

## 2024 恒生 MMPOWER World Mastercard +FUN Dollars 獎賞計劃

- +FUN Dollars 獎賞計劃（「獎賞」）優惠期由2024年1月1日至6月30日，包括首尾兩日（「優惠期」），並只適用於恒生 MMPOWER World Mastercard（「合資格信用卡」）。
- 合資格信用卡持卡人（「持卡人」）可憑其合資格信用卡於第3條所訂明類別簽賬以獲得 +FUN Dollars 獎賞。
- 持卡人需以合資格信用卡於 [hangseng.com/mpower](https://hangseng.com/mpower) 登記，每月合資格零售簽賬滿 HKD5,000，並於以下所列明之指定簽賬類別作合資格零售簽賬（如第8條所訂明），有關合資格零售簽賬可獲高達6% +FUN Dollars 獎賞，可獲之獎賞如下：

	指定簽賬類別	回贈比率*	每月回贈上限
1	合資格海外外幣簽賬（如第7a條所訂明）	6%	\$500 +FUN Dollars
2	合資格網上零售簽賬（如第7b條所訂明）	5%	
3	合資格自選簽賬類別簽賬 — 持卡人可於3個自選簽賬類別中選擇最多2個，包括餐飲、電子產品及娛樂（如第7c條所訂明）	1%	

\* 回贈已包括恒生信用卡基本之0.4% +FUN Dollars（即簽賬每滿HKD250，可賺取\$1 +FUN Dollars）。

- 合資格海外外幣簽賬、合資格網上零售簽賬與合資格自選簽賬類別簽賬不會重覆計算；於網上進行的自選簽賬類別簽賬，若符合合資格網上零售簽賬，只可享合資格網上零售簽賬獎賞。恒生銀行有限公司（「恒生」）全權酌情決定合資格零售簽賬的類別並將以恒生之紀錄為準。
- 客戶於優惠期內經網上成功以合資格信用卡登記1次，方可享有本獎賞。如持卡人重複登記，將以其首次之成功登記為準。成功登記後，已選定的自選簽賬類別將不可更改或撤銷。相關簽賬獎賞將於成功登記日起開始計算。每曆月之合資格零售簽賬需於簽賬後15天內誌於有關合資格信用卡戶口內方可以獲享獎賞。該獎賞將計算入該曆月之獎賞及每月最高可獲之獎賞。
- 如信用卡主卡及其附屬卡共用同一信用額，每曆月合資格零售簽賬金額將合併計算，而所獲得之獎賞將會存入主卡戶口內。附屬卡戶口將不會獲得本獎賞。
- 合資格海外外幣簽賬、合資格網上零售簽賬及合資格自選簽賬類別簽賬：
  - 合資格海外外幣簽賬指於海外以外幣所作之合資格零售簽賬，
  - 合資格網上零售簽賬指於網上以港幣或外幣付款，不論交易國家或貨幣之合資格零售簽賬（「合資格網上零售簽賬」），簽賬金額以信用卡月結單上的簽賬貨幣及已折算為港幣之金額為準。合資格網上零售簽賬只會被計算為合資格網上零售簽賬類別內。
  - 合資格自選類別簽賬 — 持卡人於下列3個簽賬類別最多可登記2個：
    - 餐飲：指於本地餐廳食肆（不包括快餐店）所作之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非本地食肆類別之簽賬、網上零售簽賬、酒席宴會、私人宴會、包場派對及設於酒店/百貨公司/俱樂部/會所內之食肆/飲食專櫃或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
    - 電子產品：指於本地電子產品商戶所作之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非電子產品行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
    - 休閒娛樂：指於本地休閒娛樂商戶之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非休閒娛樂行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
- 合資格零售簽賬指於優惠期內以合資格信用卡完成的零售簽賬，其中並不包括網上繳費（包括但不限於繳交水費、電費、保險費、其他銀行及信用卡賬項等）、交稅、所有保險公司簽賬、所有 Alipay 及 Wechat Pay 之簽賬、電話/傳真訂購（包括繳費及購物）、於香港以外的銷售點所進行的網上交易以外港幣交易（「DCC交易」）、購買禮券、分期付款、結餘轉戶、「八達通自動增值」款項（包括透過電子錢包或任何其他途徑增值 Smart Octopus）、購買及/或充值儲值卡或電子錢包的簽賬交易、於金融機構/非金融機構購買產品服務的交易（包括但不限於外匯、匯票、旅行支票、存款及過數/轉賬）、現金透支、現金透支手續費、兌換籌碼、自動轉賬、常行付款授權指示、信用卡年費、卡類手續費、財務費用、逾期罰款。

9. 每個合資格信用卡戶口就合資格網上零售簽賬及合資格自選簽賬類別簽賬於每個曆月最多合共可額外獲享\$500 +FUN Dollars回贈。
10. 本獎賞之額外 +FUN Dollars回贈將計算至每個曆月之最後一日所作之合資格零售簽賬，額外 +FUN Dollars回贈將根據下列所述之時間自動存入合資格信用卡戶口內。該信用卡戶口於存入有關之 +FUN Dollars回贈時，必須仍然有效及信用狀況良好。持卡人屆時可登入恒生個人 e-Banking (如適用) 或致電 24 小時恒生信用卡推廣熱線 2998 6899 查詢有關獎賞詳情。

所作合資格交易之月份	存入合資格信用卡戶口之時間
2024年1月1日至2月29日	2024年3月31日或之前
2024年3月1日至31日	2024年4月30日或之前
2024年4月1日至30日	2024年5月31日或之前
2024年5月1日至31日	2024年6月30日或之前
2024年6月1日至30日	2024年7月31日或之前

11. 獎賞將以整數為單位，不足\$1 +FUN Dollars則不獲計算。獎賞以總累積簽賬淨值計算，簽賬淨值為已登記之合資格信用卡之最後簽賬金額，如使用折扣優惠或 +FUN Dollars/Merchant Dollars均不會計算入簽賬淨值。
12. 任何最後被取消/退回或被發現為虛假之交易均不適用於是次獎賞。
13. 在任何情況下，所有登記恕不能更改或取消，所獲得之 +FUN Dollars回贈亦不得轉讓或兌換現金。
14. 恒生將根據儲存於恒生的交易紀錄，以決定持卡人是否符合獲贈回贈獎賞。如有任何爭議，將以恒生之紀錄為準。
15. 持卡人必須保留每項已誌賬之簽賬存根正本，恒生保留要求持卡人出示簽賬存根正本以作核實之權利，已遞交給恒生的簽賬存根將不獲發還。
16. 此推廣所涉及之產品、服務及資訊均由個別參與商戶直接售賣及提供給持卡人，因此，所有有關責任亦由商戶全權負責。
17. 恒生全權酌情決定合資格零售簽賬及界定合資格商戶編號。持卡人進行所有簽賬前，恒生恕不負責釐清該項簽賬合資格與否。
18. 使用 +FUN Dollars須受恒生信用卡會員獎賞計劃之條款及細則約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。
19. 除另有訂明外，本獎賞不可與其他 +FUN Dollars 推廣同時享用。
20. 如有任何爭議，恒生保留最終決定權。
21. 恒生保留隨時更改或終止以上各獎賞及不時修改各項獎賞之條款及細則之權利，毋須另行通知。
22. 除持卡人及恒生 (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。
23. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
24. 本條款及細則受現行監管規定約束。
25. 本條款及細則之中英文文本如有歧異，概以英文本為準。

## 2024 恒生 MMPOWER World Mastercard +FUN Dollars 獎賞計劃 – 優惠延長

- 此優惠為「2024 年恒生 MMPOWER World Mastercard +FUN Dollars 獎賞計劃」之延長優惠。+FUN Dollars 獎賞計劃（「獎賞」）優惠期由 2024 年 7 月 1 日至 2025 年 12 月 31 日，包括首尾兩日（「優惠期」），並只適用於恒生 MMPOWER World Mastercard（「合資格信用卡」）。
- 合資格信用卡持卡人（「持卡人」）可憑其合資格信用卡於第 3 條所訂明類別簽賬以獲得 +FUN Dollars 獎賞。
- 持卡人需以合資格信用卡於 [hangseng.com/mpower](https://hangseng.com/mpower) 登記，每月合資格零售簽賬滿 HKD5,000，並於以下所列明之指定簽賬類別作合資格零售簽賬（如第 8 條所訂明），有關合資格零售簽賬可獲高達 6% +FUN Dollars 獎賞，可獲之獎賞如下：

	指定簽賬類別	回贈比率*	每月回贈上限
1	合資格海外外幣簽賬（如第 7a 條所訂明）	6%	\$500 +FUN Dollars
2	合資格網上零售簽賬（如第 7b 條所訂明）	5%	
3	合資格自選簽賬類別簽賬 – 持卡人可於 3 個自選簽賬類別中選擇最多 2 個，包括餐飲、電子產品及娛樂（如第 7c 條所訂明）	1%	

\* 回贈已包括恒生信用卡基本之 0.4% +FUN Dollars（即簽賬每滿 HKD250，可賺取 \$1 +FUN Dollars）。

- 合資格海外外幣簽賬、合資格網上零售簽賬與合資格自選簽賬類別簽賬不會重覆計算；於網上進行的自選簽賬類別簽賬，若符合合資格網上零售簽賬，只可享合資格網上零售簽賬獎賞。恒生銀行有限公司（「恒生」）全權酌情決定合資格零售簽賬的類別並將以恒生之紀錄為準。
- 已作「2024 年恒生 MMPOWER World Mastercard +FUN Dollars 獎賞計劃」登記之客戶不需再次登記，所選之自選簽賬類別將繼續適用直至優惠完結。客戶於優惠期內經網上成功以合資格信用卡登記 1 次，方可享有本獎賞。如持卡人重複登記，將以其首次之成功登記為準。成功登記後，已選定的自選簽賬類別將不可更改或撤銷。相關簽賬獎賞將於成功登記日起開始計算。每曆月之合資格零售簽賬需於簽賬後 15 天內誌賬於有關合資格信用卡戶口內方可以獲享獎賞。該獎賞將計算入該曆月之獎賞及每月最高可獲之獎賞。
- 如信用卡主卡及其附屬卡共用同一信用額，每曆月合資格零售簽賬金額將合併計算，而所獲得之獎賞將會存入主卡戶口內。附屬卡戶口將不會獲得本獎賞。
- 合資格海外外幣簽賬、合資格網上零售簽賬及合資格自選簽賬類別簽賬：
  - 合資格海外外幣簽賬指於海外以外幣所作之合資格零售簽賬，
  - 合資格網上零售簽賬指於網上以港幣或外幣付款，不論交易國家或貨幣之合資格零售簽賬（「合資格網上零售簽賬」），簽賬金額以信用卡月結單上的簽賬貨幣及已折算為港幣之金額為準。合資格網上零售簽賬只會被計算為合資格網上零售簽賬類別內。
  - 合資格自選類別簽賬 – 持卡人於下列 3 個簽賬類別最多可登記 2 個：
    - 餐飲：指於本地餐廳食肆（不包括快餐店）所作之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非本地食肆類別之簽賬、網上零售簽賬、酒席宴會、私人宴會、包場派對及設於酒店/百貨公司/俱樂部/會所內之食肆/飲食專櫃或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
    - 電子產品：指於本地電子產品商戶所作之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非電子產品行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
    - 休閒娛樂：指於本地休閒娛樂商戶之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非休閒娛樂行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
- 合資格零售簽賬指於優惠期內以合資格信用卡完成的零售簽賬，其中並不包括網上繳費（包括但不限於繳交水費、電費、保險費、其他銀行及信用卡賬項等）、交稅、所有保險公司簽賬、所有 Alipay 及 Wechat Pay 之簽賬、電話/傳真訂購（包括繳費及購物）、於香港以外的銷售點所進行的港幣交易（「DCC 交易」）、購買禮券、分期付款、結餘轉戶、「八達通自動增值」款項（包括透過電子錢包或任何其他途徑增值 Smart Octopus）、購買及/或充值儲值卡或電子錢包的簽賬交易、於金融機構/非金融機構購買產品服務的交易（包括但不限於外匯、匯票、旅行支票、存款及過數/轉賬）、現金透支、現金透支手續費、兌換籌碼、自動轉賬、常行付款授權指示、信用卡年費、卡類手續費、財務費用、逾期罰款。

9. 每個合資格信用卡戶口就合資格網上零售簽賬及合資格自選簽賬類別簽賬於每個曆月最多合共可額外獲享 \$500 +FUN Dollars 回贈。
10. 本獎賞之額外 +FUN Dollars 回贈將計算至每個曆月之最後一日所作之合資格零售簽賬，本行將於 2 個曆月內將額外 +FUN Dollars 回贈自動存入合資格信用卡戶口內。該信用卡戶口於存入有關之 +FUN Dollars 回贈時，必須仍然有效及信用狀況良好。持卡人屆時可登入恒生個人 e-Banking (如適用) 或致電 24 小時恒生信用卡推廣熱線 2998 6899 查詢有關獎賞詳情。
11. 獎賞將以整數為單位，不足 \$1 +FUN Dollars 則不獲計算。獎賞以總累積簽賬淨值計算，簽賬淨值為已登記之合資格信用卡之最後簽賬金額，如使用折扣優惠或 +FUN Dollars/Merchant Dollars 均不會計算入簽賬淨值。
12. 任何最後被取消/退回或被發現為虛假之交易均不適用於是次獎賞。
13. 在任何情況下，所有登記恕不能更改或取消，所獲得之 +FUN Dollars 回贈亦不得轉讓或兌換現金。
14. 恒生將根據儲存於恒生的交易紀錄，以決定持卡人是否符合獲贈回贈獎賞。如有任何爭議，將以恒生之紀錄為準。
15. 持卡人必須保留每項已誌賬之簽賬存根正本，恒生保留要求持卡人出示簽賬存根正本以作核實之權利，已遞交給恒生的簽賬存根將不獲發還。
16. 此推廣所涉及之產品、服務及資訊均由個別參與商戶直接售賣及提供給持卡人，因此，所有有關責任亦由商戶全權負責。
17. 恒生全權酌情決定合資格零售簽賬及界定合資格商戶編號。持卡人進行所有簽賬前，恒生恕不負責釐清該項簽賬合資格與否。
18. 使用 +FUN Dollars 須受恒生信用卡會員獎賞計劃之條款及細則約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。
19. 除另有訂明外，本獎賞不可與其他 +FUN Dollars 推廣同時享用。
20. 如有任何爭議，恒生保留最終決定權。
21. 恒生保留隨時更改或終止以上各獎賞及不時修改各項獎賞之條款及細則之權利，毋須另行通知。
22. 除持卡人及恒生 (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。
23. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
24. 本條款及細則受現行監管規定約束。
25. 本條款及細則之中英文文本如有歧異，概以英文本為準。

## 2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program

1. The +FUN Dollars Reward Program ("Reward") promotion period is from 1 January to 30 June 2024, both dates inclusive ("Promotion Period"). It is only applicable to Hang Seng MMPOWER World Mastercard ("Eligible Credit Card").
2. Cardholders of Eligible Credit Card ("Cardholders") will be entitled to receive +FUN Dollars under the Reward for the transactions in designated Spending Categories made with their Eligible Credit Card as set out in clause 3.
3. For Eligible Retail Transactions (as defined in Clause 8) of the following designated Spending Categories with Eligible Credit Card, Cardholders can enjoy up to 6% +FUN Dollars for such Eligible Retail Transactions made upon registration via [hangseng.com/mpower](https://hangseng.com/mpower) and accumulating Eligible Retail Transaction HKD5,000 or above on monthly basis. Details as below:

Designated Spending Categories		Rebate % Entitlement*	Monthly Reward Cap
1	Eligible Overseas Foreign Currencies Transaction (as defined in Clause 7a)	6%	\$500 +FUN Dollars
2	Eligible Online Retail Transaction (as defined in Clause 7b)	5%	
3	Eligible Selected Spending Categories Transaction – Cardholders may choose a maximum of 2 out of 3 Selected Spending Categories including Dining, Electronics and Entertainment (as defined in Clause 7c)	1%	

\* Rebate includes basic 0.4% +FUN Dollars on Hang Seng Credit Card (HKD250 retail spending can earn \$1 +FUN Dollars)

4. The reward of Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction are mutually exclusive. Selected Spending Category Transaction conducted via online which is an Eligible Online Retail Transaction will be only eligible for the Eligible Online Retail Transaction reward. The determination of Hang Seng Bank Limited ("Hang Seng") of which category an Eligible Retail Transaction falls into shall be final and conclusive.
5. Cardholders are required to successfully register once with their Eligible Credit Card online during the Promotion Period. If a Cardholder registers repeatedly, only the first successful registration is valid. Once successfully registered, the Selected Spending Categories cannot be changed or cancelled. Related spending rewards will be effective upon the day of successful registration. Eligible Retail Transactions completed within a calendar month must be posted to the relevant Eligible Credit Card account within 15 days to be eligible for the Reward, which will be counted for the Reward and monthly reward cap of that calendar month.
6. If the principal card and its supplementary card share the same credit limit, the Eligible Retail Transaction amount within a calendar month will be calculated on a combined basis and the Reward will be credited to the principal card account. Supplementary card account will not be eligible to receive the Reward.
7. Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction:
  - a) Eligible Overseas Foreign Currencies Transaction refers to Eligible Retail Transactions conduct via overseas in foreign currencies.
  - b) Eligible Online Retail Transaction refers to Eligible Retail Transactions conducted via online channels, regardless of the transaction country or currency, includes both local and foreign currencies ("Eligible Online Retail Transaction"). The transaction amount will be based on the transaction currency and amount converted into Hong Kong Dollars posted in the credit card statement. Eligible Online Retail Transactions will be eligible for the Reward for Eligible Online Retail Transaction only.
  - c) Eligible Selected Spending Categories -Cardholders may register for a maximum of 2 out of 3 Spending Categories as per below:
    - i. Dining: Refers to Eligible Retail Transactions made at all local dining outlets (excludes Fast Food), except for transactions made with merchants with merchant codes which are not local dining category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, online retail transactions, banquet services, transactions made in private parties/functions, private room events and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
    - ii. Electronics: Refers to Eligible Retail Transactions made at local electronics merchants, except for transactions made with merchants with merchant codes not defined as electronics categories as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
    - iii. Entertainment: Refers to Eligible Retail Transactions made at all local entertainment outlets, except for transactions made with merchants with merchant codes which are not entertainment category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.



8. Eligible Retail Transactions refer to retail transactions made with Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), tax payments, all insurance company's transactions, all Alipay and Wechat Pay transactions, all phone/fax orders (including bill payments and purchases), transactions in Hong Kong Dollars (non-online transaction) and at the point of sales outside Hong Kong ("DCC Transaction"), cash coupon purchase, instalment payments, balance transfers, Octopus Automatic Add Value Service transactions (including via e-wallet/other methods to top up Smart Octopus), purchase and/or reload of stored value cards or e-wallets, purchase of products/services at financial/non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees/handling fees/finance charges/late charges of credit cards.
9. The total maximum Reward under Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction is an extra \$500 +FUN Dollars rebate per calendar month per Eligible Credit Card account.
10. The extra +FUN Dollars rebate under the Reward will be calculated for the Eligible Retail Transaction till the last day of every calendar month. The extra +FUN Dollars rebate will be automatically credited into the Eligible Credit Card account following the schedule below after each calculation. The credit card account should remain valid and in good standing when the relevant +FUN Dollars rebate is credited. Cardholders can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.

<b>Transaction month of eligible transaction</b>	<b>Schedule of crediting into the Eligible Credit Card account</b>
1 January to 29 February 2024	By 31 March 2024
1 to 31 March 2024	By 30 April 2024
1 to 30 April 2024	By 31 May 2024
1 to 31 May 2024	By 30 June 2024
1 to 30 June 2024	By 31 July 2024

11. The Reward will be rounded down to the nearest dollar and will be calculated based on the total accumulated net spending amount, which means the final amount charged to the registered Eligible Credit Card, and the use of any discount offers and +FUN Dollars/Merchant Dollars will not be taken into account.
12. Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered as ineligible transactions and are not applicable to the Reward.
13. No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances.
14. Hang Seng will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
15. Cardholders must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request Cardholders to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
16. All products, services and information related to the transactions are directly sold and supplied to Cardholders by related merchants who are solely responsible for all related obligations and liabilities.
17. Eligible Retail Transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Reward before the transactions are made.
18. Reward and use of +FUN Dollars are subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
19. Unless otherwise specified, the Reward cannot be used in conjunction with other +FUN Dollars promotions.
20. In case of any dispute, the decision of Hang Seng shall be final.
21. Hang Seng reserves the right to vary or terminate the Reward at any time and to amend the terms and conditions of the Reward from time to time without prior notice.
22. No person other than the Cardholders 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.
23. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. These Terms and Conditions are subject to prevailing regulatory requirements.
25. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

## 2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program – Extension

1. This offer is the extension of "2024 Hang Seng MMPOWER World Master +FUN Dollars Rewards Program". The +FUN Dollars Reward Program ("Reward") promotion period is from 1 July 2024 to 31 December 2025, both dates inclusive ("Promotion Period"). It is only applicable to Hang Seng MMPOWER World Mastercard ("Eligible Credit Card").
2. Cardholders of Eligible Credit Card ("Cardholders") will be entitled to receive +FUN Dollars under the Reward for the transactions in designated Spending Categories made with their Eligible Credit Card as set out in clause 3.
3. For Eligible Retail Transactions (as defined in Clause 8) of the following designated Spending Categories with Eligible Credit Card, Cardholders can enjoy up to 6% +FUN Dollars for such Eligible Retail Transactions made upon registration via [hangseng.com/mpower](https://hangseng.com/mpower) and accumulating Eligible Retail Transaction HKD5,000 or above on monthly basis. Details as below:

Designated Spending Categories		Rebate % Entitlement*	Monthly Reward Cap
1	Eligible Overseas Foreign Currencies Transaction (as defined in Clause 7a)	6%	\$500 +FUN Dollars
2	Eligible Online Retail Transaction (as defined in Clause 7b)	5%	
3	Eligible Selected Spending Categories Transaction – Cardholders may choose a maximum of 2 out of 3 Selected Spending Categories including Dining, Electronics and Entertainment (as defined in Clause 7c)	1%	

\* Rebate includes basic 0.4% +FUN Dollars on Hang Seng Credit Card (HKD250 retail spending can earn \$1 +FUN Dollars)

4. The reward of Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction are mutually exclusive. Selected Spending Category Transaction conducted via online which is an Eligible Online Retail Transaction will be only eligible for the Eligible Online Retail Transaction reward. The determination of Hang Seng Bank Limited ("Hang Seng") of which category an Eligible Retail Transaction falls into shall be final and conclusive.
5. Cardholders do not have to register again if registration has been submitted before for "2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program", the selected spending categories will be effective till the program end. Cardholders are required to successfully register once with their Eligible Credit Card online during the Promotion Period. If a Cardholder registers repeatedly, only the first successful registration is valid. Once successfully registered, the Selected Spending Categories cannot be changed or cancelled. Related spending rewards will be effective upon the day of successful registration. Eligible Retail Transactions completed within a calendar month must be posted to the relevant Eligible Credit Card account within 15 days to be eligible for the Reward, which will be counted for the Reward and monthly reward cap of that calendar month.
6. If the principal card and its supplementary card share the same credit limit, the Eligible Retail Transaction amount within a calendar month will be calculated on a combined basis and the Reward will be credited to the principal card account. Supplementary card account will not be eligible to receive the Reward.
7. Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction:
  - a) Eligible Overseas Foreign Currencies Transaction refers to Eligible Retail Transactions conduct via overseas in foreign currencies.
  - b) Eligible Online Retail Transaction refers to Eligible Retail Transactions conducted via online channels, regardless of the transaction country or currency, includes both local and foreign currencies ("Eligible Online Retail Transaction"). The transaction amount will be based on the transaction currency and amount converted into Hong Kong Dollars posted in the credit card statement. Eligible Online Retail Transactions will be eligible for the Reward for Eligible Online Retail Transaction only.
  - c) Eligible Selected Spending Categories -Cardholders may register for a maximum of 2 out of 3 Spending Categories as per below:
    - i. Dining: Refers to Eligible Retail Transactions made at all local dining outlets (excludes Fast Food), except for transactions made with merchants with merchant codes which are not local dining category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, online retail transactions, banquet services, transactions made in private parties/functions, private room events and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
    - ii. Electronics: Refers to Eligible Retail Transactions made at local electronics merchants, except for transactions made with merchants with merchant codes not defined as electronics categories as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.

- iii. Entertainment: Refers to Eligible Retail Transactions made at all local entertainment outlets, except for transactions made with merchants with merchant codes which are not entertainment category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
8. Eligible Retail Transactions refer to retail transactions made with Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), tax payments, all insurance company's transactions, all Alipay and Wechat Pay transactions, all phone/fax orders (including bill payments and purchases), transactions in Hong Kong Dollars (non-online transaction) and at the point of sales outside Hong Kong ("DCC Transaction"), cash coupon purchase, instalment payments, balance transfers, Octopus Automatic Add Value Service transactions (including via e-wallet/other methods to top up Smart Octopus), purchase and/or reload of stored value cards or e-wallets, purchase of products/services at financial/non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees/handling fees/finance charges/late charges of credit cards.
  9. The total maximum Reward under Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction is an extra \$500 +FUN Dollars rebate per calendar month per Eligible Credit Card account.
  10. The extra +FUN Dollars rebate under the Reward will be calculated for the Eligible Retail Transaction till the last day of every calendar month. The extra +FUN Dollars rebate will be automatically credited into the Eligible Credit Card account within 2 calendar months. The credit card account should remain valid and in good standing when the relevant +FUN Dollars rebate is credited. Cardholders can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
  11. The Reward will be rounded down to the nearest dollar and will be calculated based on the total accumulated net spending amount, which means the final amount charged to the registered Eligible Credit Card, and the use of any discount offers and +FUN Dollars/Merchant Dollars will not be taken into account.
  12. Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered as ineligible transactions and are not applicable to the Reward.
  13. No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances.
  14. Hang Seng will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
  15. Cardholders must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request Cardholders to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
  16. All products, services and information related to the transactions are directly sold and supplied to Cardholders by related merchants who are solely responsible for all related obligations and liabilities.
  17. Eligible Retail Transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Reward before the transactions are made.
  18. Reward and use of +FUN Dollars are subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
  19. Unless otherwise specified, the Reward cannot be used in conjunction with other +FUN Dollars promotions.
  20. In case of any dispute, the decision of Hang Seng shall be final.
  21. Hang Seng reserves the right to vary or terminate the Reward at any time and to amend the terms and conditions of the Reward from time to time without prior notice.
  22. No person other than the Cardholders 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.
  23. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
  24. These Terms and Conditions are subject to prevailing regulatory requirements.
  25. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.



## 2024 恒生 MMPOWER World Mastercard +FUN Dollars 奖赏计划

- +FUN Dollars 奖赏计划（「奖赏」）优惠期由2024年1月1日至6月30日，包括首尾两日（「优惠期」），并只适用于恒生 MMPOWER World Mastercard（「合格信用卡」）。
- 合格信用卡持卡人（「持卡人」）可凭其合格信用卡于第3条所订明类别签账以获得 +FUN Dollars 奖赏。
- 持卡人需以合格信用卡于 [hangseng.com/mpower](https://hangseng.com/mpower) 登记，每月合格零售签账满 HKD5,000，并于以下所列明之指定签账类别作合格零售签账（如第8条所订明），有关合格零售签账可获高达6% +FUN Dollars 奖赏，可获之奖赏如下：

	指定签账类别	回赠比率*	每月回赠上限
1	合格海外外币签账（如第7a条所订明）	6%	\$500 +FUN Dollars
2	合格网上零售签账（如第7b条所订明）	5%	
3	合格自选签账类别签账 — 持卡人可于3个自选签账类别中选择最多2个，包括餐饮、电子产品及娱乐（如第7c条所订明）	1%	

\* 回赠已包括恒生信用卡基本之0.4% +FUN Dollars（即签账每满HKD250，可赚取\$1 +FUN Dollars）。

- 合格海外外币签账、合格网上零售签账与合格自选签账类别签账不会重叠计算；于网上进行的自选签账类别签账，若符合合格网上零售签账，只可享合格网上零售签账奖赏。恒生银行有限公司（「恒生」）全权酌情决定合格零售签账的类别并将以恒生之纪录为准。
- 客户于优惠期内经网上成功以合格信用卡登记1次，方可享有本奖赏。如持卡人重复登记，将以其首次之成功登记为准。成功登记后，已选定的自选签账类别将不可更改或撤销。相关签账奖赏将于成功登记日起开始计算。每历月之合格零售签账需于签账后15天内志于有关合格信用卡户口内方可以获享奖赏。该奖赏将计算入该历月之奖赏及每月最高可获之奖赏。
- 如信用卡主卡及其附属卡共用同一信用额，每历月合格零售签账金额将合并计算，而所获得之奖赏将会存入主卡户口内。附属卡户口将不会获得本奖赏。
- 合格海外外币签账、合格网上零售签账及合格自选签账类别签账：
  - 合格海外外币签账指于海外以外币所作之合格零售签账，
  - 合格网上零售签账指于网上以港币或外币付款，不论交易国家或货币之合格零售签账（「合格网上零售签账」），签账金额以信用卡月结单上的签账货币及已折算为港币之金额为准。合格网上零售签账只会被计算为合格网上零售签账类别内。
  - 合格自选类别签账 — 持卡人于下列3个签账类别最多可登记2个：
    - 餐饮：指于本地餐厅食肆（不包括快餐店）所作之合格零售签账，但并不包括商户根据恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商户编号不时界定为非本地食肆类别之签账、网上零售签账、酒席宴会、私人宴会、包场派对及设于酒店/百货公司/俱乐部/会所内之食肆/饮食专柜或个别商户之收单银行所鉴定之商户编号为非有关行业之正确商户编号或其他未经许可之签账。
    - 电子产品：指于本地电子产品商户所作之合格零售签账，但并不包括商户根据恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商户编号不时界定为非电子产品行业之正确商户编号或个别商户之收单银行所鉴定之商户编号为非有关行业之正确商户编号或其他未经许可之签账。
    - 休闲娱乐：指于本地休闲娱乐商户之合格零售签账，但并不包括商户根据恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商户编号不时界定为非休闲娱乐行业之正确商户编号或个别商户之收单银行所鉴定之商户编号为非有关行业之正确商户编号或其他未经许可之签账。
- 合格零售签账指于优惠期内以合格信用卡完成的零售签账，其中并不包括网上缴费（包括但不限于缴交水费、电费、保险费、其他银行及信用卡账项等）、交税、所有保险公司签账、所有 Alipay 及 Wechat Pay 之签账、电话/传真订购（包括缴费及购物）、于香港以外的销售点所进行的网上交易以外港币交易（「DCC交易」）、购买礼券、分期付款、结帐转户、「八达通自动增值」款项（包括透过电子钱包或任何其他途径增值 Smart Octopus）、购买及/或充值储值卡或电子钱包的签账交易、于金融机构/非金融机构购买产品服务的交易（包括但不限于外汇、汇票、旅行支票、存款及过数/转账）、现金透支、现金透支手续费、兑换筹码、自动转账、常行付款授权指示、信用卡年费、卡类手续费、财务费用、逾期罚款。

9. 每个合资格信用卡户口就合资格网上零售签账及合资格自选签账类别签账于每个历月最多合共可额外获享 \$500 +FUN Dollars 回赠。
10. 本奖赏之额外 +FUN Dollars 回赠将计算至每个历月之最后一日所作之合资格零售签账，额外 +FUN Dollars 回赠将根据下列所述之时间自动存入合资格信用卡户口内。该信用卡户口于存入有关之 +FUN Dollars 回赠时，必须仍然有效及信用状况良好。持卡人届时可登入恒生个人 e-Banking (如适用) 或致电 24 小时恒生信用卡推广热线 2998 6899 查询有关奖赏详情。

所作合资格交易之月份	存入合资格信用卡户口之时间
2024 年 1 月 1 日至 2 月 29 日	2024 年 3 月 31 日或之前
2024 年 3 月 1 日至 31 日	2024 年 4 月 30 日或之前
2024 年 4 月 1 日至 30 日	2024 年 5 月 31 日或之前
2024 年 5 月 1 日至 31 日	2024 年 6 月 30 日或之前
2024 年 6 月 1 日至 30 日	2024 年 7 月 31 日或之前

11. 奖赏将以整数为单位，不足 \$1 +FUN Dollars 则不获计算。奖赏以总累积签账净值计算，签账净值为已登记之合资格信用卡之最后签账金额，如使用折扣优惠或 +FUN Dollars/Merchant Dollars 均不会计算入签账净值。
12. 任何最后被取消/退回或被发现为虚假之交易均不适用于是次奖赏。
13. 在任何情况下，所有登记恕不能更改或取消，所获得之 +FUN Dollars 回赠亦不得转让或兑换现金。
14. 恒生将根据储存于恒生的交易纪录，以决定持卡人是否符合获赠回赠奖赏。如有任何争议，将以恒生之纪录为准。
15. 持卡人必须保留每项已志账之签账存根正本，恒生保留要求持卡人出示签账存根正本以作核实之权利，已递交给恒生的签账存根将不获发还。
16. 此推广所涉及之产品、服务及资讯均由个别参与商户直接售卖及提供给持卡人，因此，所有有关责任亦由商户全权负责。
17. 恒生全权酌情决定合资格零售签账及界定合资格商户编号。持卡人进行所有签账前，恒生恕不负责厘清该项签账合资格与否。
18. 使用 +FUN Dollars 须受恒生信用卡会员奖赏计划之条款及细则约束，详情请致电 24 小时恒生信用卡推广热线 2998 6899。
19. 除另有订明外，本奖赏不可与其他 +FUN Dollars 推广同时享用。
20. 如有任何争议，恒生保留最终决定权。
21. 恒生保留随时更改或终止以上各奖赏及不时修改各项奖赏之条款及细则之权利，毋须另行通知。
22. 除持卡人及恒生 (包括其继承人及受让人) 以外，并无其他人士有权按《合约 (第三者权利) 条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
23. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
24. 本条款及细则受现行监管规定约束。
25. 本条款及细则之中英文文本如有歧异，概以英文本为准。

## 2024 恒生 MMPOWER World Mastercard +FUN Dollars 獎賞計劃 – 優惠延長

- 此優惠為「2024 年恒生 MMPOWER World Mastercard +FUN Dollars 獎賞計劃」之延長優惠。+FUN Dollars 獎賞計劃（「獎賞」）優惠期由 2024 年 7 月 1 日至 2025 年 12 月 31 日，包括首尾兩日（「優惠期」），並只適用於恒生 MMPOWER World Mastercard（「合資格信用卡」）。
- 合資格信用卡持卡人（「持卡人」）可憑其合資格信用卡於第 3 條所訂明類別簽賬以獲得 +FUN Dollars 獎賞。
- 持卡人需以合資格信用卡於 [hangseng.com/mpower](https://hangseng.com/mpower) 登記，每月合資格零售簽賬滿 HKD5,000，並於以下所列明之指定簽賬類別作合資格零售簽賬（如第 8 條所訂明），有關合資格零售簽賬可獲高達 6% +FUN Dollars 獎賞，可獲之獎賞如下：

	指定簽賬類別	回贈比率*	每月回贈上限
1	合資格海外外幣簽賬（如第 7a 條所訂明）	6%	\$500 +FUN Dollars
2	合資格網上零售簽賬（如第 7b 條所訂明）	5%	
3	合資格自選簽賬類別簽賬 – 持卡人可於 3 個自選簽賬類別中選擇最多 2 個，包括餐飲、電子產品及娛樂（如第 7c 條所訂明）	1%	

\* 回贈已包括恒生信用卡基本之 0.4% +FUN Dollars（即簽賬每滿 HKD250，可賺取 \$1 +FUN Dollars）。

- 合資格海外外幣簽賬、合資格網上零售簽賬與合資格自選簽賬類別簽賬不會重覆計算；於網上進行的自選簽賬類別簽賬，若符合合資格網上零售簽賬，只可享合資格網上零售簽賬獎賞。恒生銀行有限公司（「恒生」）全權酌情決定合資格零售簽賬的類別並將以恒生之紀錄為準。
- 已作「2024 年恒生 MMPOWER World Mastercard +FUN Dollars 獎賞計劃」登記之客戶不需再次登記，所選之自選簽賬類別將繼續適用直至優惠完結。客戶於優惠期內經網上成功以合資格信用卡登記 1 次，方可享有本獎賞。如持卡人重複登記，將以其首次之成功登記為準。成功登記後，已選定的自選簽賬類別將不可更改或撤銷。相關簽賬獎賞將於成功登記日起開始計算。每曆月之合資格零售簽賬需於簽賬後 15 天內誌賬於有關合資格信用卡戶口內方可以獲享獎賞。該獎賞將計算入該曆月之獎賞及每月最高可獲之獎賞。
- 如信用卡主卡及其附屬卡共用同一信用額，每曆月合資格零售簽賬金額將合併計算，而所獲得之獎賞將會存入主卡戶口內。附屬卡戶口將不會獲得本獎賞。
- 合資格海外外幣簽賬、合資格網上零售簽賬及合資格自選簽賬類別簽賬：
  - 合資格海外外幣簽賬指於海外以外幣所作之合資格零售簽賬，
  - 合資格網上零售簽賬指於網上以港幣或外幣付款，不論交易國家或貨幣之合資格零售簽賬（「合資格網上零售簽賬」），簽賬金額以信用卡月結單上的簽賬貨幣及已折算為港幣之金額為準。合資格網上零售簽賬只會被計算為合資格網上零售簽賬類別內。
  - 合資格自選類別簽賬 – 持卡人於下列 3 個簽賬類別最多可登記 2 個：
    - 餐飲：指於本地餐廳食肆（不包括快餐店）所作之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非本地食肆類別之簽賬、網上零售簽賬、酒席宴會、私人宴會、包場派對及設於酒店/百貨公司/俱樂部/會所內之食肆/飲食專櫃或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
    - 電子產品：指於本地電子產品商戶所作之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非電子產品行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
    - 休閒娛樂：指於本地休閒娛樂商戶之合資格零售簽賬，但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非休閒娛樂行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
- 合資格零售簽賬指於優惠期內以合資格信用卡完成的零售簽賬，其中並不包括網上繳費（包括但不限於繳交水費、電費、保險費、其他銀行及信用卡賬項等）、交稅、所有保險公司簽賬、所有 Alipay 及 Wechat Pay 之簽賬、電話/傳真訂購（包括繳費及購物）、於香港以外的銷售點所進行的港幣交易（「DCC 交易」）、購買禮券、分期付款、結餘轉戶、「八達通自動增值」款項（包括透過電子錢包或任何其他途徑增值 Smart Octopus）、購買及/或充值儲值卡或電子錢包的簽賬交易、於金融機構/非金融機構購買產品服務的交易（包括但不限於外匯、匯票、旅行支票、存款及過數/轉賬）、現金透支、現金透支手續費、兌換籌碼、自動轉賬、常行付款授權指示、信用卡年費、卡類手續費、財務費用、逾期罰款。

9. 每個合資格信用卡戶口就合資格網上零售簽賬及合資格自選簽賬類別簽賬於每個曆月最多合共可額外獲享 \$500 +FUN Dollars 回贈。
10. 本獎賞之額外 +FUN Dollars 回贈將計算至每個曆月之最後一日所作之合資格零售簽賬，本行將於 2 個曆月內將額外 +FUN Dollars 回贈自動存入合資格信用卡戶口內。該信用卡戶口於存入有關之 +FUN Dollars 回贈時，必須仍然有效及信用狀況良好。持卡人屆時可登入恒生個人 e-Banking (如適用) 或致電 24 小時恒生信用卡推廣熱線 2998 6899 查詢有關獎賞詳情。
11. 獎賞將以整數為單位，不足 \$1 +FUN Dollars 則不獲計算。獎賞以總累積簽賬淨值計算，簽賬淨值為已登記之合資格信用卡之最後簽賬金額，如使用折扣優惠或 +FUN Dollars/Merchant Dollars 均不會計算入簽賬淨值。
12. 任何最後被取消/退回或被發現為虛假之交易均不適用於是次獎賞。
13. 在任何情況下，所有登記恕不能更改或取消，所獲得之 +FUN Dollars 回贈亦不得轉讓或兌換現金。
14. 恒生將根據儲存於恒生的交易紀錄，以決定持卡人是否符合獲贈回贈獎賞。如有任何爭議，將以恒生之紀錄為準。
15. 持卡人必須保留每項已誌賬之簽賬存根正本，恒生保留要求持卡人出示簽賬存根正本以作核實之權利，已遞交給恒生的簽賬存根將不獲發還。
16. 此推廣所涉及之產品、服務及資訊均由個別參與商戶直接售賣及提供給持卡人，因此，所有有關責任亦由商戶全權負責。
17. 恒生全權酌情決定合資格零售簽賬及界定合資格商戶編號。持卡人進行所有簽賬前，恒生恕不負責釐清該項簽賬合資格與否。
18. 使用 +FUN Dollars 須受恒生信用卡會員獎賞計劃之條款及細則約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。
19. 除另有訂明外，本獎賞不可與其他 +FUN Dollars 推廣同時享用。
20. 如有任何爭議，恒生保留最終決定權。
21. 恒生保留隨時更改或終止以上各獎賞及不時修改各項獎賞之條款及細則之權利，毋須另行通知。
22. 除持卡人及恒生 (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。
23. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
24. 本條款及細則受現行監管規定約束。
25. 本條款及細則之中英文文本如有歧異，概以英文本為準。