

Hang Seng enJoy Card Welcome Gifts Terms and Conditions

General Terms and Conditions:

- To be entitled to the Welcome Gifts, the customer is required to submit the application for enJoy Card and has the card successfully approved by Hang Seng Bank Limited ("Hang Seng") during the period from 1 January to 30 June 2022 ("Promotion Period").
- 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.
- Each Principal Card customer will be entitled to the welcome offer once only during the Promotion Period.
- If the customer has received the yuu reward points of the Welcome Gifts but subsequently cancels the card account within the first 13 months from the date of account opening, a handling fee of an equivalent amount with the value of the welcome gift received will be charged.
- If there is no indication on choice of gift, customer will be considered as having given up the right for the Welcome Gifts and the extra reward for online application (If applicable). Once the gift is chosen or redeemed, no change or replacement will be accepted.
- 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.
- 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.
- Reward and use of yuu reward points 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.
- Offers cannot be exchanged for cash or other products.
- 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.
- 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.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These Terms and Conditions are subject to prevailing regulatory requirements.
- 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 up to 80,000 yuu reward points:

- This gift is only applicable to enJoy Credit Card / Spending Card Principal Card Applicants and the card has successfully approved by Hang Seng.
- To be entitled to up to 80,000 yuu reward points, successfully approved Principal Card customer of enJoy Credit Card / Spending Card is required to fulfil the below requirements within 60 days from the date of new card issuance.
 - Link enJoy card to yuu Rewards Programme to get 10,000 yuu reward points; and
 - Accumulate retail transactions at any designated merchants of HK\$4,000 to get up to 70,000 yuu reward points (apart from the basic yuu reward points reward from the welcome gift spending requirement). 70,000 yuu reward points is only applicable to new customers without holding the Principal Card of any Hang Seng Credit Card / Affinity Card / Spending Card currently and / or during the 12 months immediately preceding the date of application; 40,000 yuu reward points is applicable to customers holding the Principal Card of any Hang Seng Credit Card / Affinity Card / Spending Card (except enJoy Card) currently and / or during the 12 months immediately preceding the date of application.
- 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 gifts based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
- The relevant yuu reward points will be credited to Principal Card customer's enJoy Card account 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 program when the yuu reward points are credited.