

Hang Seng enJoy Card Year-round Discount Offers

Spend with your enJoy Card at the following Designated Merchants to enjoy year-round discount offers.

7-Eleven	5% off on the 8 th and 18 th of every month [@]
IKEA Hong Kong	Free delivery upon home furniture and accessories order of HKD3,500 or above at stores on the 1st and 3rd Wednesday of every month (Excluding Outlying Islands and Macau)
Mannings Mannings Plus Mannings Baby GNC	6% off on the 1 st and 20 th of every month [@]
Wellcome Market Place by Jasons Market Place 3hreesixty Oliver's The Delicatessen Jasons ichiba Market Place by Jasons App	8% off on the 3 rd , 13 th and 23 rd of every month upon a single net spending of HKD100 or above [@]
Pizza Hut	10% off dine-in/takeaway a la carte menu items from Monday to Sunday (Except specific dates)
PHD	Enjoy 4 pcs of Honey BBQ Wings upon takeaway purchase HKD150+ from Monday to Sunday (Except specific dates) * Based on discounted amount (excluding tips)
KFC	Dine-in and Take-away 5% off – from Monday to Friday except public holidays
Genki Sushi	Get a HKD15 dining coupon for next patronage with any dine-in meals upon every net spending of HKD200 from Monday to Thursday (Except public holidays)
sen-ryo	Get a coupon of HKD40 for next patronage with every dine-in spending of HKD500 (before 10% service charge)
OBIHIRO HAGETEN	Get a coupon of HKD40 for next patronage with every dine-in spending of HKD500 (before 10% service charge)
YAKINIKU KAGURA	Get a coupon of HKD40 for next patronage with every dine-in spending of HKD500 (before 10% service charge)
UO-HARU	Get a coupon of HKD40 for next patronage with every dine-in spending of HKD500 (before 10% service charge)
Yakiniku Ishidaya	Get a coupon of HKD40 for next patronage with every dine-in spending of HKD500 (before 10% service charge)
DONDONYA	10% off upon purchase of HKD200 or above from Monday to Thursday (Except public holidays)
IPPUDO	10% off upon purchase of HKD200 or above from Monday to Thursday (Except public holidays)
YAKINIKU LIKE	5% off upon purchase of HKD200 or above from Monday to Thursday (Except public holidays)
Uo-Show	Enjoy a discount of HKD10 for any purchase upon net spending of HKD100 from Monday to Thursday (Except public holidays)
Maxim's MX MX	10% off upon purchases of HKD200 or above at dinner part from Monday to Thursday (except public holidays)
can.teen Deli-O Maxim's Food²	10% off upon purchases of HKD150 or above from Monday to Thursday (Except public holidays)

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Hang Seng enJoy Card Year-round Discount Offers

Spend with your enJoy Card at the following Designated Merchants to enjoy year-round discount offers.

Hong Kong Day	10% off upon purchases of HKD200 or above
Maxim's Cakes Maxim's Cake Lab On Site Bakery	12% off fresh cream cake purchases of original price HKD228 or above (Also applicable to online ordering)
Urban Bakery Works Urban City Diner Urban Café Commune	Enjoy 10% discount on any spending HKD250 or above at URBAN Café (For dine-in purchase, all prices are subject to a 10% service charge (based on the original price))
Paper Stone Bakery	10% off upon any cake or dessert purchases of HKD200 or above
Homebake	10% off upon purchases of HKD300 or above
Arome Bakery	12% off fresh cream cake purchases of retail price HKD239 or above (Also applicable to online ordering)
Cha Long	10% off upon purchases of HKD300 or above from Monday to Thursday (Except public holidays)
COVA Caffé-Ristorante	5% off on dine-in Dinner consumption of HKD400 or above (Not applicable to service charge; Not applicable on public holidays, February 14, December 24 to 25 and 31, 2022)
The Cheesecake Factory	Get HKD10 off for every HKD100 spent on savory items and drinks for dine-in and takeout from Monday to Thursday (Except public holidays)
SHAKE SHACK	Get a Cheese Fries Coupon (valued at HKD36) for next patronage with every net dine-in spending of HKD300
Starbucks	Use enJoy Card to load HKD100 or above to a registered Starbucks Card at any Starbucks stores in Hong Kong to receive a free upgrade offer on one tall (354 mL) or above-sized handcrafted beverage once
MINH & KOK (cityplaza)	10% off upon purchases of HKD200 or above (For dine-in purchase, all prices are subject to a 10% service charge (based on the original price))
The Petite Tea House	10% off upon purchases of HKD200 or above (For dine-in purchase, all prices are subject to a 10% service charge and tea charge (based on the original price))
CAFÉ LANDMARK	10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact staff for details)
LUMI French-Japanese Cuisine	10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact Maxim's staff for details) [Not valid for purchase from LUMI Deli semi-self service area]
Lawry's The Prime Rib	10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact Maxim's staff for details)
Wildfire Pizzabar	10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact staff for details)
MUSES	10% off for any purchase
Pop n' Grill	10% off for any patronage (Except special dates, please contact staff for details)
TREATS	10% off upon purchases of HKD150 or above from Monday to Thursday (Except public holidays)
Maxim's Chinese Cuisine restaurants[#]	<ul style="list-style-type: none"> • 10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact Maxim's staff for details) • 12 months interest-free instalment upon patronage of 12 tables or above of wedding banquet (Only applicable to designated restaurants[^])
m.a.x. concepts restaurants[#]	10% off à la carte dine-in dinner menu from Monday to Thursday (Except special dates, please contact Maxim's staff for details)

In addition to the above merchant offers, Hang Seng enJoy Card customers can also enjoy the Hang Seng Credit Card year-round discount offers. For details, please call **2998 6899** or visit hangseng.com/enjoy

- @ Applicable to yuu App or online spending.
- # Maxim's Chinese Cuisine restaurants include: Maxim's Palace, Jade Garden, The Square, Shanghai Garden, Jasmine, House of Jasmine, Jade Kitchen, Chiuchow Garden Restaurants, Chiuchow Garden, Peking Garden Restaurant, M&C•Duck, The Pond, Duck Victoria, Duckee and CanLah; m.a.x. concepts restaurants include: simplylife BAKERY CAFÉ*, simplylife FOODPLACE, simplylife CAFE, DELI AND WINE, THAI BASIL, MINH & KOK (Shun Tak Centre), kikusan, EXP, MAXIM'S & YOU and &btR.
- * Not valid for purchase from the semi-self service area
- ^ Designated Maxim's Chinese Cuisine restaurants include: Jade Garden (except Mongkok & Shatin Branch), The Square, Shanghai Garden, Jasmine and House of Jasmine.

Notes:

- The above offers are valid until **31 December 2022**.
- Customer must settle the payment with enJoy Card to enjoy the above offers (Some offers must be enjoyed by setting the payment with a physical card; mobile payment service has to be recognized by Hang Seng Bank Limited (for details, please visit hangseng.com/mobilepayment)).
- All the above offers are subject to the relevant Terms and Conditions. For details, please refer to the attached pages.

Terms and Conditions of Year-round Discount Offers

Terms and Conditions of 7-Eleven Year-round Discount Offer:

7-Eleven Physical Outlets:

1. This offer is applicable to 7-Eleven physical outlets in Hong Kong only.
2. To be eligible for this offer, customer is required to present enJoy Card upon purchase. Only the amount (after deducting any discount and net amount after yuu points instant cash redemption) that is settled by enJoy card will be eligible for this offer.
3. The Offer is not applicable to the purchase of cigarettes, milk powder, diapers, online game products, online game cards, mobile prepaid sim/mobile sim cards/value-added coupons, Octopus cards/products, stamp redemption items, gift cards, prepaid cards, various tickets/tickets/stamps, plastic shopping bag charges, other services (including but not limited to Octopus last 10 transactions printout, prepayment, Pin-On-Receipt, bill payment, donation, Octopus and e-wallet top up, fax & photocopying service, battery charging services, battery rental services, parcel pick-up and parcel return services, photo processing services, locker, Inspiration Lake activities, parking fee payment, self-serve laundry).
4. The amount of stamps and discount coupons issued is calculated on final purchase total after discount.
5. This offer cannot be used in conjunction with other special offers, including but not limited to other credit card via mobile payment offers and mobile e-wallet offers.
6. The corresponding merchants reserve the right to amend the 5% discount offer without prior notice. In case of any disputes, the decision of the corresponding merchants shall be final.

7-Eleven Now page in Market Place by Jasons App & yuu App:

1. To enjoy the offer, customer is required to successfully complete transaction in Market Place by Jasons App or yuu App (shop via yuu to me) after 12:00am or before 11:59pm on the 8th, 18th for online purchase.
2. This offer is applicable to in-app 7-Eleven Now page in Market Place by Jasons App or yuu App (shop via yuu to me) only.
3. Customer is required to settle the payment by enJoy Card to be eligible for this offer. This offer is not applicable to mobile payment transactions or transactions via e-wallets (if applicable) with enJoy Card.
4. The Offer is not applicable to the purchase of cigarettes, milk powder, diapers, online game products, online game cards, mobile prepaid sim/mobile sim cards/value-added coupons, Octopus cards/products, stamp redemption items, gift cards, prepaid cards, various tickets/tickets/stamps, plastic shopping bag charges and other services.
5. This offer cannot be used in conjunction with other special offers, including but not limited to other credit card via mobile payment offers and mobile e-wallet offers.
6. This offer is not applicable to delivery charge (if any). Delivery charge will be charged subject to the final discounted price.
7. To quantify for free delivery service, the remaining balance of the transaction must be at or above the minimum criteria of enjoying free delivery service after the Instant Discount Entitlement is deducted from the total amount payable for the transaction.
8. This offer details are subject to the item availability and subject to change without prior notice. Please refer to the offer details at the time of patronage.
9. For Terms and Conditions of the offer, please refer to the offer details at the time of patronage at Market Place by Jasons App or yuu App (shop via yuu to me).
10. The corresponding merchants reserve the right to amend the 5% discount offer without prior notice. In case of any disputes, the decision of the corresponding merchants shall be final.

Terms and Conditions of IKEA Hong Kong Year-round Discount Offer:

1. The minimum spending requirement (i.e.HK\$3,500 for Hang Seng credit card customers) is only applicable to net product price of IKEA home furnishing products purchased on a single sales order with home delivery /assembly. at IKEA Hong Kong and will be entitled to free home delivery offer (The offer is not applicable to HK Outlying Islands, Macau stores).
2. It excludes spending in IKEA Restaurant and Café, Swedish Food Market, IKEA Bistro, IKEA FiKET, all service charges, and purchases of non-IKEA kitchen appliances, display items, bargain items, and IKEA Gift Cards.
3. If the minimum spending requirements are not met due to a refund or exchange requested by the customer, they are required to pay the original home delivery charge.
4. The free delivery service does not cover staircase charges. If the delivery address is further than 100m of the unloading point, a surcharge will be collected by delivery service provider. For home delivery charge and the surcharge details, please refer to IKEA website.
5. This Offer is only applicable in IKEA Hong Kong stores, the Sai Wan Ho Pick up Point & Bargain Corner, and the Tai Po Plan & Order Point.
6. IKEA reserves the right to vary or interpret the conditions of the promotion. In the event of inconsistency between the English version and any other language translations, the English version shall prevail. IKEA's decision is final in all matters relating to this offer.

Terms and Conditions of Mannings/Mannings Plus/Mannings Baby Year-round Discount Offer:

1. This offer is not applicable to purchase of Mannings Gift Vouchers, Infant Milk Formula Powder (Stage 1), Prescriptions, One Day Special Products, Nett Price Items, Non Discountable Items, Redemption Items, Member Points or Stamp Redemption Products, Octopus Reloading Services and Plastic Shopping Bag Charge.
2. This offer cannot be used in conjunction with other promotional offers, discounts or coupons.
3. To enjoy the offer, you are required to complete the transaction successfully on Mannings online store between 06:00 and 23:59 on the 1st or 20th of every month for online purchase at Mannings.com.hk.

Terms and Conditions of GNC Stores Year-round Discount Offer:

1. This offer cannot be used in conjunction with One Day Special offer Items, Nett Price Items, Non Discountable Items, Redemption Items and Plastic Shopping Bag Charge.
2. This offer cannot be used in conjunction with other promotional offers, discounts or coupons.
3. In the event of disputes arising out of this promotion, GNC reserves the right to change the terms and conditions of this scheme.

Terms and Conditions of Wellcome, Market Place by Jasons, Market Place, 3hreesixty, Oliver's The Delicatessen and Jasons ichiba Year-round Discount Offer:

1. To be eligible for this offer, customer is required to present enJoy Card before ordering/ upon purchase. Only the amount that is settled by enJoy card will be eligible for this offer.
2. Customer is required to make a single net spending of HK\$100 or above (after deducting any discount and net amount after yuu points instant cash redemption) with enJoy Card to enjoy this offer.
3. This offer cannot be used for (including but not limited to) Octopus Reload, nor for purchasing shopping vouchers, Stage 1 infant formula milk powder, any redemption merchandise for any stamp collection programs or promotions, mobile pre-paid SIM cards and prepaid cards, and designated items.
4. The amount of stamps and discount coupons issued is calculated on final purchase total after discount.
5. This offer cannot be used in conjunction with any discount coupon and other special offers.
6. To quantify for free delivery service, the remaining balance of the transaction must be at or above the minimum criteria of enjoying free delivery service after the Instant Discount Entitlement is deducted from the total amount payable for the transaction.
7. This offer is inapplicable for any transaction done over the phone, email and fax.
8. This offer is not applicable to plastic shopping bag charges (if any) and delivery charges (if any). The delivery charges will be based on the final net amount after discounted.
9. The corresponding merchants reserve the right to amend the 8% discount offer without prior notice. In case of any disputes, the decision of the corresponding merchants shall be final.

Terms and Conditions of Market Place by Jasons App & yuu App Year-round Discount Offer:

1. To enjoy the offer, customer is required to successfully enter into Market Place by Jasons App or yuu App (shop via yuu to me) after 12:00am or before 11:59pm on the 3rd, 13th and 23rd for online purchase.
2. This offer is applicable to in-app Market Place by Jasons, Market Place, Wellcome, Market Place Now and Wellcome Now pages only.
3. Customer is required to settle the payment by enJoy Card to be eligible for this offer. This offer is not applicable to mobile payment transactions or transactions via e-wallets (if applicable) with enJoy Card.
4. Customer is required to make a single net spending of HKD100 or above (after deducting any discount) with enJoy Card to enjoy this offer.
5. This offer cannot be used for (including but not limited to) Stage 1 infant formula milk powder, any redemption merchandise for any stamp collection programs or promotions, mobile pre-paid SIM cards and prepaid cards, and designated items.
6. This offer cannot be used in conjunction with any other special offers.
7. This offer is not applicable to delivery charge (if any). Delivery charge will be charged subject to the final discounted price.
8. To quantify for free delivery service, the remaining balance of the transaction must be at or above the minimum criteria of enjoying free delivery service after the Instant Discount Entitlement is deducted from the total amount payable for the transaction.
9. This offer details are subject to the item availability and subject to change without prior notice. Please refer to the offer details at the time of patronage.
10. This offer is inapplicable for any transaction done over the phone, email and fax.
11. For Terms and Conditions of the offer, please refer to the offer details at the time of patronage at Market Place by Jasons App or yuu App (shop via yuu to me).
12. The corresponding merchants reserve the right to amend the 8% discount offer without prior notice. In case of any disputes, the decision of the corresponding merchants shall be final.

Terms and Conditions of Pizza Hut Year-round Discount Offer:

• **Dine-in a la carte menu 10% off offer**

1. This offer is applicable to Dine-in only.
2. 10% service charge for Dine-in.
3. Valid at all Pizza Hut stores in Hong Kong (except Park Circle and The Westwood stores).
4. Valid from Monday to Sunday (except 1, 31 Jan, 1-3 Feb, 5 & 15-18 Apr, 1-2 & 7-9 May, 3 & 18-19 Jun, 1 Jul, 10-12 Sep, 1 & 4 Oct, 22, 24-27 & 31 Dec 2022).
5. Please specify the use of this offer when order.
6. This offer is not applicable to online ordering, Gourmet Party Food, Birthday Party, Kid's Fun Tour, Pizza Party, Wow Wed Promotion and purchase of paid coupon.
7. This offer cannot be used in conjunction with any paid coupon and other offers, including items with discounted price, Pizza Card Member, JSA Member Card, Senior Citizen Card, Staff Card & yuu discount offer.
8. This offer cannot be exchanged for cash or other products.
9. Pizza Hut Hong Kong reserves the right of final decision.

• **Takeaway a la carte item 10% off offer**

1. This offer is applicable to Takeaway only.
2. Valid at all Pizza Hut stores in Hong Kong (except Park Circle and The Westwood stores).
3. Valid from Monday to Sunday (except 1, 31 Jan, 1-3 Feb, 5 & 15-18 Apr, 1-2 & 7-9 May, 3 & 18-19 Jun, 1 Jul, 10-12 Sep, 1 & 4 Oct, 22, 24-27 & 31 Dec 2022).
4. Please specify the use of this offer when order.
5. This offer is not applicable to online ordering, Gourmet Party Food, Birthday Party, Kid's Fun Tour, Pizza Party, Wow Wed Promotion and purchase of paid coupon.
6. This offer cannot be used in conjunction with any paid coupon and other offers, including items with discounted price, Pizza Card Member, JSA Member Card, Senior Citizen Card, Staff Card & yuu discount offer.
7. This offer cannot be exchanged for cash or other products.
8. Pizza Hut Hong Kong reserves the right of final decision.

Terms and Conditions of PHD Year-round Discount Offer:

1. Offer is applicable for takeaway only.
2. Offer is not applicable for online ordering and delivery.
3. Valid from Monday to Sunday (except 1, 31 January, 1-3 February, 5,15-18 April, 1-2, 7-9 May, 3,18,19 June, 1 July, 10-12 September, 1, 4, October, 22, 24-27 & 31 December 2022).
4. Please specify the use of this offer when order.
5. This offer cannot be exchanged for cash or other products.
6. Only one offer will be given for each transaction.
7. Offer cannot be used in conjunction with other offers, except Add-on offer.
8. Offer is based on discounted amount (excluding tips).
9. PHD Hong Kong reserves the right of final decision on the use of the offer.

Terms and Conditions of KFC Year-round Discount Offer:

1. Valid from 1 January 2022 to 31 December 2022.
2. Applicable at Hong Kong KFC restaurants only.
3. Applicable on Monday to Friday only (except public holidays).
4. Applicable to Dine-in and Takeaway only, customers must order and settle payments at cashiers. The offer is not applicable to Home Delivery, Home Delivery Advance Order Self Pick Up, ordering kiosk, online purchase and click & collect orders.
5. Cardholders are required to state the intention to use the offer before placing order, and pay with Hang Seng enJoy Card.
6. Cannot be used in conjunction with gift certificate and other promotional offers (including coupons).
7. Not applicable to purchase cash vouchers, any other vouchers and any form of KFC merchandise
8. In case of any dispute, the decision of Birdland (Hong Kong) Limited shall be final.

Terms and Conditions of Genki Sushi Year-round Offer:

1. Only applicable for Genki Sushi outlets in Hong Kong.
2. Not applicable on Friday, Saturday, Sunday and public holidays.
3. To enJoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
4. Only applicable for dine-in. Lunch set menu, tea set menu, walk-in takeaway, online takeaway ordering, third party takeaway platform and festive takeaway sets are not applicable; 10% service charge is incurred in dine-in consumption and based on the original value.
5. A HKD15 dining coupon will be given upon dine-in spending of HKD200; two HKD15 dining coupons will be given upon dine-in spending of HKD400, and so on; Only applicable for use on next visit.
6. The spending amount includes 10% service charge based on the original value while excludes the promotional offers or discount before the use of any Genki Points on one bill.
7. A HKD15 dining coupon will not be given if Genki Card is used for earning Genki Points.
8. Genki Points can be used but will not be awarded for the whole transaction when HKD15 dining coupon is given or used. Spending amount will be counted in Genki Point Card.
9. Cannot be used in conjunction with Genki Sushi coupons, Member Thankful Day discount, e-coupons, other cash coupons, other promotional offers or discount and Genki member birthday offer.
10. Please refer to the terms and conditions of coupons for usage details.
11. Genki Sushi Hong Kong Limited reserves the right to amend the terms and conditions without prior notice. In case of any disputes, the decision of Genki Sushi Hong Kong Limited shall be final.

Terms & conditions of sen-ryo Year-round offer:

1. This offer is applicable for dine-in or self-pick up takeaway (Not available for Deliveroo and online-ordering).
2. 10% service charge is incurred in dine-in consumption.
3. This offer cannot be used in conjunction with gift vouchers, cash coupons, other promotional offers & discounts.
4. sen-ryo points will not be awarded but the cumulative spending will be counted in sen-ryo point card upon using this coupon.
5. sen-ryo reserves the right to amend the terms and conditions without prior notice. In case of any disputes, the decision of sen-ryo shall be final.

* sen-ryo is operated by Genki Sushi Hong Kong Limited

Terms & conditions of OBIHIRO HAGETEN Year-round offer:

1. This offer is applicable for dine-in or self-pick up takeaway (Not available for Deliveroo).
2. 10% service charge is incurred in dine-in consumption.
3. This offer cannot be used in conjunction with gift vouchers, cash coupons, other promotional offers & discounts.
4. OBIHIRO HAGETEN reserves the right to amend the terms and conditions without prior notice.
5. In case of any disputes, the decision of OBIHIRO HAGETEN shall be final.

Terms and Conditions of YAKINIKU KAGURA Year-round Offer:

1. This offer is applicable for dine-in or self-pick up takeaway (Not available for Deliveroo).
2. 10% service charge is incurred in dine-in consumption.
3. This offer cannot be used in conjunction with gift vouchers, cash coupons, other promotional offers & discounts.
4. YAKINIKU KAGURA reserves the right to amend the terms and conditions without prior notice.
5. In case of any disputes, the decision of YAKINIKU KAGURA shall be final.

Terms and Conditions of UO-HARU Year-round Offer:

1. This offer is applicable for dine-in or self-pick up takeaway (Not available for Deliveroo).
2. 10% service charge is incurred in dine-in consumption.
3. This offer cannot be used in conjunction with gift vouchers, cash coupons, other promotional offers & discounts.
4. UO-HARU reserves the right to amend the terms and conditions without prior notice.
5. In case of any disputes, the decision of UO-HARU shall be final.

Terms & conditions of Yakiniku Ishidaya Year-round offer:

1. This offer is applicable for dine-in or self-pick up takeaway (Not available for Deliveroo).
2. 10% service charge is incurred in dine-in consumption.
3. This offer cannot be used in conjunction with gift vouchers, cash coupons, other promotional offers & discounts.
4. YAKINIKU ISHIDAYA reserves the right to amend the terms and conditions without prior notice.
5. In case of any disputes, the decision of YAKINIKU ISHIDAYA shall be final.

Terms and Conditions of DONDONYA Year-round Offer:

1. To enjoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
2. This offer is applicable for purchase HKD200 or above (exclude 10% service charge) from Monday to Thursday (except public holidays).
3. This offer is applicable to DONDONYA* outlets in Hong Kong only.
4. Valid for dine-in orders only. Subject to 10% service charge based on the original price.
5. This offer cannot be used in conjunction with any e-coupons, cash coupons, gift vouchers, dining certificates, specific promotional menus, promotional offers, and other discounts (including credit card discounts, staff discounts).
6. DONDONYA* reserves the right to amend the terms and conditions without prior notice.
7. In case of any disputes, the decision of DONDONYA* shall be final.

* DONDONYA is operated by Maxim's Caterers Limited

Terms and Conditions of IPPUDO Year-round Offer:

1. To enjoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
2. This offer is applicable for purchase HKD200 or above (exclude 10% service charge) from Monday to Thursday (except public holidays).
3. This offer is applicable to IPPUDO* outlets in Hong Kong only.
4. Valid for dine-in orders only. Subject to 10% service charge based on the original price.
5. IPPUDO Member Points cannot be used and granted in the same transaction with this offer.
6. This offer cannot be used in conjunction with any e-coupons, cash coupons, gift vouchers, dining certificates, specific promotional menus, promotional offers, and other discounts (including credit card discounts, staff discounts).
7. IPPUDO* reserves the right to amend the terms and conditions without prior notice.
8. In case of any disputes, the decision of IPPUDO* shall be final.

* IPPUDO is operated by Ramen Concepts Limited

Terms and Conditions of YAKINIKU LIKE Year-round Offer:

1. To enjoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
2. This offer is applicable for purchase HKD200 or above from Monday to Thursday (except public holidays).
3. This offer is applicable to YAKINIKU LIKE outlets in Hong Kong only.
4. Valid for dine-in orders only.
5. This offer cannot be used in conjunction with any e-coupons, cash coupons, gift vouchers, dining certificates, specific promotional menus, promotional offers, and other discounts (including credit card discounts, staff discounts).
6. YAKINIKU LIKE reserves the right to amend the terms and conditions without prior notice.
7. In case of any disputes, the decision of YAKINIKU LIKE shall be final.

Terms and Conditions of Uo-Show Year-round Offer:

1. Enjoy a discount of \$10 for any purchase upon net spending of HK\$100 from Monday to Thursday (except public holidays)
2. This coupon cannot be used in conjunction with Uo-Show gift voucher & dinner discount offer, electronic discount coupon, credit card offers, staff discount, Eatizen offer, and any other promotional offers.
3. Uo-Show reserves the right to amend the terms and conditions of this coupon at any time. In case of any disputes, the decision of Uo-Show shall be final.

Terms and Conditions of Maxim's MX/MX Year-round Discount Offer:

1. This offer is applicable for Maxim's MX/MX purchases of HKD200 or above at dinner part from Monday to Thursday (except public holidays)
2. Full payment should be settled with a physical enJoy Card upon ordering at Maxim's MX/MX .
3. Offer is applicable at at Maxim's MX outlets and MX outlets (except HKIA MX).
4. Offer cannot be used in conjunction with other promotion offers (including but not limited to any discounted set menus, discounted food items/drinks, offers from any other Credit Cards and Discount Card, or special offer specified at stores). The offer is not available for party/festive takeaway products, Octopus Rewards Programme and the Octopus Add-Value Service; and cannot be used to purchase Maxim's Gift Certificate, Maxim's MX/MX Coupon, cash coupon, festive products and food items.

Terms and Conditions of can.teen/Deli-O/Maxim's Food² Year-round Discount Offer:

- This offer is applicable for:
 - can.teen purchases of HKD150 or above from Monday to Thursday (except public holidays);
 - Deli-O purchases of HKD150 or above from Monday to Thursday (except public holidays);
 - Maxim's Food² purchases of HKD150 or above from Monday to Thursday (except public holidays);
- Full payment should be settled with enJoy Card, either using a physical enJoy card or mobile payment service upon ordering at can.teen/Deli-O/Maxim's Food².
- Offer is applicable at can.teen (Prince's Building, Admiralty Centre and Cheung Kong Center)/Deli-O (Shun Tak and Kornhill/Maxim's Food²).
- Offer cannot be used in conjunction with other promotion offers (including but not limited to any discounted set menus, discounted food items/drinks, offers from any other Credit Cards and Discount Card, or special offer specified at stores). The offer is not available for party/festive takeaway products, Octopus Rewards Programme and the Octopus Add-Value Service; and cannot be used to purchase Maxim's Gift Certificate, Maxim's MX / MX Coupon, cash coupon and food items.

Terms and Conditions of Hong Kong Day Year-round Discount Offer:

- This offer is applicable to Hong Kong Day stores only.
- This offer is applicable to dine-in and takeaway consumption of \$200 or above.
- This offer is not applicable to Maxim's gift coupon, cash voucher, Maxim's branded product, festival takeaway menu, party menu and Octopus add value service, takeaway service ordering platform and third-party delivery platform.
- This offer cannot be used in conjunction with any coupon, e-coupon, cash coupon, voucher, credit card promotional offer, staff discount, and other promotional offer or discount.
- Hong Kong Day reserves the right to amend the terms and conditions of this offer without prior notice. In case of any dispute, Hong Kong Day reserves the right of final decision on all related matters.

Terms and Conditions of Maxim's Cakes/On Site Bakery/Maxim's Cake Lab Year-round Discount Offer:

- The offer is applicable to all Maxim's Cakes, On Site Bakery and Maxim's Cake Lab shops in Hong Kong and online ordering.
- To enJoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service upon cake purchasing.
- This offer is applicable for fresh cream cake purchases of HKD228 or above only and calculated at its original price, and not applicable to festive cakes and promotional cakes.
- This offer is not applicable to promotion cakes and other Maxim's products.
- This offer is applicable to online ordering.
- Cancellation or change is not allowed upon receipt of the order. The total amount of the order will be directly debited from the designated enJoy Card account.
- Business as usual under typhoon signal No. 8 or below, Red and Black Rainstorm Signal. Self pick-up and delivery services will be suspended when typhoon signal No. 9 or above is hoisted. Customers can reschedule the self-pick up date after normal business operation by call to Shop or ordering hotline. If customers do not change the pick-up date in accordance with the foregoing, the order will be forfeited and all amount paid will not be returned.
- This offer cannot be used in conjunction with Maxim's Cakes Coupons, Maxim's Chinese Wedding Cake Gift Card, cash coupons, other discounts and promotions.
- The promotional period is from 1 January 2022 to 31 December 2022 (last pick up date).
- Cake must be collected on the date specified in the order form, otherwise, it will be forfeited and all amount paid will not be returned.
- Cakes are available while stock last.
- In case of any dispute, the decision of Maxim's Cakes shall be final.

Terms and Conditions of URBAN Year-round Discount Offer:

- This offer is applicable for any spending of HKD250 or above only and calculated at its original price.
- The offers are applicable to URBAN in Landmark, MOKO, YOHO MALL, TMT Plaza and Citygate outlets only.
- To enJoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
- For dine-in purchase, all prices are subject to a 10% service charge (based on the original price).
- The blackout days of the offer include 1 January, 14 February, 24 & 25 December, 31 December 2022.
- This offer cannot be used in conjunction with Mall Coupons, other discounts and promotions.
- In case of any dispute, the decision of URBAN shall be final.

Terms and Conditions of Paper Stone Bakery Year-round Discount Offer:

- To enJoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
- This offer is applicable for any cake or dessert purchases of HKD200 or above and calculated at its original price.
- This offer cannot be used in conjunction with cash coupons, Mall Coupons, other discounts and promotions.
- The promotional period is from 1 January 2022 to 31 December 2022 (last pick up date). 5. In case of any dispute, the decision of Paper Stone Bakery shall be final.

Terms and Conditions of Homebake Year-round Discount Offer:

1. The offer is applicable to Homebake shop.
2. To enJoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service upon purchasing.
3. This offer is applicable for all items (calculated at its original price), not applicable to: any coupons, festive, promotional, and other products.
4. Cancellation or change is not allowed upon receipt of the order. The total amount of the order will be directly debited from the designated enJoy Card account.
5. Business as usual under typhoon signal No. 8 or below, Red and Black Rainstorm Signal. Self pick-up and delivery services will be suspended when typhoon signal No. 9 or above is hoisted. Customers can reschedule the self-pick up date after normal business operation by call to shop hotline. If customers do not change the pick-up date in accordance with the foregoing, the order will be forfeited and all amount paid will not be returned.
6. This offer cannot be used in conjunction with Cakes Coupons, Chinese Wedding Cake Gift Card, cash coupons, other discounts and promotions.
7. The promotional period is from 1 January 2022 to 31 December 2022 (last pick up date).
8. Ordered items must be collected on the date specified in the order form, otherwise, it will be forfeited and all amount paid will not be returned. 9. Items are available while stock last. 10. In case of any dispute, the decision of Homebake shall be final.

Terms and Conditions of Arome Bakery Year-round Discount Offer:

1. The promotional period is from 1 January 2022 to 31 December 2022 (last pick-up date).
2. The offer are based on retail price.
3. The offers are applicable to HKD239 or above cake (calculated at its retail price).
4. To enJoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
5. The offers are applicable to all Arome Bakery shops in Hong Kong only. The offers are applicable to online ordering.
6. The offer cannot be exchanged for cash, other products and discounts, or used in conjunction with Arome Coupon, cash coupons, or any other discounts and promotional offers (unless otherwise specified).
7. Cancellation or change is not allowed upon receipt of the order. The total amount of the order will be directly debited from the designated credit card account.
8. Cake must be collected on the date specified in the order form, otherwise, it will be forfeited and all amount paid will not be returned.
9. In the event that typhoon signal no. 8 or above is hoisted or black rain signal is on, no food collection will be provided but customers may contact the pickup outlet or customer hotline and change the pick-up date to a date within one day from the original pick-up date. If customers do not change the pick-up date in accordance with the foregoing, the order will be forfeited and all amount paid will not be returned.
10. Cakes are available while stock last.
11. In case of any dispute, the decision of Arome Bakery (HK) Co Ltd shall be final.

Terms and Conditions of Cha Long Year-round Discount Offer:

1. The offer is applicable to Cha Long shops (excluded Cha Long shop in shop/ pop up store).
2. To enJoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service upon purchasing.
3. This offer is applicable for all items (calculated at its original price), not applicable to any coupons.
4. Cancellation or change is not allowed upon receipt of the order. The total amount of the order will be directly debited from the designated enJoy Card account.
5. The promotional period is from 1 January 2022 to 31 December 2022 .
6. In case of any dispute, the decision of Cha Long shall be final.

Terms and Conditions of COVA Caffé Ristorante Year-round Discount Offer:

This offer cannot be used in conjunction with COVA Privilege Card, cash vouchers, other promotional offers or discounts.

Terms and Conditions of The Cheesecake Factory Year-round Offer:

1. The offer is for dine-in and takeout orders at The Cheesecake Factory in Hong Kong from Monday to Thursday (Except public holidays).
2. The offer is only applicable to savory items and drinks in the main menu, weekday lunch specials menu and kids' menu. Not applicable to cakes nor desserts.
3. Please specify the use of the offer upon ordering. No service charge for takeout orders.
4. For takeout, guests may call the restaurant at least half an hour in advance to place the order and minimize the wait time at the restaurant. Or, order at the restaurant in-person. The offer is not applicable to any third parties' pickup orders.
5. Guests must settle the whole bill with the eligible enJoy Card to enjoy the offer, either using a physical enJoy Card or mobile payment service.
6. The offer cannot be used in conjunction with other promotional offers, gift cards, dining certificates nor vouchers.
7. This offer cannot be exchanged for cash nor other products.
8. The Cheesecake Factory reserves the final right of decision on all matters concerning the use of the offer.
9. Smart United Asia Limited is an authorized licensee of The Cheesecake FactoryR trademark and tradename, which are owned by TCF Co. LLC.

Terms and Conditions of SHAKE SHACK Year-round Offer:

1. Offer is only applicable to SHAKE SHACK outlets in Hong Kong.
2. Offer is only applicable when the payment is settled by physical enJoy card.
3. Offer is only applicable for dine-in.
4. A Cheese Fries Coupon (valued at \$36) will be given upon dine-in spending of HKD300; two Cheese Fries Coupon will be given upon dine-in spending of HKD600, and so on; only applicable for use on next visit.
5. Please present the coupon upon payment. Photocopies are not accepted.
6. Coupon cannot be redeemed for cash and any unused balance will be forfeited.
7. Coupon may only be used once and will not be replaced if lost or damaged.
8. Offer cannot be used in conjunction with other promotional offers.
9. SHAKE SHACK HONG KONG reserves the right to amend the terms and conditions without prior notice. In case of any disputes, the decision of SHAKE SHACK HONG KONG shall be final.

Terms and Conditions of Starbucks Year-round Discount Offer:

1. Customer is required to present enJoy Card before payment and the full payment of reloading Starbucks Card must be settled by enJoy Card.
2. Only one tall size or above handcrafted beverage could enjoy the free upgrade.
3. Offer is not applicable to loading value to an unregistered Starbucks Card.
4. Must pay with your registered Starbucks Card to enjoy the free upgrade offer.
5. Offer is only applicable to Starbucks stores in Hong Kong.
6. No cash value and cannot be used in conjunction with any other promotional offers (including Bring Your Own Tumbler -\$4 offer).
7. Coffee Concepts (HK) Ltd. and Coffee Concepts (Macau) Ltd. reserve the right of final decision in case of any dispute.

Terms and Conditions of MINH & KOK (cityplaza) Year-round Discount Offer:

1. Customers must settle the full payment with a physical enJoy Card to enjoy this offer.
2. This offer is only applicable to MINH & KOK (cityplaza) outlet.
3. Discount offer is not applicable to the 10% service charge.
4. This offer cannot be used in conjunction with other promotion offers (including but not limited to any discounted set menus, discounted food items/drinks, offers from any other Credit Cards and Discount Card, or special offer specified at store). The offer is not applicable to party/festive takeaway products, Octopus Rewards Programme and the Octopus Add-Value Service; and cannot be used to purchase Maxim's Gift Coupon, cash coupon, festive products and food items.
5. MINH & KOK (cityplaza) reserves the right to change the terms and conditions without prior notice.
6. In case of any dispute, the decision of MINH & KOK (cityplaza) shall be final.

Terms and Conditions of The Petite Tea House Year-round Discount Offer:

1. Customers must settle the full payment with a physical enJoy Card to enjoy this offer.
2. Discount offer is not applicable to the 10% service charge and the tea charge.
3. This offer cannot be used in conjunction with other promotion offers (including but not limited to any discounted set menus, discounted food items/drinks, offers from any other Credit Cards and Discount Card, or special offer specified at store). The offer is not applicable to party/festive takeaway products, Octopus Rewards Programme and the Octopus Add-Value Service; and cannot be used to purchase Maxim's Gift Coupon, cash coupon, festive products and food items.
4. The Petite Tea House reserves the right to change the terms and conditions without prior notice.
5. In case of any dispute, the decision of The Petite Tea House shall be final.

Terms and Conditions of Cafe Landmark Year-round Discount Offer:

1. Cafe Landmark offer is applicable for dine-in dinners from Monday to Thursday only, and not applicable on 31 January, 1 -3 and 14 February, 15 and 18 April, 12 September, 26, 27 and 31 December 2022.
2. All prices are subject to a 10% service charge (based on the original price).
3. This offer is not applicable to takeaway, festive products, banquet or any purchase of gift voucher and cash coupon.
4. This offer is not applicable to personal/business parties of 20 persons or more at Cafe Landmark.
5. This offer cannot be used in conjunction with cash coupon, other promotional offer (including set dinner menus, discounted items/dishes).
6. This offer can only be used once per table.
7. Only applicable when the payment is settled by physical enJoy card.
8. This offer may be changed from time to time without prior notice.

Terms and Conditions of LUMI French-Japanese Cuisine Year-round Discount Offer:

1. The offer is applicable for dine-in dinners from Monday to Thursday only, and not applicable on 31 January, 1 -3 and 14 February, 15 and 18 April, 12 September, 26, 27 and 31 December 2022.
2. All prices are subject to a 10% service charge (based on the original price).
3. This offer is not applicable to takeaway, festive products, banquet or any purchase of gift voucher and cash coupon.
4. This offer is not applicable to personal/business parties of 20 persons or more
5. This offer cannot be used in conjunction with cash coupon, other promotional offer (including set dinner menus, discounted items/dishes).
6. This offer can only be used once per table.
7. Only applicable when the payment is settled by physical enJoy card.
8. This offer may be changed from time to time without prior notice.
9. This offer is not valid for purchase from LUMI Deli semi-self service area.

Terms and Conditions of Lawry's The Prime Rib Year-round Discount Offer:

1. The offer is applicable for dine-in dinners from Monday to Thursday only, and not applicable on 31 January, 1 -3 and 14 February, 15 and 18 April, 12 September, 26, 27 and 31 December 2022.
2. All prices are subject to a 10% service charge (based on the original price).
3. This offer is not applicable to takeaway, festive products, banquet or any purchase of gift voucher and cash coupon.
4. This offer is not applicable to personal/business parties of 20 persons or more
5. This offer cannot be used in conjunction with cash coupon, other promotional offer (including set dinner menus, discounted items/dishes).
6. This offer can only be used once per table.
7. Only applicable when the payment is settled by physical enJoy card.
8. This offer may be changed from time to time without prior notice.

Terms and Conditions of Wildfire Pizzabar Year-round Discount Offer:

1. The offer is applicable for dine-in dinners from Monday to Thursday only, and not applicable on 31 January, 1 -3 and 14 February, 15 and 18 April, 12 September, 26, 27 and 31 December 2022.
2. All prices are subject to a 10% service charge (based on the original price).
3. This offer is not applicable to takeaway, festive products, banquet or any purchase of gift voucher and cash coupon.
4. This offer is not applicable to personal/business parties of 20 persons or more
5. This offer cannot be used in conjunction with cash coupon, other promotional offer (including set dinner menus, discounted items/dishes).
6. This offer can only be used once per table.
7. Only applicable when the payment is settled by physical enJoy card.
8. This offer may be changed from time to time without prior notice.

Terms and Conditions of MUSES Year-round Offer:

1. The offer is only applicable for any patronage at MUSES
2. The offer cannot be used in conjunction with cash coupon, other promotional offers.
3. This offer can only be used once per bill.
4. Only applicable when the payment is settled by physical enJoy card.
5. This offer may be changed from time to time without prior notice.

Terms and Conditions of Pop n' Grill Year-round Discount Offer:

1. The offer is applicable for dine-in only.
2. Any non-self-serviced BBQ patronages are subject to a 10% service charge (based on the original price).
3. This offer is not applicable to takeaway, festive products, banquet or any purchase of gift voucher and cash coupon.
4. This offer is not applicable to personal/business parties of 20 persons or more
5. This offer cannot be used in conjunction with cash coupon, other promotional offer (including set dinner menus, discounted items/dishes).
6. This offer can only be used once per table.
7. Only applicable when the payment is settled by physical enJoy card.
8. This offer may be changed from time to time without prior notice.

Terms and Conditions of TREATS Year-round Discount Offer:

1. Customers must settle the full payment with a physical enJoy Card to enjoy this offer.
2. This offer is applicable for: TREATS purchases of HK\$150 or above (based on the original price) from Monday to Thursday (Except public holidays).
3. This offer cannot be used in conjunction with other promotion offers (including but not limited to any discounted set menus, discounted food items/drinks, offers from any other Credit Cards and Discount Card, or special offer specified at store). The offer is not applicable to party/festive takeaway products, Octopus Rewards Programme and the Octopus Add-Value Service; and cannot be used to purchase Maxim's Gift Coupon, cash coupon, festive products and food items.
4. TREATS reserves the right to change the terms and conditions without prior notice.
5. In case of any dispute, the decision of TREATS shall be final.

Terms and Conditions of Maxim's Chinese Cuisine restaurants Year-round Discount Offer:

1. Maxim's Chinese Cuisine restaurants offer is not valid on January 1, January 26-31, February 1 to 6, February 14, April 30, May 1 to 2, May 7 to 8, June 11 to 12, June 18 to 19, July 1, September 3 to 4, September 10 to 12, October 1, December 10 to 11, December 17 to 18, December 21 to 25 and December 31, 2022.
2. All prices are subject to a 10% service charge (based on the original price) plus a tea charge and pre-meal snacks charge.
3. This offer is not applicable to takeaway, festive products, banquet, rooms or any purchase of gift voucher and cash coupon.
4. This offer is not applicable to personal/business parties of 3 tables (30 persons) or more at Maxim's Chinese restaurants.
5. Offer is applicable to a la carte food menu, excluding all beverages, wines, tea charge, pre-meal snacks charge, 10% service charge, other charges in a la carte menu, festive products, set menu and discounted food items.
6. This offer cannot be used in conjunction with other promotion offer, discount offer, cash coupon, any or designated set menus, credit card offers, discounted items/dishes, promotion items and special offer at stores.
7. To enjoy the offer, customers are required to settle the full payment with enJoy Card, either using a physical enJoy card or mobile payment service.
8. This offer may be changed from time to time without prior notice.

Terms and Conditions of Designated Maxim's Chinese Cuisine restaurants 12-month Interest-free Instalment Plan:

1. Customers must settle all payment of the banquets on the wedding day (in one sales slip and not applicable for deposit payment) with enJoy Card, either using a physical enJoy card or mobile payment service, in order to enjoy the offer.
2. Offer is only applicable upon patronage of 12 table or above of wedding banquet.
3. Offer is only applicable upon patronage of menu at the cost of HKD7,198 or above per table.
4. Offer cannot be used in conjunction with 'complimentary exquisite backdrop' offer.
5. Offer is only valid in selected outlet: jade garden (Kowloon Bay, Tsuen Wan, Tai Po Mega Mall, Tsimshatsui, Taikoo Shing, Kwai Fong, Yuen Long, Tseung Kwan O Popcorn, Tseung Kwan O MCP Central and Wong Tai Sin outlets), the Square, Jasmine, House of Jasmine and Shanghai Garden (Exchange Square).
6. Offer is not applicable to jade garden (Mongkok, Shatin & Plaza Inn Branch).
7. Terms and conditions apply, please refer to shop staff for details.
8. The maximum limit of instalment amount is subject to the available credit limit of each customer's credit card.
9. No cancellation, refund, transfer or exchange for cash is allowed for any purchase made by an Interest-free Instalment Plan.
10. Offer cannot be used in conjunction with any other promotional offers.

Terms and Conditions of m.a.x. concepts restaurants Year-round Discount Offer:

1. m.a.x. concepts restaurants offer is applicable for dine-in dinners from Monday to Thursday only, and not applicable on 1, 31 January; 1-3, 14 February; 5, 14-16, 30 April; 1-2, 7-9, 14-15 May; 2-3, 18-19, 30 June; 1 July; 10-12, 30 September; 1, 3-4 October; 24-27, 31 December 2022.
2. All prices are subject to a 10% service charge (based on the original price).
3. This offer is not applicable to takeaway, festive products, banquet or any purchase of gift voucher and cash coupon.
4. This offer is not applicable to personal/business parties of 20 persons or more at m.a.x. concepts restaurants.
5. This offer cannot be used in conjunction with cash coupon, other promotional offer (including set dinner menus, discounted items/dishes).
6. This offer is not applicable to dinner set upgrade for simplylife outlets.
7. This offer can only be used once per table.
8. Only applicable when the payment is settled by physical enJoy card.
9. This offer may be changed from time to time without prior notice.

General Terms and Conditions:

1. The above offers are valid until 31 December 2022.
2. To be eligible for the offers, customer is required to present enJoy Card before ordering/upon purchase and full payment settled by enJoy Card (unless otherwise specified). Some offers must be settled the payment by a physical enJoy Card. For details of offers, please contact merchant staff.
3. Offers are applicable to standard price items/services/food only and not applicable to non-discountable, special-priced, consignment, promotional, festive and designated items/services/food (unless otherwise specified).
4. Offers are not transferable, and cannot be exchanged for cash, other products or discounts, and also cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons or membership benefits/VIP Card/VIP bonus point programme of the respective merchants (unless otherwise specified).
5. These offers are only applicable while stocks last. Please contact the designated merchants' outlets for product information, store location and all other enquiries. The product price at the store shall prevail.
6. These offers are inapplicable to plastic bag levy and cannot be used in conjunction with any other promotional offers, coupon offers, any storewide discount promotion, exchanged for cash or other products and are non-transferable.
7. These offers are applicable to the designated merchants' outlets in Hong Kong only.
8. Any change of the offers will be subject to the offer availability at the time of patronage. Hang Seng Bank Limited ("Hang Seng") accepts no liability for any such change and without prior notice to customer.
9. All products, services, and information are directly sold and supplied to customer by the respective merchants who are solely responsible for all obligations and liabilities related to the supply, sale and purchase of the products, services and information provided.
10. Hang Seng and the respective merchants reserve the right to vary or terminate the offers at any time and to amend the Terms and Conditions thereof from time to time. In case of dispute, the decision of Hang Seng and the respective merchants shall be final.
11. 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.
12. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. These Terms and Conditions are subject to prevailing regulatory requirements.