

Terms and Conditions of Hang Seng Credit Card X Harbour City Shopping Offers ("Offers"):

General Terms and Conditions:

1. The promotion period is from 7 November 2023 to 7 January 2024 ("Promotion Period").
2. To enjoy the offers, customers must settle the payment (presented physically or via his/her mobile device, but excluding AlipayHK and WeChat Pay) with 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 Card") at Harbour City ("Organizer"). Offers are not applicable to Mobile Payment with Hang Seng MPOWER Card / Hang Seng MMPOWER World Mastercard®, while physical card transactions with Hang Seng MPOWER Card / Hang Seng MMPOWER World Mastercard® will be counted as eligible.
3. Customers shall settle the balance of transaction with eligible Hang Seng Credit Card upon using the Christmas e-Cash Vouchers and/or City Super Group e-Cash Voucher and/or Harbour City Gift Card.
4. All products, services and information related to the promotion are directly sold and supplied to customers by Organizer and/or Merchants who is solely responsible for all related obligations and liabilities.
5. Rewards cannot be cancelled, altered, refunded or exchanged for cash, gift, service under any circumstance once issued. Rewards are bounded by the related terms and conditions issued by the suppliers.
6. Customers have to keep all original sales slips/credit card slips of the Eligible Transactions. In case of dispute, Hang Seng Bank Limited and Organizer may at any time ask customers to submit these slips, and/or further documents or evidence for inspection and Hang Seng and the Organizer may keep them.
7. Customers have to keep all original sales slips/credit card slips of the Eligible Transactions. In case of dispute, Hang Seng Bank Limited ("Hang Seng") and Organizer may at any time ask customers to submit these slips, and/or further documents or evidence for inspection and Hang Seng and the Organizer may keep them. Hang Seng and the Organizer reserve the right to cancel the eligibility of rewards and debit the amount equivalent to the rewards of corresponding ineligible transactions (including but not limited to mobile payment transactions made by Hang Seng MPOWER Card / Hang Seng MMPOWER World Mastercard®) from respective credit card account.
8. Hang Seng, Organizer and Merchants reserve the right to vary or terminate the Offers and to amend the terms and conditions thereof from time to time. In case of dispute, the decision of Hang Seng, Organizer and Merchants shall be final.
9. The promotion is governed by these Terms and Conditions and other terms and conditions stipulated by Organizer and/or Merchants.
10. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These terms and conditions are subject to prevailing regulatory requirements.
12. 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.
13. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Specific Terms and Conditions for "Up to HKD3,200 Rewards":

14. During the Promotional Period, Customers made spending at Organizer merchants list in "your guide" (exclude Gallery by the Harbour/ Bank / Medical Service outlets) ("Merchants") to a designated amount on same day with the Eligible Credit Card (Accumulated net spending amount from a maximum of 2 different Merchants) ("Eligible Spending") can redeem the following rewards.

Same-day Accumulated Net Eligible Spending Amount (Max. 2 different Merchants)	Basic Rewards: Christmas e- Cash Voucher	Hang Seng Visa Credit Card Extra Rewards: City Super Group e-Cash Voucher
HKD2,000 - HKD4,999	HKD100 (HKD100 x 1 pcs)	HKD50 (HKD50 x 1 pcs)
HKD5,000 – HKD19,999	HKD200 (HKD100 x 2 pcs)	HKD100 (HKD50 x 2 pcs)
HKD20,000 or above	HKD600 (HKD100 x 6 pcs)	HKD300 (HKD50 x 6 pcs)

15. Hang Seng Visa Cardholder is entitled to receive an extra HKD500 Harbour City Gift Card ("Special Reward") upon accumulating net Eligible Spending to HKD50,000 or above on the same day.
16. During promotion period, each Customer must redeem Basic and Extra Rewards at the same time and is eligible to redeem the Rewards up to 3 times, each time can redeem the maximum value of voucher as HKD900, in which Customers are eligible to redeem Special Reward 1 time with e-pass and Harbour City gift card collection letter. Rewards are limited and available on a first-come-first-served basis, while stocks last.
17. Customers will receive a Collection Letter to redeem a "HKD500 Harbour City Gift Card" upon redemption of Special Reward. Customers are required to present their Eligible Credit Card used for the transaction and the original Collection Letter on or before 31 January 2024 in person at the Gift Card Sales Counter located at Level 4, Ocean Terminal, Harbour City. The Gift Card is valid for 12 months from the date it is collected. Please refer to the terms and conditions on the Collection Letter and Gift Card for details.
18. In respect of the Offer, the following types of transactions or receipts are not applicable for the calculation of Eligible Transaction:
 - a. Online or out of store payment/ transfer, value-adding receipts, purchase of cash vouchers/ gift vouchers/ gift cards and membership fee payment;
 - b. 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 outlets;
 - c. Reloads of e-wallet or Octopus automatic add-value services;
 - d. Duplicate receipts, photocopied receipts, splitting of receipts and handwritten receipts;
 - e. For instalment transactions of products/ treatments / courses, only the first month's instalment payment amount will be accepted for this promotion;
 - f. Any other categories of transactions as Hang Seng / Merchants may specify from time to time.
19. During promotion period, sales slips and machine-printed merchant invoices used in this Promotion can be used in other promotions at Harbour City. Customers can redeem Reward once only for the spending at the same Merchant on the same day. Total amount of the spending must be settled with the same HARBOUR CITYZEN member's Eligible Credit Cards, receipts-splitting will not be accepted.
20. Christmas e-Cash Voucher(s) can be used in designated Beauty/Personal Care, Confectionery, Home & Lifestyle outlets only, details and usage terms please refer to Harbour City promotion page (<https://www.harbourcity.com.hk/en/happening/hsb2023/>). Customers can only use the Christmas e-Cash Voucher(s) for payment once in the same designated outlet on the same day, maximum 5 vouchers can be used in a single transaction. Christmas e-cash Vouchers are valid till 14 January 2024.

21. City Super Group e-Cash Voucher(s) can be used in city'super, LOG-ON and cookedDeli in Harbour City only. Customers can only use City Super Group e-Cash Voucher(s) for payment once in the same designated outlet on the same day, maximum 5 vouchers can be used in a single transaction. City Super Group e-Cash Vouchers are valid till 14 January 2024.
22. To redeem the Rewards, Customers are required to register as HARBOUR CITYZEN member, and go to the Organizer's designated redemption center in person to redeem within 8 days from transaction date or on or before 7 January 2024 (whichever earlier). Redemption by sales staff of Harbour City Merchants and other persons on behalf of Customers will not be accepted. During redemption, Organizer reserves the right to request Customers to present their proof of HARBOUR CITYZEN membership, verify the Eligible Spending's official receipt copy and supplemented with the proof of corresponding Applicable Credit Cards (including but not limited to present physical credit cards, transaction slip, transaction record on mobile app (screenshot is not accepted)). Organizer might capture the images of machine-printed receipt(s) from Merchants and corresponding credit card payment slip(s)/ transaction record(s) for verification and internal control purposes. Organizer reserves the right to not process the redemption if Customers refuse to provide the relevant information. Related images collected are retained for the above purposes only and will be destroyed within three months upon the completion of the Promotion.
23. For product deposit payment during 7 November 2023 to 7 January 2024, Customers can redeem the Rewards within 8 days from the day of product pick up (however, the last pick up and redemption date is 7 January 2024). Customers are required to present their own physical Applicable 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 outlet; 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 Rewards are counted by the day of deposit payment.
24. If Customers' Eligible Spending which used for redemption has to be cancelled or required refund after redemption, Customers should return all the redeemed Rewards to the redemption counter prior to reach Merchants for refund.
25. Customers should check the Rewards received on site during redemption. All Rewards are not for sale, non-exchangeable for cash and/or other gifts. If Organizer / Merchants reveal the Rewards are being used for sale, Organizer / Merchants reserve the right to collect or cancel the Rewards.
26. Terms and Conditions apply, please check the details at the Concierge Counter at Harbour City.

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.

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