

Terms and Conditions of Hang Seng Credit Card Harbour City Spending Rewards (“Promotion”):

General Terms and Conditions:

1. Unless otherwise specified, the promotion period is valid from 2 March 2026 to 26 April 2026 (both dates inclusive) (“Promotion Period”).
2. The Promotion is applicable to Hang Seng Credit Card, Affinity Card, enJoy Commercial Card, enJoy Business Card and enJoy Spending Card (“Eligible Credit Card”) but excluding other Commercial Card, other Business Card, other Spending Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards.
3. Unless otherwise specified, all rewards are not for sale, non-exchangeable for cash and/or other products, is non-returnable and cannot be used in conjunction with other promotional offers (where applicable).
4. The Promotion, all rewards are available on a first-come-first-served basis, while stocks last. Any change of the Promotion will be subject to the availability at the time of patronage.
5. The Promotion may be subject to additional terms and conditions set out by the merchants and Harbour City, please contact the merchants and Harbour City for details (where applicable).
6. All photos and product information are for reference only.
7. The Promotion shall terminate immediately upon closure of the relevant merchants.
8. Customers understand and accept that Hang Seng Bank Limited (“Hang Seng”) and Harbour City are not the supplier of the products and/ or services supplied by the merchants. Hang Seng and Harbour City shall bear no liability relating to any aspect of the products and/or services, including without limitation, their quality, the supply, the descriptions of products and/or services provided by the Merchants, any false trade description, misrepresentation, misstatement, omission, unauthorized representation, unfair trade practices or conduct in connection with the promotion of the rewards or the products and/or services under the Promotion, by the merchants, their respective employees, officers and/or agents.

9. Personal data of customers may be collected by Harbour City, and the use of such personal data shall be subject to the personal information collection statement of Harbour City. Hang Seng is not involved in any part of the collection process nor usage of such data, please contact Harbour City for related details.
10. Hang Seng and Harbour City reserve the right to vary or terminate the Promotion at any time and to amend the terms and conditions of the Promotion from time to time without prior notice. In case of any disputes, the decision of Hang Seng and Harbour City is final.
11. In case of any disputes, customers are required to present the relevant original transaction document(s), sales receipt(s) and credit card sales slip(s) (if applicable) for further investigation.
12. No person other than the customers, Hang Seng (which includes its successors and assigns) and Harbour City (which includes its successors and assigns) has 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.
13. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. These Terms and Conditions are subject to prevailing regulatory requirements.
15. The English version of these terms and conditions prevails whenever there is any discrepancy between the English and Chinese versions.

Terms and Conditions of “Up to HKD4,200 Spending Rewards” (“Offer 1”):

16. During the Promotion Period, customers are required to make transaction(s) and fulfil designated cumulative net spending amount on the same day at the merchants in Harbour City (accumulated net spending amount from a maximum of 2 eligible transactions from different merchants) with the same Eligible Credit Card (“Eligible Transaction”) to redeem the following rewards.

Same-day accumulated net spending amount (Maximum 2 Eligible Receipts from different merchants)	Harbour City (designated merchants) e-Cash Vouchers		
	HKD100 e-Cash Voucher	HKD50 Deli e-Cash Voucher	Total Rewards
HKD3,000 or above	1 piece	-	HKD100
HKD7,000 or above	2 pieces	1 piece	HKD250
HKD18,000 or above	5 pieces	3 pieces	HKD650
HKD35,000 or above	12 pieces	4 pieces	HKD1,400

17. HKD100 e-Cash Voucher(s) can be used in designated Restaurants and Retail merchants only. Each customer can only use the HKD100 e-Cash Voucher(s) for payment once in the same designated Restaurants or Retail merchant on the same day, maximum 5 e-Cash Vouchers can be used in a single transaction. HKD50 Deli e-Cash Voucher(s) can be used in designated Confectionery and Deli merchants only. Each customer can only use the HKD50 Deli e-Cash Voucher(s) for payment once in the same designated Confectionery or Deli merchant on the same day, maximum 2 vouchers can be used in a single transaction. Both e-Cash Vouchers are valid until 10 May 2026. Customers can refer to the Terms and Conditions of the e-Cash Vouchers for further details. All terms listed on the e-Cash Vouchers shall prevail.
18. The redemption location, date and time are as follows:

Location	Date and time
Level 4, Ocean Centre (Near Shop OC 403 ÉPURE)	2 March 2026 to 26 April 2026, 12:30pm to 9pm

Redemption time may change without prior notice; customers are advised to check the details with the staff of Harbour City.

19. Each customer can redeem Offer 1 up to 3 times with a total of maximum HKD4,200 e-Cash Vouchers during the entire Promotion Period. Same-day spending at the same merchant in Harbour City can only be used for redemption once. Rewards are limited and available on a first-come-first-served

basis, while stocks last. Please check the redemption details with the staff of the redemption counter.

20. Customers must register as HARBOUR CITYZEN members for free to redeem the rewards. Each customer can only register as a HARBOUR CITYZEN member for once only. Harbour City may request customers to present proof of identity for verification.
21. Customers must redeem the rewards within 8 days from the spending date (as per the date stated on the machine-printed receipts) in person at the designated redemption location, and the last redemption date is 26 April 2026 (whichever is earlier). Late redemption is not accepted. Redemption by staff of merchants at Harbour City and other persons on behalf of you will not be accepted.
22. The following types of transactions or receipts are NOT applicable for the calculation of Eligible Transactions:
 - Online or out of store payment/ transfer, value-adding receipts, purchase of seasonal food/ cash vouchers/ gift vouchers/ gift cards and membership fee payment;
 - Receipts from bank charges, membership fee payment (including but not limited to gold club/ jewellery club and fitness club), medical charges, insurance & investment fee payment, telecommunications services, bill payment services, car parking fees, car wash services, wedding banquets, private and corporate functions at F&B merchants;
 - Any spending by e-wallets (including but not limited to AlipayHK, WeChat Pay HK, Tap & Go and PayMe by HSBC) or adding value to Octopus cards;
 - Any spending amount settled by +FUN Dollars/ Merchant Dollars/ yuu Points (the net spending amount after deducting payments made with +FUN Dollars, Merchant Dollars, or yuu points will be regarded as Eligible Transaction);
 - Duplicate receipts, photocopied receipts, split of receipts and handwritten receipts;
 - For instalment transactions of products/ treatments/ courses, only the first month's instalment payment or first deposit payment amount will be accepted for this Promotion;
 - Any other categories of transactions as merchants may specify from time to time;

- Merchants not listed in the Harbour City “Shopping Guide” (e.g. pop-up stores);
- Spending at Gallery by the Harbour.

23. Terms and conditions of deposit payment transaction are as follows:

- For product deposit payment during the Promotion Period, customers can redeem the rewards within 8 days from the day of product pick up (last pick up and reward redemption date is 26 April 2026; customers are also required to present their corresponding Eligible Credit Card, original machine-printed receipts of deposit payment/ balance payment (if any)/ product pick up slip from Harbour City’s merchant; and electronic payment slip/ transaction record in logged-in mobile payment App). Spending amount is counted by total value of the product (deposit + balance); spending day and the amount of reward to be redeemed are counted by the day of deposit payment.
- For restaurants requiring deposit payment during the Promotion Period, customers can redeem the rewards within 8 days from the day of dining (last dining & redemption date is 26 April 2026; customers are also required to present corresponding Eligible Credit Card, original machine-printed receipts (showing the total spending amount including the deposit payment) of the restaurants; and electronic payment slip/ transaction record in logged-in mobile payment App of the deposit payment and balance payment on the day of dining). Total spending amount is counted by the sum of deposit and balance payment; spending day and the amount of reward to be redeemed are counted by the day of dining.

24. Only original copies of machine-printed sales invoices and sales slips issued by merchants of Harbour City are accepted. Valid sales invoices must be issued within the opening hours of the merchants at Harbour City. The original copy of machine-printed sales invoice should indicate the merchant’s name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the Eligible Credit Card number, merchant name, transaction date, transaction amount, valid authorization code and signature of customers (if applicable) clearly. If customer cannot present the valid original copies of sales invoices, sales slips, your Eligible Credit Card and/ or transaction record(s) in logged-in designated mobile payment app with consistent information, or the provided information is insufficient, customer will not be able to redeem the rewards. All Eligible Transactions for the same redemption must be settled with the same Eligible Credit Card(s) of the same customer and by the same

HARBOUR CITYZEN member. Sales slip and sales invoice, which are damaged, outdated and unable to show the corresponding information, and split receipts of products are NOT acceptable.

25. Customer must present the original copies of valid machine-printed sales invoices, the corresponding sales slips and/ or transaction record(s) in logged-in designated mobile payment app together with the Eligible Credit Card bearing the same credit card number for redemption. Harbour City reserves the right to request you to present your proof of identity, record the first 4 and last 4 digits of your credit card and capture the images of machine-printed receipt(s) from merchant(s) and corresponding electronic payment slip(s)/ transaction record(s) in logged-in mobile payment App for verification, Harbour City may not process the redemption if the customer refuses to provide the relevant information.
26. Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the campaign.
27. Sales invoices, receipts or sales slips in copies, handwritten-styled or reprint and bank statement will not be accepted. Eligible Transactions do not include the cancelled, refunded, forged and unsettled transactions.
28. All original copies of merchant's sales invoices will be stamped by Harbour City's staff after verification. Customer cannot request refund from merchants with the sales invoices that have been stamped. If customer must get the refund, customer should return the redeemed rewards to the redemption counter prior to refund. The transaction amount that exceeds the spending requirement cannot be used for other rewards.
29. During the Promotion Period, sales slips and machine-printed merchant invoices used in this Promotion can be used in other promotions at Harbour City.
30. Members must undertake that all the receipts presented for reward redemption are genuine. Harbour City reserves the right to recall the rewards given out at its sole determination if receipts are found invalid or there are any errors during the receipt verification process.
31. Members are not allowed to choose rewards. Rewards are not exchanged or/ and redeemed with any other items. Limited quota applies and redemption is on a first-come, first-served basis while stocks last.

32. Any outstanding balance after deducting the face value of the e-Cash Vouchers must be settled by an Eligible Credit Card.

Terms and Conditions of “VIC Club Royal Blue Membership Rewards” (“Offer 2”):

33. During the Promotion Period, upon making transaction with a single net spending amount of HKD30,000 or above at Harbour City’s “Fashion” or “Watches, Jewellery & Accessories” merchants with an Eligible Credit Card, customers can receive a complimentary 12-month Royal Blue Membership of Harbour City VIC Club.
34. Customers should complete the application form at VIC lounge (Suite 1014, 10/F, VITA World Commerce Centre, Harbour City) (opening hours: 11am to 8pm) in person within 8 days from the spending date (last application date is 26 April 2026) for membership application. Each customer can enjoy Offer 2 once only during the promotion period.
35. You must hold and present a valid Hong Kong Identification Card for the Harbour City VIC Club membership application to verify applicant’s name and personal information.
36. Only customers who have never held a Harbour City VIC Club Membership are entitled to this offer.
37. For the full list of “Fashion” or “Watches, Jewellery & Accessories” merchants, please refer to “your guide” of Harbour City.

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