

## 「惠康購物激賞」之條款及細則(「推廣」)：

### 一般條款及細則：

1. 優惠期為 2021 年 7 月 1 日至 8 月 31 日，包括首尾兩日（「優惠期」）。
2. 客戶必須以相關優惠之合資格信用卡簽賬，方可享有優惠。(各優惠之「合資格信用卡」有別，請參閱各優惠之有關條款及細則)
3. 簽賬淨值為合資格信用卡以單一簽賬存根計算的最後簽賬金額(惟不包括透過電子錢包簽賬之交易(如適用)、購買禮券(如適用)、初生嬰兒配方奶粉（一號嬰兒奶粉）及塑膠購物袋收費之簽賬交易金額(如適用))，如使用 Cash Dollars、yuu 積分獎賞、現金券或禮券、其他折扣或優惠均不會計算入簽賬淨值之內。
4. 客戶須於優惠期內致電 2998 6000 成功登記相關優惠之合資格信用卡 1 次，方可享有優惠。
5. 客戶一經登記本推廣將被視為同意並接受參與商戶向恒生銀行有限公司（「恒生」）轉移於優惠期內使用恒生信用卡的交易內容及資料，以用作計算和核實客戶於本推廣賺取之額外獎賞。
6. 完成登記後，客戶將獲 1 個登記參考編號。在任何情況下，所有登記或額外獎賞恕不能更改或取消，額外獎賞亦將不得轉讓或兌換現金。
7. 每張信用卡若於同一日，同一分店或於 Market Place by Jasons 手機應用程式，有多於 1 項簽賬淨值滿各項優惠指定金額之交易，則只計算其中 1 項為合資格交易(以最高獎賞為準)。
8. 所有合資格交易須於 2021 年 7 月 1 日至 8 月 31 日期間之指定日子完成交易，並於 2021 年 9 月 14 日或之前已誌賬於相關優惠之合資格信用卡戶口內。
9. 使用 Cash Dollars 須受恒生信用卡會員獎賞計劃之條款及細則約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。使用 yuu 積分獎賞須受恒生 enJoy 卡積分獎賞計劃的章則及條款約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。
10. 任何被發現為虛假交易或最後被取消/退回之簽賬皆為不合資格之交易及不適用於是次推廣。
11. 本推廣之合資格交易不可同時獲享「夏日激賞」優惠。於 2021 年 7 月 1 日至 8 月 31 日期間，如客戶以同一合資格交易同時登記本推廣及「夏日激賞」推廣，有關交易只可享有本推廣優惠。如信用卡及其附屬卡共用同一信用額，上述任何一張卡一經登記本推廣，所有有關主卡及其附屬卡於商戶完成之合資格交易均只可享有本推廣優惠。
12. 客戶於本推廣所獲得之額外獎賞（「額外獎賞」）將於 2021 年 11 月份內存入合資格客戶之有關卡戶口內，而該戶口於額外獎賞存入時必須仍然有效及信用狀況良好。客戶屆時可登入恒生個人 e-Banking (如適用) 或致電 24 小時恒生信用卡推廣熱線 2998 6899 查詢有關獎賞詳情。
13. 恒生將根據儲存於恒生的交易紀錄，以決定客戶是否符合獲贈額外獎賞。如有任何爭議，將以恒生之紀錄為準。
14. 客戶必須保留每項已誌賬之簽賬存根正本，恒生保留要求客戶出示簽賬存根正本以作核實之權利，已遞交給恒生的簽賬存根將不獲發還。
15. 本推廣所涉及之產品或服務均由參與商戶直接售賣及提供給客戶，因此，所有有關責任亦由參與商戶全權負責。
16. 本推廣須受此條款及細則及有關參與商戶的其他條款及細則約束。恒生及參與商戶保留權利隨時暫停、更改或終止上述優惠及更改其條款及細則，毋須另行通知。如有任何爭議，恒生及個別參與商戶保留最終決定權。

17. 除客戶、參與商戶、DFI Development (HK) Limited 及恒生(包括其繼承人及受讓人)以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
18. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
19. 本條款及細則受現行監管規定約束。
20. 本條款及細則之中、英文文本如有任何歧異，概以英文本為準。

**「優惠1」之條款及細則(「優惠1」)：**

21. 優惠 1 適用於香港惠康、Market Place by Jasons、Market Place、3hreesixty、Oliver's The Delicatessen 及 Jasons ichiba 之實體分店(「優惠 1 參與商戶」)。
22. 客戶必須以相關之合資格信用卡(「優惠 1 合資格信用卡」)簽賬，方可享有有關優惠：
  - a. 「實體卡額外 8,000 yuu 積分獎賞/ \$40 Cash Dollars」- 恒生信用卡、聯營卡、商務卡、公司卡或消費卡，惟不適用於恒生銀聯人民幣鑽石商務卡、人民幣信用卡、美元 Visa 金卡及 e-shopping 萬事達卡之實體卡。
  - b. 「流動支付額外 12,000 yuu 積分獎賞/ \$60 Cash Dollars」- 已成功加入恒生認可的 Apple Pay、Google Pay™ 及 Samsung Pay，惟不適用於雲閃付 App(「流動支付服務」)之恒生信用卡。合資格信用卡必須於優惠期內至 2021 年 9 月 30 日於客戶之流動支付服務內仍然有效(若客戶於優惠期內收到該已加入信用卡之重發卡時，客戶需於流動支付服務重新加入新卡)，及該信用卡戶口必須仍然有效及信用狀況良好，方合資格獲得有關之額外 yuu 積分獎賞/ 額外 Cash Dollars。
23. 優惠 1 之合資格交易為客戶憑已登記之優惠 1 合資格信用卡，於優惠期內之任何星期五至日於優惠 1 參與商戶每次單一簽賬淨值滿 HKD500 或以上之交易，惟不適用於雲閃付 App 之流動支付或透過電子錢包簽賬之交易；及購買禮券、初生嬰兒配方奶粉(一號嬰兒奶粉)及塑膠購物袋之簽賬交易金額將不計算入合資格交易金額(「優惠 1 合資格交易」)。
24. 每項以實體卡簽賬之優惠 1 合資格交易，恒生 enJoy Visa 白金卡及恒生 enJoy 消費卡客戶可獲額外 8,000 yuu 積分獎賞，而其他優惠 1 合資格信用卡之客戶則可獲額外 \$40 Cash Dollars。
25. 每項以流動支付服務付款之優惠 1 合資格交易，恒生 enJoy Visa 白金卡及恒生 enJoy 消費卡客戶可獲額外 12,000 yuu 積分獎賞，而其他優惠 1 合資格信用卡之客戶則可獲額外 \$60 Cash Dollars。
26. 於整個優惠期內，每個信用卡戶口於優惠 1 之額外獎賞上限為 84,000 yuu 積分獎賞 / \$420 Cash Dollars。如客戶之合資格簽賬所獲之 yuu 積分獎賞 / Cash Dollars 超過獎賞上限，將只獲享最多 84,000 yuu 積分獎賞 / \$420 Cash Dollars (例如：如客戶以實體卡完成優惠 1 合資格交易 11 次，賺取 8,000 yuu 積分 / \$40 Cash Dollars x 11 = 88,000 yuu 積分獎賞 / \$440 Cash Dollars。但因已超過獎賞上限，將只獲享 84,000 yuu 積分獎賞 / \$420 Cash Dollars)。如信用卡主卡及其附屬卡共用同一信用額，所獲得之獎賞總額將會合併計算並存入主卡戶口內，即最多可獲額外 84,000 yuu 積分獎賞 / 額外 \$420 Cash Dollars。
27. 當付款系統不能處理個別信用卡類別時，有關流動支付服務供應商及有關參與商戶可能會不接受有關認信用卡，詳情請向有關流動支付服務供應商或有關參與商戶查詢。
28. 以恒生信用卡使用流動支付服務須受流動支付服務信用卡會員合約附錄之條款及細則約束，詳情請瀏覽 [hangseng.com/mobilepayment](http://hangseng.com/mobilepayment)。

**「優惠2」之條款及細則(「優惠2」)：**

29. 優惠 2 只適用於 Market Place by Jasons 手機應用程式內於惠康、Market Place by Jasons 及 / 或 Market Place 分頁內之產品簽賬交易金額 (以訂貨日期為準) (「優惠 2 參與商戶」)。
30. 優惠 2 只適用於恒生信用卡、聯營卡、商務卡、公司卡或消費卡，惟不適用於恒生銀聯信用卡、銀聯人民幣鑽石商務卡、人民幣信用卡及美元 Visa 金卡 (「優惠 2 合資格信用卡」)。
31. 優惠 2 之合資格交易為客戶憑已登記之優惠 2 合資格信用卡，於優惠期內任何日子於優惠 2 參與商戶每次單一簽賬淨值滿 HKD500 或以上之交易，惟不適用於 Market Place by Jasons 手機應用程式內之流動支付交易或透過電子錢包簽賬之交易(如適用)；及購買初生嬰兒配方奶粉(一號嬰兒奶粉)之簽賬交易金額將不計算入合資格交易金額(「優惠 2 合資格交易」)。
32. 每項優惠 2 合資格交易，恒生 enJoy Visa 白金卡及恒生 enJoy 消費卡客戶可獲額外 8,000 yuu 積分獎賞，而其他優惠 2 合資格信用卡客戶則可獲額外 \$40 Cash Dollars。
33. 於整個優惠期內，每個信用卡戶口於優惠 2 之額外獎賞上限為 84,000 yuu 積分獎賞 / \$420 Cash Dollars。如客戶之合資格簽賬所獲之 yuu 積分獎賞 / Cash Dollars 超過獎賞上限，將只獲享最多 84,000 yuu 積分獎賞 / \$420 Cash Dollars (例如: 如客戶完成優惠 2 合資格交易 11 次，賺取 8,000 yuu 積分 / \$40 Cash Dollars x 11 = 88,000 yuu 積分獎賞 / \$440 Cash Dollars。但因已超過獎賞上限，將只獲享 84,000 yuu 積分獎賞 / \$420 Cash Dollars)。如信用卡主卡及其附屬卡共用同一信用額，所獲得之獎賞總額將會合併計算並存入主卡戶口內，即合併後總額最多亦只可獲額外 84,000 yuu 積分獎賞 / 額外 \$420 Cash Dollars。

註：恒生消費卡戶口並不獲計算利息。恒生消費卡戶口之結餘並非受保障存款，不受香港的存款保障計劃保障。

yuu 獎賞計劃由牛奶有限公司的全資附屬公司 DFI Development (HK) Limited 擁有及經營。

借定唔借？還得到先好借！

**Terms and Conditions for "Wellcome Wow Reward" (the "Promotion"):**

**General Terms and Conditions:**

1. The promotion period is from 1 July to 31 August 2021, both dates inclusive ("**Promotion Period**").
2. Customers must settle the payment with the related offer's eligible credit cards to enjoy the corresponding offers ("**Eligible Credit Cards**" vary for each offer, please refer to the terms and conditions of each offer for details).
3. Net spending means the final amount on a single sales slip (excluding transactions via e-wallets (if applicable), purchase amount of gift vouchers (if applicable), infant milk formula powder (stage 1) and charges on plastic shopping bags (if applicable)) charged to the Eligible Credit Cards. The use of Cash Dollars, yuu Reward Points, cash or gift vouchers, other discounts or offers will not be taken into account when calculating net spending.
4. Customers must successfully register their Eligible Credit Cards once by calling 2998 6000 during the Promotion Period in order to be eligible for the offers.
5. Upon registering this Promotion, customer shall be deemed to agree to and accept the transfer, by the Participating Merchants to Hang Seng Bank Limited ("**Hang Seng**"), of the data and information relating to the transactions made by the customer in the Promotion Period using Hang Seng Credit Card for the purposes of calculating and verifying the Extra Reward entitlement for this Promotion.
6. After the completion of the phone registration, customers will receive a reference number. No alteration or cancellation can be made to the registration or extra reward and the extra reward cannot be transferred or converted into cash under any circumstances.
7. If more than 1 transaction with net spending of the designated amount of each offer is made at the same outlet or Market Place by Jasons APP on the same day, only 1 of these transactions will be calculated as the eligible transaction (with highest reward amount) for each eligible credit card and be rewarded with extra rewards accordingly.
8. All eligible transactions must be completed at designated dates within the period of 1 July to 31 August 2021, and posted to the relevant card account of eligible customers on or before 14 September 2021.
9. Use of Cash Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899. The redemption of yuu Reward Points is subject to the terms and conditions of Hang Seng enJoy Card Reward Points Programme, please call our 24-Hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 for details.
10. All transactions that are found to be fraudulent or eventually cancelled / returned will be considered as ineligible transactions and are not applicable to this Promotion.
11. All Eligible Transactions for this promotion are not eligible for "Summer Wow Reward" at the same time. If customers register this promotion and "Summer Wow Reward" with the same transactions made between 1 July to 31 August 2021, the said transactions will be entitled to the offer of this promotion only. If the principal card and its supplementary card share the same credit limit and if any one of the aforementioned cards registered for this promotion, all Eligible Transactions made by the relevant principal card and its supplementary card at the Participating Merchants will be entitled to the offer of this promotion only.
12. The extra reward of this Promotion ("**Extra Reward**") will be credited to the relevant offer's eligible credit card accounts in November 2021. The card accounts shall still be valid and in good standing when the Extra Reward is credited. Customers can log in to Hang Seng Personal e-Banking (if applicable) or call 24-Hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.

13. Hang Seng will determine the eligibility of all Extra Rewards based on transaction records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
14. Customers must keep original sales slips of all posted transactions. 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.
15. All products or services provided by the Participating Merchants during this Promotion are directly sold and supplied to customers by the Participating Merchants who are solely responsible for all related obligations and liabilities.
16. This promotion is governed by these terms and conditions and other terms and conditions stipulated by the Participating Merchants. Hang Seng and the Participating Merchants reserve the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof at any time without prior notice. In case of any disputes, the decision of Hang Seng and each of the Participating Merchants shall be final.
17. No person other than the Customer, the Participating Merchants, DFI Development (HK) Limited 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.
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 English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

**Terms and Conditions for "Offer 1" ("Offer 1"):**

21. Offer 1 is applicable to Wellcome, Market Place by Jasons, Market Place, 3hreesixty, Oliver's The Delicatessen and Jasons ichiba physical outlets in Hong Kong (the "**Participating Merchants for Offer 1**").
22. Customers must settle the payment with the related offer's eligible credit cards ("**Eligible Credit Cards for Offer 1**") to enjoy the corresponding extra rewards:
  - a. "Extra 8,000 yuu Reward Points / \$40 Cash Dollars of physical card" - Physical card of Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, USD Visa Gold Card and e-shopping Mastercard®.
  - b. "Extra 12,000 yuu Reward Points / \$60 Cash Dollars of Mobile Payment" - Hang Seng Credit Cards which are registered to Apple Pay, Google Pay™ and Samsung Pay, but excluding UnionPay App (collectively, "**Mobile Payment Service**") that recognized by Hang Seng. To be eligible for the relevant extra yuu Reward Points / extra Cash Dollars, the Eligible Credit Card should remain valid in customer's Mobile Payment Service (if customer receives a reissued card of the added credit card during the Promotion Period, customer is required to add the reissued card to Mobile Payment Service again) and such credit card accounts should remain valid and in good standing from the Promotion Period to 30 September 2021.
23. The eligible transactions for Offer 1 must be a single net spending of HKD500 or above from Fridays to Sundays during the Promotion Period, while not applicable to mobile payment made by UnionPay App or transactions via e-wallets, and purchase amount of purchases of gift vouchers, infant formula milk powder (stage 1) and charges on plastic shopping bag will not be counted into the eligible spending amount, at Participating Merchants for Offer 1 by registered Eligible Credit Cards for Offer 1 ("**Eligible Transaction for Offer 1**").

24. For each Eligible Transaction for Offer 1 made by Physical Card, Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card customers will be entitled to extra 8,000 yuu Reward Points, whereas customers of the other Eligible Credit Card for Offer 1 will be entitled to extra \$40 Cash Dollars.
25. For each Eligible Transaction for Offer 1 made by Mobile Payment, Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card customers will be entitled to extra 12,000 yuu Reward Points, whereas customers of the other Eligible Credit Card for Offer 1 will be entitled to extra \$60 Cash Dollars.
26. The reward for each Credit Card account in Offer 1 is limited to a maximum of extra 84,000 yuu Reward Points / extra \$420 Cash Dollars for the whole promotion period. If the yuu Reward Points / Cash Dollars earned by Eligible Transactions have exceeded the maximum reward, the customer will only be entitled to extra 84,000 yuu Reward Points / extra \$420 Cash Dollars (E.g. if a customer make 11 Eligible Transactions for Offer 1 by physical card at the Participating Merchants, the reward will be 8,000 yuu Reward Points / \$40 Cash Dollars x 11 = 88,000 yuu Reward Points / \$440 Cash Dollars. However, as this has exceeded the maximum reward, the customer will only be entitled to extra 84,000 yuu Reward Points / \$420 Cash Dollars). If the principal card and its supplementary card share the same credit limit, the total reward will be combined and credited to the principal card account, i.e. a maximum combined rewards of total of extra 84,000 yuu Reward Points / extra \$420 Cash Dollars can be earned.
27. The respective provider of the Mobile Payment Service ("**Mobile Payment Service Providers**") and the Participating Merchants may reject an Eligible Credit Card if its payment system cannot handle the type of Eligible Credit Card type. Please contact respective Mobile Payment Service Providers or the Participating Merchants for details.
28. Use of Mobile Payment Service with Hang Seng Credit Cards is subject to the terms and conditions of Mobile Payment Service Addendum to Cardmember Agreement. For details, please visit [hangseng.com/mobilepayment](http://hangseng.com/mobilepayment).

**Terms and Conditions for "Offer 2" ("Offer 2"):**

29. Offer 2 is only applicable to online transactions amount (based on the order dates) of Market Place by Jasons App for purchasing products at Wellcome, Market Place by Jasons and / or Market Place pages (the "**Participating Merchant for Offer 2**").
30. Offer 2 is only applicable to Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Hang Seng UnionPay Credit Card, UnionPay Renminbi Diamond Commercial Card, Renmenbi Credit Card and USD Visa Gold Card. ("**Eligible Credit Cards for Offer 2**").
31. The eligible transactions for Offer 2 must be a single net spending of HKD500 or above at any days during the Promotion Period, while not applicable to transaction paid by mobile payment or transactions via e-wallets (if applicable) at Market Place by Jasons App, and the purchase amount of infant formula milk powder (stage 1) will not be counted into the eligible spending amount at Participating Merchant for Offer 2 by registered Eligible Credit Cards for Offer 2 ("**Eligible Transaction for Offer 2**").
32. For each Eligible Transaction for Offer 2, Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card customers will be entitled to extra 8,000 yuu Reward Points, whereas customers of the other Eligible Credit Cards for Offer 2 will be entitled to extra \$40 Cash Dollars.
33. The reward for each Credit Card account in Offer 2 is limited to a maximum of extra 84,000 yuu Reward Points / extra \$420 Cash Dollars for the whole Promotion Period. If the yuu Reward Points / Cash Dollars earned by Eligible Transactions have exceeded the maximum

reward, the customer will only be entitled to extra 84,000 yuu Reward Points / extra \$420 Cash Dollars (E.g. if a customer makes 11 Eligible Transactions for Offer 2 at the Participating Merchants, the reward will be 8,000 yuu Reward Points / \$40 Cash Dollars x 11 = 88,000 yuu Reward Points / \$440 Cash Dollars. However, as this has exceeded the maximum reward, the customer will only be entitled to extra 84,000 yuu Reward Points / \$420 Cash Dollars). If the principal card and its supplementary card share the same credit limit, the total reward will be combined and credited to the principal card account, i.e. a maximum combined rewards of total of extra 84,000 yuu Reward Points / extra \$420 Cash Dollars can be earned.

Note: Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.

yuu Rewards Club is owned and operated by DFI Development (HK) Limited, an affiliate of Dairy Farm International Holdings Limited.

To borrow or not to borrow? Borrow only if you can repay!