

Promotion Offer

During the Promotion Period, spend upon a specific net amount in-store and online at selected “Designated Merchants” using your Hang Seng enJoy Card which is linked to yuu Rewards Programme to enjoy the offers below:

Selected “Designated Merchants”	Spending Tier	Offer 1 Physical Card / Mobile Payment ² / Online Spending	Offer 2 Mobile Payment ² / Online Spending
		On all days ¹	On all Fridays and Saturdays ¹
7-Eleven, KFC, PHD, Maxim’s MX/MX, Maxim’s Cakes, Arome Bakery, designated m.a.x. concepts restaurants, designated restaurants under the Maxim’s Group	Upon a single net spending of HKD100	extra 600 yuu Reward Points	extra 2,400 yuu Reward Points
Wellcome, Market Place by Jasons, Market Place, 3hreesixty, Oliver’s The Delicatessen, Jasons ichiba, Mannings, GNC, IKEA, Pizza Hut, Maxim’s Chinese Cuisine restaurants, designated m.a.x. concepts restaurants, designated restaurants under the Maxim’s Group	Upon a single net spending of HKD500	extra 3,000 yuu Reward Points	extra 12,000 yuu Reward Points
Maximum reward of the promotion offer		extra 140,000 yuu Reward Points	

Registration at 2998 6000 or via online under hangseng.com/promotion2 is required for each card once.

1. During the Promotion Period, Eligible Transactions made by mobile payment or online spending on all Fridays and Saturdays can only earn Offer 2. The Fridays and Saturdays are 4, 5, 11, 12, 18, 19, 25, 26 March, 1, 2, 8, 9, 15, 16, 22, 23, 29 and 30 April 2022.

2. Add your eligible Hang Seng enJoy Card to Apple Pay, Google Pay™ and Samsung Pay, please visit hangseng.com/mobilepayment for details.

Terms and Conditions of “enJoy Card Spending Promotion” (the “Promotion”):

General Terms and Conditions:

1. The promotion period is from 1 March 2022 to 30 April 2022, both dates inclusive (“Promotion Period”).

2. This Promotion is applicable to Hang Seng enJoy Card which is linked to yuu Rewards Programme, including enJoy Visa Platinum Card and enJoy Spending Card (except enJoy Business Card and enJoy Commercial Card) (“Eligible Credit Cards”).
3. Net spending means the final amount on a single sales slip (excluding transactions via e-wallets (including but not limited to Alipay and WeChat Pay), purchase amount of Gift Cards (if applicable), cash or gift vouchers, infant milk formula powder (stage 1), cigarette and charges on plastic shopping bags) charged to the Eligible Credit Cards. The use of Cash Dollars, enJoy Dollars (If applicable), yuu Reward Points, cash or gift vouchers, Gift Cards, other discounts or offers will not be taken into account when calculating net spending.
4. All eligible transactions (“Eligible Transactions”) (Eligible Transactions vary for each Offer, please refer to the relevant terms and conditions of each Offer for details) must be completed within the relevant Promotion Period and posted to the relevant credit card accounts on or before 15 May 2022 respectively .
5. Customers must successfully register their Eligible Credit Card(s) once by calling 2998 6000 or via online during the Promotion Period in order to be eligible for this promotion.
6. After the completion of the 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. Upon registering this Promotion, customer shall be deemed to agree to and accept the transfer, by the Designated 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.
8. To be entitled to the extra yuu Reward points, the Eligible Credit Cards should remain linked in the yuu Rewards Program mobile app from the Promotion Period to 30 Jun 2022.
9. To be entitled to the relevant extra yuu Reward Points, the Eligible Credit Cards should remain valid in customer’s Mobile Payment Service (if customer receives a reissued card of the added Eligible 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 May 2022.
10. The respective provider of the Mobile Payment Service (“Mobile Payment Service Providers”) and the Designated 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 Designated Merchants for details.
11. Use of Mobile Payment Service with Hang Seng Credit Cards is subject to the terms and conditions of Mobile Payment Service Addendum to Card Member Agreement. For details, please visit hangseng.com/mobilepayment.
12. Eligible Transactions made by online ordering at Pizza Hut, PHD and KFC are based on the transaction dates, while the other Eligible Transactions made online are based on the order dates. For interest-free instalment purchase at IKEA, only the monthly instalment amount of HKD500 or above in March and April 2022 respectively are considered as the Eligible Transactions.
13. Use of Cash Dollars / enJoy Dollars (If applicable) 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.
14. 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. Hang Seng

- will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
15. The combined total extra rewards under "Offer 1" and " Offer 2" for each Eligible Credit Card in this Promotion is limited to a maximum of extra 140,000 yuu Reward for the whole Promotion Period (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 reward of a total of extra 140,000 yuu Reward Points can only be earned).
 16. All extra reward of this Promotion ("Extra Rewards") will be credited to the relevant offer's eligible credit card accounts in July 2022, and such credit card accounts should remain valid and in good standing when the Extra Rewards are 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.
 17. 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.
 18. Customers must keep original sales slips of all posted transactions (if applicable). 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.
 19. Offers shall be terminated upon closure of the Designated Merchants.
 20. All products, services and information in this Promotion are directly sold and supplied to the Customers by the Designated Merchants who are solely responsible for all related obligations and liabilities.
 21. This Promotion is governed by these terms and conditions and other terms and conditions which may be stipulated by the participating Designated Merchants from time to time. Hang Seng and each of the Designated 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 Designated Merchants shall be final.
 22. No person other than the Customer, the respective Designated 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.
 23. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
 24. These Terms and Conditions are subject to prevailing regulatory requirements.
 25. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Specific Terms and Conditions for "Offer 1":

26. Transactions with a single net spending of specified amount on all days during the Promotion Period at selected "Designated Merchants" conducted with the Eligible Credit Cards, including physical card, mobile payment and online transactions (applicable to Market Place by Jasons App or yuu App (shop via yuu to me), while not applicable to mobile payment transactions or transactions via e-wallets made via Market Place by Jasons App or yuu App (shop via yuu to me)) at selected "Designated Merchants" will be the eligible transactions for Offer 1 ("Eligible Transactions for Offer 1").
27. On all days during the Promotion Period, all Eligible Transactions for Offer 1 completed at selected "Designated Merchants" with the spending tier of HKD100 will be entitled to extra 600 yuu Reward Points, whereas extra 3,000 yuu Reward Points can be earned at selected "Designated Merchants" with the spending tier of HKD500, the maximum extra

yuu Reward Points that each Eligible Transactions for Offer 1 can earn for the 2 spending tier of HKD100 and HKD500 are 600 yuu Reward Points and 3,000 yuu Rewards Points respectively.

Specific Terms and Conditions for “Offer 2”:

28. Transactions made by mobile payment or online spending (applicable to Market Place by Jasons App or yuu App (shop via yuu to me), while not applicable to mobile payment transactions or transactions via e-wallets made via Market Place by Jasons App or yuu App (shop via yuu to me)) with a single net spending of specified amount at selected “Designated Merchants” conducted with the Eligible Credit Card, and made on the 4th, 5th, 11th, 12th, 18th, 19th, 25th, 26th of March and 1st, 2nd, 8th, 9th, 15th, 16th, 22nd, 23rd, 29th and 30th of April 2022 (collectively, the “Selected Fridays and Saturdays”) will be eligible transactions for Offer 2. (“Eligible Transactions for Offer 2”).
29. All Eligible Transactions for Offer 2 completed at selected “Designated Merchants” with the spending tier of HKD100 on any date of the Selected Fridays and Saturdays during the Promotion Period will be entitled to extra 2,400 yuu Reward Points , whereas extra 12,000 yuu Reward Points can be earned at selected “Designated Merchants” with the spending tier of HKD500, the maximum extra yuu Reward Points that each Eligible Transaction for Offer 2 can earn for the 2 spending tier of HKD100 and HKD500 are 2,400 yuu Reward Points and 12,000 yuu Rewards Points respectively.
30. During the Promotion Period, Eligible Transactions made by mobile payment or online spending on any date of the Selected Fridays and Saturdays can earn extra rewards under Offer 2 only and will not be eligible to earn any extra rewards under Offer 1.

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.
- Apple Pay is trademark of Apple Inc. registered in the U.S. and other countries.
- Google Pay is trademark of Google Inc..
- Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

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!