

於「惠康為您送」、Market Place Delivers 網上品味超市之網上交易只適用於「優惠 1」，請參閱下列有關之條款及細則

「高達 15% enJoy Dollars 回贈推廣」之條款及細則（「推廣」）：

一般條款及細則：

1. 優惠期為 2020 年 3 月 1 日至 2020 年 4 月 30 日（「優惠期」）。
2. 簽賬淨值為合資格信用卡（各優惠之「合資格信用卡」有別，請參閱各優惠之有關條款及細則）以單一簽賬存根計算的最後簽賬金額（惟不包括購買現金券、禮券、初生嬰兒配方奶粉（一號嬰兒奶粉）及塑膠購物袋收費之簽賬交易），如使用 Cash Dollars、enJoy Dollars、現金券、禮券、禮品卡、其他折扣或優惠均不會計算入簽賬淨值在內。
3. 客戶須於優惠期內致電 2998 6000 成功登記合資格信用卡 1 次，方可參與是次推廣。在任何情況下，所有登記或額外獎賞恕不能更改或取消，額外獎賞亦將不得轉讓或兌換現金。
4. 所有合資格交易（各優惠之「合資格交易」有別，請參閱 hangseng.com/promotion 各優惠之有關條款及細則）須於優惠期內完成及於 2020 年 5 月 15 日或之前已誌賬於有關信用卡戶口內。
5. enJoy Dollars 獎賞將以整數為單位，不足 \$1 enJoy Dollar 則不獲計算。
6. 使用 enJoy Dollars 須受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. 任何被發現為虛假交易或最後被取消/退回之簽賬皆為不合資格之交易及不適用於是次推廣。恒生銀行有限公司（「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額外獎賞。如有任何爭議，將以恒生之紀錄為準。
8. 客戶所獲得之額外獎賞將於 2020 年 7 月份內存入合資格客戶之有關卡戶口內，而該戶口於額外獎賞存入時必須仍然有效及信用狀況良好。客戶屆時可登入恒生個人 e-Banking（如適用）或致電 24 小時恒生信用卡推廣熱線 2998 6899 查詢有關獎賞詳情。
9. 客戶必須保留每項已誌賬之信用卡發票正本（如適用），恒生保留要求客戶出示信用卡發票正本以作核實之權利，已遞交給恒生的信用卡發票將不獲發還。
10. 如特約商戶停止營業，有關優惠將會停止。
11. 此推廣涉及之產品、服務及資訊均由特約商戶直接售賣及提供給客戶，因此，所有有關責任及義務亦由特約商戶全權負責。
12. 恒生及特約商戶保留權利隨時暫停、更改或終止上述優惠及更改其條款及細則，毋須另行通知。如有任何爭議，恒生及特約商戶保留最終決定權。

RESTRICTED

13. 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。
14. 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。
15. 本條款及細則受現行監管規定約束。
16. 本條款及細則之中英文文本如有任何歧異，概以英文本為準。

「優惠 1」之指定條款及細則 (適用於網上交易)：

17. 優惠 1 之合資格信用卡為恒生 enJoy 卡，包括 enJoy Visa 卡、enJoy Visa 白金卡、enJoy 消費卡、enJoy 公司卡及 enJoy 商務卡 (恒生 enJoy 專享卡除外) (「優惠 1 之合資格信用卡」)。
18. 優惠 1 之合資格交易為客戶憑優惠 1 之合資格信用卡在優惠期內於指定「特約商戶」每次單一簽賬滿指定簽賬淨值之交易 (包括 Visa payWave 感應式付款及於指定「特約商戶」之網上交易)，於全港惠康超級市場、Market Place by Jasons、3hreesixty、Oliver's The Delicatessen、Jasons · Food & Living 或 Jasons ichiba 分店、「惠康為您送」及 Market Place Delivers 網上品味超市之指定簽賬淨值為滿 HK\$500 或以上。於「惠康為您送」及 Market Place Delivers 網上品味超市之合資格網上交易均以訂貨日期為準 (「優惠 1 之合資格交易」)。
19. 於優惠期內之指定星期五 (2020 年 3 月 6 日、13 日、20 日、27 日、4 月 3 日、10 日、17 日及 24 日) 完成之每項優惠 1 之合資格交易均可獲 8% enJoy Dollars 獎賞 (已包括基本之 1% enJoy Dollars 回贈)，而於其他日子則可獲 1.5% enJoy Dollars 回贈 (已包括基本之 1% enJoy Dollars 回贈)。
20. 於整個優惠期內，每個信用卡戶口於優惠 1 之額外獎賞上限為 \$500 enJoy Dollars。如信用卡主卡及其附屬卡共用同一信用額 (即為同一信用卡戶口)，所獲得之獎賞總額將會合併計算並存入主卡戶口內，即最多可獲額外 \$500 enJoy Dollars。

「優惠 2」之指定條款及細則 (不適用於網上交易)：

21. 優惠 2 之合資格信用卡為已成功加入恒生認可的流動支付服務內之恒生 enJoy 卡 (詳情請瀏覽 hangseng.com/mobilepayment) (「優惠 2 之合資格信用卡」)。
22. 優惠 2 之合資格交易為客戶憑優惠 2 之合資格信用卡在優惠期內於指定「特約商戶」每次單一簽賬滿指定簽賬淨值並於店內使用流動支付之交易 (「優惠 2 之合資格交易」)。當付款系統不能處理個別信用卡類別時，有關流動支付服務供應商及有關參與商戶可能會不接受有關認可信用卡，詳情請向有關流動支付服務供應商或有關參與商戶查詢。

23. 於優惠期內之指定星期五 (2020 年 3 月 6 日、13 日、20 日、27 日、4 月 3 日、10 日、17 日及 24 日) 完成之每項優惠 2 之合資格交易，客戶可獲額外 7% enJoy Dollars 回贈，而於其他日子則可獲額外 8.5% enJoy Dollars 回贈。連同「優惠 1」，客戶於指定星期五完成之每項優惠 2 之合資格交易合共可獲 15% enJoy Dollars 回贈 (已包括基本之 1% enJoy Dollars 回贈)，於其他日子則合共可獲 10% enJoy Dollars 回贈 (已包括基本之 1% enJoy Dollars 回贈)。
24. 於整個優惠期內，每個信用卡戶口於優惠 2 之額外獎賞上限為\$200 enJoy Dollars。如信用卡主卡及其附屬卡共用同一信用額 (即為同一信用卡戶口)，所獲得之獎賞總額將會合併計算並存入主卡戶口內，即最多可獲額外\$200 enJoy Dollars。
25. 優惠 2 之合資格信用卡必須於優惠期內至 2020 年 5 月 30 日於客戶之流動支付服務內仍然有效 (若客戶於優惠期內收到該已加入信用卡之重發卡時，客戶需於流動支付服務重新加入新卡)，及該合資格信用卡戶口必須仍然有效及信用狀況良好，方合資格獲得有關之 enJoy Dollars。
26. 以恒生信用卡使用流動支付服務須受流動支付服務信用卡會員合約附錄之條款及細則約束，詳情請瀏覽 hangseng.com。

註：恒生消費卡戶口並不獲計算利息。恒生消費卡戶口之結餘並非受保障存款，不受香港的存款保障計劃保障。

Online Transactions made at “Wellcome Delivers”, “Market Place Delivers” are applicable to “Offer 1” only, please refer to the relevant terms and conditions below

Terms and Conditions of “Up to 15% enJoy Dollars Rebate Promotion” (the “Promotion”):

General Terms and Conditions:

1. Unless otherwise specified, the promotion period is from 1 March 2020 to 30 April 2020 (“Promotion Period”).
2. Net spending means the final amount on a single sales slip (excluding purchase of cash or gift vouchers, infant milk formula powder (stage 1) and charges on plastic shopping bags) charged to the eligible credit cards (eligible credit cards vary for each offer, please refer to the relevant terms and conditions of each offer for details). The use of Cash Dollars, enJoy Dollars, cash or gift vouchers, Gift Cards, other discounts or offers will not be taken into account when calculating net spending.
3. Customers must successfully register their eligible credit card(s) once by calling 2998 6000 during the Promotion Period in order to be eligible for this promotion. No alteration or cancellation can be made to the registration or extra reward, and the extra reward cannot be transferred or converted into cash under any circumstances.
4. All eligible transactions (eligible transactions vary for each offer, please refer to the relevant terms and conditions of each offer posted on hangseng.com/promotion for details) must be completed within the relevant Promotion Period and posted to the relevant credit card accounts respectively on or before 15 May 2020.
5. The enJoy Dollars reward will be rounded down to the nearest dollar.
6. Use of enJoy Dollars is subject to the relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
7. All transactions that are found to be fraudulent or eventually cancelled / returned will be considered as ineligible transactions and are not applicable to this promotion. Hang Seng Bank Limited (“Hang Seng”) will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng’s records shall be final and conclusive.
8. The extra reward will be credited to the relevant card accounts in July 2020, and such credit card accounts should remain valid and in good standing when the extra reward is credited. Customers can log in to Hang Seng Personal e-

RESTRICTED

Banking (if applicable) or call 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.

9. Customers must keep original sales slips of all posted transactions (if applicable). 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.
10. Offers shall be terminated upon closure of the Designated Merchants.
11. All products or services provided by the Designated Merchants during this promotion are directly sold and supplied to customers by the Designated Merchants who are solely responsible for all related obligations and liabilities.
12. Hang Seng and each of the Designated Merchants reserve the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof at any time without prior notice. In case of any disputes, the decision of Hang Seng and each of the Designated Merchants shall be final.
13. 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.
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 a discrepancy between the English and Chinese versions.

Specific Terms and Conditions for “Offer 1” (Applicable to Online Transactions):

17. The eligible credit cards for Offer 1 are Hang Seng enJoy Card, including enJoy Visa Card, enJoy Visa Platinum Card, enJoy Spending Card, enJoy Business Card and enJoy Commercial Card (except enJoy Private Label Card) (“Eligible Credit Cards for Offer 1”).
18. Transactions with a single net spending of specified amount at selected “Designated Merchants” conducted with the Eligible Credit Cards for Offer 1 during the Promotion Period (including Visa payWave contactless transactions and online transactions at selected “Designated Merchants”) will be eligible transactions for Offer 1. The specified amount at Wellcome Supermarket, Market Place by Jasons, 3hreesixty, Oliver's The Delicatessen, Jasons · Food & Living and Jasons ichiba in Hong Kong, “Wellcome Delivers” and “Market Place Delivers” online is HK\$500 or above. Eligible Transactions made online at “Wellcome Delivers” and “Market Place Delivers” are based on the order

RESTRICTED

dates (“Eligible Transactions for Offer 1”).

19. During the Promotion Period, all Eligible Transactions for Offer 1 made on selected Fridays (6, 13, 20, 27 March, 3, 10, 17 and 24 April 2020) will be entitled to 8% enJoy Dollars rebate (already included the prevailing reward of 1% enJoy Dollars rebate), whereas 1.5% enJoy Dollars rebate can be earned on other days (already included the prevailing reward of 1% enJoy Dollars rebate).
20. During the Promotion Period, the total reward for each Credit Card account in Offer 1 is limited to a maximum of extra \$500 enJoy Dollars. If the principal card and its supplementary card share the same credit limit (i.e. the same credit card account), the total reward will be combined and credited to the principal card account, i.e. a total of extra \$500 enJoy Dollars can be earned.

Specific Terms and Conditions for “Offer 2” (NOT Applicable to Online Transactions) :

21. The eligible credit cards for Offer 2 are Hang Seng enJoy Cards which are registered to Mobile Payment Service that recognized by Hang Seng (For details, please visit hangseng.com/mobilepayment) (“Eligible Credit Card for Offer 2”).
22. Transactions with a single net spending of specified amount at selected “Designated Merchants” conducted with the Eligible Credit Card for Offer 2 during the Promotion Period and made by Mobile Payment will be eligible transactions for Offer 2. (“Eligible Transactions for Offer 2”). The respective Mobile Payment Service Providers and the respective Participating Merchant may reject an Eligible Credit Card if its payment system cannot handle the Eligible Credit Card type. Please contact respective Mobile Payment Service Providers or the respective Participating Merchant for details.
23. During the Promotion Period, all Eligible Transactions for Offer 2 made on selected Fridays (6, 13, 20, 27 March, 3, 10, 17 and 24 April 2020) will be entitled to extra 7% enJoy Dollars rebate, whereas extra 8.5% enJoy Dollars rebate can be earned on other days. In addition to “Offer 1”, a total of 15% enJoy Dollars rebate can be earned for Eligible Transactions for Offer 2 made on selected Fridays (already included the prevailing reward of 1% enJoy Dollars rebate), whereas a total of 10% enJoy Dollars rebate can be earned on other days (already included the prevailing reward of 1% enJoy Dollars rebate).
24. During the Promotion Period, the total reward for each Credit Card account in Offer 2 is limited to a maximum of extra \$200 enJoy Dollars. If the principal card and its supplementary card share the same credit limit (i.e. the same credit card account), the total reward will be combined and credited to the principal card account, i.e. a total of extra \$200 enJoy Dollars can be earned.
25. To earn the relevant Cash Dollars / enJoy Dollars, the Eligible Credit Card for

RESTRICTED

Offer 2 should remain valid in customer's Mobile Payment Service (if customer receives a reissued card of the added Eligible Credit Card during the Promotion Period, customer is required to add the reissued card to Mobile Payment Service again) and such credit card accounts should remain valid and in good standing from the Promotion Period to 30 May 2020.

26. Use of Mobile Payment Service with Hang Seng Credit Cards is subject to the terms and conditions of Mobile Payment Service Addendum to Cardmember Agreement. For details, please visit hangseng.com.

Note: Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.