



恒生銀行  
HANG SENG BANK

商業銀行  
COMMERCIAL  
BANKING

## Hang Seng Commercial World Mastercard Now with new Virtual Card service

Featuring enhanced authorisation control  
for safer online transactions

Enjoy up to 2.8%\* unlimited rebate



Introducing the Hang Seng Commercial World Mastercard Virtual Card, a new payment solution that lets you handle each transaction with a unique card number! Take advantage of its enhanced authorisation control for safer online transactions and easier reconciliation! What's more, all your spending at designated merchants now enjoys an amazing 2.8%\* unlimited rebate!

### Safer online transactions

- Enjoy enhanced authorisation controls such as spending limit, expiry date, number of uses, applicable regions, currency, merchant categories, etc. to minimize card misuse by staff and risk of card theft.
- Conduct transactions with Virtual Card data only, **without disclosing physical card details.**

### Easier book-keeping & reconciliation

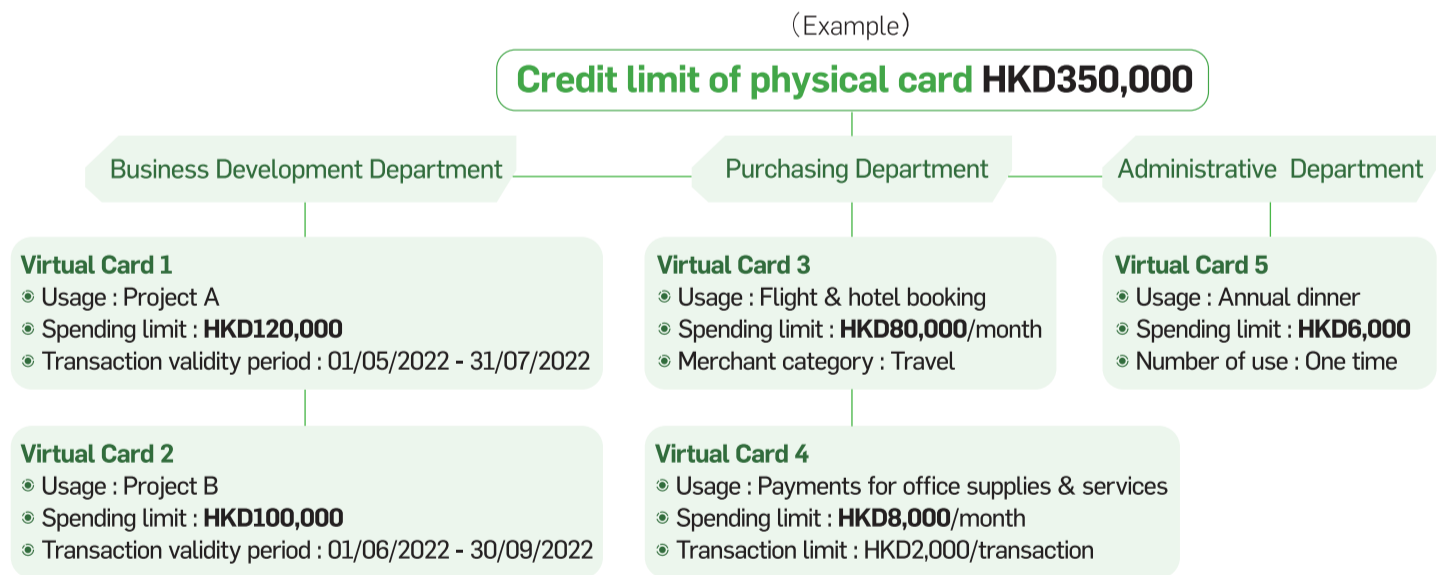
- Assign a unique Virtual Card for each project or transaction to **keep better track of your spending.**
- By creating the Virtual Card via the **Mastercard Smart Data Expense Management Platform**, you can review and download your transaction details anytime to enjoy better control over costs and expenses, not to mention **easier book-keeping and tax-filing.**
- Enjoy unlimited number of Virtual Cards.

### 2.8%\* unlimited rebate privilege

- Spend at the designated overseas registered merchants below to enjoy an amazing **2.8%\* unlimited rebate!**
- Enjoy 0.8%# rebate for other online spending!

Facebook	Google	Amazon	Zoom
Xero	Adobe	Shopify	GoDaddy

### How to use Virtual Card?



To unlock the benefits of virtual payment, contact our Relationship Manager now to learn more about the service!

### Not a customer of World Mastercard yet?

Simply apply and get approved for HKD Commercial World Mastercard before 30 June 2022 to enjoy **\$400 Cash Dollar rebate** and **2-year annual fee waiver**, not to mention the powerful benefits of virtual payment!



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

\* 2.8% rebate includes 2% cash rebate promotion, 0.4% rebate for all foreign currency online spending and 0.4% Cash Dollar rebate for every spending.  
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