「豐澤購物激賞」(「推廣」) 之條款及細則：

一般條款及細則：

1. 優惠期由 2026 年 11 月 1 日至 12 月 31 日，包括首尾兩天（「優惠期」）。
2. 「額外獎賞」及「精選貨品低至 5 折」優惠適用於豐澤（「商戶」）之所有香港門市，包括由商戶營運之 Samsung Partnershop（地址：沙田新城市廣場一期 6 樓 602 號舖）、沙田新城市廣場小米店（地址：沙田新城市廣場一期 6 樓 606 號舖）、藍田啟田商場小米店（地址：九龍觀塘藍田啟田商場 2 樓 204 號舖）及豐澤網店（除特別註明外）。
3. 客戶必須以相關優惠之合資格信用卡（「合資格信用卡」）簽賬，方可享有有關優惠：
    a. 「額外獎賞」只適用於恒生信用卡、聯營卡及 enJoy 消費卡之主卡持卡人，惟不適用於附屬卡、商務卡、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。
    b. 「精選貨品低至 5 折」只適用於恒生信用卡、聯營卡及 enJoy 消費卡，惟不適用於商務卡、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。
4. 客戶須於優惠期內成功登記一次，方可享有「額外獎賞」優惠。客戶可透過恒生個人流動理財服務應用程式內 +FUN Centre 登記（登入恒生個人流動理財服務應用程式，從左列選擇「卡類 」>

Terms and Conditions of "Fortress Wow Reward" (the "Promotion")

General Terms and Conditions:

1. The promotion period is valid from 1 November to 31 December 2026, 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 Partnershop (address: Shop 602, Phase 1, New Town Plaza, Shatin, New Territories), New Town Plaza Xiaomi (address: Shop No. 606, 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 eShop (unless otherwise specified).
3. Customers must settle the payment with the related eligible Credit Cards (the "Eligible Credit Card(s)") as specified below to enjoy the corresponding offers:
    a. "Extra Rewards" is only applicable to Principal cardholders of Hang Seng Credit Card, Affinity Card and enJoy Spending Card, but excluding Supplementary Card, Commercial Card, Business Card, other Spending Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards.
    b. "Up to 50% off on Selected Products" is only applicable to Hang Seng Credit Card, Affinity Card and enJoy Spending Card, but excluding Commercial Card, Business Card, other Spending Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping Mastercard and Private Label Cards.
4. Customers must successfully register "Extra Rewards" once during the Promotion Period. Customers can register via the

「 +FUN Centre 」> 選擇此推廣並進行登記）。每位客戶只需登記一次，其名下的所有合資格信用卡主卡都將參與此次推廣活動。如客戶重複登記，將以其首次之成功登記為準。獎賞只計算由登記日起至優惠期完結日內完成之合資格交易。 5. 簽賬淨額為合資格信用卡主卡之最後簽賬金額，使用折扣優惠 / +FUN Dollars / 現金券或禮券 / 其他折扣 / 優惠均不會計算入簽賬淨額；額外之 +FUN Dollars / yuu 積分將以每單合資格交易之金額獨立計算。額外之 +FUN Dollars / yuu 積分將下調至最接近的整數以整數為單位，不足 $1 +FUN Dollar / 1 yuu 積分則不獲計算及獎賞。 6. 各優惠之合資格簽賬（「合資格簽賬」）如以下所列： a. 「額外獎賞」— 客戶須以合資格信用卡主卡於商戶進行單筆簽賬，並達到指定簽賬淨值。指定簽賬淨值不包括分拆簽賬、分期購物簽賬、購買禮券／禮物卡、八達通增值、透過電子錢包（包括 AlipayHK、WeChat Pay HK、Tap & Go 及 PayMe by HSBC）進行的簽賬，以及以 +FUN Dollars 抵扣的金額。惟透過 Apple Pay、Google Pay™ 及 Samsung Pay™ 等流動支付工具（不包括電子錢包）進行的交易，則可計算為合資格簽賬。有關指定金額及相應之額外獎賞，請參閱此推廣專頁之優惠列表。 b. 「精選貨品低至 5 折」— 客戶須以合資格信用卡於商戶簽賬購買精選貨品；惟本優	+FUN Centre in the Hang Seng Personal Banking mobile app (Log on Hang Seng Personal Banking mobile app. 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 Extra Rewards. 5. The net spending amount is the final amount charged to the Eligible Principal Credit Card. The use of any discount/ +FUN Dollars / cash vouchers or gift vouchers / other discounts / offers will not be taken into account. The extra +FUN Dollars / yuu Points will be calculated separately based on the amount of each Eligible Transaction. The extra +FUN Dollars / yuu Points rewarded will be rounded down to the nearest dollar / point. The +FUN Dollars / yuu Points less than $1 +FUN Dollar / 1 yuu Point will not be rewarded. 6. Eligible transactions of corresponding offers ("Eligible Transactions") are as below: a. "Extra Rewards" – Customers must make a single transaction with an Eligible Principal Credit Card at the Merchant and meet the specified net transaction amount. The specified net transaction amount excludes split transactions, instalment transactions, purchases of vouchers/gift cards, Octopus top-up transactions, transactions made through e-wallets (including AlipayHK, WeChat Pay HK, Tap & Go and PayMe by HSBC), and any amount redeemed using +FUN Dollars. However, transactions made through mobile payment tools such as Apple Pay, Google Pay™ and Samsung Pay™ (excluding e-wallets) will be counted as Eligible Transactions. Please refer to the offer list on this promotion webpage for the specified

惠不適用於於門市透過電子錢包（包括 AlipayHK、WeChat Pay HK、Tap & Go 及 PayMe by HSBC）進行的簽賬，亦不適用於於網店透過電子錢包（包括 AlipayHK、WeChat Pay HK、Tap & Go 及 PayMe by HSBC）或流動支付工具（包括 Apple Pay、Google Pay™ 及 Samsung Pay™）進行的簽賬。 7. 所有合資格簽賬須於登記日起至優惠完結日內完成，並於優惠期完結後 14 日內誌賬於有關合資格信用卡卡戶口內。客戶若於同一日（不論於豐澤門市或網店）簽賬多於 1 項合資格簽賬，則只計算其中 1 項為合資格交易（以最高獎賞額為準）。 8. 「額外獎賞」將於 2027 年 3 月份內存入恒生紀錄中累積合資格簽賬淨額最高的合資格信用卡戶口內。而該戶口於獎賞存入時必須仍然有效及信用狀況良好。客戶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。 9. 客戶一經登記本推廣將被視為同意並接受參與商戶向恒生銀行有限公司（「恒生」）轉移於優惠期內使用恒生信用卡的交易內容及資料，以用作計算和核實客戶於本推廣賺取之額外獎賞。 10. 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。恒生 enJoy 卡積分獎賞須受恒生 enJoy 卡積分獎賞計劃的章則及條款約	transaction amounts and corresponding Extra Rewards. b. “Up to 50% off on Selected Products” – Customers must make purchases of selected products at the Merchant using an Eligible Credit Card. This offer is not applicable to transactions made in-store through e-wallets (including AlipayHK, WeChat Pay HK, Tap & Go and PayMe by HSBC), or transactions made online through e-wallets (including AlipayHK, WeChat Pay HK, Tap & Go and PayMe by HSBC) or mobile payment tools (including Apple Pay, Google Pay™ and Samsung Pay™). 7. All Eligible Transactions must be completed within the period from the registration date to the end of the Promotion Period and be posted to the relevant Eligible Credit Card account within 14 days after the end of Promotion Period. If the Customer makes 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 the eShop. 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 March 2027. 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

束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。 11. 恒生將根據儲存於恒生的交易紀錄，以決定客戶是否符合獲贈 +FUN Dollars / 積分獎賞。如有任何爭議，將以恒生之紀錄為準。 12. 任何被發現為虛假交易或最後被取消 / 退回之交易，皆為不合資格之交易及不適用於是次推廣。 13. 客戶必須保留每項已誌賬之交易存根正本，恒生保留要求客戶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。 14. 在任何情況下，所有登記恕不能更改或取消，所獲得之 +FUN Dollars / 積分獎賞亦將不得轉讓或兌換現金。 15. 除特別註明外，以上優惠可同時使用，而前述之任何一項優惠均不可與其他推廣優惠同時使用，亦不可兌換現金或其他貨品。 16. 所有貨品資料及價格由商戶提供並只供參考，如有任何更改，恕不另行通知。指定貨品數量有限，售完即止。貨品資料、價格及供應以商戶最新公佈為準。 17. 此推廣所涉及之貨品、服務及資訊均由商戶直接售賣及提供給客戶，因此，所有有關責任及義務亦由商戶全權負責。 18. 優惠須受此條款及細則及有關參與商戶的其他條款及細則約束。恒生及商戶保留權利隨時暫停、更改或終止上述優惠及更改其條款及細則，毋須另行通知。如有任何爭議，恒生及商戶保留最終決定權。	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.

19. 除客戶及恒生（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。
20. 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。
21. 本條款及細則受現行監管規定約束。
22. 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。

「額外獎賞」之條款及細則：

23. 於整個優惠期內，每位客戶最多可享額外$450 +FUN Dollars（恒生信用卡）／90,000 積分獎賞（enJoy 卡）。每位客戶於整個優惠期內，每個「額外獎賞」級別最多可享一次額外獎賞；每位客戶就額外獲享的$100、$150 或$200 +FUN Dollars 以及 20,000、30,000 及 40,000 積分獎賞回贈，均只可各享一次。

<table>
<tr><th>單一簽賬淨值滿以下指定金額</th><th>合資格信用卡</th><th>合資格 Visa 信用卡</th></tr>
<tr><td>港幣 4,000 – 港幣 7,999</td><td colspan="2">$100 +FUN Dollars / 20,000 積分獎賞</td></tr>
<tr><td>港幣 8,000 – 港幣 11,999</td><td rowspan="2">$200 +FUN Dollars / 40,000 積分獎賞</td><td>$200 +FUN Dollars / 40,000 積分獎賞</td></tr>
<tr><td>港幣 12,000 或以上</td><td>額外$150 +FUN Dollars / 30,000</td></tr>
</table>

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. During the entire Promotion Period, the reward for each customer is limited to a maximum of an extra $450 +FUN Dollars (Hang Seng Credit Card) / 90,000 Reward Points (enJoy Card). Each customer is eligible to receive the "Extra Reward" once for each tier during the Promotion Period. Each customer may receive the extra reward rebate of $100, $150 or $200

		積分獎賞；即合共 $350 +FUN Dollars / 70,000 積分獎賞

單一簽賬淨值滿港幣 4,000 至港幣 7,999，可享$100 +FUN Dollars 或 20,000 積分獎賞；單一簽賬淨值滿港幣 8,000 或以上，可享$200 +FUN Dollars 或 40,000 積分獎賞；單一簽賬淨值滿港幣 12,000 或以上並使用合資格 Visa 信用卡支付，可享額外$150 +FUN Dollars 或 30,000 積分獎賞。

借定唔借？還得到先好借!

+FUN Dollars, and the 20,000, 30,000 or 40,000 Reward Points, respectively, once only.

Spend the designated amount below in a single net purchase	**Eligible Credit Card**	**Eligible Visa Credit Card**
HKD4,000 – HKD7,999	$100 +FUN Dollars / 20,000 Reward Points	
HKD8,000 – HKD11,999	$200 +FUN Dollars / 40,000 Reward Points	$200 +FUN Dollars / 40,000 Reward Points
HKD12,000 or above		Extra $150 +FUN Dollars / 30,000 Reward Points, bringing the total reward to $350 +FUN Dollars / 70,000 Reward Points

For a single net transaction amount of HKD4,000 to HKD7,999, the customer can receive either $100 +FUN Dollars or 20,000 Reward Points, for a single net transaction amount of HKD8,000 or above,, the customer can receive either $200 +FUN Dollars or 40,000 Reward Points, for a single net transaction amount of HKD12,000 or above with an Eligible Visa Credit Card, the customer can receive an extra $150 +FUN Dollars or 30,000 Reward Points.

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