

Terms and Conditions of Hang Seng Credit Card Harbour City VIC Club 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, mis-statement, 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.

Specific Terms and Conditions:

16. During the Promotion Period, VIC Club members are required to make transaction(s) and fulfil designated single net spending amount at the merchants in Harbour City with the Eligible Credit Card (“Eligible Transaction”) to redeem the following rewards.

Single Net Spending Amount	Harbour City Gift Cards
HKD100,000 or above	One piece of HKD1,000 Gift Card
HKD200,000 or above	One piece of HKD2,000 Gift Card
HKD500,000 or above	One piece of HKD5,000 Gift Card
HKD1,000,000 or above	One piece of HKD8,000 Gift Card and One piece of HKD2,000 Gift Card (Total value of HKD10,000)

17. Members’ own valid membership e-card, valid receipts and corresponding electronic payment slips of all sales transactions must be presented in person at VIC Lounge/ Shoppers’ Care Centre for redemptions. Eligible single spending must be paid in full with an Eligible Credit Card.
18. Harbour City Gift Card is valid for 12 months from the date the card is issued.

19. Staff of Harbour City retail and F&B merchants are NOT eligible to participate in this promotion.

20. Each member is entitled to redeem the reward 3 times during the promotion period.

21. The redemption location, date and time are as follows:

	Location	Date and time
1	VIC Lounge, Suite 1014, 10/F, VITA World Commerce Centre, Harbour City (<i>For Members of Diamond Black/ Precious Platinum/ Champagne Gold Tiers ONLY</i>)	2 March 2026 to 26 April 2026, 11:00am to 8pm
2	Shoppers' Care Centre, Level 3, Ocean Terminal	
3	Shoppers' Care Centre, Level 4, Gateway Arcade	

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

22. During the Promotion Period, customers must redeem the rewards within 14 days from the spending date in person at the designated redemption location, and the last redemption date is 26 April 2026 (whichever is earlier). Late redemption is not accepted.

23. 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.
- Spending at Gallery by the Harbour.

24. For product deposit payments during the Promotion Period, Members can redeem the rewards within 14 days from the day of product pick up (last pick up & redemption date must be by 8:00pm, 26 April 2026). Members are required to present their own physical credit card used for the spending; corresponding 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 is counted by the day of deposit payment.

25. 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.

26. 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.

27. Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the campaign.
28. 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.
29. 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.
30. During the Promotion Period, sales slips and machine-printed merchant invoices used in this Promotion can be used in other promotions at Harbour City.
31. 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.
32. 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.
33. Any outstanding balance after deducting the face value of the Gift Card must be settled by an Eligible Credit Card.
34. Harbour City shall have no legal liability relating to any aspect of the products/ service provided by the supplier of redeemed item, including but not limited to the quality of products and services rendered.

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

恒生信用卡海港城 VIC Club 簽賬獎賞 (「本推廣」)之條款及細則：

一般條款及細則：

1. 除特別註明外，推廣期由 2026 年 3 月 2 日至 2026 年 4 月 26 日（包括首尾兩日）（「推廣期」）。
2. 本推廣適用於恒生信用卡、聯營卡、enJoy 商務卡、enJoy 公司卡及 enJoy 消費卡（「合資格信用卡」），惟不適用於其他商務卡、其他公司卡、其他消費卡、人民幣信用卡、美元 Visa 金卡、e-shopping 萬事達卡及專享卡。
3. 除特別註明外，所有獎賞均不可轉售或兌換現金或其他產品、不設退換，亦不可與其他優惠同時使用（如適用）。
4. 本推廣的獎賞須視乎供應情況而定，先到先得，換完即止。如有任何更改，將以惠顧時之優惠詳情為準。
5. 本推廣計劃附有額外條款及細則，詳情請向有關商戶及海港城查詢（如適用）。
6. 所有相片及產品資料只供參考。
7. 如商戶停止營業，有關優惠將會終止。
8. 客戶明白及接納所有商戶提供的產品及/或服務並非由恒生銀行有限公司（「恒生」）及海港城所提供。因此，有關商戶、其員工、其人員及其供應商於推廣計劃提供的各項產品/服務的各方面，包括但不只限於商戶所提供的產品及/或其服務的質素、供應量、產品及/或其服務說明、任何虛假的交易說明、虛假陳述、錯誤聲明、遺漏、未經授權的陳述、與本推廣相關或就提供本推廣下的產品及/或服務的不公平貿易慣例或行為，恒生及海港城均毋須負上任何責任。
9. 海港城或許會收集客戶之個人資料，其個人資料之用途將受海港城之個人資料收集聲明約束。恒生並不牽涉該任何個人資料之收集及使用，詳情請聯絡海港城。
10. 恒生及海港城保留隨時更改或終止本推廣及不時修改本推廣之條款及細則之權利，毋須另行通知。如有任何爭議，恒生及海港城保留最終決定權。
11. 如有任何爭議，客戶必須提供有關之文件之正本、交易單據及信用卡簽賬存根正本（如適用）以便作進一步調查。
12. 除客戶、恒生（包括其繼承人及受讓人）及海港城（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。

13. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。

14. 本條款及細則受現行監管規定約束。

15. 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。

特定條款及細則：

16. 於推廣期，VIC Club 會員須以合資格信用卡於海港城內之商戶單次簽賬淨值達指定金額（「合資格簽賬」），方可換領以下獎賞。

單次簽賬淨額	海港城禮品卡
港幣 100,000 或以上	港幣 1,000 禮品卡乙張
港幣 200,000 或以上	港幣 2,000 禮品卡乙張
港幣 500,000 或以上	港幣 5,000 禮品卡乙張
港幣 1,000,000 或以上	港幣 8,000 禮品卡乙張及港幣 2,000 禮品卡乙張 (合共港幣 10,000)

17. 合資格的會員必須攜同其有效電子會員卡、消費滿指定金額之所有有效單據及相符之指定電子貨幣付款單據，於推廣期內親臨 VIC Lounge 及顧客服務中心登記消費單據及換領獎賞。合資格的單次簽賬必須全數以合資格信用卡付款。

18. 海港城禮品卡在發卡日起計，有效期為 12 個月。

19. 海港城內所有零售商戶及餐廳食肆員工不得參與是次推廣活動，以示公允。

20. 於推廣期內，每位會員於只可換領獎賞 3 次。

21. 換領處地點、日期及時間如下：

	地點	日期及時間
1	VIC Lounge - 海港城世界商業中心 VITA 10 樓 1014 室 (只限黑鑽卡/尊鉑卡/炫金卡級別之會員)	2026 年 3 月 2 日至 2026 年 4 月 26 日
2	顧客服務中心 - 海運大廈 3 階	上午 11 時分至晚上 8 時
3	顧客服務中心 - 港威商場 4 階	

換領時間如有更改，恕不另行通知，詳情請向海港城職員查詢。

22. 獎賞換領需於推廣期內，每一張單據之發單日起計 14 天內親臨換領處換領獎賞，最後之換領日期為 2026 年 4 月 26 日晚上 8 時（以較早者為準），逾期無效。單據之發單日必須要在推廣期內。

23. 合資格簽賬不包括以下類別的消費或單據：

- 任何網上或遙距之付款/ 轉賬、增值之單據及購買時令食品/ 現金券/ 禮券/ 禮品卡及購買會籍；
- 任何銀行費用、會籍費用（包括但不限於供金會、珠寶會及健身會籍）、醫療費用、保險及投資費用、電訊服務、繳費服務、停車場費用、汽車美容服務及餐廳食肆的婚宴與私人/ 商業宴會；
- 任何電子錢包簽賬之交易（包括但不限於 AlipayHK、WeChat Pay HK、Tap & Go 拍住賞及 PayMe by HSBC）或八達通增值服務；
- 任何使用+FUN Dollars/ Merchant Dollars/ yuu 積分的付款（扣除使用+FUN Dollars/ Merchant Dollars/ yuu 積分付款後的簽賬淨額則為合資格簽賬）；
- 任何重印單據、單據之影印副本、分拆之單據及手寫單據；
- 任何貨品/ 療程/ 課程之分期付款簽賬，只將以第 1 個月或首期之付款金額作計算參加此優惠之用；
- 商戶不時決定的任何其他消費或單據類別；
- 非列於海港城《商場指南》內之商戶（例如期間限定店）；
- 於海港城美術館之消費。

24. 推廣期間預訂之貨品，會員可於取貨當日起 14 天內換領獎賞（最後取貨及換領日期及時間為 2026 年 4 月 26 日晚上 8 時）。會員需出示本人消費之信用卡；相關之商戶機印訂金、餘款（如適用）及取貨單據正本；以及電子付款存根正本/ 手機程式登入交易紀錄。消費金額以貨品總值（訂金+餘款）計算，消費日子及可換領之獎賞金額以訂金付款日計算。

25. 本推廣計劃只接受海港城內之商戶所發出之商戶機印發票正本及簽賬存根正本。所有商戶機印發票須於海港城內之商戶營業時間內發出方為有效。商戶機印發票正本須清楚列明商戶名稱、簽賬日期、交易金額及消費項目，而簽賬存根正本須清楚列明合資格信用卡號碼、商戶名稱、簽賬日期、交易金額、有效之授權號碼及持卡人簽署（如適用），如客戶未能於換領獎賞時出示資料相符之有效商戶機印發票正本、簽賬存根正本、作合資格簽賬之合資格信用卡、已登入指定手機付款程式之交易紀錄及/或您所提供之資料不全，不論任何原因，將不可換領獎賞。同一次獎賞換領之所有合資格消費必須使用同一位客戶及同一位 HARBOUR

CITYZEN 會員之合資格信用卡進行。所有損毀、逾期及未能清晰顯示相關資料的簽賬存根及商戶機印發票均為無效。恕不接受任何商品之分拆簽賬及單據。

26. 於換領獎賞時，客戶的商戶機印發票、簽賬/付款存根/或已登入指定手機付款程式之交易紀錄上之姓名必須與作合資格簽賬的合資格信用卡之姓名/或信用卡號碼相同。海港城有權要求客戶出示身份證明文件及信用卡，登記客戶之首 4 位及尾 4 位信用卡號碼，並複印商戶機印發票及簽賬/付款存根影像作內部審核之用。如客戶拒絕提供有關上述資料，海港城保留權利拒絕為客戶換領獎賞。
27. 複印影像只會被保存作上述用途，並會於活動結束後三個月內銷毀。
28. 任何影印副本、手寫及重印之發票、單據或簽賬存根及銀行賬單或月結單恕不接受。合資格簽賬不包括已取消、退款、偽造或未誌賬的交易。
29. 所有用作換領獎賞之商戶機印發票正本及簽賬存根正本經確認後會被海港城職員蓋印，以示換領成功。客戶不可憑已蓋印之商戶機印發票正本要求商戶退回款項。如必需退款，請先到換領處退回已換領之獎賞。任何多於合資格簽賬要求之餘額不可享有其他獎賞。
30. 於推廣期內，已用作參加本優惠之簽賬存根及商戶機印發票，可於海港城其他推廣活動重複使用。
31. 會員必須保證其發票/單據之真確性。如海港城發現任何非有效之發票/單據，或會員之發票被發現於換領獎賞期間不真確，海港城保留要求會員歸還相關獎賞之權利。
32. 會員不能選擇獎賞。指定獎賞不能兌換其他獎賞，數量有限，先到先得，換完即止。
33. 使用禮品卡後之簽賬餘額須以合資格信用卡繳付。
34. 海港城不會就商戶/服務供應商所提供的任何產品/服務之（包括但不限於）質量承擔任何法律責任。

借定唔借？還得到先好借！