

Terms & Conditions for “Hang Seng Credit Card X AlipayHK – Cross-border Spending with Hang Seng Credit Card via AlipayHK” (“the Promotion”)

1. **Promotion Period:** The promotion period is from 00:00, 24 November 2025 to 23:59, 15 April 2026 (both dates inclusive) (“Promotion Period”), divided into the following phases:
 - Phase 1: 24 November 2025 to 31 December 2025 (both dates inclusive)
 - Phase 2: 1 January 2026 to 31 January 2026 (both dates inclusive)
 - Phase 3: 1 February 2026 to 28 February 2026 (both dates inclusive)
 - Phase 4: 1 March 2026 to 31 March 2026 (both dates inclusive)
 - Phase 5: 1 April 2026 to 15 April 2026 (both dates inclusive)
2. Offer Details:

	Reward Details	Eligibility of participation
(A) Cross-border Welcome Reward		
A1. Welcome Reward for card binding	<p>Eligible User who has successfully bound the Eligible Credit Card for Offer A1 to their AlipayHK account will receive the welcome reward of HKD20 coupon under the Promotion (“Card Binding Welcome Reward”).</p> <p>AlipayHK’s records shall prevail in determining user eligibility under any circumstances. Users can participate in the Promotion via AlipayHK mobile application (“AlipayHK App”). The Card Binding Welcome Reward is limited in quantity and will be distributed on a first-come-first-served basis. The Card Binding Welcome Reward is valid for thirty (30) days from the date of award/ issuance. Expired Card Binding Welcome Rewards shall be deemed invalid and will not be re-issued. Each Eligible User is allowed to enjoy the Card Binding Welcome Reward once (1) during the Promotion Period.</p> <p>When using the Card Binding Welcome Reward, Eligible User is required to perform a single transaction with net spending of HKD250 or above through the AlipayHK App at participating merchants in Mainland China or Macau to enjoy an instant discount of HKD20 to that transaction.</p>	<p>AlipayHK users who, in the six (6) months prior to the date of card binding, have not bound any Eligible Credit Card for Offer A1 (Hang Seng Credit Card, Affinity Card, enJoy Commercial Card, enJoy Business Card and enJoy Spending Card (“Eligible Credit Card(s) for Offer A1”) but excluding other Commercial Card, other Business Card, other Spending Card, Hang Seng Bupa Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards to their AlipayHK account; and who have successfully bound the Eligible Credit Card for Offer A1 to their AlipayHK account during the Promotion Period.</p>
A2. Reward for authorising +FUN Dollars with Hang Seng Credit Card	<p>Eligible User who has successfully authorised AlipayHK to use +FUN Dollars from their Eligible Credit Card for Offer A2 within their AlipayHK account, allowing the +FUN Dollars to be applied toward payments made with the Eligible Credit Card for Offer A2, will receive the reward of HKD20 coupon under the Promotion (“+FUN Dollars Authorisation Reward”).</p> <p>AlipayHK’s records shall prevail in determining user eligibility under any circumstances. Users can participate in the Promotion via their AlipayHK App. The +FUN Dollars Authorisation Reward is limited in quantity and will be distributed on a first-come-first-served basis. The +FUN Dollars Authorisation Reward is valid for thirty (30) days from the date of award/ issuance. Expired +FUN Dollars Authorisation Reward shall be deemed invalid and will not be re-issued. Each Eligible User is allowed to enjoy the +FUN Dollars Authorisation Reward once (1) during the Promotion Period.</p> <p>When using the +FUN Dollars Authorisation Reward, Eligible User is required to perform a single transaction with net spending of HKD250 or above through the AlipayHK App at participating merchants in Mainland China or Macau to enjoy an instant discount of HKD20 for that transaction.</p>	<p>AlipayHK users who, in the six (6) months prior to the date of authorisation, have not authorised AlipayHK to use +FUN Dollars of Hang Seng Visa Credit Card, Mastercard® Credit Card, UnionPay Credit Card or Spending Card (“Eligible Credit Card(s) for Offer A2”), excluding Hang Seng enJoy Visa Platinum Card, enJoy Spending Card, UnionPay Credit Card, USD Visa Gold Card, Renminbi Credit Card, UnionPay Renminbi Diamond Commercial Card, e-shopping Mastercard, and Private Label Cards; and who have successfully authorised AlipayHK to use +FUN Dollars of the Eligible Credit Card for Offer A2 during the Promotion Period.</p>

(B) Cross-border Spending Reward								
B1. Grab Designated Merchant Reward	<p>Eligible User may collect two (2) HKD5 designated merchant coupon every Friday at 10:00 on the AlipayHK App ("Designated Merchant Reward"). during each phase of the Promotion Period. Designated Merchant Reward are offered on a first come, first served basis, while stock lasts. AlipayHK's records shall prevail in determining user eligibility under any circumstances.</p> <p>The Designated Merchant Reward is applicable in all outlets within Shenzhen area of designated merchants* upon a single net transaction of HKD50 or above with payment made with the Eligible Credit Card for Offer B1 via AlipayHK. Coupons are valid for 72 hours upon collection. Expired Coupons are invalid and will not be re-issued.</p> <p>*Designated merchants include Meituan, Haidilao Hot Pot, McDonald's, Chagee, Naisnow, Coucou, Mixue Ice Cream& Tea, CoCo Fresh Tea&Juice, Ningji Lemontea, Xiao Noodles, Kuddo Coffee, Juancha, but are subject to changes without prior notice.</p>	<p>The Promotion is available to AlipayHK user who made payment with and have bound Hang Seng Credit Card, Affinity Card, enJoy Commercial Card, enJoy Business Card and enJoy Spending Card ("Eligible Credit Card(s) for Offer B1") but excluding other Commercial Card, other Business Card, other Spending Card, Hang Seng Bupa Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards in AlipayHK App, and have successfully collected the Designated Merchant Reward on the AlipayHK App.</p>						
B2. Accumulative Spending Reward	<p>During the Promotion Period, Eligible User will be rewarded the designated coupon by achieving specific accumulative spending amount ("Accumulative Spending Reward"). These transactions shall be performed through the AlipayHK App at participating merchants in Mainland China or Macau with Eligible Credit Card for Offer B2 ("Eligible Accumulative Spending"). Eligible User may participate in the Promotion one (1) time per phase in total during the Promotion Period. Accumulative Spending Reward is offered on a first come, first served basis, while stock lasts. AlipayHK's records shall prevail under any circumstances.</p> <table><tr><td>Eligible Accumulative Spending</td><td>Designated coupon</td></tr><tr><td>HKD3,000 to HKD5,999</td><td>One (1) HKD100 coupon</td></tr><tr><td>HKD6,000 or above</td><td>Two (2) HKD100 coupons</td></tr></table> <p>If an Eligible User qualifies for Tier 2 (HKD 6,000 or above), only the Tier 2 reward will be awarded for that phase, and the Tier 1 reward will not be granted. When using the Accumulative Spending Reward, Eligible User is required to perform a single transaction with net spending of HKD200 or above with an Eligible Credit Card for Offer B2 via AlipayHK App at participating merchants in Mainland China or Macau to enjoy a discount of HKD100 for the next transaction. The Accumulative Spending Reward is valid for thirty (30) days from the date of award/ issuance. Expired Accumulative Spending Reward shall be deemed invalid and will not be re-issued.</p>	Eligible Accumulative Spending	Designated coupon	HKD3,000 to HKD5,999	One (1) HKD100 coupon	HKD6,000 or above	Two (2) HKD100 coupons	<p>The Promotion is available to AlipayHK user who made payment with and have bound Hang Seng Credit Card, Affinity Card, enJoy Commercial Card, enJoy Business Card and enJoy Spending Card ("Eligible Credit Card(s) for Offer B2") but excluding other Commercial Card, other Business Card, other Spending Card, Hang Seng Bupa Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards, and have accumulated the relevant Eligible Accumulative Spending during the Promotion Period.</p>
Eligible Accumulative Spending	Designated coupon							
HKD3,000 to HKD5,999	One (1) HKD100 coupon							
HKD6,000 or above	Two (2) HKD100 coupons							

- Upon successful fulfilment on the eligibility criteria, AlipayHK will store the coupon(s) in the AlipayHK App account of the user automatically. Coupon(s) will be deducted automatically in applicable circumstances. Coupons are limited in quantity and on a first-come-first-served basis. AlipayHK's records shall prevail under any circumstances. The AlipayHK App must be updated to the latest version. Users may go to the "Home" page and select "Reward" to read details of respective coupon(s). AlipayHK shall bear no liability if users cannot perform a successful redemption of the relevant reward(s) and/or the relevant reward(s) is lost due to any circumstances.
- The Coupons issued under this Promotion are Basic Rewards (as defined below). Only one (1) Coupon may be used in each transaction.



How to use coupons / rewards:

5. Here is an explanation on how to use coupons / rewards:

- (i) Basic Reward: This includes welcome rewards, designated merchant A. Point coupons, Platform General Coupons, Government Consumption Vouchers and Limited Payment Method coupons.
- (ii) Priority of Basic Rewards: Platform General Coupons shall have 1st priority in usage, Government Consumption Vouchers 2nd and Limited Payment Method Coupons 3rd. If the user has more than one of the same kind of Basic Reward, the Basic Reward with the highest value will be used first. In case the Basic Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Basic Rewards are the same, the Basic Reward with the earliest redemption date will be used first.
- (iii) Priority Reward: This shall have priority in usage over Basic Reward(s). If there is more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Rewards are the same, the Priority Reward with the earliest redemption date will be used first.
- (iv) Using rewards together: One (1) Priority Reward may be used in conjunction with one (1) Basic Reward or up to ten (10) Accumulative Basic Reward(s) in applicable circumstances. If a user has both Basic Reward and Accumulative Basic Rewards, whichever Basic Reward or Accumulative Basic Reward(s) (based on aggregate value up to ten (10) coupons) that has the highest value will be used first. If the value is tied, the Accumulative Basic Reward(s) (up to ten (10) coupons) will be used.
- (v) The use of different types of coupons may also be subject to further terms and conditions. Terms stated on the actual payment page shall prevail.
- (vi) For the avoidance of doubt, the Coupon(s) issued under this Promotion are Basic Rewards.

Other important terms to note:

- 6. This Promotion is offered to Eligible User(s). An "Eligible User" refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, and not merely an AlipayHK account. To prevent the risk of theft or misuse of an AlipayHK account, mobile phone number, mobile device or credit card number, take note that in the following circumstances (i) Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; (ii) connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or (iii) the same credit card number being connected to multiple AlipayHK accounts), AlipayHK may take steps to verify an Eligible User's identity and/or suspend or terminate any promotion or reward relating to such account(s). AlipayHK reserves its right to take further legal action against such infringing account(s) and their relevant user ("Eligible User(s)").
- 7. Coupon(s) cannot be used in a transaction if the net amount after deducting the amount of all applicable reward(s) and discounts shall be less than HK\$1. Government Consumption Vouchers used solely in a transaction are exempted from this rule. The net amount after deducting the amount of Government Consumption Vouchers used solely in a transaction can be HK\$0.
- 8. Coupon(s) awarded in this Promotion cannot be used to purchase cash vouchers or gift certificates, or exchanged for cash or other products and are non-transferable. For goods return or refund, the amount on the coupon(s) will not be returned and the relevant coupon will not be re-issued.
- 9. AlipayHK App is operated by Alipay Payment Services (HK) Limited ("AlipayHK"). Hang Seng Bank Limited ("Hang Seng") expressly disclaims any responsibility for the accuracy, contents, and cybersecurity on AlipayHK. User are solely responsible for making all enquiries and investigation before downloading or using AlipayHK. Users download and use AlipayHK at their own risks. Users are deemed to have irrevocably waived any claims against Hang Seng for any loss or damage suffered as a result of any access to or interaction with AlipayHK.
- 10. If there is any breach of these terms and conditions or illegal, fraudulent or abusive behaviour relating to this Promotion or the use of any coupons, Hang Seng and AlipayHK will forfeit such user's eligibility and entitlement of Coupons forthwith without notice. AlipayHK reserves the right to cancel such transaction and to take legal action against the relevant user.
- 11. Hang Seng and AlipayHK will not accept any liability should Eligible User fails to redeem the offer.
- 12. In the event this Promotion is stopped by any government agency's orders or must be suspended due to server network attack or system failure or any circumstances beyond Hang Seng and AlipayHK's control, such event shall be regarded as a force majeure event, and Hang Seng and AlipayHK shall not be held liable for any damage, loss or dispute therein.
- 13. Hang Seng and AlipayHK shall not be liable or construed as providing any guarantee as to the quality and availability of the products and/or service provided by any merchant related to this Promotion.
- 14. Hang Seng and AlipayHK reserve the right to change, suspend or terminate the Promotion or its terms and conditions at its sole discretion without prior notice. AlipayHK shall not be liable for any such change, suspension or termination and reserves the right of final decision of all the matters and disputes.
- 15. Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Program. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- 16. +FUN Dollars cannot be transferred or converted into cash or other product under any circumstances.
- 17. If you have any queries relating to this Promotion or our services or offers, please call our AlipayHK user service hotline at 2245 3201.
- 18. No person other than the user, Hang Seng (which includes its successors and assignees) and AlipayHK (which includes its successors and assignees) 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.
- 19. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 20. These Terms and Conditions are subject to prevailing regulatory requirements
- 21. The Promotion and its related offer(s) are governed by these Terms and Conditions and other terms and conditions stipulated by the AlipayHK.
- 22. Unless specified, all the offers under this promotion can be used in conjunction, but any one of such offers cannot be used in conjunction with other promotional offers and cannot be redeemed for cash or other products.
- 23. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.