

Terms & Conditions for Hang Seng Credit Card Interest-free Spending Instalment – One-off Handling Fee Plan for Online Tax Payment

1. Only Hang Seng credit card principal card cardmember (“Cardmember”) is eligible to apply for the Interest-free Spending Instalment – One-off Handling Fee Plan for Online Tax Payment (“Online Tax Payment Instalment”). The Online Tax Payment Instalment is not applicable to Supplementary Card, Renminbi Credit Card, Business Card, Commercial Card, e-shopping MasterCard, Spending Card, USD Visa Gold Card and private label card.
2. Cardmember must apply for Online Tax Payment Instalment from 1 March 2019 to 31 May 2019 (“Promotion Period”).
3. Online Tax Payment Instalment is only applicable for payment of personal or third party tax bills via Hang Seng Personal e-Banking Online Bill Payment Service by Credit Card. Cardmember must apply for Online Tax Payment Instalment after the online tax payment is posted and within 9 working days prior to the corresponding credit card statement due date. Cardmember can apply for Online Tax Payment Instalment separately for each online tax payment transaction, no restriction on the number of application.
4. If cardmember cancels the corresponding online tax payment transaction, or amend the scheduled tax payment date and/or payment amount subsequent to the Online Tax Payment Instalment application, Hang Seng Bank Limited (“Hang Seng”) may not be able process the Online Tax Payment Instalment application.
5. A one-off handling fee will be charged for each Online Tax Payment Instalment. The one-off handling fee is calculated based on the Instalment Plan amount, details are as follows:

Approved Instalment Plan Amount (Application have to be submitted separately for each online tax payment transaction)	One-off Handling Fee	
	6-month instalment	12-month instalment
>HKD 3,000 – HKD 10,000	HKD 100	HKD 200
>HKD 10,000 – HKD 20,000	HKD 200	HKD 400
>HKD 20,000 – HKD 30,000	HKD 300	HKD 600
>HKD 30,000 – HKD 50,000	HKD 500	HKD 1,000
>HKD 50,000 – HKD 100,000	HKD 1,000	HKD 2,000
>HKD 100,000 – HKD 150,000	HKD 1,500	HKD 3,000
>HKD 150,000 – HKD 200,000	HKD 2,000	HKD 4,000

The one-off handling fee will be debited from the credit card account upon the Online Tax Payment Instalment is processed.

6. The Online Tax Payment Instalment amount shall be denominated in Hong Kong Dollars. All currency conversions (if necessary) shall be calculated at the rate of exchange determined by Hang Seng on the relevant date of conversion fixed by Hang Seng.
7. Cardmember hereby instructs and authorizes Hang Seng upon the Cardmember’s application for the Online Tax Payment Instalment is processed to: (a) once-and-for-all credit the approved Online Tax Payment Instalment amount to the Hang Seng credit card account specified by the Cardmember (“Credit Card Account”); (b) hold the credit limit of the Credit Card Account with an amount equivalent to the Online Tax Payment Instalment amount and the total handling fee payable by the Cardmember to Hang Seng until the last instalment amount is settled; (c) debit the Online Tax Payment Instalment amount from the Credit Card Account by 6 or 12 consecutive monthly instalments, commencing from such date as Hang Seng may prescribe at its discretion. The first instalment amount and the one-off handling fee will be debited from the Credit Card Account immediately or on the date that Hang Seng may prescribe at its discretion; and (d) proportionally reduce the hold amount from the credit limit of the Credit Card Account every month after Hang Seng successfully debits the Credit Card Account with the instalment amount due.
8. Hang Seng will not accept the following Online Tax Payment Instalment applications: (a) the amount of the Online Tax Payment Instalment applied is less than HKD3,000 or larger than HKD200,000; or (b) the Credit Card Account is in overdue status or delinquent status.
9. Hang Seng reserves the right to accept or decline any application without giving any reason therefor.
10. No finance charge is payable by the Cardmember who makes full repayment of the statement balance specified in the Cardmember’s credit card account statement on or before the payment due date of each month. If the Cardmember fails to make full repayment of the statement balance specified in the Cardmember’s credit card account statement on or before the payment due date of each month, the Cardmember shall pay a finance charge on all outstanding balance on the credit card account pursuant to the relevant Hang Seng credit card cardmember agreement (“Cardmember Agreement”) governing the use of the credit card account. The Cardmember shall pay a finance charge and other charges on any monthly instalment amount due but unpaid at the prevailing interest rate applicable to the credit card account from the post date of such monthly instalment.

11. Hang Seng reserves the right to revise the above-mentioned finance charge and handling fee from time to time. The exact handling fee charged to Cardmember is the current published rate determined by Hang Seng upon application received.
12. Notwithstanding any provisions in these Terms and Conditions, Hang Seng shall be entitled at any time with notice to the Cardmember to, (a) suspend or terminate the Instalment Plan; and/or (b) revise or add further provisions to these Terms and Conditions.
13. The approval process of the Online Tax Payment Instalment application will be start once the corresponding online tax payment transaction is posted. Under normal circumstances, it will take 7 working days to process the application. If consideration of increasing credit limit is required, it will take 9 working days to process the application. The Cardmember will be notified of the result by separate post. If application for the Online Tax Payment Instalment is submitted less than 9 working days prior to the payment due date of the relevant credit card statement, the Cardmember should not rely on the approved Online Tax Payment Instalment amount (if any) to be credited to the Credit Card Account for repayment and should make payment to settle the credit card statement on or before the payment due date if appropriate. The Cardmember will be responsible for any finance charge, late charge or other liabilities or losses which may be incurred due to late payment in any event.
14. Hang Seng reserves the right to cancel or terminate Online Tax Payment Instalment at any time (including but not limited to below conditions) with reasonable notice and demand Cardmember to repay all outstanding of Online Tax Payment Instalment immediately (i.e. all unpaid outstanding principle, handling fee and other charges of the Online Tax Payment Instalment):
 - (i) Cardmember breaches any of these Terms and Conditions or Cardmember Agreement;
 - (ii) Credit Card Account is delinquent or Cardmember fails to repay any debt upon demand by Hang Seng;
 - (iii) Credit Card Account or Online Tax Payment Instalment is cancelled by Cardmember or terminated by Hang Seng, or on the Cardmember's bankruptcy or death.

Notwithstanding any terms hereof, upon termination of the Credit Card Account or Online Tax Payment Instalment for any reason, all outstanding of the Online Tax Payment Instalment will become due and payable immediately and will be automatically debited from the Credit Card Account.
15. No Cash Dollars will be offered on the handling fee and monthly instalment amounts of the Online Tax Payment Instalment.
16. These Terms and Conditions shall form part of the Cardmember Agreement and shall be construed accordingly. In case of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.
17. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These Terms and Conditions are subject to prevailing regulatory requirements.
19. No person other than the Cardmember and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefit of any provisions of these Terms and Conditions.
20. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Note:

- The remuneration packages of our direct sales staff and authorized agents (including basic salary and incentive) are based on the performance of various aspects, and not only sales-oriented.
- 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!

恒生信用卡免息「簽賬及消費分期——一筆過手續費」計劃（網上交稅）之條款及細則

1. 只有恒生信用卡主卡會員（「會員」）方可申請免息「簽賬及消費分期——一筆過手續費」計劃（網上交稅）（「網上交稅分期」）。網上交稅分期計劃不適用於附屬卡、人民幣信用卡、公司卡、商務卡、e-shopping萬事達卡、消費卡、美元Visa金卡及專享卡。
2. 會員需於2019年3月1日至2019年5月31日期間（「優惠期」）申請網上交稅分期計劃。
3. 網上交稅分期計劃只適用於以信用卡透過恒生個人e-Banking網上繳費服務繳付個人或第三者之稅項。會員需於網上繳交稅項誌賬之信用卡月結單到期繳款日9個工作天前申請網上交稅分期計劃。會員可為每一次網上繳交稅項獨立申請一次網上交稅分期計劃，申請次數不限。
4. 如會員於遞交網上交稅分期計劃申請後取消有關之網上繳交稅項，或更改其預設繳付日期及/或金額，恒生銀行有限公司（「恒生」）有機會無法處理而取消網上交稅分期計劃申請。
5. 每項網上交稅分期計劃均須繳付一次性手續費。一次性手續費按有關分期計劃金額計算，詳情如下：

獲批核之分期計劃金額（可每次網上交稅獨立申請）	一次性手續費	
	6個月分期	12個月分期
>HKD 3,000 – HKD 10,000	HKD 100	HKD 200
>HKD 10,000 – HKD 20,000	HKD 200	HKD 400
>HKD 20,000 – HKD 30,000	HKD 300	HKD 600
>HKD 30,000 – HKD 50,000	HKD 500	HKD 1,000
>HKD 50,000 – HKD 100,000	HKD 1,000	HKD 2,000
>HKD 100,000 – HKD 150,000	HKD 1,500	HKD 3,000
>HKD 150,000 – HKD 200,000	HKD 2,000	HKD 4,000

一次性手續費將於申請獲處理後從有關信用卡戶口內扣除。

6. 網上交稅分期計劃金額將以港元作貨幣單位。所有幣值換算（如有需要）將於恒生訂定之有關換算日期按恒生決定之匯率計算。
7. 會員現指示及授權恒生，當會員之網上交稅分期計劃申請獲處理後：(a) 一次過將獲批核之網上交稅分期計劃金額存入會員指定之恒生信用卡戶口（「信用卡戶口」）；(b) 從信用卡戶口凍結相等於網上交稅分期計劃金額及會員需支付予恒生之手續費全數之信用限額直至最後一期供款完畢為止；(c) 由恒生全權決定之日期按網上交稅分期計劃金額全數分6期或12期之期數於信用卡戶口連續按月支取。第一期供款及一次性手續費將於網上交稅分期計劃申請獲處理後即時或按恒生全權決定之日期於信用卡戶口支取；及(d) 於每月成功支取會員之供款後，按比例將凍結之信用限額按月逐步減除。
8. 恒生將不接納以下之網上交稅分期計劃申請（以每次申請計）：(a) 申請之網上交稅分期計劃金額少於HKD3,000或大於HKD200,000；或(b) 信用卡戶口內賬項已逾期還款或超逾可用信用額。
9. 恒生有權接納或拒絕任何申請，而毋須給予解釋。
10. 會員每月於到期繳款日或以前全部清還會員之信用卡戶口結單所訂明之總結欠，會員毋須繳付任何財務費用。倘若會員未能每月於到期繳款日或以前全部清還會員之信用卡戶口結單所訂明之總結欠，會員須就該信用卡戶口內之所有結欠按規限信用卡戶口使用之相關恒生信用卡會員合約（「會員合約」）支付財務費用。會員須就任何到期未付之每月供款支付由該每月供款過賬日起計以當時適用於信用卡戶口之利率計算之財務費用及其他費用。
11. 恒生保留不時調整上述財務費用及手續費之權利。會員需繳付之手續費將以恒生收到會員之網上交稅分期計劃申請當日，恒生所公佈為準。
12. 即使本條款及細則有其他條文規定，恒生有權隨時通知會員：(a) 暫停或停止該等網上交稅分期計劃；及/或(b) 修訂或增補本條款及細則。
13. 網上交稅分期批核程序將於有關之網上繳交稅項誌賬後隨即開始。一般情況下，申請需時7個工作天辦理，若恒生需酌情為會員提升信用額，有關申請則需時9個工作天辦理。會員將獲另函通知批核情況。若申請網上交稅分期計劃之日期與有關信用卡月結單到期繳款日少於9個工作天，會員不可依賴獲批核之網上交稅分期計劃金額（如有）存入信用卡戶口作為繳付信用卡結欠之用，並須於到期繳款日或以前繳付信用卡結欠（如適用）。不論任何情況，會員須承擔因逾期繳付信用卡結欠而引致之財務費用、逾期費用、其他責任或損失。

14. 恒生保留權利隨時取消或終止網上交稅分期計劃（包括但不限於以下任何一種情況），及作出合理通知，並要求會員立即清還網上交稅分期計劃之所有結欠（即網上交稅分期計劃內全數未償還之本金、手續費及其他費用）：
- (i) 會員違反本條款及細則或會員合約的任何條文；
 - (ii) 信用卡戶口出現任何拖欠或會員未能應恒生要求償還任何債務；
 - (iii) 會員自行取消或被恒生終止信用卡戶口或網上交稅分期計劃，或會員破產或去世。
- 即使本條款及細則有其他條文規定，若信用卡戶口或網上交稅分期計劃一旦因任何原因終止，網上交稅分期計劃之所有結欠將即時到期繳付，並從信用卡戶口中自動扣除。
15. 網上交稅分期計劃之手續費及每期分期本金均不可賺取 Cash Dollars。
16. 本條款及細則亦構成會員合約之部份，並須按其內容詮釋。倘本條款及細則與會員合約有任何歧異，將以本條款及細則為準。
17. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
18. 本條款及細則受現行監管規定約束。
19. 除會員及恒生（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
20. 中文譯本僅供參考，文義如有歧異以英文本為準。

註：

- 恒生直接銷售人員及授權代表之薪金制度（包括底薪及花紅），乃基於多方面的表現，並非只著重銷售金額。
- 恒生消費卡戶口並不獲計算利息。恒生消費卡戶口之結餘並非受保障存款，不受香港的存款保障計劃保障。

借定唔借？還得到先好借！

恒生信用卡免息「签账及消费分期——一笔过手续费」计划（网上交税）之条款及细则

1. 只有恒生信用卡主卡会员（「会员」）方可申请免息「签账及消费分期——一笔过手续费」计划（网上交税）（「网上交税分期」）。网上交税分期计划不适用于附属卡、人民币信用卡、公司卡、商务卡、e-shopping万事达卡、消费卡、美元Visa金卡及专享卡。
2. 会员需于2019年3月1日至2019年5月31日期间（「优惠期」）申请网上交税分期计划。
3. 网上交税分期计划只适用于以信用卡透过恒生个人e-Banking网上缴费服务缴付个人或第三者之税项。会员需于网上缴交税项志账之信用卡月结单到期缴款日9个工作天前申请网上交税分期计划。会员可为每一次网上缴交税项独立申请一次网上交税分期计划，申请次数不限。
4. 如会员于递交网上交税分期计划申请后取消有关之网上缴交税项，或更改其预设缴付日期及/或金额，恒生银行有限公司（「恒生」）有机会无法处理而取消网上交税分期计划申请。
5. 每项网上交税分期计划均须缴付一次性手续费。一次性手续费按有关分期计划金额计算，详情如下：

获批核之分期计划金额（可每次网上交税独立申请）	一次性手续费	
	6个月分期	12个月分期
>HKD 3,000 – HKD 10,000	HKD 100	HKD 200
>HKD 10,000 – HKD 20,000	HKD 200	HKD 400
>HKD 20,000 – HKD 30,000	HKD 300	HKD 600
>HKD 30,000 – HKD 50,000	HKD 500	HKD 1,000
>HKD 50,000 – HKD 100,000	HKD 1,000	HKD 2,000
>HKD 100,000 – HKD 150,000	HKD 1,500	HKD 3,000
>HKD 150,000 – HKD 200,000	HKD 2,000	HKD 4,000

一次性手续费将于申请获处理后从有关信用卡户口内扣除。

6. 网上交税分期计划金额将以港元作货币单位。所有币值换算（如有需要）将于恒生订定之有关换算日期按恒生决定之汇率计算。
7. 会员现指示及授权恒生，当会员之网上交税分期计划申请获处理后：(a) 一次过将获批核之网上交税分期计划金额存入会员指定之恒生信用卡户口（「信用卡户口」）；(b) 从信用卡户口冻结相等于网上交税分期计划金额及会员需支付予恒生之手续费全数之信用限额直至最后一期供款完毕为止；(c) 由恒生全权决定之日期按网上交税分期计划金额全数分6期或12期之期数于信用卡户口连续按月支取。第一期供款及一次性手续费将于网上交税分期计划申请获处理后即时或按恒生全权决定之日期于信用卡户口支取；及(d) 于每月成功支取会员之供款后，按比例将冻结之信用限额按月逐步减除。
8. 恒生将不接纳以下之网上交税分期计划申请（以每次申请计）：(a) 申请之网上交税分期计划金额少于HKD3,000或大于HKD200,000；或(b) 信用卡户口内账项已逾期还款或超逾可用信用额。
9. 恒生有权接纳或拒绝任何申请，而毋须给予解释。
10. 会员每月于到期缴款日或以前全部清还会员之信用卡户口结单所订明之总结欠，会员毋须缴付任何财务费用。倘若会员未能每月于到期缴款日或以前全部清还会员之信用卡户口结单所订明之总结欠，会员须就该信用卡户口内之所有结欠按规限信用卡户口使用之相关恒生信用卡会员合约（「会员合约」）支付财务费用。会员须就任何到期未付之每月供款支付由该每月供款过账日起计以当时适用于信用卡户口之利率计算之财务费用及其他费用。
11. 恒生保留不时调整上述财务费用及手续费之权利。会员需缴付之手续费将以恒生收到会员之网上交税分期计划申请当日，恒生所公布为准。
12. 即使本条款及细则有其他条文规定，恒生有权随时通知会员：(a) 暂停或停止该等网上交税分期计划；及/或(b) 修订或增补本条款及细则。
13. 网上交税分期批核程序将于有关之网上缴交税项志账后随即开始。一般情况下，申请需时7个工作天办理，若恒生需酌情为会员提升信用额，有关申请则需时9个工作天办理。会员将获另函通知批核情况。若申请网上交税分期计划之日期与有关信用卡月结单到期缴款日少于9个工作天，会员不可依赖获批核之网上交税分期计划金额（如有）存入信用卡户口作为缴付信用卡结欠之用，并须于到期缴款日或以前缴付信用卡结欠（如适用）。不论任何情况，会员须承担因逾期缴付信用卡结欠而引致之财务费用、逾期费用、其他责任或损失。

14. 恒生保留权利随时取消或终止网上交税分期计划（包括但不限于以下任何一种情况），及作出合理通知，并要求会员立即清还网上交税分期计划之所有结欠（即网上交税分期计划内全数未偿还之本金、手续费及其他费用）：
- (i) 会员违反本条款及细则或会员合约的任何条文；
 - (ii) 信用卡户口出现任何拖欠或会员未能应恒生要求偿还任何债务；
 - (iii) 会员自行取消或被恒生终止信用卡户口或网上交税分期计划，或会员破产或去世。
- 即使本条款及细则有其他条文规定，若信用卡户口或网上交税分期计划一旦因任何原因终止，网上交税分期计划之所有结欠将即时到期缴付，并从信用卡户口中自动扣除。
15. 网上交税分期计划之手续费及每期分期本金均不可赚取 Cash Dollars。
16. 本条款及细则亦构成会员合约之部份，并须按其内容诠释。倘本条款及细则与会员合约有任何歧异，将以本条款及细则为准。
17. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
18. 本条款及细则受现行监管规定约束。
19. 除会员及恒生（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
20. 中文译本仅供参考，文义如有歧异以英文本为准。

注：

- 恒生直接销售人员及授权代表之薪金制度（包括底薪及花红），乃基于多方面的表现，并非只着重销售金额。
- 恒生消费卡户口并不获计算利息。恒生消费卡户口之结余并非受保障存款，不受香港的存款保障计划保障。

借定唔借？还得到先好借！