

## Terms and Conditions for Hang Seng yuu Reward Points Programme

- These Terms and Conditions supplement the Terms and Conditions for Hang Seng enJoy Card Reward Points and together they govern the earning and redemption of yuu Reward Points. If there is any inconsistency between the provisions of these Terms and Conditions and the provisions of the Terms and Conditions for Hang Seng enJoy Card Reward Points, the provisions of these Terms and Conditions shall prevail to the extent of the inconsistency.
- References to "Reward Points" in the Terms and Conditions for Hang Seng enJoy Card Reward Points, Hang Seng personal e-banking and credit card statement shall be deemed to be references to "yuu Reward Points".
- Yuu Reward Points are only applicable to Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card (collectively "enJoy Card"). Decimal places of yuu Reward Points will not be shown in personal e-banking and credit card statement.
- Customers are required to become a member of yuu Reward Points Programme ("the Programme") operated by a member of the Jardine Matheson Group ("Operator") for redemption of yuu Reward Points by linking the enJoy Card to the Programme via mobile application hosted by the Operator ("Mobile Application"), or at the designated merchant stores of the Programme in Hong Kong ("Merchant"). A membership ID will be assigned by the Operator to the customer.
- yuu Reward Points will be rewarded as below:
  - 4 yuu Reward Points for every HKD1 spending at Pizza Hut, PHD, KFC, Maxim's Chinese Cuisine restaurants (including Jade Garden (Jade Garden (Plaza Inn) excluded), Maxim's Palace, Jasmine, House of Jasmine, The Square, Shanghai Garden, Jade Kitchen, Chiuchow Garden Restaurant, Chiuchow Garden, Peking Garden, The Pond, Duck Victoria, M&C · Duck, Duckee and Can Lah), Maxim's western restaurants (including Café Landmark, LUMI French-Japanese Cuisine, MUSES, Pop n' Grill and Wildfire Pizzabar), m.a.x. concepts restaurants (including simplylife BAKERY CAFÉ, simplylife FOODPLACE, kikusan, &YOU, &btR, &tmR, THAI BASIL, EXP, Port Spot, MINH & KOK and Hong Kong Day), Maxim's fast food restaurants (including Maxim's MX, can.teen, Deli-O, Maxim's Food<sup>2</sup>, cakes and bakery (including Arome Bakery, Maxim's Cakes, Paper Stone Bakery, URBAN, Maxim's Cake Lab, On Site Bakery and Homebake), DONDONYA and Uo-Show in Hong Kong, including:
    - 2 yuu Reward Points for paying with enJoy Card (including physical card and mobile payment) and are rewarded by Hang Seng Bank Limited ("Hang Seng")
    - 2 yuu Reward Points for scanning the QR code in the Mobile Application or tapping physical enJoy Card at any contactless card reader in store (2 yuu Reward Points for inputting the membership ID upon payment for Pizza Hut, PHD & KFC online store) and are rewarded by Merchants
  - 3 yuu Reward Points for every HKD1 spending at 7-Eleven, IKEA, Mannings, Wellcome, Market Place by Jasons, Market Place, 3hreesixty, Oliver's The Delicatessen, Jasons ichiba & Market Place by Jasons App, yuu App, Mannings Online Store and IKEA Online Shopping including:
    - 2 yuu Reward Points for paying with enJoy Card (including physical card and mobile payment) and are rewarded by Hang Seng
    - 1 yuu Reward Point for scanning the QR code of Mobile Application or tapping physical enJoy Card at any contactless card reader in store (1 yuu Reward Point for inputting the membership ID upon payment for Market Place by Jasons App, yuu App, Mannings Online Store and IKEA Online Shopping) and is rewarded by the Merchants
  - 2 yuu Reward Points for every HKD1 spending at Shell Hong Kong including:
    - 1 yuu Reward Points for paying with enJoy Card (including physical card and mobile payment) and are rewarded by Hang Seng
    - 1 yuu Reward Point for scanning the QR code of Mobile Application or tapping physical enJoy Card at any contactless card reader in store (1 yuu Reward Point for inputting the membership ID upon payment for Shell) and is rewarded by the Merchants
  - 2 yuu Reward Points for every HKD1 spending in other designated Maxim's Group brands, outlets, online spending, GNC in Hong Kong for payment with enJoy Card and are rewarded by Hang Seng
  - 1 yuu Reward Point for every HKD1 spending in other merchants (including local and overseas spending) for payment with enJoy Card and is rewarded by Hang Seng
- yuu Reward Points rewarded by Hang Seng are based on the net spending amount, which means the final amount charged to the Hang Seng Credit Card, and the use of any discount will not be taken into account.
- Hang Seng may vary the types of transactions which can earn yuu Reward Points ("Eligible transactions") from time to time. Eligible Transactions does not include the following transactions:
  - cash advance;
  - fees and charges;
  - Cash Instalment Plan, Spending Instalment Plan;
  - online bill payments via Hang Seng Personal e-Banking to Inland Revenue Department and payees under Banking and Credit Card Services categories;
  - online bill payments via Hang Seng Personal e-Banking to payees by personal Hang Seng Credit Card (except payees under Banking and Credit Card Services, or to Inland Revenue Department) is subject to a maximum cap of HKD10,000 aggregate payment amount per month, the payment amount thereafter will not be entitled to yuu Reward Points;
  - any card transactions according to the merchant category by Hang Seng/ Visa International/ merchants' acquiring banks from time-to-time defined as transactions at financial institutions/ non-financial institutions (including but not limited to the purchase of foreign currency, money orders, travellers cheques, merchandise and services, deposits and money transfers, like purchase and/or reload of stored value cards (except for reload via Octopus Automatic Added Value Service ) or e-Wallets;
  - The card transaction does not earn yuu Reward Points if it is unposted or it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.
- Basic redemption rate will be 200 yuu Reward Points to HKD1 value of purchase. Customer can either redeem offers via Mobile Application and save as QR code, or redeem directly by tapping enJoy Card at any contactless card reader in store of the Merchants. Please refer to store staff for details of redemption.
- HKD0.1 of credit limit will be held for no more than 30 days for card authentication purpose when enJoy Card is being linked via Mobile Application or at the designated stores, or when customers earn and redeem with physical enJoy Card.
- Each enJoy Card is required to link to the Programme once only. Principal Credit Card and Supplementary Credit Card customers with shared credit limit can earn and redeem yuu Reward Points together, while yuu Reward Points earned by both will be credited to the Principal Credit Card Account and the corresponding Supplementary Card is not required to link the enJoy Card to the Programme. For Supplementary Credit Card customers with separate credit limit, it is required to link the enJoy Card to the Programme separately, while the yuu Reward Points will be earned and redeemed separately.
- All products, services and information related to the earning or redemption of yuu Reward Points are directly sold and supplied to customers by the Merchant who is solely responsible for all related obligations and liabilities.
- In addition to these Terms and Conditions, the reward and redeem of yuu Reward Points are also subject to the Programme and/or other relevant terms and conditions by the Merchant or the Operator of the Programme. For Hang Seng enJoy Card details, please call 2998 8888.
- yuu Reward Points of the Merchant lists are subject to change from time to time without prior notice.
- 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.
- Hang Seng reserves the right to vary or supplement these Terms and Conditions at any time and from time to time with or without notice. In case of disputes, the decision of Hang Seng shall be final.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region, and subject to prevailing regulatory requirements.
- In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

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.