

“hello Summer” Terms and Conditions

1. This promotional / redemption event (the “**Event**”) is organized and operated under and part of the “hello Hang Lung Malls Rewards Program (hello 恒隆商場獎賞計劃)” (the “**hello Program**”), an integrated membership program managed and operated by Hang Lung Real Estate Agency Limited (“**HLREAL**”) (by itself and for and on behalf of Hang Lung Properties Limited) and which covers **Fashion Walk** which is situated at Great George Street, Paterson Street, Cleveland Street and Kingston Street, Causeway Bay, Hong Kong and **Grand Plaza** which is situated at 625 & 639 Nathan Road, Mongkok, Hong Kong (collectively, the “**Selected Hang Lung Mall(s)**”).
2. The Event is held during the period from July 1, 2025 to July 31, 2025 (both days inclusive)(the “**Promotion Period**”).
3. The terms and conditions (the “**hello Program T&C**”) of the hello Program which can be accessed via the “Hang Lung Malls App (恒隆商場手機應用程式)” (the “**Hang Lung Malls App**”), the “香港hello 恒隆商場獎賞計畫 WeChat Mini Program” (the “**hello WeChat Mini Program**”) or at www.hanglungmalls.com/en/tnc apply to the Event, save that in the event of any discrepancy or inconsistency between the hello Program T&C and these Terms and Conditions, the latter shall prevail. Unless otherwise defined, capitalized terms defined in the hello Program T&C shall have the same meanings when used in these Terms and Conditions.
4. **The Event**

Event Mechanism
<p>Upon conducting and successfully registering in accordance with the hello Program T&C one (1) or more Eligible Transactions at one (1) or more Participating Merchants from the food and beverage (F&B), personal care and beauty or fashion and accessories (F&A) categories located at a Selected Hang Lung Mall, a Member can receive designated rewards, provided that such Eligible Transactions are during the Promotion Period, in the following manner:</p> <p><u>Reward (1)</u> If the aggregate net transaction amount of the Eligible Transactions is HK\$600 or more but less than HK\$2,800, a Member can receive one (1) HK\$20 Hang Lung e-Coupon (the “HK\$20 e-Coupon(s)”) and one (1) HK\$20 Hang Lung Conditional e-Dining Coupon (the “HK\$20 Conditional e-Dining Coupon(s)”).</p> <p><u>Reward (2)</u> If the aggregate net transaction amount of the Eligible Transactions is HK\$2,800 or more but less than HK\$6,500, a Member can receive four (4) HK\$20 e-Coupons.</p>

Reward (3)

If the aggregate net transaction amount of the Eligible Transactions is HK\$6,500 or more, a Member can receive one (1) Jo Malone London Personal Care Gift e-Redemption Coupon (the “**Jo Malone e-Coupon(s)**”).

If a Member has already received Reward 1 and subsequently conducts further Eligible Transactions which entitle him to receive Reward 2, he will only in addition receive four (4) HK\$20 e-Coupons. If a Member has already received Rewards 1 and 2 and subsequently conducts further Eligible Transactions which entitle him to receive Reward 3, he will only in addition receive one (1) Jo Malone e-Coupon. As such, a Member is entitled to receive a maximum of five (5) HK\$20 e-Coupons, one (1) HK\$20 Conditional e-Dining Coupon, and one (1) Jo Malone e-Coupon only from the Event.

- (i) A total quota of 6,378 HK\$20 e-Coupons, 2,246 HK\$20 Conditional e-Dining Coupons and 247 Jo Malone e-Coupons to be awarded under this Event apply and they are available on a first-come, first-served basis while stocks last.
- (ii) Participating Merchants from the food and beverage (F&B), personal care and beauty, fashion & accessories (F&A) categories located at Selected Hang Lung Malls are listed at the Hang Lung Malls App, the hello WeChat Mini Program and <https://www.hanglungmalls.com/hang-lung-malls>.
- (iii) Eligible Transactions must be registered in accordance with the hello Program T&C (i.e. a Member must within seven (7) calendar days of the relevant transaction (inclusive of the day of the relevant transaction) register such Eligible Transaction). For illustration purposes, if the Eligible Transaction is conducted on July 31, 2025, it must be registered on or before 11:59pm on August 6, 2025, otherwise such transaction will not be counted towards the Event. When uploading receipts, please ensure that all information is filled in correctly. If the uploaded receipts or information are incorrect or incomplete, or if the uploaded receipts are damaged or outdated, the registration of the relevant receipts will be rejected.
- (iv) Under normal circumstances, all sales receipts and the corresponding electronic payment slips will be approved within fourteen (14) calendar days from the registration thereof. After such approval, the rewards under this Event will be issued and reflected in the “My Wallet” session in the Hang Lung Malls App or the hello WeChat Mini Program.
- (v) Terms and conditions apply to the HK\$20 e-Coupons, HK\$20 Conditional e-Dining Coupons and Jo Malone e-Coupons.
- (vi) The HK\$20 e-Coupons and HK\$20 e-Dining Conditional Coupons are valid for 14 days upon issuance and the Jo Malone e-Coupons are valid for 7 days upon issuance, and

will not be reissued after their expiry.

- (vii) A minimum spending requirement applies when using the HK\$20 Conditional Coupons. Each HK\$20 Conditional Coupon can be used for a single transaction with a minimum net spending of HK\$200 or above at a Hang Lung Conditional Coupon Participating Merchant. Two (2) HK\$20 Conditional Coupons can be used for a net spending of HK\$400, and so on. For each transaction, a maximum of five (5) Conditional Coupons can be used. Only the same type of Hang Lung Conditional Coupon with the same denomination can be used together. If the transaction amount exceeds the value of the Hang Lung Conditional Coupon(s) used, the Member must settle the difference. The e-Coupons and Conditional Coupons can be used at designated merchants situated at the Hang Lung Malls only, which are listed in the Hang Lung Malls App, the hello WeChat Mini Program and/or hello Program website's merchant page (<https://www.hanglungmalls.com/en/tnc>). Such list of designated merchants may be updated from time to time without prior notice.
 - (viii) Members must personally present the Jo Malone e-Coupons at the concierge counter located at Fashion Walk to redeem the Jo Malone London Personal Care Gifts within the validity period of such e-Redemption Coupon. The Jo Malone London Personal Care Gifts will be distributed randomly by concierge staff and Members cannot choose the scent of the rewards, and the rewards cannot be returned or exchanged. The concierge counter located at Fashion Walk is open from 10:00 to 22:00 from Mondays to Sundays (including public holidays) only and is located at G/F, Fashion Walk.
 - (ix) The Jo Malone London Personal Care Gifts are not supplied by HLREAL. Any enquiries in relation to Jo Malone London Personal Care Gifts and any other matters in connection therewith shall be directed to Jo Malone London.
 - (x) Eligible Transactions can also be conducted by Members with the benefits of other shopping privileges.
 - (xi) If a member subsequently cancels any registered Eligible Transaction, the corresponding transaction amount will be deducted and will not be counted towards the aggregate net transaction amount under the Event. Any award provided or redeemed under the Event will be cancelled or adjusted accordingly.
5. HLREAL may stamp all sales receipts, electronic payment slips and other documents which are presented in person. All sales receipts, electronic payment slips and other documents which have been presented in person (whether stamped or not) or uploaded through the Hang Lung Malls App or the hello WeChat Mini Program for registering Registered Spending, earning hello Points and/or participating in the Event can be used once only and will not be accepted again for the same purpose, unless otherwise stated.
6. Split payment receipts will not be accepted. Payment receipts issued by the same merchant

for the same goods and services cannot be split into more than one (1) sale receipt and/or electronic payment slip. Therefore, the transaction amount on the sales receipts and the corresponding electronic payment slips must be the same.

7. If an Eligible Transaction is paid by installments, only the transaction in respect of the first installment will entitle the Member to participate in the Event.
8. All coupons / certificates / vouchers / rewards (electronic, digital or otherwise) to be granted or offered under the Event shall not be varied, returned, replaced, cancelled, transferred, resold, refunded or exchanged for cash or discount or other products.
9. HLREAL reserves the absolute right to suspend, vary or cancel any benefits, gifts, discounts, offers, privileges, promotions, rewards, services and the like (collectively, the “Benefits”) to be granted or offered under the Event, or to shorten or lengthen the Promotion Period, at any time without any prior notice.
10. HLREAL may record the Event for marketing and promotional purposes and any other purposes it deems fit. Photos, videos, audio-records and any other types of medium taken of customers/Members (whether they participate in the Event or not and whether edited and with or without other persons or not) (collectively, the “Materials”) by or for and on behalf of HLREAL may be used, presented, published and disseminated in or through publications, newspapers, magazines, radio and television broadcasts, websites, mobile applications, emails, outdoor advertisements or any other types of medium by HLREAL and/or third parties as authorized by HLREAL and may be transferred by HLREAL to any other third party it deems fit for the aforementioned purposes, without the payment of any remuneration, royalty payments or any fees to such customers/Members. HLREAL has the absolute right to use the Materials. All intellectual property rights and proprietary rights of the Materials shall at all times be wholly and absolutely owned by HLREAL and/or third parties as directed by HLREAL. Such customers/Members are deemed to agree, confirm, warrant and undertake that they shall wholly waive and forever abandon all rights to pursue and be estopped from pursuing any action, claim, right, demand and set-off against HLREAL arising out of, or in connection with, the use of the Materials in accordance with this Section 10, whether in contract, tort, at common law, in equity, under statute or otherwise, in whatsoever jurisdiction.
11. Unless any Benefits are expressly and specifically stated to be supplied / provided / manufactured by HLREAL, the Benefits are not supplied / provided / manufactured by HLREAL. HLREAL does not in any way warrant the quality and condition of or any other matters in connection with such Benefits (including but not limited to fitness for any purpose) and shall not be held liable for the same. To the extent permitted under applicable laws, HLREAL shall not be held legally liable for any direct or indirect claims, demands, costs, charges, expenses, losses, damages and compensations arising out of or relating to such Benefits (including but not limited to the loss of Benefits due to the deletion of the Hang Lung Malls App or the hello

WeChat Mini Program, the termination of a Member's Membership, the change of contact details of a Member, the use of such Benefits by mistake, network or device failures or problems, technical errors or any other reason) and the Event.

12. HLREAL expressly welcomes its employees and staff members and its associated companies' employees and staff members (collectively, the "Staff" and together with the Staff's immediate family members, the "Associated Persons") and their respective immediate family members to join as Members and participate in the hello Program and the Event. HLREAL may at its sole and absolute discretion and at any time amend this Section 12 and deny the Associated Persons the right to join as Members and participate in the hello Program and the Event.
13. HLREAL may at its sole and absolute discretion determine a customer's/Member's eligibility to receive any Benefits.
14. HLREAL may at its sole and absolute discretion and at any time amend these Terms and Conditions or any aspect of the Event and/or withdraw or terminate the Event and/or its Benefits without prior notice. If there are any changes, the updated version containing such changes will be effective immediately. Your continued participation in the Event after any changes to these Terms and Conditions will constitute your acceptance of such changes. If you do not agree with any changes or additions HLREAL makes, please stop participating in the Event immediately.
15. In case of any dispute regarding the Event or these Terms and Conditions, HLREAL reserves the absolute right to make the final decision and the decision of HLREAL shall be final and conclusive.
16. By participating in the Event, customers/Members are deemed to have read, accepted and agreed to comply with these Terms and Conditions and accepted that HLREAL is entitled to the rights set out in such Terms and Conditions. In case of any breach of these Terms and Conditions, or HLREAL reasonably believes that dishonest or fraudulent conduct and/or acts have been committed by a customer/Member (including but not limited to using or abetting others to use inappropriate methods to affect, cause technical problems or disorder to, damage, interfere, interrupt or jeopardize the operation or any aspect of the Event or the hello Program), HLREAL has the sole and absolute discretion to immediately revoke the customer/Member's entitlement to any Benefits, demand and recover from any customer/Member the Benefits redeemed or equivalent value in cash, claim against the customer/Member for any damages and/or losses arising from or in connection with the above and pursue any legal action, without any prior notice.
17. Due to unforeseen circumstances, force majeure events and/or circumstances not under the control of HLREAL, including, without limitation, acts of God, earthquakes, fires, floods, wars, civil or military disturbances, acts of terrorism, sabotage, strikes, epidemics, riots, power

failures and computer or other technical failure, HLREAL may at its sole and absolute discretion and at any time amend these Terms and Conditions or any aspect of the Event and/or withdraw or terminate the Event and/or its Benefits without prior notice. HLREAL accepts no liability for the aforementioned amendments, withdrawal and/or termination. Under such circumstances, in case of any dispute arising out of the Event or these Terms and Conditions, HLREAL reserves the absolute right to make the final decision and the decision of HLREAL shall be final and conclusive.

18. No person other than the customer/Member who participates in the Event, HLREAL and its related or affiliated companies will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
19. In case of discrepancies or inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
20. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong courts shall have exclusive jurisdiction if any dispute arises.

「hello 盛夏綻放」活動條款及細則

1. 是次推廣 / 兌換活動 (下稱 “活動”) 乃根據 hello 恒隆商場獎賞計劃 (下稱 “hello 計劃”) 發出並由恒隆地產代理有限公司 (由其本身及代表恒隆物業有限公司) 管理及運作的綜合會員計劃之活動。由恒隆房地產代理有限公司 (本身以及代表恒隆地產有限公司) (下稱 “恒隆”) 經營，其涵蓋範圍包括「恒隆商場」指由恒隆經營且 hello 計劃涵蓋的若干商場，包括位於銅鑼灣記利佐治街 / 百德新街 / 加寧街 / 京士頓街的 **Fashion Walk** 以及位於旺角彌敦道 625 及 639 號的**雅蘭中心** (統稱 “指定恒隆商場”) 。恒隆有權隨時更改適用商場名單而毋須事前通知。
2. 此推廣活動於 2025 年 7 月 1 日至 2025 年 7 月 31 日 (包括首尾兩天) 期間 (下稱 “活動期間”) 舉行。
3. 恒隆商場手機應用程式 (下稱 「**恒隆商場App**」) 、香港hello恒隆商場獎賞計畫微信小程序 (下稱 「**hello**微信小程序」) 或 <https://www.hanglungmalls.com/tnc> 上的hello恒隆商場獎賞計劃條款及細則 (下稱 「**hello計劃條款細則**」) 同樣適用於是次活動，如「hello計劃條款細則」與「本活動條款及細則」之間存有任何詮釋差異或不一致，則以本活動條款及細則為準。除非另有定義，否則當hello計劃條款及細則中定義的術語被使用在此條款及細則時具有相同含義。
4. **活動詳情**

換領獎賞

於活動期間，hello 會員須以符合恒隆商場獎賞計劃條款及細則之合資格電子支付進行消費，並按照「登記要求」登記有關合資格交易，而當中必須包括於**指定恒隆商場**之一 (1) 間或以上**餐飲、個人護理及美容或時尚及飾物商戶**進行一 (1) 次或以上合資格交易，並於活動推廣期累積消費滿以下指定金額，即可獲贈以下指定獎賞。

獎賞(一)

活動推廣期內累積消費淨額滿HK\$600或以上但少於HK\$2,800，可獲贈一 (1) 張 HK\$20恒隆電子現金禮券 (下稱 “**HK\$20現金禮券**”) 及一 (1) 張 HK\$20恒隆電子餐飲優惠券 (下稱 “**HK\$20餐飲優惠券**”) 。

獎賞(二)

活動推廣期內累積消費淨額滿HK\$2,800或以上但少於HK\$6,500，可獲贈四 (4) 張 HK\$20現金禮券。

獎賞(三)

活動推廣期內累積消費淨額滿HK\$6,500或以上，可獲贈一 (1) 張 Jo Malone

London 個人護理禮品 (1 件) 電子換領券 (下稱 “Jo Malone 電子換領券”) 。

如會員已獲贈獎賞(一)，並於隨後再累積消費並獲贈獎賞(二)，他將額外獲得四 (4) 張HK\$20現金禮券。如會員已獲贈獎賞(一)及獎賞(二)，並於隨後再累積消費並獲贈獎賞(三)，他將額外獲得一(1) 張Jo Malone 電子換領券。每位hello 會員於活動推廣期內最多只可獲贈五 (5) 張HK\$20現金禮券、一 (1) 張HK\$20餐飲優惠券及一(1) 張Jo Malone 電子換領券。

- (i) 活動換領之HK\$20現金禮券名額為6,378張、HK\$20餐飲優惠券名額為2,246張、Jo Malone 電子換領券名額為247個，先到先得，換完即止。
- (ii) 指定恒隆商場的餐飲、個人護理及美容、時尚及飾物商戶名單以恒隆商場官方網站 (<https://www.hanglungmalls.com/hang-lung-malls>) 顯示為準。
- (iii) 所有符合恒隆商場獎賞計劃條款及細則之合資格消費交易必須按照「登記要求」登記有關合資格交易 (即會員必須在相關交易的七 (7) 天內 (包括相關交易之日) 登記該合資格交易) ，方可參與是此推廣活動。舉例說明，若合資格交易於2025年7月31日進行，則交易記錄必須於2025年8月6日23:59或之前登記，否則，有關消費金額將不計算於此活動內。上傳單據時，請確保所有填寫資料無誤，如上傳單據/輸入資料錯誤或不足，或者或如上傳的收據已損毀或過期，有關單據登記將會被拒絕。
- (iv) 在一般情況下，所有銷售收據及相應的電子簽賬存根將在其登記後十四 (14) 天內獲得批准。獲成功批核後，有關獎賞將會自動存入會員帳戶「我的錢包」內。換領詳情請瀏覽恒隆商場手機應用程式或 hello 微信小程序上的指示。
- (v) HK\$20現金禮券、HK\$20餐飲優惠券及Jo Malone 電子換領券使用條款及細則約束，詳情請參閱有關條款及細則。
- (vi) HK\$20現金禮券及HK\$20餐飲優惠券有效期為發出日起計14日，Jo Malone 電子換領券有效期為發出日起計7日，逾期無效，恕不補發。
- (vii) HK\$20餐飲優惠券設有最低消費要求。於認受商戶淨額消費滿HK\$200，方可使用HK\$20餐飲優惠券一 (1) 張；淨額消費滿HK\$400，方可使用HK\$20餐飲優惠券兩 (2) 張，如此類推；每宗交易最多可使用五 (5) 張餐飲優惠券。每宗交易只可使用一款同一面額或類型之餐飲優惠券。若消費金額超出所使用之餐飲優惠券面額，該差額須由會員支付。此外，現金禮券及餐飲優惠券只適用於恒隆商場內的指定商戶，有關指定商戶名單可於恒隆商場App、hello微信小程序或恒隆商場官方網站 (<https://www.hanglungmalls.com/tnc>) 上查看。指定商戶名單將會不定時更新，恕不另行通知。
- (viii) 會員必須親身前往Fashion Walk賓客服務台出示Jo Malone London 個人護理

禮品 (1 件) 電子換領券以換領個人護理禮品。Jo Malone London 個人護理禮品將由賓客服務台職員隨機送出，會員不得選擇獎賞之款式或香味，獎賞不設退換。Fashion Walk賓客服務台營業服務時間為星期一至日（包括公眾假期）中午 10 時至晚上 10 時，並位於Fashion Walk地下。

(ix) 恒隆並非Jo Malone London 個人護理禮品之供應商，所有有關Jo Malone London 個人護理禮品的品質或服務，恒隆概不負責。會員對Jo Malone London 個人護理禮品的查詢，請聯絡Jo Malone London。

(x) 已獲成功批核之消費單據可同時參與其他推廣活動。

(xi) 如會員其後取消任何已登記的合資格交易，相關交易金額將被扣除，並不會計入活動的累計淨交易金額內。任何已提供或兌換的獎賞將被取消或作出相應調整。

5. 每套機印銷售收據及相應的電子簽賬存根只可用作登記換領一次。所有單據及其他文件（不論已蓋章與否）或已於恒隆商場 App 或 hello 微信小程序上傳之單據並登記 hello 積分之單據均不能重覆使用作相同目的。
6. 分拆的付款收據將不被接受。同一商戶為同一商品和服務簽發的付款收據不能分割成一張以上的銷售收據和/或電子付款單。因此，銷售收據上的交易金額和相應的電子付款單必須相同。
7. 任何消費如由商戶提供分期付款，而消費總額達指定金額，該消費只可於消費當日領取及享受優惠。在支付每期分期付款時將不能用作換領、領取或享受優惠。
8. 活動中換領的電子券或實體禮券 / 兌換券 / 優惠券 / 獎賞（電子，實體或其他形式）均不可更改、退回、退換、退還、取消、轉讓、轉售或兌換現金、折扣或其他物品。
9. 恒隆保留權利隨時暫停、更改或撤銷任何推廣/兌換活動中的的權益、禮品、折扣、優惠、特權、促銷、獎勵、服務等（統稱「獎賞」），或縮短或延長活動期間的權利，恕不另行通知。
10. 恒隆可因應活動推廣用途及其認為合適的其他目的記錄活動。由恒隆或由恒隆授權第三方代表恒隆在出版刊物、報章、雜誌、電台、電視、網站、手機應用程式、電郵、戶外廣告或於任何媒體平台使用、發佈、出版、散播，恒隆亦可將是次活動之相片、影片、影像及記錄分享給其認為適合上述目的第三方使用，而無需向顧客 / 會員支付任何報酬、肖像使用費或任何其他費用。恒隆擁有是次活動之相片、影片、影像及記錄的絕對使用權。是次活動之相片、影片、影像及記錄的所有知識產權和其他相關權利由恒隆和 / 或恒隆授權的第三方完全和絕對擁有。顧客 / 會員參與此活動會被視為同意、確認、保證

並承諾他們將完全放棄並永久放棄追究和被阻止追究因恒隆引起的任何訴訟、索賠、權利、要求和抵消的所有權利，或與根據本第10節內文提及的活動之相片、影片、影像及記錄使用有關，無論是在合同、侵權、普通法、衡平法、成文法或其他方面的任何司法管轄法則。

11. 恒隆並不是商戶提供或從其購買的禮品、產品或服務的供應商或生產商，恒隆對商戶提供或從其購買的禮品、產品或服務的質素及任何其他事宜（包括但不限於適用性）概不作出任何保證，亦不會負上任何責任。在法律准許的情況下，恒隆將免除一切有關是次活動所構成之法律責任及賠償（包括但不限於會員若因刪除恒隆商場App或hello微信小程序、會員會籍終止、更改會員聯繫方式、錯誤使用優惠、任何因網絡、電話或技術失誤或問題或任何其他原因）。
12. 恒隆在此明確歡迎其員工、工作人員及其聯營公司員工及工作人員（統稱「員工」及員工的直系親屬，下稱「關聯人士」）以及其直系親屬參與本獎賞計劃和活動。恒隆有權隨時修改此條款12及限制關聯人士參與本獎賞計劃和活動。
13. 恒隆可自行決定客人 / 會員是否合乎資格獲得獎賞。
14. 恒隆有權隨時修改本活動條款及細則及 / 或撤回或終止此活動及/或其獎賞，恕不另行通知。如有任何更改，包含該等更改的版本將立即生效。你繼續參與活動即表示你接受該更改。如果你不同意恒隆所做的任何更改或添加，請立即停止參與活動。
15. 如因活動或本活動條款及細則而產生任何爭議，恒隆將保留最終決定權。
16. 透過參與此活動，該會員被視為已閱讀、接受並同意遵守此條款及細則，並接受恒隆地產代理有限公司享有該條款及細則中規定的權利。若違反本活動條款及細則，或恒隆有理由相信客人 / 會員有任何不誠實或欺詐的行為（包括但不限於使用或教唆他人使用不正當或欺詐方法干擾hello計劃及活動的運作，造成活動任何部份受到干擾、技術難題或故障，或任何危害、破壞或影響本活動的舉辦、誠信、公平或順利進行或偵察到任何不正常的數據傳送），恒隆地產代理有限公司擁有決定權可立即撤銷該會員使用本電子券的權利，有權要求從該會員取回與禮券同等價值之賠償，並保留追究權利向客人 / 會員索取任何因上述情況而產生的損失及採取任何法律行動，恕不另行通知。
17. 任何不可預見的情況、不可抗力事件和/或不受恒隆控制的情況，包括但不限於天災、地震、火災、洪水、戰爭、內亂或軍事動亂、恐怖主義行為、破壞、罷工、流行病、騷亂、電源故障和電腦或其他技術故障，恒隆有權隨時修改本條款及細則或活動的任何方面和 / 或撤回或終止此活動和 / 或獎賞，恕不另行通知。恒隆對任何此類更改、撤銷和/或終止不承擔任何責任。

18. 除參與活動的客戶 / 會員、恒隆及其相關或附屬公司外，任何人不得根據《合約(第三者權利)條例》強制執行或享受本條款及細則的任何條款。
19. 本活動條款及細則的英文版本與中文版本在文義上如有任何差異或不符之處，一概以英文版本為準。
20. 本條款及細則受香港特別行政區法律管轄，如有任何爭議，香港法院將擁有專屬管轄權。