



Hang Seng UnionPay 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 UnionPay Credit Card ("UnionPay Credit Card") with a ball pen immediately, if the name embossed on the UnionPay Credit Card is correct.

Keep Your UnionPay Credit Card and PIN to Yourself

Think of your UnionPay 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 UnionPay Credit Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the UnionPay Credit Card and/or your PIN
- not write down your PIN on the UnionPay Credit Card or on anything usually kept with the UnionPay Credit Card, or write down or record your PIN without disguising it
- check your UnionPay 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 (the "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 UnionPay Credit Card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised UnionPay 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 UnionPay 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 UnionPay Card and/or PIN or failed to follow the safeguards set out above.

Lost Card/PIN Report

Upon notice or suspicion that UnionPay 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.



Is Password Required for Making Purchases?

When you make purchases with your UnionPay Credit Card at merchants displaying the UnionPay logo, you may be asked for a password. Please inform the merchant that "no password" or simply input 6 digits of "0" and press "Enter". Then, the merchant will process the transaction accordingly.

We are at your service at all times

You can use your Card ATM PIN to reset your Phone Service PIN at any Hang Seng ATM in Hong Kong (Select "Other services" > "Reset Phone Banking PIN" on the main menu). Through our 24-hour UnionPay Credit Card Customer Service Hotline 2998 8222 (UnionPay Platinum Card) or 2398 0000 (UnionPay Credit Card), you can utilise the following automated telephone services to:

- make UnionPay Credit Card payments, enquire about your UnionPay 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 latest customers' benefits
- obtain application forms and access other services
- the talk to our Customer Service Representatives

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, which can be used as instant cash at thousands of designated merchant outlets⁽¹⁾⁽²⁾ 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 Credit Card.





- Merchant Dollars Rewards

You will earn Merchant Dollars⁽¹⁾⁽²⁾ 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⁽²⁾

If you are holding both balance of Cash Dollars and Merchant Dollars of the specific Merchant Dollars Designated Merchant in your UnionPay Credit Card account, when you spend with your UnionPay 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 UnionPay Credit Card account have been used up, and the Cash Dollars in the UnionPay 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 UnionPay 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 UnionPay 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 UnionPay 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⁽³⁾.
- You can enquire your Cash Dollars/Merchant Dollars balance in any of the following ways:

	Cash Dollars	Merchant Dollars
24-hour UnionPay Credit Card Customer Service Hotline (please refer to Page 7 for details) (press "5" after selecting language)	✓	
Logon Hang Seng Website via hangseng.com/e-Banking	✓	✓
UnionPay Credit Card monthly statement	✓	✓
UnionPay 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:

1. 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.
2. 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.
3. 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.

- Year-round Discount Offers

Spend with UnionPay Credit Card and enjoy year-round privileges from thousands of hot spots throughout Hong Kong*. Besides, you can also enjoy UnionPay merchant year-round discount offers in Hong Kong, Macau, Shenzhen, Taiwan, Korea and Japan as well. For details, please visit www.unionpayintl.com/hk.

* Only applicable to merchants which accept UnionPay Credit Card.

Free SMS Alert Service

You can enjoy "SMS Alert" service[#] for free. Hang Seng system will monitor your transactions, and if necessary, we will send you transaction alert via SMS in order to avoid any inconvenience caused by theft or fraud.

[#] Customers are required to provide/update the mobile number to Hang Seng in order to enjoy this service.

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.

- Global Cash Withdrawal/Cash Advance Service⁽⁴⁾

You can withdraw cash⁽⁵⁾, make transfer⁽⁶⁾ or check account balance 24 hours a day with your UnionPay Credit Card via over 1.8 million ATMs displaying the UnionPay logo globally and ATMs of Hang Seng Bank and the HSBC Group around the world once you link your Hang Seng Bank Hong Kong Dollar Account ("HKD Account") with your UnionPay Credit Card. The daily limit of cash withdrawal is up to the limit of ATM or the available balance of your HKD Account (whichever is lower). You can also make cash advance⁽⁵⁾ of up to the limit of ATM or your available credit limit (whichever is lower) anytime with your UnionPay Credit Card via the above-mentioned ATMs.



Before you use your UnionPay Credit Card linked with HKD Account to withdraw cash through UnionPay ATM network at non-HSBC Group ATMs overseas, please ensure that there is sufficient balance in the HKD Account. Otherwise, Hang Seng will process the instruction as cash advance and corresponding fees and charges will be charged. If you have not yet linked Hang Seng HKD Account with your UnionPay Credit Card, you may visit any of our branches for related arrangements.

Notes:

4. If customers make cash advance or cash withdrawal (cash withdrawal is only applicable to customers with Hang Seng Bank HKD Account linked to the UnionPay Credit Card) with the UnionPay Credit Card through HSBC Group ATM network worldwide or UnionPay ATM network in Hong Kong, Hang Seng will process the relevant transactions according to customers' instructions. If customers use UnionPay Credit Card linked with HKD Account through 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 UnionPay 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 UnionPay 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 24-hour UnionPay Credit Card Customer Service Hotline on 2998 8222 (Hang Seng UnionPay Platinum Card) or 2398 0000 (Hang Seng UnionPay Credit Card).
5. The overseas ATM daily cash withdrawal limit (including cash advance) of all credit cards will be pre-set to HKD0. If you wish to use overseas ATM withdrawal service (including cash advance), you are required to activate the overseas ATM cash withdrawal function in advance via designated activation channels, the activation period can be as long as 1 year. The overseas ATM daily withdrawal limit will be either 50% or 100% of the ATM daily cash withdrawal limit, please visit hangseng.com/overseas_atm for details.
6. 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 UnionPay Credit Card monthly statements online.
- Online enquiry on UnionPay Credit Card 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

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)

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 UnionPay 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

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 UnionPay Credit Card is reported lost. For an overseas card loss report, please call our 24-hour Report Lost Card Hotline **(852) 2836 0838**.

3. Convenient Payment Methods

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

- 24-hour UnionPay Credit Card Customer Service Hotline*
- 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 UnionPay Credit Card monthly statement for details.

* Please refer to Page 7 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 UnionPay Credit Card and/or my PIN?

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

Q: How do I report the loss of the UnionPay 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 UnionPay 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 our 24-Hour Customer Service Hotline (please refer to Page 7 for details). 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 UnionPay 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 UnionPay 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.

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

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

A: If you register Payment by Phone Service ("PPS") with a UnionPay 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. Contact Us

24-hour Hang Seng UnionPay Credit Card Customer Service Hotlines:

Hang Seng UnionPay Platinum Card	2998 8222
Hang Seng UnionPay Credit Card	2398 0000

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