

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

### **General Terms and Conditions:**

1. The promotion period is from 1 November to 31 December 2020, 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. Customers must successfully register their Eligible Credit Cards 1 time by calling 2998 6000 during the Promotion Period in order to be eligible for the offers.
4. 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.
5. 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.
6. If more than 1 transaction with net spending of the designated amount of each offer is made at the same outlet on the same day, only 1 of these transactions will be calculated as the eligible transaction for each eligible credit card.
7. All eligible transactions must be completed at designated dates within the period of 1 November to 31 December 2020, and posted to the relevant card account of eligible customers on or before 14 January 2020.
8. Use of Cash Dollars / enJoy 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 yuu Reward Points Programme, please call our 24-Hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 for details.
9. 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.
10. During 1 to 30 November 2020, all eligible Mobile Payment transactions of the Promotion cannot enjoy the rewards of "Hang Seng Credit Card Spending Wow Reward".  
<This clause will replace the above clause from 1 to 31 Dec 2020>  
During 1 to 31 December 2020, all eligible transactions of the Promotion cannot be used in conjunction with "Hang Seng Credit Card Festive Spending Wow Reward" (exact program name to be advised in later stage).
11. The extra reward of this Promotion ("**Extra Reward**") will be credited to the relevant offer's eligible credit card accounts in March 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.
12. 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.
13. 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.
14. Net spending means the final amount charged to the Hang Seng Credit Card. The use of Cash Dollars, enJoy Dollars, yuu Reward Points, cash or gift vouchers, other discounts or offers will not be taken into account when calculating net spending.
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 the Participating Merchants shall be final.
17. 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.
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. Offer 1 is applicable to 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, e-shopping Mastercard® and Private Label Cards. (“Eligible Credit Cards for Offer 1”).
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, 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 by registered Eligible Credit Cards for Offer 1 (“**Eligible Transaction for Offer 1**”).
24. For each Eligible Transaction for Offer 1, enJoy 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. The reward for each card in Offer 1 is limited to a maximum of extra \$280 Cash Dollars / extra 56,000 yuu Reward Points 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 rewards of total of extra \$280 Cash Dollars / extra 56,000 yuu Reward Points can be earned).

### **Terms and Conditions for “Offer 2” (“Offer 2”):**

26. Offer 2 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 2”).
27. Offer 2" is applicable to Hang Seng Credit Cards which are registered to Apple Pay, Google Pay and Samsung Pay (collectively, “Mobile Payment Service”) that recognized by Hang Seng (“Eligible Credit Card for Offer 2”).
28. The eligible transactions for Offer 2 must be a single net spending of HKD500 or above, while not applicable to mobile payment made by UnionPay App, 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 the Participating Merchants, and is settled by registered Eligible Credit Cards for Offer 2 using Mobile Payment Service from Fridays to Sundays during the Promotion Period (“**Eligible Transaction for Offer 2**”). The respective Mobile Payment Service Providers and the respective Participating Merchants may reject an Eligible Credit Card if its payment system cannot handle the Eligible Credit Card type. Please contact respective Mobile Payment Service Providers or the respective Participating Merchants for details.
29. For each Eligible Transaction for Offer 2, enJoy Card customers will be entitled to extra 4,000 yuu Reward Points, whereas customers of the other Eligible Credit Card for Offer 2 will be entitled to extra \$20 Cash Dollars . Together with Offer 1, a total of extra 12,000 yuu Reward Points/ \$60 Cash Dollars can be earned for Eligible Transaction for Offer 2 made from Fridays to Sundays.
30. The reward for each card in Offer 2 is limited to a maximum of extra \$140 Cash Dollars / extra 28,000 yuu Reward Points 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 rewards of a total extra \$140 Cash Dollars / extra 28,000 yuu Reward Points can only be earned).
31. To entitle the relevant Cash Dollars / yuu Reward Points, the Eligible Credit Card for Offer 2 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 during the Promotion Period until 31 January 2021.
32. 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](http://hangseng.com).

### **Terms and Conditions for "Online Shopping Offer 3" (“Offer 3”):**

33. Offer 3 is only applicable to online transactions of Wellcome Delivers ([www.wellcome.com.hk](http://www.wellcome.com.hk)) and Market Place by Jasons app (the “Participating Merchants for Offer 3”)
34. Offer 3 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, USD Visa Gold Card and Private Label Cards. (“Eligible Credit Cards for Online Offer”)
35. The eligible transactions for Offer 3 must be a single net spending of HKD1,000 or above, while not applicable to transaction paid by mobile payment at Market Place by Jasons app, and the 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 3 at any days during the Promotion Period by registered Eligible Credit Cards (“**Eligible Transaction for Offer 3**”).

36. For each Eligible Transaction for Offer 3, enJoy Card customers will be entitled to extra 16,000 yuu Reward Points, whereas customers of the other Eligible Credit Cards for Offer 3 will be entitled to extra \$80 Cash Dollars.
37. The reward for each card in Offer 3 is limited to a maximum of extra \$320 Cash Dollars / 64,000 yuu Reward Points 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 rewards of total of extra \$320 Cash Dollars / 64,000 yuu Reward Points 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.

yu 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!