

## Terms and Conditions of “Fortress Wow Reward”

### General Terms and Conditions:

1. The promotion period is valid from 1 July to 31 August 2025, both dates inclusive (“Promotion Period”).
2. The “Extra Rewards” and “Up to 50% off on Selected Products” offers are applicable to all Hong Kong physical stores of Fortress (“Merchant”), including the Samsung Partnership (address: Shop 602, New Town Plaza, Shatin), New Town Plaza Xiaomi (address: Shop No. 614, Level 6, New Town Plaza, Phase 1, Shatin, New Territories) and Kai Tin Shopping Centre Xiaomi (address: Shop No.204, 2/F, Kai Tin Shopping Centre, Lam Tin, Kowloon) operated by the Merchant, and Fortress’s online store (unless otherwise specified).
3. Customers must settle the payment with the related eligible Credit Cards (“Eligible Credit Card(s)”) as specified below to enjoy the corresponding offers:
  - a. “Extra Rewards” – Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Supplementary Card, Hang Seng Bupa Card, Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards.
  - b. “Up to 50% off on Selected Products” – Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Hang Seng Bupa Card, Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards.
4. Customers must successfully register “Extra Rewards” once via online registration web page during the Promotion Period. Upon completion of registration, Customers will receive a reference number, which shall be final and conclusive. Customers can also register via +FUN Centre in Hang Seng Personal Banking mobile app (Log on Hang Seng Personal Banking mobile app. Select “Cards” > “+FUN Centre” > Select this Promotion and register). Each customer only needs to register once. All eligible Principal Credit Cards under the customer’s name will participate in this Promotion. If a Customer registers repeatedly, only the first registration is valid. Only Eligible Transactions made from the registration date to the end of the Promotion Period will be counted for the Reward.  
**Once the customers have successfully registered for this Promotion, they will not be able to enjoy “+FUN Everyday Spending Rewards” and “Hang Seng Visa Credit Card Summer Reward Double Up” simultaneously for related transactions at the Merchant. Terms and conditions apply, please visit [hangseng.com/promotion](https://hangseng.com/promotion) for details.**
5. The net spending amount is the final amount charged to the Eligible Principal Credit Card. The use of any discount/ +FUN Dollars / cash or gift vouchers / other discounts / offers will not be taken into account; the reward is based on the net spending amount in integral, less than HKD1 of net spending amount will not be calculated.
6. Eligible transactions of corresponding offers (“Eligible Transactions”) are as below:
  - a. “Extra Rewards” – Customers are required to spend designated amount in a single net purchase (split transactions, instalment purchases, voucher / gift card purchases, Octopus add value and transactions via e-wallets are excluded; the deducted +FUN Dollars amount will not be included when calculating this net

spending) with the Eligible Principal Credit Cards at the Merchant. For the details of the designated amount and the respective Extra Reward, please refer to the offer table of this promotion page.

- b. "Up to 50% off on Selected Products" – Customers are required to make purchases with Eligible Credit Cards at the Merchant (transactions via e-wallets at physical stores, transactions via e-wallets and transactions via mobile payments on online store are excluded).
7. All Eligible Transactions must be completed within the period from the registration date to the end of the Promotion Period, and posted to the relevant card account 14 days after the Promotion Period. If the Customer made more than one Eligible Transaction on the same day, only the transaction with the highest reward amount will be calculated as the Eligible Transaction, regardless of whether the transaction is made via Fortress physical stores or online store.
8. The "Extra Rewards" will be credited to Eligible Credit Card accounts with the highest accumulated Eligible Transaction maintained in Hang Seng's record in November 2025. Such credit card accounts should remain valid and in good standing when the relevant rewards are credited. Customer can log in to Hang Seng Personal e-Banking (if applicable) or call 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
9. Upon registering this Promotion, customer shall be deemed to agree to and accept the transfer, by the Merchant to Hang Seng Bank Limited ("Hang Seng"), of the data and information relating to the transactions made by the Customer during the Promotion Period using Hang Seng Credit Card for the purposes of calculating and verifying the Extra Rewards entitlement for this Promotion.
10. Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Program. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899. Hang Seng enJoy Card Reward Points is subject to the terms and condition of Hang Seng enJoy Card Reward Points Programme, please call our 24-Hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
11. Hang Seng will determine the eligibility of all +FUN Dollars / Reward Points based on transaction records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
12. All transactions which are found to be fraudulent or eventually cancelled / returned will be considered as ineligible transactions and are not applicable to this Promotion.
13. Customers must keep original sales slips of all posted transactions. Hang Seng reserves the right to request customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
14. No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars / Reward Points cannot be transferred or converted into cash under any circumstances.
15. Unless otherwise specified, all the offers under this Promotion can be used in conjunction, but any one of such offers cannot be used in conjunction with other promotional offers and cannot be redeemed for cash or other products.

16. All product details and prices, which are provided by the Merchant, are for reference only, and are subject to change without further notice. Selected Products are only available while stocks last. The details, prices and availability of all products are subject to the latest updates from the Merchant.
17. All products, services and information related to this Promotion are directly sold and supplied to customers by the Merchant who is solely responsible for all related obligations and liabilities.
18. The Promotion is governed by these Terms and Conditions and other terms and conditions stipulated by the Merchant. Hang Seng and the Merchant reserve the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof at any time without prior notice. In case of any disputes, the decision of Hang Seng and the Merchant shall be final.
19. 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.
20. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. These Terms and Conditions are subject to prevailing regulatory requirements.
22. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

**Specific Terms and Conditions of “Extra Rewards”:**

23. The reward for each customer in this Promotion is limited to a maximum of an extra \$750 +FUN Dollars (Hang Seng Credit Card) / 150,000 Reward Points (enJoy Card) for the whole Promotion Period.

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



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