

\$200 Cash Dollars Birthday Reward Terms and Conditions

- Birthday Privilege (the "Privilege") is valid within the birthday month of the Prestige Signature and Prestige Banking Customer ("Customer") in 2018. To be entitled to \$200 Cash Dollars, Customer is required to accumulate transaction of HKD10,000 or more with Hang Seng Prestige World MasterCard within the birthday month in 2018.
- The Privilege is only applicable to Hang Seng Prestige World Mastercard Principal Card Customer.
- The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the Hang Seng Prestige World Mastercard concerned. Eligible retail spending amount does not include the deducted amount from the use of discount offers and / or Cash Dollars / Merchant Dollars, any unposted purchase by Interest-free Instalment Plan at any merchant, cash advance, handling fee for cash advance, annual fee / service fee, finance charges, late charges, tax bill payment, Credit Card online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), Cash Instalment Plan, Spending Instalment Plan, Tax Instalment Plan, Balance Transfer Plan, Octopus Automatic Add Value Service transactions, purchase and / or reload of stored value cards or 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), balance transfers, purchases of casino chips, any transactions under recurring payment instruction and transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent. Hang Seng Bank Limited ("Hang Seng") will determine the eligibility of all welcome offers based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
- If Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
- Hang Seng has the sole and absolute discretion in determining the eligibility of Customer's transaction(s) for the Cash Dollars Reward.
- Each Principal Card Customer is entitled to the Privilege once only.
- \$200 Cash Dollars will be credited to Principal Card Customer's Hang Seng Prestige World Mastercard account and a notification will be mailed to the Principal Card Customer within 2 months after the Principal Card Customer has fulfilled the birthday month spending requirement. The relevant Hang Seng Prestige World Mastercard account should be valid and in good standing when the Cash Dollars are credited.
- Customer is required to keep original sales slips of all posted transaction(s). Hang Seng reserves the right to request Customer to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
- 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 Prestige World Mastercard Customer Service Hotline 2998 8111.
- The Privilege is not transferrable, and cannot be exchanged for cash or other products.
- Hang Seng reserves the right to suspend, vary or terminate the Birthday Reward at any time and to amend the terms and conditions from time to time without prior notice. In case of any disputes, the decision of Hang Seng shall be final and binding on all parties concerned.
- 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.
- 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.
- The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.