



Terms and Conditions of the Premium Discount Offer of Travelsure Protection Plan:

- The promotional period of the Premium Discount Offer of Travelsure Protection Plan is from 25 September 2017 to 31 January 2018 (both days inclusive) ("Promotional Period").
- The premium discount offer is applicable to successful application of Travelsure Protection Plan Single Trip Cover ("Single Trip Cover") via the following designated application methods:

Application Methods	First-time Successful Application Customers [^]	Selected Customers [#]
Apply through Hang Seng Mobile Application and logon to Hang Seng Personal e-Banking	30% premium discount	
Apply through Hang Seng Mobile Application (Without logon to Hang Seng Personal e-Banking)	25% premium discount	30% premium discount
Hang Seng Personal e-Banking		
hangseng.com		
24-hour Application Hotline		
Hang Seng Credit Card Customer Service Hotline		

[^] "First-time Successful Application Customers" refers to customers who have not successfully applied for Single Trip Cover in the capacity of the policyholder in the past 24 months.

[#] "Selected Customers" refers to customers who have successfully applied for Single Trip Cover in the capacity of the policyholder in the past 24 months and will be entitled to an additional "Repeated Purchase Reward" premium discount of 5% (i.e. 30% premium discount in total) if they successfully apply for a Single Trip Cover again via hangseng.com, Hang Seng Personal e-Banking, 24-hour Application Hotline or Hang Seng Credit Card Customer Service Hotline.

- Customers can enjoy the first-year premium discount upon successful application of Travelsure Protection Plan Annual Global Cover ("Annual Global Cover") or Annual China Cover ("Annual China Cover") via hangseng.com, Hang Seng Personal e-Banking, Hang Seng Mobile Application, 24-hour Application Hotline or Hang Seng Credit Card Customer Service Hotline during the Promotional Period:

Protection Plan	First-year premium discount
Annual Global Cover	35% premium discount
Annual China Cover	25% premium discount

- No premium will be refunded upon the cancellation of a Single Trip Cover Policy. For the cancellation of Annual Global Cover or Annual China Cover Policy, policyholders shall receive a refund from QBE General Insurance (Hong Kong) Limited ("QBE GIHK") of the unexpired portion of the premium for the period of insurance, subject to a maximum of 50% of the annual premium paid.
- Different promotional offers may be provided for the application of same insurance plan through different application methods. Hang Seng Bank Limited ("Hang Seng Bank") and QBE GIHK reserve the right to alter or terminate the premium discount offer and/or amend the relevant terms and conditions at any time without notice to customers. In the case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.

Terms and Conditions of the Offers of Cash Dollars and Cash Rebate:

- The promotional period is from 25 September 2017 to 31 January 2018 (both days inclusive) ("Promotional Period").
- Customers can enjoy the following offers upon successful application of Single Trip Cover, via hangseng.com, Hang Seng Personal e-Banking, Hang Seng Mobile Application, 24-hour Application Hotline or Hang Seng Credit Card Customer Service Hotline, and pay the premium with a Hang Seng Credit Card or Hang Seng Bank Account during the Promotional Period:
 - For customers who pay the premium with Hang Seng Visa Infinite Card, Hang Seng Prestige World Mastercard[®] or University / College Affinity Credit Card (i.e. The Chinese University of Hong Kong Credit Card, City University of Hong Kong Credit Card, Hong Kong Baptist University Credit Card, School of Continuing and Professional Studies CUHK Credit Card and Hang Seng Management College Credit Card) ("Selected Hang Seng Credit Cards"), they will enjoy 30x Cash Dollars for Single Trip Cover with Net Premium Amount ("Net Premium Amount") of HKD250 or above, i.e. for each HKD250 Net Premium Amount paid, customers can enjoy basic \$1 Cash Dollars and an extra \$29 Cash Dollars, so total rewards will be \$30 Cash Dollars. Customers can enjoy a maximum of \$200 Cash Dollars at maximum during the promotional period including the 1x Cash Dollars basic reward.
 - For customers who pay the premium with Hang Seng Enjoy Card, they will enjoy 20x Cash Dollars for Single Trip Cover with Net Premium Amount of HKD250 or above, i.e. for each HKD250 Net Premium Amount paid, customers can enjoy basic \$1.25 Cash Dollars and an extra \$23.75 Cash Dollars, so total rewards will be \$25 Cash Dollars. Customers can enjoy a maximum of \$200 Cash Dollars during the promotional period including the 1x Cash Dollars basic reward.
 - For customers who pay the premium with other Hang Seng Credit Cards, they will enjoy 20x Cash Dollars for Single Trip Cover with Net Premium Amount of HKD250 or above, i.e. for each HKD250 Net Premium Amount paid, customers can enjoy basic \$1 Cash Dollars and an extra \$19 Cash Dollars, so total rewards will be \$20 Cash Dollars. Customers can enjoy a maximum of \$200 Cash Dollars during the promotional period including the 1x Cash Dollars basic reward.

- (d) For customers who pay the premium with Hang Seng Bank Account, they will enjoy HKD20 Cash Rebate for each HKD250 Net Premium Amount paid. Customers can enjoy HKD200 Cash Rebate at maximum during the promotional period.
- (e) The reward table of Cash Dollars and Cash Rebate:

Range of Net Premium Amount (HKD)	Amount of Cash Dollars rewards upon paying the premium with Hang Seng Credit Cards (Cash Dollars)			Amount of Cash Rebate upon paying the premium with Hang Seng Bank Account (HKD)
	Selected Hang Seng Credit Cards	Hang Seng enjoy Card	Other Hang Seng Credit Cards	
250 - 499	30	25	20	20
500 - 749	60	50	40	40
750 - 999	90	75	60	60
1,000 - 1,249	120	100	80	80
1,250 - 1,499	150	125	100	100
1,500 - 1,749	180	150	120	120
1,750 - 1,999	200	175	140	140
2,000 - 2,249	200	200	160	160
2,250 - 2,499	200	200	180	180
2,500 or above	200	200	200	200

- Customers can enjoy the following offers upon successful application of Annual Global Cover or Annual China Cover, via hangseng.com, Hang Seng Personal e-Banking, Hang Seng Mobile Application, 24-hour Application Hotline or Hang Seng Credit Card Customer Service Hotline, and pay the premium with a Hang Seng Credit Card or Hang Seng Bank Account during the Promotional Period:
 - For customers who pay the premium with Selected Hang Seng Credit Cards, they will enjoy 55x Cash Dollars for Annual Global Cover or Annual China Cover with Net Premium Amount of HKD250 or above, i.e for each HKD250 Net Premium Amount paid, customers can enjoy basic \$1 Cash Dollar and an extra \$54 Cash Dollars, so total rewards will be \$55 Cash Dollars. Customers can enjoy a maximum of \$200 Cash Dollars during the promotional period including the 1x Cash Dollars basic reward.
 - For customers who pay the premium with Hang Seng enjoy Card, they will enjoy 40x Cash Dollars for Annual Global Cover or Annual China Cover with Net Premium Amount of HKD250 or above, i.e for each HKD250 Net Premium Amount paid, customers can enjoy basic \$1.25 Cash Dollars and an extra \$48.75 Cash Dollars, so total rewards will be \$50 Cash Dollars. Customers can enjoy a maximum of \$200 Cash Dollars during the promotional period including the 1x Cash Dollars basic reward.
 - For customers who pay the premium with other Hang Seng Credit Cards, they will enjoy 40x Cash Dollars for Annual Global Cover or Annual China Cover with Net Premium Amount of HKD250 or above, i.e for each HKD250 Net Premium Amount paid, customers can enjoy basic \$1 Cash Dollar and an extra \$39 Cash Dollars, so total rewards will be \$40 Cash Dollars. Customers can enjoy \$200 Cash Dollars at maximum during the promotional period including the 1x Cash Dollars basic reward.
 - For customers who pay the premium with Hang Seng Bank Account, they will enjoy HKD40 Cash Rebate for each HKD250 Net Premium Amount paid. Customers can enjoy a maximum of HKD200 Cash Rebate during the promotional period.
- The reward table of Cash Dollars and Cash Rebate:

Range of Net Premium Amount (HKD)	Amount of Cash Dollars rewards upon paying the premium with Hang Seng Credit Cards (Cash Dollars)			Amount of Cash Rebate upon paying the premium with Hang Seng Bank Account (HKD)
	Selected Hang Seng Credit Cards	Hang Seng enjoy Card	Other Hang Seng Credit Cards	
500 - 749	110	100	80	80
750 - 999	165	150	120	120
1,000 - 1,249	200	200	160	160
1,250 or above	200	200	200	200

- "Net Premium Amount" refers to the payable premium amount after applying premium discount and any applicable gift voucher(s).
- If the principal card and its supplementary card / Hang Seng Mobile Card share the same credit limit, the total reward will be combined and credited to the principal card account, i.e. a total of \$200 Cash Dollars can be earned including the 1x Cash Dollars basic reward. The extra Cash Dollars will be credited to the Hang Seng Credit Card account which is used for paying the Plan's premium on or before 31 May 2018. Upon the crediting of the Cash Dollars, the relevant Credit Card account must still be valid and with a good credit record. Customers 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.

- The Cash Rebate will be credited to the Hang Seng Bank Account which is used for paying the Plan's premium on or before 31 May 2018. Upon the crediting of the Cash Rebate, the relevant bank account must still be effective.
- The offer is not applicable to Hang Seng Business Card, Commercial Card, USD Visa Gold Card, Hang Seng UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping MasterCard, or Private Label Card.
- The Cash Dollars cannot be transferred or converted into cash.
- The Cash Dollars earned by customers will be calculated using the prevailing Cash Dollars earning ratio of the relevant cards. The Cash Dollars reward will be rounded down to the nearest dollar.
- Hang Seng will determine the eligibility of all Cash Dollars and Cash Rebate rewards based on transaction records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
- The use of Cash Dollars is subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call the 24-hour Hang Seng Credit Card Marketing Enquiry Hotline at 2998 6899.
- Should the policy (For Annual Global Cover or Annual China Cover) is cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the above Cash Dollars or Cash Rebate offers from any credit card or bank accounts of the customer maintained with Hang Seng Bank without giving any prior notice.
- The offer is not applicable to customers who currently hold and/or have held, renewed or cancelled any Travelsure Protection Plan – Annual Global Cover or Annual China Cover Policy within the past 3 months, and apply in the same plan again during the promotional period.
- No person other than the Customer, Hang Seng Bank and QBE GIHK (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.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These Terms and Conditions are subject to prevailing regulatory requirements.
- Different promotional offers may be provided for the application of same insurance plan through different application methods. Hang Seng Bank and QBE GIHK reserve the right to alter or terminate the Cash Dollars, Cash Rebate and/or amend the relevant terms and conditions at any time without notice to customers. In the case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.

In the event of any discrepancy or inconsistency between the English version and the Chinese versions of the above information, the English version shall apply and prevail.

The above is intended as a general summary of information for reference only. Please refer to the English version of the policy for the plan coverage, exact terms and conditions and exclusions.

The above general insurance plan ("Plan") is underwritten by QBE General Insurance (Hong Kong) Limited which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited for the distribution of this Plan. Premiums will be payable to QBE General Insurance (Hong Kong) Limited upon application of this Plan. QBE General Insurance (Hong Kong) Limited would provide Hang Seng Bank commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute arising between the Hang Seng Bank Limited and the customer out of the selling process or processing of the related transaction, Hang Seng Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between QBE General Insurance (Hong Kong) Limited and the customer.