

立即申請恒生enJoy卡

即日起至2022年12月31日，成功申請恒生enJoy卡，發卡後60日內綁定卡至yuu及符合指定簽賬要求可享以下迎新獎賞，更享永久免年費！

- 1) 價值HK\$1,400特約商戶電子優惠券 - 綁定enJoy卡至yuu
- 2) 10,000 yuu積分獎賞 - 綁定enJoy卡至yuu及憑enJoy卡於「賺得快」特約商戶累積簽賬滿HK\$100或以上
- 3) 70,000 yuu積分獎賞 (全新信用卡客戶) / 40,000 yuu積分獎賞 (現有信用卡客戶) - 憑enJoy卡於「賺得快」特約商戶累積簽賬滿HK\$4,000或以上

[立即申請](#)

優惠受條款及細則約束。借定唔借？還得到先好借！

恒生enJoy卡迎新獎賞之條款及細則

一般條款及細則：

1. 迎新獎賞只適用於2022年7月1日至12月31日（「優惠期」）期間申請enJoy卡主卡並獲恒生銀行有限公司（「恒生」）成功批核之客戶（「合資格客戶」）。
2. 如enJoy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。
3. 若客戶於開戶後13個月內取消戶口，並已獲贈迎新獎賞之特約商戶電子優惠券及/或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。
4. 如沒有填上獎賞選擇，恒生將視作放棄迎新獎賞處理。獎賞一經選擇或換領，恕不接受任何更改或退換。
5. 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。
6. 合資格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。
7. 優惠不可兌換現金或其他獎賞。
8. 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。
9. 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。

10. 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。
11. 本條款及細則受現行監管規定約束。
12. 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。

有關價值HK\$1,400特約商戶電子優惠券及高達80,000 yuu積分獎賞（「迎新獎賞」）之條款及細則：

1. 此獎賞只適用於enJoy 信用卡 / 消費卡主卡申請客戶並該卡獲恒生成功批核。
2. 客戶成功申請enJoy信用卡 / 消費卡主卡後，須於新卡發出日期後60日內符合以下相應條件，方可獲贈價值HK\$1,400特約商戶電子優惠券及/或高達80,000 yuu積分獎賞：
 - i. 綁定enJoy卡至yuu獎賞計劃，可獲贈價值HK\$1,400特約商戶電子優惠券；及/或
 - ii. 綁定enJoy卡至yuu獎賞計劃及憑enJoy卡於「賺得快」特約商戶（包括客戶可賺取4X、3X及2X積分獎賞的商戶，請參閱 hangseng.com/enjoycard）累積簽賬滿HK\$100或以上，可獲贈10,000 yuu積分獎賞（迎新獎賞簽賬要求之基本yuu積分獎賞除外）；及/或
 - iii. 憑 enJoy 卡於「賺得快」特約商戶（包括客戶可賺取4X、3X及2X積分獎賞的商戶，請參閱 hangseng.com/enjoycard）累積簽賬滿 HK\$4,000 或以上可獲贈下列表中所述之 yuu 積分獎賞（迎新獎賞簽賬要求之基本 yuu 積分獎賞除外）：

	全新信用卡客戶	現有信用卡客戶
於「賺得快」特約商戶累積簽賬滿 HK\$4,000 或以上	70,000 yuu 積分獎賞	40,000 yuu 積分獎賞

「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 / 消費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（不包括消費卡及專享卡）之主卡申請人。

3. 如現有信用卡客戶於現在及/或緊接申請日期前 12 個月內曾持有恒生 enJoy 信用卡 / 消費卡之主卡，將不可獲享任何迎新獎賞。
4. 累積簽賬以客戶於指定商戶之合資格零售簽賬淨值計算；簽賬淨值為 enJoy 信用卡 / 消費卡之最後簽賬金額。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。

5. 每位主卡客戶於優惠期內只可獲享迎新獎賞 1 次。
6. 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。
7. 特約商戶電子優惠券之使用須受有關條款及細則約束，詳情請參閱yuu手機應用程式內之特約商戶電子優惠券。
8. 有關特約商戶電子優惠券及yuu積分獎賞將於主卡客戶符合有關條件後2個月內分別存入合資格客戶之主卡之已綁定之yuu獎賞計劃戶口及enJoy卡戶口內。於存入特約商戶電子優惠券及yuu積分獎賞時，有關enJoy卡戶口必須仍然有效及信用狀況良好並仍然綁定於yuu獎賞計劃，方可獲贈特約商戶電子優惠券及yuu積分獎賞。

Apply for Hang Seng enJoy Card now

From now until 31 December 2022, apply for Hang Seng enJoy Card successfully, link Card to yuu and fulfil respective requirements within 60 days from new card issuance to enjoy the following Welcome Offer with perpetual annual fee waiver!

- 1) HK\$1,400 worth of Designated Merchants e-Coupons - Link enJoy card to yuu**
- 2) 10,000 yuu Reward Points - Link enJoy card to yuu and accumulate retails transactions of HK\$100 or above at any "Earn Faster" Designated Merchants**
- 3) 70,000 yuu Reward Points (New Credit Card Customers) / 40,000 yuu Reward Points (Existing Credit Card Customers) - Accumulate retail transactions of HK\$4,000 or above at any "Earn Faster" Designated Merchants**

[Apply Now](#)

Terms and Conditions apply. To borrow or not to borrow? Borrow only if you can repay!

Hang Seng enJoy Card Welcome Offers Terms and Conditions

General Terms and Conditions:

1. To be entitled to the Welcome Offers, the customer is required to submit the application for the Principal Card of enJoy Card and has the card successfully approved by Hang Seng Bank Limited ("Hang Seng") during the period from 1 July to 31 December 2022 ("Promotion Period") (the "Eligible Customer").
2. If the enJoy 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.
3. If the customer has received the Designated Merchant e-Coupons and/or 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.
4. If there is no indication on choice of offer, customer will be considered as having given up the right for the Welcome Offers and the extra reward for online application (If applicable). Once the offer is chosen or redeemed, no change or replacement will be accepted.
5. Eligible 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. Offers cannot be exchanged for cash or other products.
8. Hang Seng reserves the right to vary or terminate the offers at any time and to amend the Terms and Conditions of the offers thereof from time to time. In case of dispute, the decision of Hang Seng shall be final.

9. 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.
10. These Terms and Conditions are governed by and will be 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 shall prevail whenever there is a discrepancy between the English and Chinese versions.

Terms and Conditions for HK\$1,400 worth of Designated Merchant e-Coupons and up to 80,000 yuu Reward Points (the “Welcome Offer(s)”):

1. The Welcome Offer(s) is/are only applicable to enJoy Credit Card / Spending Card Principal Card applicants and the card is successfully approved by Hang Seng within the Promotion Period.
2. To be entitled to HK\$1,400 worth of Designated Merchant e-Coupons and/or up to 80,000 yuu Reward Points, the successfully approved Principal Card customer of enJoy Credit Card / Spending Card is required to fulfil the respective requirements below within 60 days from the date of new card issuance:
 - i. Link enJoy card to yuu Rewards Programme to get HK\$1,400 worth of Designated Merchants e-Coupons; and/or
 - ii. Link enJoy card to yuu Rewards Programme and accumulate retails transactions of HK\$100 or above at any "Earn Faster" Designated Merchants (including merchants that customers can earn 4X, 3X and 2X Reward Points at, please refer to hangseng.com/enjoycard) to get 10,000 yuu Reward Points (apart from the basic yuu Reward Points reward from the Welcome Offer spending requirement); and/or
 - iii. Accumulate retail transactions of HK\$4,000 or above at any "Earn Faster" Designated Merchants (including merchants that customers can earn 4X, 3X and 2X Reward Points at, please refer to hangseng.com/enjoycard) to get the following yuu Reward Points (apart from the basic yuu Reward Points reward from the Welcome Offer spending requirement) as set out in the table below:

	New Credit Card Customers	Existing Credit Card Customers
Accumulate retail transactions of HK\$4,000 or above at any "Earn Faster" Designated Merchants	70,000 yuu Reward Points	40,000 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 / Spending 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 Spending Card and Private Label Card) during the 12 months immediately preceding the date of application.

3. The Welcome Offers are not applicable to Principal Card customers who are currently holding and / or have ever held any enJoy Credit Card / Spending Card during the 12 months immediately preceding the date of application.
4. The accumulated transaction amount is based on the net retail spending amount of eligible transactions at designated merchants, which means the final amount charged to the enJoy Credit Cards / Spending 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.
5. Each Principal Card applicant is entitled to each of the Welcome Offers once only during the Promotion Period.
6. 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.
7. Use of Designated Merchants e-Coupons is subject to the relevant terms and conditions. For details, please refer to the Designated Merchant e-Coupons in yuu App.
8. The relevant Designated Merchants e-Coupons and yuu Reward Points will be credited to the Principal Card account of the Eligible Customer’s linked yuu Rewards Programme account and enJoy Card account respectively within 2 months after the Principal Card customer has fulfilled the requirements. The enJoy Card account should be valid and in good standing, and being linked to yuu Reward Programme when the Designated Merchants e-Coupons and yuu Reward Points are credited.