

Hang Seng enJoy Business Card Application Form

(Applicable to Business Banking Customers)



OSCM315

The application form is valid from 1 January to 30 June 2017.

Attention to the Applicant and Authorised Card User(s):

- (1) Please "✓" where appropriate. Please fill in the form in English BLOCK letters. (2) **Details in these sections must be completed and/or read carefully.**
 (3) ~~These sections are optional for additional service/product/information.~~ (4) Sections in **italic** are optional to fill in.

To: Hang Seng Bank Limited ("Hang Seng")

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INFORMATION OF THE APPLICANT

Name of Applicant (in English) _____ (in Chinese) _____

Office Address (in English BLOCK letters) Flat / Room Floor Block Building

Street / Road District Area HK KLN
 NT Outlying Islands

All statements and correspondence will be sent to the above stated office address of the Applicant for the attention of the corresponding Authorised Card User(s)/Contact Person.

If you want to change the name of recipient of statements, please state the required recipient's name here: _____

Recipient's mailing address (If different from the above office address)

Office Tel. No. _____ Nature of Business _____

B.R. No. (please attach copy) _____ Source and Origin of Funds _____

C.I. No. (for limited company, please attach copy) _____ Date of Incorporation _____

INFORMATION OF THE CONTACT PERSON

Name of Contact Person _____ Position _____

Contact Tel. No. _____ E-mail Address (Maximum 35 characters) _____

INFORMATION OF AUTHORISED CARD USER(S)

	Authorised Card User 1	Authorised Card User 2*	Authorised Card User 3*
Title	<input type="checkbox"/> Mr. ^M <input type="checkbox"/> Mrs. ^R <input type="checkbox"/> Miss ^I <input type="checkbox"/> Ms. ^S	<input type="checkbox"/> Mr. ^M <input type="checkbox"/> Mrs. ^R <input type="checkbox"/> Miss ^I <input type="checkbox"/> Ms. ^S	<input type="checkbox"/> Mr. ^M <input type="checkbox"/> Mrs. ^R <input type="checkbox"/> Miss ^I <input type="checkbox"/> Ms. ^S
Name in English Surname: Given Name:			
Name in Chinese			
Nationality			
HKID Card No. ^A (Please attach copy) / Passport No. (Please attach copy)			
Date of Birth (dd/mm/yy)			
Position			
Home Tel. No.			
Mobile Phone No. ⁺			
Office Tel. No.			
E-mail Address ⁺ (maximum 35 characters)			
Residential Address			
Permanent Address	<input type="checkbox"/> Same as Residential Address <input type="checkbox"/> Others (please provide permanent address proof and the phone number of permanent address _____)	<input type="checkbox"/> Same as Residential Address <input type="checkbox"/> Others (please provide permanent address proof and the phone number of permanent address _____)	<input type="checkbox"/> Same as Residential Address <input type="checkbox"/> Others (please provide permanent address proof and the phone number of permanent address _____)
If you are a non-Hong Kong Permanent Identity Cardholder, the reason for permanent address being the same as the above residential address is:	<input type="checkbox"/> Migration or immigration <input type="checkbox"/> Others (Please specify _____)	<input type="checkbox"/> Migration or immigration <input type="checkbox"/> Others (Please specify _____)	<input type="checkbox"/> Migration or immigration <input type="checkbox"/> Others (Please specify _____)
Recommended Highest Credit Limit (HK\$)* (Minimum credit limit is HK\$5,000 and must be a multiple of HK\$1,000)	HK\$	HK\$	HK\$
Opt-out for Overlimit	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Cash Advance Facilities via ATM	<input type="checkbox"/> Yes (Chinese display) <input type="checkbox"/> Yes (English display)	<input type="checkbox"/> Yes (Chinese display) <input type="checkbox"/> Yes (English display)	<input type="checkbox"/> Yes (Chinese display) <input type="checkbox"/> Yes (English display)

* Please cross out blank space above to avoid fraud. If there are more than 3 Authorised Card Users, please use separate form(s). ^A If you are a non-Hong Kong Permanent Identity Cardholder, please provide the copies of HKID and passport, or Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document. ⁺ You must provide valid mobile phone number and e-mail address in order to (1) receive the One-time password (OTP) to complete online credit card transactions which requires identity authentication and (2) receive the notification of Card-not-present (CNP) transactions timely via SMS/ email. [#] Hang Seng reverses the right of final decision to amend and approve the Recommended Highest Credit Limited requested by the Applicant without prior notice.

I/We confirm that current director(s), principal shareholder(s), ultimate beneficial owner(s), authorised signatory(ies) and company structure have not been changed since the opening of the Hang Seng Business Account (Account Number: _____).

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IMPORTANT NOTES

1. The Applicant confirms that this card application was not referred by a third party.
2. **The finance charge for retail purchase and interest rate on cash advance of Hang Seng enJoy Business Card are calculated at an interest rate of 2.62% per month (Annualised Percentage Rate 34.97%) and 2.62% per month (Annualised Percentage Rate 38.37%) respectively. The above Annualised Percentage Rates ("APR") are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation.**
3. A copy of the Cardmember Agreement governing the use of the Hang Seng Business Card(s) is available at any Hang Seng branch upon request.
4. (Only applicable to the Applicant who applies for the Opt-out for Overlimit Service)
 - Hang Seng may, with reference to the record of customer, allow the credit limit of the credit card account to exceed the prescribed credit limit ("Overlimit") to facilitate credit card transactions. However, an overlimit fee will be levied (for details, please refer to the Hang Seng enJoy Commercial Card / Business Card Key Facts Statement enclosed). If customer does not wish to have this overlimit facility, please put tick ("✓") in the relevant box(es).
 - If customer chooses the "Opt-out for Overlimit" service, it means that the customer requests Hang Seng to stop credit card transactions that will make the specified credit card account being overlimit. The customer understands that credit card transactions, **including but not limited to recurring transactions such as insurance premium, telecommunication monthly service fee, autopay transactions etc.**, may be declined due to insufficient available credit limit once Hang Seng has accepted the request herein. The customer understands and agrees that Hang Seng will not be liable for any loss or inconvenience that the customer or any third party may suffer due to this arrangement.
 - If customer would like to change the "Opt-out for Overlimit" arrangement for any credit card account that has been opted-out for overlimit, please feel free to visit hangseng.com Business Banking Forms page or call our 24-hour Customer Service Hotline 2998 8888 to collect and complete the form required and return to Hang Seng for arrangement.
 - To avoid credit card transactions being declined due to insufficient available credit limit, please feel free to visit hangseng.com Business Banking Forms page or call our 24-hour Customer Service Hotline 2998 8888 to collect and complete the form required to apply for credit line increase. Hang Seng reserves the final decision for the approval of credit line increase.
 - Some credit card transactions may not be stopped even though the customer has requested the above arrangement. These credit card transactions include but not limited to autopay transactions that will be posted to the credit card directly, Octopus Automatic Add Value Service reloading amount, transactions made by Visa payWave, late posting of authorised transactions etc. However, the overlimit fee will not be levied if the credit card account exceeds the credit limit due to these transactions and the above arrangement has been chosen.
 - Hang Seng will not charge any overlimit fee if the credit card account exceeds a credit limit solely because of fees and charges charged by Hang Seng.
 - Hang Seng will notify the customer the result of the "Opt-out for Overlimit" arrangement by post.

DECLARATION

1. The Applicant hereby applies for the Hang Seng Business Card(s) ("Business Card(s)") to be issued to each Authorised Card User named in this application form, and authorises each Authorised Card User to collect the Business Card to be issued to him/her or the Business Card from time to time to be replaced or renewed by Hang Seng.
2. **I/We and each Authorised Card User confirm that the information on this application form is true and correct and authorise Hang Seng Bank Limited ("Hang Seng") to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same.**
3. The Applicant and each Authorised Card User hereby acknowledge, confirm and agree the details as specified in the indication on the Use of Personal Data in Direct Marketing.
4. The Applicant and each Authorised Card User understand, acknowledge and agree the details as specified in the Important Notes for Card Application above and agree to be bound by the terms and conditions in the Cardmember Agreement (including the Terms and Conditions for Interest-free Instalment Plan and Terms and Conditions for Selected Merchant Interest-free Instalment Plan) in force from time to time governing the use of the Business Card(s) (including but not limited to the use of cash advance facility or any Interest-free Instalment Plan) that accompany each card.
5. The Applicant and each Authorised Card User shall inform Hang Seng in writing (i) if the Applicant and/or the Authorised Card User(s) is/are/was/were (within the past 12 months) a director of, or if the Applicant and/or the Authorised Card User(s) is/are a substantial shareholder / chief executive / employee of, any member of the HSBC Group or relative of or trustee for any such director / substantial shareholder / chief executive/employee or (ii) if Hang Seng and/or The Hongkong and Shanghai Banking Corporation Limited ("Hongkong Bank"), any director of Hang Seng and/or Hongkong Bank, and/or any relative of any such director is/are the director(s), partner(s), manager(s) and/or agent(s) of the Applicant. Please also promptly inform Hang Seng if the Applicant (or anyone thereof) and/or any one of the Authorised Card User(s) is or become(s) in any way connected with (i) a director of Hang Seng or any of its subsidiaries; or (ii) an entity controlling 10% or more of the shares in Hang Seng. Hang Seng requires the information to comply with the Listing Rules.
6. The Applicant and each Authorised Card User acknowledge and agree that Hang Seng has absolute discretion in offering and providing services, benefits and privileges in connection with the use of the Business Card(s) on such terms and conditions as Hang Seng may prescribe from time to time, and that any such services, benefits and privileges may be offered and provided by Hang Seng to either or both of the Applicant and the Authorised Card User(s).
7. **I/We and each individual acknowledge and agree that all personal data and information relating to the sole proprietor/partner/director/shareholder/ Authorised Card User of my/our firm/company and each individual provided by me/us or each individual at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers and other individuals from time to time. I/We and each individual also acknowledge and agree that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.**

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8. I/We hereby acknowledge and agree that:
- (i) Subject to sub-paragraph (ii) below, any information with respect to me/us which is provided by me/us at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng may be disclosed to, or used and retained by, any other institution or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions (1) in order that they may carry out credit and other status checks in respect of me/us; (2) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor and/or (3) to assist them in collecting debts.
 - (ii) If we are a limited company: (1) We may by giving Hang Seng 90 days' notice in writing revoke the consent contained in sub-paragraph (i) above; (2) If we give notice to revoke the consent given pursuant to sub-paragraph (i) in accordance with sub-paragraph (ii)(1): (01) subject to (06) and (07) below, Hang Seng may continue to disclose information pursuant to sub-paragraph (i) until the notice of revocation given pursuant to sub-paragraph (ii)(1) expires; (02) Hang Seng may notify all persons to whom Hang Seng is permitted to disclose information pursuant to sub-paragraph (i) of the fact that a notice of revocation has been given pursuant to sub-paragraph (ii)(1); (03) Hang Seng may regard the notice of revocation served on Hang Seng as also applying to the consent we have previously given in respect of all other credit facilities (including hire purchase or leasing loans) granted to us by Hang Seng; (04) Hang Seng may terminate all or any part of the Loan and any other facilities provided to us with effect from the date to be advised by Hang Seng, subject to the terms and conditions by which the relevant facilities are governed; (05) the credit reference agency or similar service provider may continue to retain information provided to it by Hang Seng in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports; (06) Hang Seng may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (ii)(1) above; and (07) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (ii)(1) above.
 - (iii) Subject to sub-paragraph (ii) above, this consent shall remain in effect despite the termination of any of my/our account or borrowing relationship with Hang Seng for a period of five years thereafter; or if later, for the period of five years after the settlement following a payment default of more than sixty days.
 - (iv) This consent is given by me/us, or if we consist of more than one person, by each of us severally.
 - (v) This consent is in addition to and does not affect any agreement or consent contained in any account rules, terms and conditions or other contracts and agreements or documents governing any of my/our account and/or borrowing relationship with Hang Seng.


9. I/We and each individual agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, disclose the Data to any person who provides to Hang Seng any insurance coverage in whatever nature in connection with the operation of Business Card(s), conduct matching procedures as defined in the Personal Data (Privacy) Ordinance using the Data and such other personal data and information relating to me/us and/or each individual, and provide banker's or credit references in respect of me/us and/or each individual.

10. Without prejudice to the generality of the above, the Applicant and each Authorised Card User authorise(s) Hang Seng to disclose to and exchange with any of the members of the Jardine Matheson Group or the Dairy Farm Group from time to time, (a) any personal data and information relating to the Applicant and each Authorised Card User, (b) enJoy Business Card transactions details of the Applicant and each Authorised Card User, and (c) details of the use of enJoy Dollars, for the purposes of (i) verifying staff identity (if applicable), (ii) establishing and operating the enJoy Business Card account of the Applicant and each Authorised Card User, (iii) subject to the consent for direct marketing of the Applicant and each Authorised Card User, data analysis so as to provide promotional offer(s) in connection with enJoy Business Card to enJoy Business Card holders and (iv) providing staff benefit(s) of the Jardine Matheson Group or the Dairy Farm Group (if applicable). For the purpose herein, the Jardine Matheson Group and the Dairy Farm Group consists, respectively, of the subsidiary and affiliated companies of Jardine Matheson Holdings Limited and Dairy Farm International Holdings Limited that are incorporated in Hong Kong or Macao, including but not limited to Jardine Matheson & Co. Limited and The Dairy Farm Company Limited.

11. The Applicant and each Authorised Card User acknowledge, confirm and agree that if any Primary User (who is designated by the Applicant to use Hang Seng Business e-Banking) who acts on behalf of the Applicant selects in Hang Seng Business e-Banking e-Statement for Hang Seng Business Integrated Account, all Primary User(s) and Secondary User(s) (who is/are designated by the Primary User(s) to use Hang Seng Business e-Banking) (if applicable) is/are each authorised to view the electronic version of the Business Integrated Account consolidated statement via the Hang Seng Business e-Banking, which will include all Commercial Cards' account number, credit limit, balance or such other information as may be accessible by the Primary User(s) and the Secondary User(s) (if applicable).

- Note:
1. The Principal Liabilities and Obligations for using the Business Card(s) under application herein are highlighted in the enclosed leaflet for the attention of the Applicant and each Authorised Card User.
 2. The English version shall prevail whenever there is a discrepancy between the English and Chinese versions.
 3. The remuneration packages of Hang Seng direct sales staff and authorised agents (including basic salary and incentive) are based on the performance of various aspects, and not only sales-oriented.
 4. Hang Seng reserves the final decision to the approval of Hang Seng Credit Card, card type and credit limit.
 5. If the applicant is an existing customer of Hang Seng and unable to provide the information as requested on application form, Hang Seng will process the application according to his / her record at Hang Seng. If the applicant would like to update his / her personal particulars, please bring along the relevant documentary proof and visit any Hang Seng branches.

SIGNATURE(S) OF APPLICANT

<p>Signature with Company Chop X _____</p> <p style="text-align: center;">(The Authorised Signatory(ies) of the Applicant listed on the Board Resolution(s) must sign.)</p>	<div style="text-align: center;">  </div> <p>Date _____</p>
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SIGNATURE(S) AND CONFIRMATION OF AUTHORISED CARD USER(S) (No Company Chop required)

Hang Seng may use the personal data of Authorised Card User(s) in direct marketing, and may also provide the personal data of Authorised Card User(s) to other members of the Hang Seng Bank Group (but not other third parties) for their use in direct marketing.

	Authorised Card User 1	Authorised Card User 2	Authorised Card User 3
This box should be checked ("✓") if the relevant Authorised Card User(s) do(es) not wish Hang Seng to use his/her/their personal data in direct marketing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This box should be checked ("✓") if the relevant Authorised Card User(s) do(es) not wish Hang Seng to provide his/her/their personal data to any other members of the Hang Seng Bank Group for their use in direct marketing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The choice above to check ("✓") or not to check ("✓") any of the box(es) represents the present choice of Authorised Card User(s) whether or not to receive direct marketing contact or information which shall become effective from the date Hang Seng approves this application. This replaces any choice or request regarding direct marketing communicated by the Authorised Card User(s) to Hang Seng prior to this application, unless this application is withdrawn or rejected for whatever reason.

Please note that the above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in Hang Seng Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance attached to this application form, including, for example, Hang Seng credit card promotions and special offers provided by merchants. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which the personal data of Authorised Card User(s) may be provided for them to use in direct marketing.

However, if the Authorised Card User(s) is/are a Private Banking customer of Hang Seng, the choice above does not apply to direct marketing contact or information in connection with Private Banking services of Hang Seng and any existing choice or request that the Authorised Card User(s) has/have communicated to Hang Seng in this regard shall prevail. If the Authorised Card User(s) wishes to opt out from direct marketing contact or information in connection with Private Banking services of Hang Seng, please contact the respective Relationship Manager.

I/We hereby acknowledge, confirm and agree to be bound by the details as specified in the above Important Notes, Declarations and Indication on the Use of Personal Data in Direct Marketing:

<p>1</p> <p>X _____</p> <p>Name: _____</p>	<p>2</p> <p>X _____</p> <p>Name: _____</p>	<p>3</p> <p>X _____</p> <p>Name: _____</p>
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FOR BANK USE

App	T Limit	Gp Exp	Card 1 C/L	Card 2 C/L	Card 3 C/L
Recommend			Ref Staff ID	Ref Br/Dept Code	Branch Code

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BOARD RESOLUTION(S)

Extracts from the Minutes of a Meeting of the Board of Directors of _____ (the Applicant)
situated at _____ (Office Address)
held on _____ (Day) _____ (Month) _____ (Year).

Passed by the Directors of the Applicant on the date above:

WHEREAS, the Applicant desires to obtain financial accommodation from Hang Seng Bank Limited ("Hang Seng") pursuant to the use of a number of enJoy Business Card(s) to be issued by Hang Seng at the Applicant's request to the offices and/or agents of the Applicant (the "Business Cards") and

WHEREAS, the Applicant intends to authorise its officers and/or agents to use such Business Card(s) (including but not limited to obtain cash advance and Interest-free Instalment Plans by use of such Business Card(s) or any of them) for and in connection with the Applicant's business; and

WHEREAS, Hang Seng will not extend such accommodation by issuing such Business Card(s) unless the Applicant agrees to assume full liabilities for the use of such Business Card(s) or any of them, and to pay Hang Seng for all indebtedness incurred by use of such Business Card(s) or any of them, whether such use or indebtedness was authorised or unauthorised by the Applicant.

It is resolved that:

1. The Applicant applies to Hang Seng for the issuance of a sufficient number of Business Card(s) as, in the judgment of the officer(s) and/or agent(s) authorised in paragraph (2) below ("the Authorised Signatory(ies)"), the Applicant may require;
2. _____ (_____) (Please input the name(s) of the Authorised Signatory(ies) on the line and their respective HKID Card/ Passport No. in the bracket) be and is/are hereby authorised, directed and empowered, in the name of the Applicant, (a) to apply to Hang Seng from time to time for the issuance of such number of Business Card(s) as such Authorised Signatory(ies) consider(s) appropriate; and (b) to execute such application forms as Hang Seng may require; and (c) to apply, subject to Hang Seng's approval at its entire discretion, for the change of credit limit of each of the Business Cards issued; and (d) to handle all other matters in relation to the Business Card(s) issued by Hang Seng, and that the Applicant undertakes to accept full responsibility and to pay all indebtedness which may be incurred by the use (whether authorised by the Applicant or not) of all or any such Business Card(s) by the respective officer(s) and/or agent(s) of the Applicant to which they are issued as requested by the said Authorised Signatory(ies) on behalf of the Applicant.
3. The cardmember agreement (including the Terms and Conditions for Interest-free Instalment Plan and Terms and Conditions for Selected Merchant Interest-free Instalment Plan) in force from time to time governing the use of such Business Card(s) be and is hereby approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the relevant application form(s) from time to time by such Authorised Signatory(ies) as specified in paragraph (2) above for and on behalf of the Applicant in accordance with the terms of these Resolutions.
4. The Declarations as set out in the Hang Seng Business Card Application Form as may be amended from time to time is hereby approved and accepted, such approval and acceptance to be conclusively evidenced by the completion and execution of the relevant application form(s) from time to time by such Authorised Signatory(ies) as specified in paragraph (2) above for and on behalf of the Applicant in accordance with the terms of these Resolutions.
5. These Resolutions be communicated to Hang Seng and remain in force until an amended resolution shall be passed by the Board of Directors of the Applicant and a copy thereof certified by the chairman who must be a director and either the Company Secretary or one other director of the Applicant shall have been received by Hang Seng.

The above is/are certified to be true extract(s) from the Minutes of a Meeting of the Applicant's Board of Directors and that it/they was/were duly passed in accordance with the Applicant's Constitutional Documents.

Chairman of the Meeting (must be a Director)* _____ Company Secretary or Director* _____
NAME: NAME:

Date: _____

*** If the director/company secretary is a limited company, company chop of that company is required. Otherwise, no company chop of the Applicant is required.**

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

Hang Seng enJoy Commercial Card / Business Card Key Facts Statement

Interest Rates and Finance Charges	
Annualised Percentage Rate (APR) for Retail Purchase	34.97% ¹ (monthly flat rate at 2.62%) when you open your account and it will be reviewed from time to time. We will not charge you interest and finance charge if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date immediately preceding the Payment Due Date) from the date of that new transaction on a daily basis until payment in full.
APR for Cash Advance	38.37% ¹ (monthly flat rate at 2.62%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR	Not applicable, the APRs are the same as above-mentioned.
Interest Free Repayment Period	Up to 56 days
Minimum Payment Amount	<p>enJoy Commercial Card The Minimum Payment Amount is HK\$230 or the sum of items (i) to (iv) below (whichever is higher):</p> <ul style="list-style-type: none"> (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii). <p>enJoy Business Card Not applicable</p>
FEES (per card)	
Annual Fee	Waived
Cash Advance Handling Fee	3.5% of transaction amount (minimum HK\$100 per transaction)
Foreign Currency Transaction Conversion Fee²	1.95% of every transaction effected in a currency other than Hong Kong Dollars
Fees Relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.
Late Charge	<p>enJoy Commercial Card If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$230 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p> <p>enJoy Business Card If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$230 or an amount equal to the New Balance (whichever is lower) will be levied each time.</p>
Overlimit Fee	An overlimit fee of HK\$180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180 or above.
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> • A returned cheque / autopay reject handling fee of HK\$120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK\$120. • Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.
Card Replacement Fee	HK\$100
Sales Slip Retrieval Fee	HK\$40 per copy
Statement Copy Retrieval Fee	HK\$50 per statement
Credit Reference Letter Fee	HK\$200 for each copy
Payment by Non-local Bank's Cheque/Cashier's Order	HK\$60 per cheque/cashier's order (an additional 0.25% or minimum HK\$100 of the transaction amount will be charged in case the cheque/cashier's order is issued by banks in Macau.)
Credit Balance Refund by Cashier's Order	HK\$35 per cashier's order
Handling Fee for Payment Over the Counter at Branch	HK\$30 per transaction

Notes:

- The APRs are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation.
- The 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 or the government-mandated rate in effect for the applicable conversion date, in each instance. The Foreign Currency Transaction Conversion Fee of 1.95% has included the reimbursement charge levied by the relevant Card Association on Hang Seng Bank Limited ("Hang Seng").

Hang Seng reserves the right at its sole discretion and from time to time to amend the above interest rates, finance charges and fees. Any such amendment will be effective upon giving notice to the Cardmember and/or Authorised Card User in accordance with the applicable Cardmember Agreement. The English version of the above shall prevail whenever there is a discrepancy between the English and Chinese versions.