

Terms and Conditions of "Prestige World Mastercard Cash Dollars Rebate on Overseas Spending / Online Shopping 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 Overseas Spending / Online Shopping (as defined in Clause 5 and 6 respectively) made by the registered Eligible Credit Card from the registration month to the end of specific 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 account respectively within 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 rebate will be credited into the principal card account.
5. Eligible Overseas Spending include overseas retail spending in foreign currencies during the Promotion Period.
6. Eligible Online Shopping Transaction include any online transactions in local or foreign currencies during the Promotion Period. The transaction amount will be based on the transaction currency and amount converted in Hong Kong Dollars posted in the credit card statement. **Only online shopping transactions with a single net spending of HKD300 or above will be eligible.**
7. For an Eligible Transaction conducted online in foreign currencies, it will be classified as an **Eligible Online Shopping Transaction**, and will be eligible for the Online Shopping Reward only.
8. The total maximum Cash Dollars rebate under Eligible Overseas Spending for Year Round Offer together with Top-Up Offer is \$600 Cash Dollars rebate for each phase per each credit card account. The total maximum of Cash Dollars rebate under Eligible Overseas Spending Year Round Offer together with Top-Up Offer is \$3,600 Cash Dollars rebate per each credit card account during the Promotion Period.
9. The total maximum Cash Dollars rebate under Eligible Online Shopping Transaction for Year Round Offer together with Top-Up Offer is \$200 Cash Dollars rebate per month per each credit card account. The total maximum of Cash Dollars rebate under Eligible Online Shopping Transaction for Year Round Offer together with Top-Up Offer is \$2,400 Cash Dollars rebate per each credit card account during the Promotion Period.
10. 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 into the eligible 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.
11. 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.
12. The Cash Dollars rebate rewarded will be rounded down to the nearest dollar. Extra Cash Dollars rebate will be calculated based on the amount of each individual eligible transaction.
13. 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.
14. 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.
15. 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.
16. 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.
17. 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 6899.
18. 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.
19. Hang Seng reserves the right to vary or terminate the promotion at any time and to amend the terms and conditions of the promotion from time to time without prior notice.
20. In case of any dispute, the decision of Hang Seng shall be final.
21. 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.
22. "Hang Seng Credit Card Cash Dollars Rebate on Overseas Spending / Online Shopping Reward" and "Hang Seng Visa Infinite Card / Prestige World Mastercard Cash Dollars Rebate on Overseas Spending / Online Shopping Reward" cannot be used in conjunction.
23. The rebate 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 will not be taken into account.
24. Unless otherwise specified, this Promotion cannot be used in conjunction with other Cash Dollars promotions.
25. 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.



26. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
27. These Terms and Conditions are subject to prevailing regulatory requirements.
28. 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 Overseas Spending / Online Shopping Reward" ("Year Round Offer"):

29. The Promotion period of the **Year Round Offer** is from 1 January to 31 December 2019 ("Year Round Offer Promotion Period"), and will be divided into 6 phases (each a "Phase") as below:
- i) Phase 1: 1 January to 28 February 2019
 - ii) Phase 2: 1 March to 30 April 2019
 - iii) Phase 3: 1 May to 30 June 2019
 - iv) Phase 4: 1 July to 31 August 2019
 - v) Phase 5: 1 September to 31 October 2019
 - vi) Phase 6: 1 November to 31 December 2019
30. 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.
31. Starting from the registration month, customers can earn extra Cash Dollars rebate for the following spending:
- a) Eligible Overseas Spending:**
 - i) Customer is entitled to extra 0.8% Cash Dollars rebate for conducting Eligible Overseas Spending with Eligible Credit Card during the Promotion Period.
 - b) Eligible Online Shopping Transaction:**
 - i) Customer is entitled to extra 0.8% Cash Dollars rebate for conducting Eligible Online Shopping Transaction with Eligible Credit Card during the Promotion Period.

Specific Terms and Conditions for "Top-Up Cash Dollars Rebate on Overseas Spending/ Online Shopping Reward" ("Top-Up Offer"):

32. The Promotion period of the **Top-Up Offer** is from 1 January to 30 June 2019 ("Top-Up Offer Promotion Period"), and will be divided into 3 phases (each a "Phase") as below:
- i) Phase 1: 1 January to 28 February 2019
 - ii) Phase 2: 1 March to 30 April 2019
 - iii) Phase 3: 1 May to 30 June 2019
33. 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.
34. 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 35) can earn extra top-up Cash Dollars rebate for the following spending:
- a) Eligible Overseas Spending:**
 - i) Customer is entitled to extra 4.8% top-up Cash Dollars rebate for conducting Eligible Overseas Spending with Eligible Credit Card during the Top-Up Offer Promotion Period.
 - b) Eligible Online Shopping Transaction:**
 - i) Customer is entitled to extra 2.8% top-up Cash Dollars rebate for conducting Eligible Online Shopping Transaction with Eligible Credit Card during the Top-Up Offer Promotion Period.
35. 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.