



恒生銀行
HANG SENG BANK

PRESTIGE
優越理財



Prestige World Mastercard

Hang Seng Prestige World Mastercard® Benefits Directory

Content

1. Important Points to Remember	Page 1
2. Customer Privileges	
- Hang Seng Credit Card Rewards Programme	Page 3
- Personal Concierge	Page 4
- Prestige World Mastercard Worldwide Unparalleled Privileges	Page 5
- Online Shopping Security	Page 5
- Greater Financial Flexibility	Page 5
- Octopus Automatic Add-Value Service	Page 6
3. Convenient Payment Methods	Page 7
4. Questions & Answers	Page 8
5. Mastercard® Global Emergency Contacts	Page 9
6. Contact Us	Page 9

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

1. Important Points to Remember

Sign Immediately

Please sign on the signature panel at the back of the Hang Seng Prestige World Mastercard ("Prestige World Mastercard") with a ball pen immediately, if the name embossed on the Prestige World Mastercard is correct.

Keep Your Prestige World Mastercard and PIN to Yourself

Think of your Prestige World Mastercard as cash, and keep it safely. You should:

- memorise your Personal Identification Number ("PIN") and destroy your PIN advice at once
- keep your Prestige World Mastercard and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Prestige World Mastercard and/or your PIN
- not write down your PIN on the Prestige World Mastercard or on anything usually kept with the Prestige World Mastercard, or write down or record your PIN without disguising it
- check your Prestige World Mastercard periodically to ensure it is always in your possession
- change your PIN through ATMs from time to time. The use of your Hong Kong Identity Card number, passport number, date of birth, telephone number or other easily accessible personal information as your PIN is not recommended
- refer to the security advice provided by Hang Seng Bank Limited (Hang Seng) from time to time

Please note that mobile phones are possible causes of credit card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your Prestige World Mastercard and / or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Prestige World Mastercard transactions and Banking transactions up to HKD500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances. Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the Prestige World Mastercard and / or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Prestige World Mastercard and / or PIN or failed to follow the safeguards set out above.

Lost Card / PIN Report

Upon notice or suspicion that Prestige World Mastercard / PIN is lost, stolen or misused, report it as soon as reasonably practicable through the **24-hour Hang Seng Prestige World Mastercard Customer Service Hotline on (852) 2998 8111** (press "4" and "2" after selecting language). To ensure immediate handling and maximum protection, please do not report your card loss by fax.

You should not use the PINs for accessing other services (for example, connection to the Internet or accessing other websites), moreover, you should refer to the security advice provided by Hang Seng from time to time.

We Are at Your Service at All Times

Through our 24-hour Hang Seng Prestige World Mastercard Customer Service Hotline 2998 8111, you can utilise the following automated telephone services to:

- make Hang Seng Prestige World Mastercard payments, enquire about your Hang Seng Prestige World Mastercard account balance and available credit limit
- enquire details of Hang Seng Credit Card Rewards Programme such as Hang Seng Credit Card Cash Dollars balance and the latest customers' benefits
- obtain application forms and access other services
- talk to our Customer Service Representatives

Your Hang Seng Prestige World Mastercard Phone Service PIN will be mailed to you within 2 weeks after card activation.

2. Customer Privileges

Hang Seng Credit Card Rewards Programme

- Hang Seng Credit Card Cash Dollars

- For every HKD250 retail spending with your card, you can earn \$1 Cash Dollar, which can be used as instant cash at thousands of designated merchant outlets throughout Hong Kong, or to redeem gifts or cash coupons online via hangseng.com/giftparade.
- When spending at designated merchant outlet, simply indicate that you will use Cash Dollars before payment, the shop personnel will make the arrangement for you:
 1. Spending amount = Cash Dollars balance:
Cash Dollars will be used to pay for the full price of the merchandise.
 2. Spending amount < Cash Dollars balance:
Cash Dollars will be used to pay for the full price of the merchandise, and the remaining Cash Dollars can be reserved for next purchase.
 3. Spending amount > Cash Dollars balance:
All Cash Dollars will be debited and the difference will be charged to your Prestige World Mastercard.



- Merchant Dollars Rewards

You will earn Merchant Dollars of the specific merchant on top of Cash Dollars for every spending at the Merchant Dollars Designated Merchants (including Footwear shops under Belle Group's brands, Chung Yuen Electrical, DCH Food Mart and DCH Food Mart Deluxe, Joint Publishing and Sa Sa).



Combined Redemption of Cash Dollars and Merchant Dollars

If you are holding both balance of Cash Dollars and Merchant Dollars of the specific Merchant Dollars Designated Merchant in your Prestige World Mastercard account, when you spend with your Prestige World Mastercard at the specific Merchant Dollars Designated Merchant, both the cumulative Cash Dollars and specific Merchant Dollars will be redeemed as cash concurrently in the same transaction. If you choose to redeem the Cash Dollars and the specific Merchant Dollars upon purchase at the specific Merchant Dollars Designated Merchant, the specific Merchant Dollars will be debited first until all specific Merchant Dollars accumulated in your Prestige World Mastercard account have been used up, and the Cash Dollars in the Prestige World Mastercard account will be debited until the total amount of the transaction is paid up. If the sum of the cumulative Cash Dollars and the specific Merchant Dollars is not sufficient to settle the bill, the difference will be automatically charged to the Prestige World Mastercard account. You cannot select a specific deduction amount of Cash Dollars or Merchant Dollars.

- For details of Cash Dollars and Merchant Dollars Designated Merchants, please visit hangseng.com/cashmerc.
- Cash Dollars and/or Merchant Dollars accumulated from your last Prestige World Mastercard annual renewal month to the next annual renewal month will be valid up to 15 months.
- Cash Dollars and/or Merchant Dollars accumulated by Principal Card and Supplementary Card customers will be attributed to the Prestige World Mastercard account of the Principal Card, and both the Principal Card and the Supplementary Card customers can redeem the Cash Dollars and/or Merchant Dollars.
- You can enquire your Cash Dollars / Merchant Dollars balance in any of the following ways:

	Cash Dollars	Merchant Dollars
24-Hour Hang Seng Prestige World Mastercard Customer Service Hotline (852) 2998 8111 (press "5" after selecting language)	✓	
Logon Hang Seng Website via hangseng.com/e-Banking	✓	✓
Prestige World Mastercard monthly statement	✓	✓
Prestige World Mastercard sales slips issued at designated merchants	✓	✓*

* Balance of Merchant Dollars of specific Merchant Dollars Designated Merchant will only be shown on credit card sales slips issued at the specific Merchant Dollars Designated Merchant.

Notes: • If a Supplementary Card customer has his/her own monthly statement, Cash Dollars and/or Merchant Dollars accumulated by the Supplementary Card customer will be attributed to the Supplementary Card account and only the Supplementary Card customer can redeem the Cash Dollars and/or Merchant Dollars.

- Use of Cash Dollars and/or Merchant Dollars is subject to the Hang Seng Credit Card Membership Rewards Programme and/or the other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline (852) 2998 6899.
- Cash Dollars and/or Merchant Dollars are not applicable at designated merchants' counters in department stores, and selected outlets of individual designated merchants. Individual designated merchant requires minimum spending for redemption of Cash Dollars and/or Merchant Dollars. Please check with the respective merchants for details.

Personal Concierge

Prestige World Mastercard's Personal Concierge Service is always at your service whenever any reservation is needed. Just one call to us, you can exclusively enjoy our Personal Concierge Service which takes care of your needs from air-ticket booking, transportation arrangements to leisure and entertainment activities, all the way to dining reservations and gift recommendations.

Our services include:

- Dining recommendations and reservations
- Air-ticket and hotel reservation with pre-trip advice on destination's weather alert, etc.
- Suggestions on gifts and souvenirs, even on shopping destinations around the world.
- In case your car is anchored on the roadside, we can arrange for emergency roadside repairing and towing assistance service.
- Worldwide emergency assistance from emergency cash advance to travel document replacement, you can get a full range of emergency assistance anytime, anywhere.

Simply call our 24-hour Prestige World Mastercard Customer Service Hotline on (852) 2998 8111. It is always our honour to be at your service.

Note: The above service and information are provided by Inter Partner Assistance Hong Kong Limited ("service providers") and Hang Seng assumes no responsibility for such service and information. Customer agrees to be bound by the terms and conditions for the above service provided by service provider which may be amended from time to time. For any claims, disputes and complaints regarding such service and information, customer should refer directly to service provider. Customer may need to provide personal data or other information to service provider for the purpose of provision of the service to customer. In case the provision of any such service incurs any charges (including but not limited to applicable local tax and any commission payable to any agent), the customer will be responsible for such charges.

Prestige World Mastercard Worldwide Unparalleled Privileges

- Shopping

Always be in style with our collection of international labels.

- Travel

Embrace the spirit of travel at our favorite destinations around the globe.

- Taste

Take your tastebuds on a culinary adventure at our preferred dining venues across the globe

- Golf

From the first tee to the 19th hole, enjoy golf across our carefully handpicked and renowned courses that span the globe.

For details, please visit worldcard.mastercard.com

Online Shopping Security

One-Time Password Service (OTP)

When customers make online transactions with a Hang Seng Mastercard at a participating 3-Domain Secure™ online merchant, you will receive an OTP via SMS to your mobile phone number already registered with Hang Seng. Once the corresponding OTP is input correctly, the transaction can be authenticated and completed. Please visit hangseng.com/onlinespending for details.

Greater Financial Flexibility

- Up to 56 Days' Interest-free Repayment Period

You may choose to make partial or full payment, or choose to pay the Minimum Payment Amount as printed on monthly statement.

- 24-Hour Worldwide Cash Availability

- You can get 24-hour cash advance⁽¹⁾⁽²⁾ of up to the limit of ATM or your available credit limit (whichever is lower) at HSBC Group, Mastercard / Cirrus ATM network worldwide.
- You can also obtain cash advance of up to your available credit limit at banks / financial institutions participating in Mastercard Services Programme around the world.

- ATM Services

You can use your Prestige World Mastercard to access up to 2 Hang Seng Bank Hong Kong Dollar accounts at HSBC Group ATMs in Hong Kong SAR and worldwide. Services include cash withdrawal⁽²⁾, transfer⁽³⁾, account balance enquiries, and more.

(1) For cash advance, a handling fee will be charged every time you use the service. For details of charges, please visit "Services Charges" of "Personal" Section at hangseng.com.

(2) The overseas ATM daily cash withdrawal limit (including cash advance) of all credit cards will be pre-set to HKD0 with effect from 1 March 2013. If you wish to continue to withdraw cash (including cash advance) at overseas ATM on or after 1 March 2013, you are required to activate the overseas ATM cash withdrawal function by setting the overseas ATM daily cash withdrawal limit and activation period in advance via designated activation channels. Please visit hangseng.com/overseas_atm for details.

(3) The overseas ATM third-party transfer service will no longer be available starting from 1 March 2013. The transfer function between accounts linked to the same card is still maintained.

- Free Hang Seng Personal e-Banking, e-Statement Services and Hang Seng e-Contact

You can now register for Hang Seng Personal e-Banking online at hangseng.com/ e-Banking for free:

- Opt for e-Statement Service to enjoy free access to Prestige World Mastercard monthly statements online.
- Online enquiry on Prestige World Mastercard transaction details, monthly statement balance, Cash Dollars balance and Hang Seng Credit Card special promotion and offers.
- Check the account balance, fund transfer record of Hang Seng Bank accounts, arrange bill payments, enrol for insurance and obtain real time local stock quotes online.

What's more, register your email address via online form available at hangseng.com/edm to receive first-hand email updates on Hang Seng Credit Card offers and other promotion information. It's convenient and environmentally friendly.



- Credit Card Online Bill Payment Service

You can enjoy Credit Card Online Bill Payment Service via Hang Seng Personal e-Banking:

- To settle bills of a host of merchants including public utilities and taxes, etc.
- To schedule your payment date up to 13 days in advance
- To enjoy an interest-free repayment period of up to 56 days
- The amount paid will earn Cash Dollars (applicable to selected bill types only. Please visit Credit Card Online Bill Payment Service at hangseng.com/billpay for details).

Octopus Automatic Add-Value Service

- Principal Card customers are eligible to apply for the Octopus Automatic Add-Value Service.
- Designated value will be added automatically to your Octopus if the remaining value is not sufficient to settle the payment needed. The value will in turn be charged automatically against your Prestige World Mastercard account.
- Cash Dollars will be earned for every automatic reloading.
- You may at the same time apply for Octopus Automatic Add-Value Service for up to 3 Octopus belonging to you and up to 3 family members who are aged 12 or above.

You can apply of Octopus Automatic Add Value Section with any Octopus currently hold through the following channels:

- Apply online via Hang Seng Personal e-Banking
- Phone Application through 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- Download Application Form at hangseng.com/aavs

Lost Card Protection

Call the 24-hour Report Lost Card Hotline as soon as reasonably practicable and you will not be liable for any unauthorised charges after the Prestige World Mastercard is reported lost. For an overseas card loss report, please call the Mastercard® Global Emergency Contacts as listed on Page 9 of this Benefits Directory.

3. Convenient Payment Methods

You can settle your Prestige World Mastercard payments in any of the following ways to save time and enjoy maximum convenience:

- **24-hour Hang Seng Prestige World Mastercard Customer Service Hotline (852) 2998 8111**
- ATMs
- Quick Cash Deposit Machines
- Payment by Phone Service (PPS)*
- Autopay
- Hang Seng Bank Branches
- By Cheque
- Hang Seng Personal / Commercial e-Banking
- Faster payment System (FPS)
- Cheque Drop-in Box

Please refer to the overleaf of the Prestige World Mastercard monthly statement for details.

* PPS should be registered again for replacement of last card.

4. Questions & Answers

- Q: What are my liabilities for the loss or unauthorised disclosure of my Prestige World Mastercard and / or my PIN?
- A: If your Prestige World Mastercard and / or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Prestige World Mastercard transactions and Banking transactions up to HKD500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances. Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the Prestige World Mastercard and / or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Prestige World Mastercard and / or PIN or failed to follow the safeguards set out above.
- Q: How do I suspend PIN services?
- A: You may suspend the services by giving written instructions to Hang Seng. If the PIN is disclosed or suspected to have been disclosed to any other person, you can either change the PIN immediately at any ATMs of Hang Seng or HSBC Group or report the incident directly to Hang Seng to stop the use of the Prestige World Mastercard.
- Q: How do I report the loss of the Prestige World Mastercard or PIN?
- A: You must as soon as reasonably practicable report it to Hang Seng through the **24-hour Hang Seng Prestige World Mastercard Customer Service Hotline on (852) 2998 8111** (press "4" and "2" after selecting language). Please do not report the loss or theft by fax. Hang Seng will act on the telephone notification provided that your identity can be established.
- Q: What should I do if I discover any errors on my monthly statement?
- A: Any errors like unauthorised use of the Prestige World Mastercard or dispute regarding statement discrepancies can be reported in writing and sent via e-mail: card@hangseng.com or mailed to "Hang Seng Bank Limited, P.O. Box 74147, Kowloon Central Post Office, Kowloon, Hong Kong" within 60 days of the statement date. You may also notify Hang Seng by calling the **24-hour Hang Seng Prestige World Mastercard Customer Service Hotline on (852) 2998 8111** (press "8" after selecting language). Hang Seng reserves the right to regard the statement as conclusive should the customer fail to contact Hang Seng within the specified period. The above error / dispute resolution procedures are also applicable to complaints against merchant outlets arising from the use of the Prestige World Mastercard or the reporting of unauthorised transactions.
- Q: What is the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions?
- A: Foreign currency transactions will be converted into Hong Kong Dollars at a rate selected by Mastercard International from the range of rates available in wholesale currency markets for the applicable conversion date or the government-mandated rate in effect for the applicable conversion date, in each instance plus an additional percentage levied by Hang Seng (inclusive of the reimbursement charge levied by Mastercard International on Hang Seng).
- Q: What are the procedures for cancelling my Prestige World Mastercard? And my Supplementary Card?
- A: The Principal Card customer may cancel or terminate the Principal Card by giving written notice to Hang Seng and returning the Principal Card and any Supplementary Card at the same time, such cancellation or termination to be effective upon Hang Seng actually receiving such notice and Prestige World Mastercard. The Principal Card customer or the Supplementary Card customer may cancel or terminate the relevant Supplementary Card according to the aforesaid procedure. If the Supplementary Card is not returned, Hang Seng will, if requested to do so by the Principal Card customer, take prompt action to prevent further use of the Supplementary Card. The Principal Card customer shall be liable for all payments arising from the use of the Principal Card and any Supplementary Card and each Supplementary Card customer shall be liable for all payments arising from his/her use of the Supplementary Card until the relevant Prestige World Mastercard has been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to the lost Prestige World Mastercard.
- Q: What should I do if I lost or cancelled Prestige World Mastercard registered with PPS?
- A: If you register Payment by Phone Service ("PPS") with a Prestige World Mastercard, the service will be cancelled automatically upon report of card loss or cancellation. In case of card loss, please register again upon receipt of the new card to continue enjoying PPS.
- Q: What should I do if I want to cancel the recurring payment instruction(s)?
- A: If you want to cancel the recurring payment instruction(s), such as, Octopus Automatic Add-Value Service or mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.

5. Mastercard® Global Emergency Contacts

Country / Territory	Telephone Number
Australia	1800 120 113
Canada	1 800 307 7309
France	0 800 90 1387
Germany	0800 819 1040
Hong Kong	852 2998 8111
Italy	800 870 866
Japan	00531 11 3886
Malaysia	1 800 804594

Country / Territory	Telephone Number
New Zealand	0800 44 9140
Korea	0079 811 887 0823
Singapore	800 1100 113
Taiwan	00801 10 3400
Thailand	001 800 11 887 0663
United Kingdom	0800 96 4767
United States	1 800 627 8372

If you are located in a country that is not listed above, please make a collect call to the United States 1 636 722 7111 for emergency assistance.

Note: Telephone numbers are subject to change without prior notice.

6. Contact Us

24-hour Hang Seng Prestige World Mastercard Customer Service Hotline: (852) 2998 1111

The English version of this Benefits Directory shall prevail whenever there is a discrepancy between the English and the Chinese versions.