

Terms and Conditions of "Hang Seng Credit Card x AlipayHK – Limited-Time Taobao Offer" ("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").
 - 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. Eligible Credit Card(s): The Promotion is only applicable to users ("Eligible User(s)") who have successfully bound their Hang Seng Credit Card, Affinity Card, enJoy Commercial Card, enJoy Business Card and enJoy Spending Card ("Eligible Credit Card(s)") 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 accounts.
3. Details of the offer:
 - 3.1 During the Promotion Period, existing Eligible Users who have already bound their Eligible Credit Card to their AlipayHK account and make a single Eligible Transaction of HKD450 or above at the Taobao Mobile application or Taobao platform using the bound Eligible Credit Card via AlipayHK mobile application ("AlipayHK App") will receive an instant discount of HKD20 ("Offer").
 - 3.2 Quotas are available on a first come, first served basis while stocks last. The availability of Offer, as recorded in AlipayHK's system shall be final and prevail in all circumstances.
4. Eligible Transaction: An eligible transaction refers to any transaction made via AlipayHK using bound Eligible Credit Cards in Hong Kong Dollars and posted to the Eligible Credit Card account during the Promotion Period. This includes orders on the Taobao mobile application or Taobao platform, but excludes orders paid for outside of the mobile app, orders on the Xianyu platform, virtual goods (including but not limited to anything that does not require shipment, e.g. virtual currency, prepaid cards, etc.), or other exclusions specified by Taobao ("Eligible Transaction(s)").
5. The purchase amount shall be determined based on the real-time exchange rate in the AlipayHK system at the time of the transaction. The "Currency" tool in AlipayHK is for reference only.
6. Each Eligible User could enjoy the Offer up to two times (2) each phase during the Promotion Period regardless of the number of Eligible Credit Cards bound to their AlipayHK account.
7. An "Eligible User" refers to a natural person with legal capacity who uses the AlipayHK 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. For the avoidance of doubt, the relevant account shall be considered as used by the same user:
 - 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;
 - 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.
8. AlipayHK App is operated by Alipay Payment Services (HK) Limited ("AlipayHK").
9. The Offer(s) can be used in conjunction with red packets, merchant discounts, shopping rewards, etc. on Taobao, and shall be subject to the actual payment page which shall prevail. The Offer is not transferable, non-exchangeable and cannot be redeemed for cash or other products, and cannot be used in conjunction with other Hang Seng Credit Card promotional offers unless otherwise specified. For goods returned or refunded, the amount of the Offer will not be returned and the relevant Offer will not be re-issued.
10. Cancellation or refund (if applicable) must be arranged directly through the Taobao mobile application or Taobao platform and is subject to the respective platform's terms and conditions. Any transaction that is cancelled or refunded will be considered invalid. Users must cancel the original Eligible Transactions/orders and re-purchase to enjoy the relevant Offer again. However, the offer may no longer be available if the quota has been used up at the time of the new purchase.
11. 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 Bank Limited ("Hang Seng") and AlipayHK will forfeit such user's reward and entitlement of the Offer forthwith without notice, and reserve the right to cancel such transaction and to take legal action against the relevant user.
12. Hang Seng and AlipayHK will not be liable if the user fails to redeem the Offer.
13. 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's and AlipayHK's control, such event shall be regarded as a force majeure event, Hang Seng and AlipayHK shall not be held liable for any damage, loss or dispute therein.
14. All products, services and information related to designated merchants are directly supplied to users by designated merchants who are solely responsible for all related obligations and liabilities. 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 the designated merchants.
15. Hang Seng and AlipayHK shall reserve the right to change, suspend or terminate the Promotion or its terms and conditions at its sole discretion without prior notice. Hang Seng and 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.
16. If you have any queries relating to this Promotion or our services or offer, please call our AlipayHK user service hotline at 2245 3201.
17. 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.
18. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. These Terms and Conditions are subject to prevailing regulatory requirements.
20. The Offer(s) under this Promotion is governed by these Terms and Conditions and shall also be subject to the other terms and conditions as stipulated by AlipayHK and Hang Seng from time to time.
21. Hang Seng and AlipayHK shall reserve the right to vary or terminate the above offers at any time and to amend the terms and conditions from time to time. In case of disputes, the decision of Hang Seng and AlipayHK shall be final.
22. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall always prevail.

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