Hang Seng Credit Card

Important Notes in relation to the Application of Credit Card(s)

Please note the following for application:

1. Principal Card Applicant must be Hong Kong resident and be at least 18 years of age with minimum annual income of HKD48,000 or above. Supplementary Card Applicant must be Hong Kong resident and be at least 16 years of age. Supplementary Card application is not applicable for Full-time Student Principal Card Applicant.

2. Annual Fee Waiver (Same offer applicable to the Supplementary Cards applied at the same time)

   Applicable to Platinum MasterCard / Visa Platinum Card / Gold MasterCard / Visa Gold Card / MasterCard / Visa Card / MPOWER Card / Renminbi Credit Card:

   a. Principal Card applicant who does not currently own and/or has not owned any personal Credit Card Principal Card issued by Hang Seng Bank Limited ("Hang Seng") in the past six months, and who is applying for his/her first Hang Seng Credit Card, will be entitled to Three-year Annual Fee Waiver on both Principal Card and Supplementary Cards applied at the same time; otherwise, One-year Annual Fee Waiver will be offered for both Principal Card and Supplementary Cards applied at the same time.

   b. If the customer is an existing Hang Seng Integrated Account / Auto-Payroll Service / Property Mortgage (except Industrial / Commercial Property) customer, he/she can enjoy Perpetual Annual Fee Waiver for one Hang Seng Credit Card.

   Applicable to Hang Seng CUP Platinum Card / CUP Credit Card:

   Perpetual Annual Fee Waiver will be offered to Principal and Supplementary Card Applicant(s) (if applicable).

3. Welcome Gift (if applicable)

   Principal and Supplementary Card Applicant(s) (if any) (collectively referred to as "the Applicant(s)") agree(s) that they could be entitled to the welcome gift(s) only if they had fulfilled relevant requirements. For details of terms and conditions, please refer to respective card web pages (Hang Seng Platinum Card: hangseng.com/platinum; Hang Seng Credit Card: hangseng.com/creditcard; Hang Seng CUP Credit Card: hangseng.com/cupcard; MPOWER Card: hangseng.com/mpower; Renminbi Credit Card: hangseng.com/rmbcard). If the Applicant(s) has/have received the gift but subsequently cancel(s) the Credit Card Account within 13 months from the date of account opening, a handling fee will be charged. Welcome gifts are available while stock lasts.

4. The Applicant(s) acknowledge(s) and agree(s) that irrespective of whether the Applicant(s)' application(s) is/are subsequently withdrawn or rejected, all personal data and information with respect to the Applicant(s) and an individual which are provided by the Applicant(s) and/or such individual at the request of Hang Seng Bank Limited ("Hang Seng") or collected in the course of dealings between the Applicant(s) or such individual and Hang Seng (the"Data") may be held, used, processed and disclosed by Hang Seng for such marketing and other purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. The Applicant(s) also acknowledge(s) and agree(s) that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.

5. The Applicant(s) further acknowledge(s) and agree(s) that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Applicant(s) and/or the relevant individual, and provide banker's or credit references in respect of the Applicant(s) and/or such individual.

6. In the case where a guarantee / third party security, unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Applicant(s) owed to Hang Seng, the Applicant(s) agree(s) that Hang Seng may from time to time provide the guarantor / provider of third party security with any data, details or information (including any of the Applicant(s)' Data) relating to any loan / banking / credit facilities extended by Hang Seng to the Applicant(s) for the purpose of notifying the guarantor / provider of third party security of the liabilities under the guarantee / third party security.

7. The annual fee for Platinum MasterCard / Visa Platinum Card is HKD1,200 for the Principal Card and HKD600 for each Supplementary Card; annual fee for Gold MasterCard / Visa Gold Card is HKD540 for the Principal Card and HKD270 for each Supplementary Card; annual fee for MasterCard / Visa Card is HKD240 for the Principal Card and HKD120 for each Supplementary Card; annual fee for Renminbi Platinum Card is 1,200 Renminbi for the Principal Card and 600 Renminbi for each Supplementary Card; annual fee for Renminbi Gold Card is 540 Renminbi for the Principal Card and 270 Renminbi for each Supplementary Card; annual fee for Renminbi Credit Card is 240 Renminbi for the Principal Card and 120 Renminbi for each Supplementary Card.

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Managing wealth for you, with you.
Member HSBC Group

Hang Seng Credit Card

8. Finance charge for retail purchase and interest rate on cash advance are as follows:
   - Finance charge for retail purchase: 2.49% - 2.67% per month (annualised percentage rate 32.50% - 35.94%)
   - Interest rate on cash advance: 2.49% - 2.67% per month (annualised percentage rate 35.85% - 39.54%)

   The finance charge for retail purchase and interest rate on cash advance applicable to the credit card approved by using this application form are subject to the final decision of Hang Seng, and the Applicant(s) will be notified of the finance charge and interest rate upon card collection. The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. In case of your failure to repay the minimum payment amount by payment due date stated on the relevant credit card statement, Hang Seng reserves the right to vary or increase the above interest rate to the rate specified and notified to you from time to time. For details of other service charges, please contact any Hang Seng Bank branch staff.

9. Applicable to the Applicant(s) of Hang Seng CUP Credit Card only:

   If the Applicant(s) make(s) cash advance or cash withdrawal (cash withdrawal is only applicable to the Applicant(s) with Hang Seng Bank HK Dollar Account ("HKD Account") linked to the Hang Seng CUP Credit Card) with the Hang Seng CUP Credit Card through HSBC Group ATM network worldwide or China UnionPay ATM network in Hong Kong, Hang Seng will process the relevant transactions according to the Applicant(s)' instructions. If the Applicant(s) use(s) Hang Seng CUP Credit Card linked with HKD Account through China UnionPay ATM network at non-HSBC Group ATMs overseas, regardless of a cash advance or a cash withdrawal instruction is given, Hang Seng will instantly check the available balance of the HKD Account, and will process the instruction as cash withdrawal and debit the amount directly from the HKD Account if there is sufficient balance in the relevant HKD Account. If there is insufficient balance in the HKD Account, Hang Seng will process the instruction as cash advance without exception and debit the amount to the Hang Seng CUP Credit Card account directly. The relevant fees and charges of cash advance or cash withdrawal will be applicable to each successful transaction. The transaction amount of the cash advance and the corresponding fees and charges cannot exceed the available credit limit of Hang Seng CUP Credit Card, while the transaction amount of the cash withdrawal and the corresponding fees and charges cannot exceed the available balance of the HKD Account. For details of fees and charges, please call our Credit Card 24-Hour Customer Service Hotline on 2998 8222 (Hang Seng CUP Platinum Card) or 2398 0000 (Hang Seng CUP Credit Card).

10. The Applicant(s) agree(s) that Hang Seng may send a repayment reminder (when necessary) in the form of text message, according to the mobile telephone number provided by the Applicant(s) / recorded within Hang Seng.

11. In case of disputes, the decision of Hang Seng shall be final.

12. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Terms in relation to the Application of Credit Card(s)

To: Hang Seng Bank Limited ("Hang Seng")

I/We undertake to inform Hang Seng in writing (i) if any of us are/were (within the past 12 months) a director of, or (ii) if any of us are a substantial shareholder / chief executive / employee of, any member of the HSBC Group or a relative of or trustee for any such director / substantial shareholder / chief executive / employee. I/We also undertake to promptly inform Hang Seng if any of us are or become in any way connected with (i) a director of Hang Seng or any of its subsidiaries; or (ii) an entity controlling 10% or more of the shares in Hang Seng. Hang Seng requires the information to comply with the Listing Rules.

I/We confirm that, as of the date of this application form, I/we or the government department of the Hong Kong Special Administrative Region in which I/we am/are working have/has no official dealings with Hang Seng and I/we undertake to inform Hang Seng promptly in writing if I/we or the government department in which I/we am/are working will later become involved in any official dealings with Hang Seng.

I/We also confirm that (i) I/we did not own any credit card that was cancelled due to default payment; (ii) I/we currently do not have any overdue payment in respect of any of my/our indebtedness; and (iii) there is no bankruptcy order made against me/us and I/we am/are not in the process of petitioning for bankruptcy nor have any intention to do so.

I/We confirm that all of the information provided in this application form is true and correct in all respects and agree that Hang Seng may use such information for such marketing purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng to me/us from time to time. I/We authorise Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. I/We further undertake to notify Hang Seng promptly in writing whenever there are any changes to any of such information.

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Hang Seng Credit Card

Important Notes in relation to the Application for Credit Care Protection Plan

I declare that the statements and particulars given hereon are, to the best of my knowledge and belief, true and complete. I agree that the basis of this contract will be the Credit Care Protection Plan Policy and cover will be effective as specified once the proposal is accepted by QBE General Insurance (Hong Kong) Limited ("QBE GIHK"). I further declare that:

1. I understand that this insurance is only available to Hang Seng Credit Card Principal Card Customers who are Hong Kong residents with HKID cards, aged below 60. I declare that I am in good health and free from physical or mental impairment or deformity.
2. I have not withheld any material facts* (i.e. facts relevant to an insurer's decision as to whether or not to provide coverage) from QBE GIHK and that if any material facts shall have been withheld or not truly or fairly stated, this insurance policy shall be null or void.

   (*Note: If you are in doubt as to whether or not particular information or facts are material, please call QBE General Insurance (Hong Kong) Limited Customer Service Hotline 2198 7878 during office hours and disclose that particular information or facts to the customer service representatives.)
3. I have never been declined on any new application, renewal, or imposed special terms and conditions on any personal accident insurance.

I also understand and agree that:

4. I should refer to the English version of the Policy for exact terms and conditions and exclusions.
5. The Policy will be automatically renewed according to the policy's then prevailing terms and conditions on a yearly basis with the premium being debited from the insured Hang Seng Credit Card Account on an annual basis until the Policy is cancelled / terminated / the insured reaches age 65.
6. If I hold more than one Hang Seng Credit Card, only one card can be insured. Credit Care Protection Plan is not applicable to Hang Seng Commercial Card, Business Card, Corporate Card, USD Visa Gold Card and Renminbi Credit Card.
7. Credit Care Protection Plan is underwritten by QBE General Insurance (Hong Kong) Limited which is authorized and regulated by the Commissioner of Insurance of the HKSAR. Hang Seng Bank Limited is an insurance agent authorized by QBE General Insurance (Hong Kong) Limited.
8. The Policy will be mailed to the correspondence address of my insured Hang Seng Credit Card. QBE GIHK will update my address record at QBE GIHK accordingly.
9. For any cancellation / termination during the policy period, a minimum premium payment of HKD150 is chargeable by QBE GIHK and the premium for the remaining unexpired months will be refunded to the customers.
10. The information and data as contained in this Application Form, including but not limited to correspondence address and expiry date of insured credit card, will be passed to QBE GIHK from time to time.
11. I/We confirm that I/We have read the QBE General Insurance (Hong Kong) Limited's Personal Information Collection Statement ("Notice") and acknowledge and agree that all personal data and information with respect to me/us which are provided by me/us in relation to this application may be held, used, processed or disclosed to such parties for such purposes as set out in the Notice.

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