

General Terms and Conditions:

- Unless specified otherwise, customers must settle payment with Hang Seng Credit Cards, Affinity Cards or Spending Cards.
- 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 6868.
- Advance Cash Dollars, Interest-free Instalment Plan, promotions related to insurance and investment products are not applicable to Hang Seng Spending Card.
- Unless specified otherwise, the above offers are not transferable and cannot be exchanged for cash, discount or other items, and also cannot be used in conjunction with other offers, coupons and membership card.
- All photos are for reference only.
- All products, services and information in this newsletter are directly sold and supplied to customers by each of the participating merchants, who is solely responsible for all related obligations and liabilities.
- Hang Seng Bank Limited ("Hang Seng") and each of the participating merchants reserve the right to change or terminate each corresponding offer, and to amend the terms and conditions of each corresponding offer from time to time.
- In case of dispute, the decision of Hang Seng and each of the participating merchants shall be final.

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