (both dates inclusive) ("Promotion Period") (the "Eligible Principal Customer") to be entitled to any Welcome Offer.
2. The Welcome Offers are not applicable to any existing Hang Seng customer who is currently holding and/or has held any Hang Seng enJoy Visa Platinum Card/Spending Card during the 12 months immediately preceding the date of application.
3. If the Hang Seng enJoy Visa Platinum Card Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
4. **If the Eligible Principal Customer has received the yuu Reward Points of the Welcome Offers but subsequently cancels the card account within the first 13 months from the date of the account opening, a handling fee of an equivalent amount with the value of the Welcome Offer(s) received will be charged.**
5. Eligible Principal 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.
6. All merchant products, services and information regarding this promotion are directly sold and supplied to customer by the supplier who is solely responsible for all related obligations and liabilities.
7. The Welcome Offers cannot be exchanged for cash or other products.
8. Hang Seng reserves the right to vary or terminate any Welcome Offers and to amend these terms and conditions at any time and from time to time without prior notice. The decision of Hang Seng on all matters in relation to the Welcome Offers shall be final and binding on all parties concerned.
9. No person other than the Eligible Principal Customer and 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.
10. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. The English versions of these terms and conditions prevails whenever there is a discrepancy between the English and Chinese versions.

## Terms and Conditions for up to 140,000 yuu Reward Points (the "Welcome Offer(s)"):

13. Subject to these terms and conditions, an Eligible Principal Customer is required to link the Card to yuu Rewards Programme and accumulate eligible retail spending amount of at least HK\$5,000 with the Card within 60 days from the date of the Hang Seng enJoy Visa Card issuance to get the Welcome Offers as set out in the table below:

Eligible Principal Customer	Welcome Offer
New Credit Card Customers	140,000 yuu Reward Points (apart from the basic yuu Reward Points)
Existing Credit Card Customers	60,000 yuu Reward Points (apart from the basic yuu Reward Points)

"New Credit Card Customers" refer to applicants who are **not currently holding and have never held** the Principal Card of any Hang Seng Credit Card/Affinity Card **during the 12 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 Hang Seng Credit Card/Affinity Card (excluding Hang Seng enJoy Visa Platinum Card/Spending Card) **during the 12 months immediately preceding the date of application**.

- 14. The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the Hang Seng enJoy Visa Platinum Card concerned. Eligible retail spending amount does not include the deducted amount from the use of discount offers and/or yuu Reward Points, 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 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.**
15. Each Eligible Principal Customer is entitled to each of the Welcome Offer once only during the Promotion Period.
16. Reward and use of yuu Reward Points are subject to the Hang Seng yuu Reward Points Programme and/or other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
17. The relevant yuu Reward Points will be credited to Eligible Principal Customer's Hang Seng enJoy Visa Platinum Card account within 3 months after the Eligible Principal Customer has fulfilled the requirements. The Hang Seng enJoy Visa Platinum Card account should be valid and in good standing, and being linked to yuu reward program when the yuu reward points are credited.