

「Visa 信用卡限定優惠」推廣（「推廣」）之條款及細則：

1. 本推廣之推廣期由 **2025 年 1 月 20 日至 2025 年 2 月 28 日**（包括首尾兩日）（「推廣期」），Visa 將根據儲存於 Visa 的交易紀錄，以決定客戶是否符合獲贈額外獎賞。如有任何爭議，將以 Visa 之紀錄為準。
2. 本推廣只適用於指定發卡銀行於香港發行的指定 Visa 卡（「合資格信用卡」）或其聯營卡之主卡或其名下附屬卡之客戶（「合資格客戶」），包括富邦銀行（香港）、中銀信用卡（國際）、恆生銀行、上海商業銀行、香港上海匯豐銀行、東亞銀行、中國建設銀行（亞洲）、中信銀行國際、大新銀行、星展銀行（香港）、招商永隆銀行、渣打銀行（香港）、中國工商銀行（亞洲）、安信信貸有限公司、ZA 眾安銀行、Reap Technologies、Currenxie、K Cash 集團有限公司、交通銀行（香港）有限公司及天星銀行。
3. 合資格客戶必須使用於香港發行有效的合資格信用卡主卡/附屬卡並透過 VisaNET 簽賬及繳付所有款項，包括按金（如適用），方可享用額外獎賞。
3. 若於同一日同一信用卡，不論於惠康、Market Place、3hreesixty、Oliver's the Delicatessen 實體門市，惠康/ Market Place 網店或 yuu 網購有多於 1 項簽賬淨值滿各項優惠指定金額之交易，則只計算其中 1 項為合資格交易（以最高簽賬額為準）。如合資格信用卡賬戶設有附屬卡，主卡及附屬卡會被視為獨立合資格信用卡（即每張合資格信用卡之簽賬交易金額、回贈上限均會分別獨立計算）。如有任何爭議，將以 Visa 之紀錄為準。
4. 有關現金回贈將於合資格簽賬成功誌賬後及於相應退款交易誌賬將於 **2025 年 4 月**或之前以退款交易形式退回至合資格客戶之同一合資格信用卡賬戶內（「退款交易」），並顯示於月結單上。退款交易相關之積分/回贈獎賞（如有）將於退款交易誌賬之月結單週期內從合資格信用卡賬戶中扣除，惟合資格簽賬及退款交易誌賬可能顯示在不同的月結單週期。
5. 現金回贈不可兌換現金、積分或其他產品、服務或折扣，並不能被退回及不可轉讓予他人或轉讓於其他賬戶。
6. 如參與商戶結束營業，有關推廣將會即時停止。
7. 所有服務均由參與商戶提供予合資格客戶。有關服務之質素，一概由參與商戶負責。Visa 並非有關服務之供應商，恕不會對有關服務之質素作任何陳述或保證。如客戶對有關服務有任何爭議或投訴，請直接聯絡參與商戶。
8. Visa 將根據儲存於 Visa 之簽賬紀錄，以決定合資格客戶是否符合獲享相關現金回贈之資格。合資格客戶必須於整個推廣期內及現金回贈發放時仍然持有有效之合資格信用卡及擁有良好信貸記錄，而有關之合資格簽賬必須已誌賬。

9.合資格客戶必須保留有關之合資格簽賬交易確認紀錄，如有任何爭議，Visa 保留要求合資格客戶提供該記錄或有關簽賬的其他文件或證據的權利，以作核實。已遞交之文件或證據（不論正本或副本）將不獲發還。Visa 保留對有關簽賬是否符合資格之最終決定權。

10.於本推廣內，如任何用作計算相關現金回贈之有關交易涉及詐騙、有濫用成份或被撤銷、取消或退款，Visa 有權從相關合資格客戶之信用卡戶口扣除相關現金回贈之等值而無須另行通知。

11. Visa 及參與商戶保留隨時修改本條款及細則或取消／終止本推廣或更改本推廣內容之權利而無須事先通知。如有任何爭議，Visa 及參與商戶將保留最終決定權。

12.本文所載之條款及細則將成為規限使用合資格信用卡的合約之一部份，並須按該合約詮釋。如本條款及細則與該合約有任何抵觸，將以本條款及細則為準。

13.本條款及細則受香港法律管轄並應根據香港法律詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。

14.任何人士若非本條款及細則的一方，不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。

15.本條款及細則之中英文版本如有歧異，一概以英文版本為準。

優惠 1: 於店內單一簽賬淨值滿 HKD500 或以上可獲贈 40 港元現金回贈 條款及細則（「優惠 1」）

1. 優惠 1 適用於香港惠康，Market Place、3hreesixty 及 Oliver's The Delicatessen 之實體分店（「優惠 1 之參與商戶門市」）。
2. 優惠 1 之合資格交易為客戶於推廣期內於優惠之參與商戶門市，單一簽賬消費金額淨值滿 HKD500 或以上方可獲贈 40 港元現金回贈；惟不適用於以下簽賬，包括但不限於透過電子錢包的交易（包括但不限於八達通、AlipayHK、WeChat Pay HK、PayMe、TNG、拍住賞及 PayPal），購買購物/現金禮券、任何節慶食品之禮券、嬰兒紙尿片禮券、所有初生嬰兒配方奶粉（一號嬰兒奶粉）及任何印花推廣活動至換購品及塑膠購物袋收費之簽賬交易金額。如使用 yuu 積分、現金券或禮券、其他折扣或優惠均不會計算入簽賬淨值在內（「優惠 1 之合資格交易」）。
3. 於整個優惠期內，每張合資格信用卡於優惠 1 之額外獎賞上限為 **40 港元現金回贈**。如合資格信用卡賬戶設有附屬卡，主卡及附屬卡會被視為獨立合資格信用卡（即每張合資格信用卡之簽賬交易金額、回贈上限均會分別獨立計算）。

4. 優惠 1 之現金回贈名額根據 Visa 紀錄內的優惠 1 之合資格簽賬誌賬日期及時間為準，先到先得，額滿即止。

優惠 2 於惠康/Market Place 網店或 yuu 網購單一簽賬淨值滿 HKD1,000 或以上可獲贈 80 港元現金回贈

條款及細則（「優惠 2」）

1. 優惠 2 適用於惠康/ Market Place 網店或 yuu 網購（「優惠 2 之參與商戶」）。
2. 優惠 2 之合資格交易為客戶於推廣期內於優惠之參與商戶，單一簽賬消費金額淨值滿 HKD1,000 或以上方可獲贈 80 港元現金回贈；惟不適用於以下簽賬，包括但不限於透過電子錢包的交易（包括但不限於八達通、AlipayHK、WeChat Pay HK、PayMe、TNG、拍住賞及 PayPal），購買購物/現金禮券、任何節慶食品之禮券、嬰兒紙尿片禮券、所有初生嬰兒配方奶粉（一號嬰兒奶粉）及任何印花推廣活動至換購品及塑膠購物袋收費之簽賬交易金額。如使用 yuu 積分、現金券或禮券、其他折扣或優惠均不會計算入簽賬淨值在內（「優惠 2 之合資格交易」）。
3. 於整個優惠期內，**每張合資格信用卡於優惠 2 之額外獎賞上限為 80 港元現金回贈**。如合資格信用卡賬戶設有附屬卡，主卡及附屬卡會被視為獨立合資格信用卡（即每張合資格信用卡之簽賬交易金額、回贈上限均會分別獨立計算）。
4. 優惠 2 之現金回贈名額根據 Visa 紀錄內的優惠 2 之合資格簽賬誌賬日期及時間為準，先到先得，額滿即止。如網購訂單出現缺貨，則以退款後最後訂單結算及簽帳誌賬金額為準。

Terms and Conditions of "Visa Card Privilege " Promotion ("Promotion"):

1. The promotion period of the Promotion is from **20 Jan to 28 Feb 2025** (both dates inclusive) ("Promotion Period") . Spending is calculated based on relevant transaction dates as recorded by Visa.
2. The Promotion only applies to customers holding Principal Card or Supplementary Card of the Visa card or Co-brand card of the following issuing banks ("Eligible Cards"), including FUBON BANK (HONG KONG) LIMITED, BOC CREDIT CARD (INTERNATIONAL) LIMITED, HANG SENG BANK LIMITED, SHANGHAI COMMERCIAL BANK LIMITED, THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED, THE BANK OF EAST ASIA, LIMITED,

CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED, CHINA CITIC BANK INTERNATIONAL LIMITED, DAH SING BANK, LIMITED, DBS BANK (HONG KONG) LIMITED, CMB WING LUNG BANK LIMITED, STANDARD CHARTERED BANK (HONG KONG) LTD, INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED, PRIMECREDIT LIMITED, ZA BANK LIMITED, REAP TECHNOLOGIES LIMITED, CURRENXIE LIMITED, K CASH LIMITED, BANK OF COMMUNICATIONS, AIRSTAR BANK LIMITED (“Eligible Cardholders”).

3. Eligible Cardholders are required to settle all payment including deposit (if any) with valid Principal / Supplementary card of the Eligible Card issued in Hong Kong using VisaNET to enjoy the offer.

4. If more than one eligible transaction is made on the same day using the same card, only one of these transactions (with the highest transaction amount) will be calculated as the eligible transaction for each credit card, regardless of whether the transaction is made via at the Wellcome, Market Place, 3hreesixty, Oliver’s The Delicatessen physical stores, Wellcome / Market Place Online Shops or yuu Online Shop. In case of any disputes, Visa’s records shall prevail.

5. The Cash Rebate will be credited to the same Eligible Card account in the form of refund transaction on or before April_2025. The Refund Transaction will be shown on the relevant Eligible Card account statement. The bonus point / rebate reward earned (if any) from the Refund Transaction(s) will be cancelled or deducted from the Eligible Card account. Bonus points / rebate reward reversal will be applied in the same statement cycle in which the Refund Transaction is posted, which however may be different from the statement cycle of the corresponding Eligible Spending.

6. The Cash Rebate cannot be exchanged for cash, bonus points, or other products, services or discounts. It is not refundable and transferable to third parties or other accounts.

7. The Promotion mentioned herein shall be terminated immediately in the event that the Participating Merchant ceases its business.

8. Visa is not the supplier of the relevant services offered to the Eligible Cardholders by the Participating Merchant and shall not be responsible for any matters in relation to the relevant services. The Bank makes no representation or guarantee in respect of the relevant services. Any enquiries, comments or complaints about the relevant services should be directed to the Participating Merchant.

9. Visa will use the Visa's transaction record to determine the eligibility of Eligible Cardholders. The relevant Eligible Card should be maintained as valid and in good credit standing during the entire Promotion Period and when the Cash Rebate is to be offered and

credited into the relevant Eligible Card account. The relevant Eligible Spending must be posted.

10. Eligible Cardholder is required to keep record of relevant transactions. In case of any disputes, Visa reserves the right to require the Eligible Cardholder to submit relevant Eligible Spending record for verification purpose. Submitted Eligible Spending records and documents (whether original or copy) will not be returned.

11. In case of any fraud / abuse / reversal / cancellation of transactions in respect of which the relevant Cash Rebate under the Promotion is awarded, Visa reserves the right to debit the equivalent value of the relevant Cash Rebate from relevant Eligible Cardholder's account(s), as the case may be, without prior notice.

12. Visa and Participating Merchant reserve the right to amend these Terms and Conditions or cancel, suspend or amend the Promotion at any time without prior notice. Should any disputes arise, the decision of the Visa shall be final.

13. These Terms and Conditions shall form part of any applicable agreements governing the use of the Eligible Cards and shall be construed accordingly. In case of any conflict between these Terms and Conditions and aforementioned agreements, these Terms and Conditions shall prevail.

14. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these Terms and Conditions shall be subject to the nonexclusive jurisdiction of the courts of Hong Kong.

15. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

16. In the event of any discrepancy between the Chinese version and English version of these Terms and Conditions, the English version shall prevail.

“Offer 1” Enjoy \$40 Cash Rebate with a single net spending of HK\$500 or above in physical stores

Terms and Conditions for “Offer 1” (“Offer 1”)

1. Offer 1 is applicable to Wellcome, Market Place, 3hreesixty and Oliver’s The Delicatessen physical stores in Hong Kong (“Physical Stores of Participating Merchants for Offer 1”).

2. The eligible transactions for Offer 1 must be a single net spending of HK\$500 or above will be enjoy HK\$40 with the registered Eligible Credit Card (Physical Card) at Physical Stores of Participating Merchants for Offer 1 during the Promotion Period; Ineligible transactions include but are not limited to transactions made via digital wallet (including but not limited to Octopus, AlipayHK, WeChat Pay HK, PayMe, TNG, Tap & Go and PayPal), the purchases of gift/cash voucher, any festival/festive food related coupons, baby diaper coupons, all infant milk powder (stage 1) and any redemption merchandise for any stamp collection programmes or promotions and charges on plastic shopping bags will not be counted into the eligible spending amount. The use of yuu Reward Points cash or gift vouchers, other discounts or offers will not be taken into account when calculating Net Spending. (“Eligible Transaction for Offer 1”).
3. The Cash Rebate for each Eligible Credit Card in this Promotion is **limited to a maximum of HK\$40 Cash Rebate for the whole Promotion Period**. If there is a supplementary card under the Eligible Card account, the principal card and the supplementary card will be deemed as independent Eligible Card (i.e. eligible transactions, Rebate Cap of this Promotion for each Eligible Card will be counted individually and separately).
4. The Cash Rebate is on a first-come-first-served basis according to the Eligible Spending for Offer 1 posting date and time in the Visa's record. Quota full message will be shown on the Visa’s promotion page if the Cash Rebate quota in such phase is full.

“Offer 2” Enjoy \$80 Cash Rebate with a single net spending of HK\$1,000 or above in Wellcome and Market Place Online Shop or yuu Online Shop

Terms and Conditions for “Offer 2” (“Offer 2’)

1. Offer 2 is applicable to Wellcome and Market Place Online Shops, and yuu Online Shop (“Participating Merchants for Offer 2”).
2. The eligible transactions for Offer 2 must be a single net spending of HK\$1,000 or above will be enjoy HK\$80 with the registered Eligible Credit Card at Participating Merchants for Offer 2 during the Promotion Period; while not applicable to mobile payment made by UnionPay App or transactions via e-wallet, the purchases of gift/cash voucher, any festival/festive food related coupons, baby diaper coupons,

all infant milk powder (stage 1) and any redemption merchandise for any stamp collection programmes or promotions and charges on plastic shopping bags will not be counted into the eligible spending amount. The use of yuu Reward Points cash or gift vouchers, other discounts or offers will not be taken into account when calculating Net Spending. (“Eligible Transaction for Offer 2”).

3. The Cash Rebate for each Eligible Credit Card in this Promotion is **limited to a maximum of HK\$80 Cash Rebate for the whole Promotion Period**. If there is a supplementary card under the Eligible Card account, the principal card and the supplementary card will be deemed as independent Eligible Card (i.e. eligible transactions, Rebate Cap of this Promotion for each Eligible Card will be counted individually and separately).
4. The Cash Rebate is on a first-come-first-served basis according to the Eligible Spending for Offer 2 posting date and time in the Visa's record. Quota full message will be shown on the Visa's promotion page if the Cash Rebate quota in such phase is full. Should there be any out of stock on the online shop order, the transaction shall take the final amount after refund.