

**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!