



Hang Seng Credit Card Benefits Directory

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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 Visa Card / Mastercard ("Credit Card") with a ball pen immediately, if the name embossed on the Credit Card is correct.

Keep Your Credit Card and PIN to Yourself

Think of your Credit Card as cash, and keep it safely. You should:

- memorise your Personal Identification Number ("PIN") and destroy your PIN advice at once
- keep your Credit Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Credit Card and/or your PIN
- not write down your PIN on the Credit Card or on anything usually kept with the Credit Card, or write down or record your PIN without disguising it
- check your Credit Card periodically to ensure it is always in your possession
- change your PIN immediately, and update 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 Credit Card and / or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Card 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 Card 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 Card and / or PIN or failed to follow the safeguards set out above.

Lost Card / PIN Report

Upon notice or suspicion that Credit Card / PIN is lost, stolen or misused, report it as soon as reasonably practicable through our 24-hour Report Lost Card Hotline **2836 0838**. 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 Credit Card 24-hour Customer Service Hotline 2398 0000, you can utilise the following automated telephone services to:

- make Credit Card payments, enquire about your Credit Card account balance and available credit limit
- enquire details of Hang Seng Credit Card Membership 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 Credit Card Phone Service PIN will be mailed to you within 2 weeks after card activation.

2. Customer Privileges

Hang Seng Credit Card Membership Rewards Programme

- Hang Seng Credit Card Cash Dollars

- For every HKD250 retail spending with your card, you can earn \$1 Cash Dollar⁽¹⁾, 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:
 - Spending amount = Cash Dollars balance:
Cash Dollars will be used to pay for the full price of the merchandise.
 - 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.
 - Spending amount > Cash Dollars balance:
All Cash Dollars will be debited and the difference will be charged to your Credit Card.



(1) For Hang Seng USD Visa Gold Card, \$1 Cash Dollar can be earned for every USD32 spent.

- 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 Credit Card account, when you spend with your Credit Card 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 Credit Card account have been used up, and the Cash Dollars in the Credit Card 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 Credit Card 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 Credit Card 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 Credit Card 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
Credit Card 24-hour Customer Service Hotline 2398 0000 (press "5" after selecting language)	✓	
Logon Hang Seng Website via hangseng.com/e-Banking	✓	✓
Credit Card monthly statement	✓	✓
Credit Card 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 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.

Online Shopping Security

One-Time Password Service (OTP)

When customers make online transactions with a Hang Seng Visa Card or 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⁽²⁾ or full payment, or choose to pay the Minimum Payment Amount⁽²⁾ as printed on monthly statement.

(2) Not applicable to Hang Seng USD Visa Gold Card.

- 24-hour Worldwide Cash Availability

- You can get 24-hour cash advance⁽³⁾⁽⁴⁾ of up to the limit of ATM or your available credit limit (whichever is lower) at HSBC Group, Visa / PLUS (applicable to Visa Card customers), Mastercard / Cirrus (applicable to Mastercard customers) ATM network worldwide.
- You can also obtain cash advance of up to your available credit limit at banks / financial institutions participating in the Visa Card / Mastercard Services Programme around the world.

- ATM Services

You can use your Credit Card 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⁽⁴⁾, transfer⁽⁵⁾, account balance enquiries, and more.

(3) For cash advance, a handling fee will be charged every time you use the service and the cash advance amount cannot exceed your available credit limit. For details of charges, please visit "Services Charges" of "Personal" Section at hangseng.com

(4) 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.

(5) 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 Service 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 Credit Card monthly statements online.
- Online enquiry on Credit Card transaction details, monthly statement balance, Cash Dollars balance and Hang Seng Credit Card special promotion and offers.
- Check the account balance, fund transfers 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

Customers 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)

Note: This service is not applicable to Hang Seng USD Visa Gold Card.

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 Credit Card 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

Note: This service is not applicable to Hang Seng USD Visa Gold Card.

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 Credit Card is reported lost. For an overseas card loss report, please call the Visa Card Global Customer Assistance Services Toll Free Numbers (applicable to Visa Card customers) / Mastercard Global Emergency Contacts (applicable to Mastercard customers) as listed on Page 8 and 9 of this Benefits Directory.

Worldwide Benefits

- Visa Card / Mastercard 24-hour Global Assistance Service Hotlines

Emergency assistance with lost card reporting, emergency card replacement † and cash assistance (if Credit Card is lost or stolen) †. For enquiries or subscriptions of the above services, please call the Visa Card Global Customer Assistance Services Toll Free Numbers (applicable to Visa Card customers) / Mastercard Global Emergency Contacts (applicable to Mastercard customers) as listed on Page 8 and 9 of this Benefits Directory.

† Subject to Hang Seng's approval.

Disclaimer of Responsibilities for Visa Card

The communications and arrangements of the Visa Card Global Customer Assistance Services are provided by third-party service providers and are paid for by Visa. Customers are responsible for the cost of any medical, legal, travel and all other services used. Assistance is provided on a best-effort basis, and may not be available due to problems of time, distance or location. The medical and/or legal professionals services suggested and/or designated by Visa's third-party service provider are neither employees or contractors of Visa nor third-party service provider, and therefore, they are not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service.

(The English version shall prevail whenever there is a discrepancy between the English and the Chinese versions.)

Disclaimer of Responsibilities for Mastercard

The Mastercard Global Service™, Mastercard and your Mastercard card issuer shall have no liability or responsibility whatsoever for any loss, claim, or cause of action suffered by you or your family member by reason of or in any way connected with the Mastercard Global Service™ including but not limited to the actions or omissions, including malpractice of any doctor, dentist, medical facilities, health provider or lawyer seen pursuant to the Mastercard Global Service™ and any inaccuracy of information provided pursuant to the Mastercard Global Service™. The service may be discontinued or changed at any time without prior notification to customers of participating Mastercard card issuers.

(The English version shall prevail whenever there is a discrepancy between the English and the Chinese versions.)

3. Convenient Payment Methods

You can settle your Credit Card payments in any of the following ways to save time and enjoy maximum convenience:

- 24-hour Hang Seng Credit Card Customer Service Hotline 2398 0000
- 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 Credit Card monthly statement for details.

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

4. Questions & Answers

Q: What are my liabilities for the loss or unauthorised disclosure of my Credit Card and / or my PIN?

A: If your Credit Card and / or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Card 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 Card 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 card 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 Credit Card.

Q: How do I report the loss of the Credit Card or PIN?

A: You must as soon as reasonably practicable report it to Hang Seng through the 24-hour Report Lost Card Hotline **2836 0838**. Please do not report the loss or theft by fax. Hang Seng will act on the telephone notification provided that the customer's identity can be established. Hang Seng reserves its right to issue a replacement card and/or a new PIN to the customer.

Q: What should I do if I discover any errors on my monthly statement?

A: Any errors like unauthorised use of the Credit Card 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 Credit Card 24-Hour Customer Service Hotline 2398 0000. 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 credit card 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 the relevant Card Association 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 the relevant Card Association on Hang Seng).

Q: What are the procedures for cancelling my Credit Card? 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 Credit Card(s). 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 Credit Cards have been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to the lost Credit Cards.

Q: What should I do if I lost or cancelled Credit Card registered with PPS?

A: If you register Payment by Phone Service ("PPS") with a Credit Card, 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. Visa Card Global Customer Assistance Services Toll Free Numbers

Country / Territory	Telephone Number	Country / Territory	Telephone Number
Australia	1 800 450346	Italy	800 781 769
Belgium	0800 78465	Japan	00531 44 0022
Canada	1 866 639 1911	Luxembourg	0800 2012
Denmark	808 83399	Malaysia	1800 802997
France	0800 904349	Netherlands	0800 023 2964
Germany	0800 1822891	New Zealand	0508 600300
Hong Kong	2398 0000	Portugal	800 844 034
Indonesia	001 803 44 1600	Singapore	800 4481 250
Spain	900 94 8966		
Sweden	020 790939		
Switzerland	0800 835274		
Taiwan	0080 1 444 123		
Thailand	001 800 441 3485		
United Kingdom	0800 1695189		
United States	1 866 765 9644		

If you are located in a Country / Territory that is not listed above, please make a collect call through an international call operator at 1 303 967 1090 for assistance.

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

6. Mastercard Global Emergency Contacts

Country / Territory	Telephone Number	Country / Territory	Telephone Number
Australia	1800 120 113	Malaysia	1800 804 594
Canada	1800 307 7309	New Zealand	0800 449 140
France	0800 90 1387	Korea	0079 811 887 0823
Germany	0800 819 1040	Singapore	800 1100 113
Hong Kong	2398 0000	Thailand	001 800 11 887 0663
Italy	800 870 866	United Kingdom	0800 964 767
Japan	00531 11 3886	United States	1 800 627 8372

If you are located in a Country / Territory 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.

7. Contact Us

24-hour Hang Seng Credit Card Customer Service Hotline: 2398 0000

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