

## Terms and Conditions of "Hang Seng Prestige World Mastercard Cash Dollars Rebate on Weekend Local Dining Reward"

### General Terms and Conditions:

1. To enjoy this promotion, customers are required to make the transactions with their Hang Seng Prestige World Mastercard ("Eligible Credit Card").
2. Only Eligible Dining Transactions (as defined in Clause 5 below) in a single net spending of HKD300 or above made by the registered Eligible Credit Card from the registration month to the end of the Promotion Period will be counted for the extra Cash Dollars rebate.
3. The monthly eligible transactions must be completed within the month and posted to the relevant credit card accounts respectively on or before 14 days after the end of the month.
4. If the principal card and its supplementary card share the same credit limit, the accumulated transaction amount will be calculated on a combined basis and the rewards will be credited into the principal card account.
5. Eligible Dining Transactions include HKD transactions made by Eligible Credit Card at all local dining outlets on all Saturdays and Sundays within the Promotion Period, except for transactions made with merchants with merchant codes not defined as dining categories as defined by Hang Seng Bank Limited ("Hang Seng") or Mastercard Asia / Pacific (Hong Kong) Limited from time to time, overseas dining transactions, online transactions, banquet services, transactions made in private parties / functions, private room events, cake / bakery shops and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorized transactions.
6. The total maximum Cash Dollars rebate under Eligible Dining Transaction for Year Round Offer together with Top-Up Offer is \$250 Cash Dollars rebate per month per each credit card account. The total maximum of Cash Dollars rebate under Eligible Dining Transaction Year Round Offer together with Top-Up Offer is \$3,000 Cash Dollars rebate per each credit card account during the Promotion Period.
7. The extra Cash Dollars rebate under this promotion will be calculated on the last day of every even month. The extra Cash Dollars rebate will be automatically credited to the customer's credit account within two months after each calculation. The credit card account should remain valid and in good standing when the relevant Cash Dollars rebate are credited. Customer can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
8. Spending amount is calculated based on a single credit card account, including spending of supplementary card for which transactions are posted to the same principal card account
9. The Cash Dollars rebate rewarded will be rounded down to the nearest dollar. Extra Cash Dollars rebate reward will be calculated based on the amount of each individual eligible transaction.
10. No alteration or cancellation can be made to the registration, and all rewarded Cash Dollars rebate cannot be transferred or converted into cash under any circumstances.
11. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions and are not applicable to this promotion.
12. Hang Seng will determine the eligibility of all rebate rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
13. Customers must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
14. Use of Cash Dollars rebate is subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
15. All products, services and information related to this promotion are directly sold and supplied to customers by related merchants who are solely responsible for all related obligations and liabilities.
16. Hang Seng reserves the right to vary or terminate the above offers at any time and to amend the terms and conditions of the offers from time to time without prior notice.
17. In case of any dispute, the decision of Hang Seng shall be final.
18. Eligible transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the promotion before the transactions are made.
19. The rebate rewards are based on the net spending amount, which means the final amount charged to the Registered Credit Card, and the use of any discount offers and Cash Dollars rebate/ Merchant Dollars rebate will not be taken into account.
20. Unless otherwise specified, this promotion cannot be used in conjunction with other Cash Dollars rebate promotions.
21. 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.
22. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. These Terms and Conditions are subject to prevailing regulatory requirements.
24. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.



**Specific Terms and Conditions for “Year Round Cash Dollars Rebate on Weekend Local Dining Reward” (“Year Round Offer”):**

25. The Promotion period of the **Year Round Offer** is from 1 January to 31 December 2019 (“Year-Round Promotion Period”).
26. To enjoy the Year Round Offer, customers are required to successfully register once only with their Eligible Credit Card online or by calling the registration hotline during the Promotion period. If a customer registers repeatedly, only the first registration is valid.
27. Starting from the registration month, customer is entitled to extra 0.8% Cash Dollars rebate for conducting Eligible Dining Transaction with Eligible Credit Card during the Promotion Period.

**Specific Terms and Conditions for “Top-up Cash Dollars Rebate on Weekend Local Dining Reward” (“Top-up Offer”):**

28. The Promotion period of the **Top-Up Offer** is from 1 January to 30 June 2019 (“Top-Up Promotion Period”).
29. To enjoy the Top-Up Offer, customers are required to successfully register once only with their Eligible Credit Card online or by calling the registration hotline during the Promotion period. Customers who register for the Year Round Offer will be automatically registered to the Top-Up Offer during the Top-Up Offer Promotion Period. If a customer registers repeatedly, only the first registration is valid.
30. Starting from the registration month, customers who spend HKD5,000 or above each month during the Promotion Period with Eligible Credit Card for the Eligible Retail Transactions (as defined in Clause 31) is entitled to extra 2.8% top-up Cash Dollars rebate for conducting Eligible Dining Transaction with Eligible Credit Card during the Top-Up Offer Promotion Period.
31. Eligible Retail Transactions include retail transactions made with the Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payment to other banks and credit cards, etc.), tax payments, phone / fax orders (including bill payments and purchases), cash coupon purchase, instalment payments, balance transfers, "Octopus Automatic Add-Value Service" auto top-up amounts, 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), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees / handling fees / finance charges / late charges of credit cards.