



## Terms and Conditions of “Hang Seng Credit Card Spending Wow Reward” (the “Promotion”):

1. The promotion period is from 1 September to 30 November 2020 (“Promotion Period”).
2. This Promotion is applicable to Hang Seng Credit Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, USD Visa Gold Card and Private Label Cards (“Eligible Credit Card”).
3. Eligible Transactions include mobile payment/ online spending/ local dining/ department stores transactions (as defined in Clause 4 below, with exclusions apply) **with a single net spending of HKD300 or above** conducted with the Eligible Credit Card during the Promotion Period (“Eligible Transactions”).
4. Eligible Transactions of Mobile Payment/ Online Spending/ Local Dining/ Department Stores include:
  - a) Eligible Mobile Payment Transaction includes any Eligible Transactions made in local currency settled by Mobile Payment Services with Eligible Credit Card which has been successfully added to Mobile Payment Service (for details, please visit [hangseng.com/mobilepayment](http://hangseng.com/mobilepayment)) that are recognized by Hang Seng Bank Limited (“Hang Seng”). Mobile Payment Transactions conducted at Mannings, Mannings Plus, Mannings Baby or GNC Specialty Stores in Hong Kong made with Eligible Credit Card during 1 September to 31 October 2020 **WILL BE EXCLUDED** from Eligible Mobile Payment Transactions.
  - b) Eligible Online Spending Transaction includes any online spending transactions in local or foreign currencies. For foreign currencies transactions, the transaction amount will be based on the transaction currency transaction amount converted to Hong Kong Dollars and posted in the credit card statement. Transactions of Tuition Fee Payment / Examination Fee Payment / Bookstores made with University / College Affinity Credit Card will be excluded from Eligible Online Spending Transaction, please refer to [hangseng.com/aupromo](http://hangseng.com/aupromo) for relevant spending definition and details.
  - c) Eligible Local Dining Transaction includes any local retail dining transactions in local dining merchants in local currency, according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, and China UnionPay or a merchant's acquiring bank determined respectively. Unless otherwise specified, local retail dining transactions exclude restaurants in hotels, banquet services, private parties / functions, private room events, cake / bakery shops and dining outlets/merchants in department stores, associations, clubhouses.
  - d) Eligible Department Stores Transaction includes any Eligible Transactions made at Department Stores in Hong Kong according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, and China UnionPay or a merchant's acquiring bank determined respectively, including but not limited to: SOGO, AEON, YATA, Citistore, Wing On Department Store, Lane Crawford, MUJI Hong Kong, Marks & Spencer, Sincere, DON DON DONKI, UNY, APITA.
5. To enjoy the Offer, customers are required to successfully register once only with their Eligible Credit Card by calling the registration hotline or online (either by directly go to the registration web page or through “Hang Seng Credit Card Chat with DORI”) during the Promotion Period. If a customer registers repeatedly, only the first registration is valid. Only Eligible Transactions completed by the registered Eligible Credit Card from the registration month to the end of the Promotion Period will be counted for the rewards.
6. Starting from the registration month, customers who accumulate monthly Eligible Retail Transactions (as defined in Clause 7) with net spending of HKD5,000 or above, can earn extra 4% Cash Dollars rebate (“extra 4% Cash Dollars rebate”) for conducting Eligible Transactions (as defined in Clause 4) with Eligible Credit Card; Hang Seng Visa Infinite Card, Prestige World Mastercard and World Mastercard customers who accumulate monthly Eligible Retail Transactions (as defined in Clause 7) with net spending of HKD8,000 or above are entitled a top-up reward, customers can earn an additional extra 1% Cash Dollars rebate on top of the extra 4% Cash Dollars rebate as set out above, i.e. a total of extra 5% Cash Dollars rebate (“Top-up Reward”) for conducting Eligible Transactions (as defined in Clause 4) with the Eligible Credit Card. **A maximum of extra \$100 Cash Dollars can be earned for each Eligible Transaction.**
7. Eligible Retail Transactions include local and overseas retail transactions with the Eligible Credit Card during the Promotion Period, except for online bill payments via Hang Seng e-Banking (including but not limited to water bills, electricity bills, insurance premiums, payment to other banks and credit cards, etc.), tax payments, phone / fax orders (including bill payments and purchases), cash coupon purchase, instalment payments, balance transfers, split transactions, "Octopus Automatic Add-Value Service" auto top-up amounts(including but not limited to reloading of Smart Octopus via e-wallets or other channels), purchase and / or reload of stored value cards or e-wallets, transactions via e-wallets, purchase of products / services at financial / non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers and Trading Platform spending in Plus500, IG.com etc.), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees / handling fees / finance charges / late charges of credit cards.
8. Eligible Retail Transactions and eligible merchant codes shall be classified according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay or a merchant's acquiring bank determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Cash Dollars Reward before the Customers conduct the transactions. The decision on the eligible transaction definition of Hang Seng shall be final.
9. The maximum Cash Dollars rebate under Eligible Transactions is \$200 Cash Dollars rebate for each month per credit card account (“Maximum Monthly Reward for Transactions”) and is \$600 Cash Dollars rebate per credit card account during the entire Promotion Period. For “ Top-up Reward” of Hang Seng Visa Infinite Card, Prestige World Mastercard and World Mastercard, the maximum Cash Dollars rebate under Eligible Transactions is \$400 Cash Dollars rebate for each month per credit card account (“Maximum Monthly Top-up Reward for Transactions”) and is \$1,200 Cash Dollars rebate per credit card account during the entire Promotion Period
10. All Monthly Eligible Retail Transactions must be completed within such month and posted to the relevant credit card accounts 14 days after the month of the respective transaction. If the principal card and its supplementary card share the same credit limit, the accumulated transaction amount will be calculated on a combined basis and the rebate will be credited into the principal card account.
11. The extra Cash Dollars will be credited into the Eligible Credit Card accounts in February 2021. Such credit card accounts should remain valid and in good standing when the relevant Cash Dollars are credited. Customer can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
12. Spending amount is calculated based on a single credit card account, including spending of supplementary card for which transactions are posted to the same principal card account.
13. Extra Cash Dollars rebate will be calculated based on the amount of each individual Eligible Transaction. The Cash Dollars rebate rewarded will be rounded down to the nearest dollar. The Cash Dollars rebate less than \$1 Cash Dollar will not be rewarded.
14. No alteration or cancellation can be made to the registration, and all rewarded Cash Dollars rebate cannot be transferred or converted into cash under any circumstances.
15. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions which are not applicable to this promotion and extra rebate will not be rewarded.
16. Hang Seng will determine the eligibility of all rebate rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
17. Customers must keep the 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.
18. Use of Cash Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
19. All products, services and information related to this promotion are directly sold and supplied to customers by related merchants who are solely responsible for all related obligations and liabilities.
20. Hang Seng reserves the right to vary or terminate the promotion at any time and to amend the terms and conditions of the promotion from time to time without prior notice.
21. The rebate are based on the net spending amount, which means the final amount charged to the Registered Credit Card, and the use of any discount offers and Cash Dollars / enJoy Dollars/ Merchant Dollars will not be taken into account.
22. Hang Seng reserves the right to vary or convert Cash Dollars to other forms of rewards (including but not limited to points or cash rebates) equivalent to the same values/ amounts/ earning ratio of the Cash Dollars to eligible customers from time to time without prior notice.
23. Unless otherwise specified, this Promotion cannot be used in conjunction with other Cash Dollars promotions.
24. 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.
25. In case of any dispute, the decision of Hang Seng shall be final.
26. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
27. These Terms and Conditions are subject to prevailing regulatory requirements.
28. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Note: Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

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