

# Hang Seng enJoy Card Welcome Offer Terms and Conditions

## General Terms and Conditions:

1. To be entitled to the Welcome Offer(s), the customer is required to submit the application for the Principal Card of enJoy Card and has the card successfully approved by Hang Seng Bank Limited ("Hang Seng") during the period from 1 July 2025 to 31 December 2025 ("Promotion Period") (the "Eligible Customer").
2. 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.
3. **If the customer has received the yuu Reward Points of the Welcome Offers but subsequently cancels the card account within the first 13 months from the date of the account opening, a handling fee of an equivalent amount with the value of the Welcome Offer(s) received will be charged.**
4. If there is no indication on choice of offer, customer will be considered as having given up the right for the Welcome Offers and the extra reward for online application (If applicable). Once the offer is chosen or redeemed, no change or replacement will be accepted.
5. Eligible Principal Card 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.
6. 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.
7. Offers cannot be exchanged for cash or other products.
8. 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.
9. 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.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. 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 120,000 yuu Reward Points (the "Welcome Offer(s)"):

1. The Welcome Offer(s) is/are only applicable to enJoy Credit Card Principal Card applicants and the card is successfully approved by Hang Seng within the Promotion Period.
2. Eligible Customers who have successfully applied for Principal Card of enJoy Credit Card is required to link enJoy Card to yuu Rewards Programme and accumulate eligible retail transactions of HKD6,000 with enJoy Card within 60 days from the date of new card issuance to get the yuu Reward Points as set out in the table below:

Eligible Customers	Welcome Offer
New Credit Card Customers	120,000 yuu Reward Points (apart from the basic yuu Reward Points)
Existing Credit Card Customers	80,000 yuu Reward Points (apart from the basic yuu Reward Points)

"New Credit Card Customers" refer to applicants who are **not currently holding and have never held** the Principal Card of any Hang Seng Credit Card / Affinity Card / Spending Card **during the 12 months immediately preceding the date of application**;

"Existing Credit Card Customers" refer to applicants who are **currently holding and/or have ever held** the Principal Card of any Hang Seng Credit Card / Affinity Card (excluding Spending Card and Private Label Card) **during the 12 months immediately preceding the date of application**.

3. The Welcome Offers are not applicable to Principal Card customers who are **currently holding and / or have ever held any enJoy Credit Card / Spending Card during the 12 months immediately preceding the date of application**.
4. **The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the enJoy Credit Cards 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 Offers based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.**
5. Each Principal Card applicant is entitled to each of the Welcome Offer once only during the Promotion Period.
6. Reward and use of yuu Reward Points are subject to the Hang Seng yuu Reward Points Programme and/or other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
7. The relevant yuu Reward Points will be credited to Principal Card customer's enJoy Card account within 3 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.



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