

Important Notes & Applicant's Declaration for Application of Hang Seng Prestige World Mastercard® / Hang Seng Platinum Card / Hang Seng Credit Card / Hang Seng MPOWER Card and Hang Seng UnionPay Credit Card

Important Notes

1. Principal Card Applicant(s) must reside in Hong Kong and be at least 18 years of age with minimum annual income of HKD150,000 or above (Except Full-time University / Tertiary Students) For Hang Seng Prestige World Mastercard, Principal Card Applicant(s) must reside in Hong Kong and hold an Integrated Account of Hang Seng Prestige Banking. Supplementary Card Applicant(s) must be Hong Kong residents and be at least 16 years of age. If the Supplementary Card Applicant(s) is / are aged below 18, the Principal Card Applicant(s) must be his / her parent or guardian. (Supplementary Card is not applicable to Full-time University / Tertiary Students)
2. If the Applicant and the Supplementary Card Applicant (if applicable) (collectively referred to as "the applicant(s)") is / are an existing customer of Hang Seng Bank Limited ("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(s) would like to update his / her personal particulars, please bring along the relevant documentary proof and visit any Hang Seng Bank branches.
3. **Applicable to Hang Seng Prestige World Mastercard / Hang Seng MPOWER Card / Hang Seng UnionPay Platinum Card / Hang Seng UnionPay Credit Card:**
Perpetual Annual Fee Waiver will be offered to Principal and Supplementary Card Applicant(s) (if applicable).
Applicable to Hang Seng Visa Platinum Card / Platinum Mastercard / Visa Gold Card / Gold Mastercard / Visa Card / Mastercard:
Principal Card Applicant who does not currently own and / or has not owned any personal Credit Card Principal Card issued by Hang Seng in the past 6 months, and who is applying for his / her first Hang Seng Credit Card, will be entitled to a 3-Year Annual Fee Waiver on both Principal Card and Supplementary Cards applied at the same time; otherwise, only 1-Year Annual Fee Waiver will be offered. Supplementary Card customers can enjoy the same annual fee waiver as the Principal Card customer when applied at the same time. If the applicant is an existing Hang Seng Preferred Banking / other Hang Seng Integrated Account / Auto-payroll Service / Residential Mortgage (except Industrial / Commercial Property) customer, he / she can enjoy Perpetual Annual Fee Waiver for one Hang Seng Credit Card. If the applicant is a Full-time University / Tertiary student, he / she can enjoy 7-Year Annual Fee Waiver.
4. **The annual fee for Visa Platinum Card / Platinum Mastercard is HKD1,500 and HKD750 for each Supplementary Card; annual fee for Visa Gold Card / Gold Mastercard is HKD600 and HKD300 for each Supplementary Card; annual fee for Visa Card / Mastercard is HKD300 and HKD150 for each Supplementary Card.**
5. **Finance charge for retail purchase and interest rate on cash advance:**
 - Finance charge for retail purchase: **2.62% per month (annualised percentage rate 34.97%)**
 - Interest rate on cash advance: **2.62% per month (annualised percentage rate 38.37%)****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. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. In case of any failure to repay the minimum payment amount by payment due date stated on the relevant credit card statement, Hang Seng reserves the right to vary or increase the above interest rate to the rate specified and notify you from time to time. For details of other service charges, please ask any Hang Seng Bank branch staff.**
6. If customers make cash advance or cash withdrawal (cash withdrawal is only applicable to customers with Hang Seng Bank HK Dollar Account ("HKD Account") linked to the Hang Seng UnionPay Credit Card) with the Hang Seng 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 Hang Seng 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 Hang Seng 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 Hang Seng 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 Credit Card 24-hour Customer Service Hotline on 2998 8222 (Hang Seng UnionPay Platinum Card) or 2398 0000 (Hang Seng UnionPay Credit Card).
7. For payment by Renminbi notes at Hang Seng Branch, only notes of RMB50 denomination or above are accepted.
8. 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.



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9. Hang Seng reserves the final decision on the approval of Hang Seng Credit Card, the card type and the credit limit.
10. The Applicant(s) understand(s), acknowledge(s) and agree(s) the details as specified in the Important Note and to be bound by the Terms and Conditions of the Welcome Offers (if applicable) herein, and the Terms and Conditions in force from time to time governing the use of Hang Seng Credit Card that accompany each card. A copy of the relevant Terms and Conditions is available upon request at any Hang Seng Bank branch or visit hangseng.com/cardterms. The principal liabilities and obligations for using the Hang Seng Credit Card(s) under application herein are available at hangseng.com/card_tnc_e for the attention of the Applicant(s).
11. In case of any disputes, the decision of Hang Seng shall be final.

Applicant's Declaration

1. The Applicant undertakes to advise Hang Seng if the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial Shareholders of Hang Seng or its subsidiaries ^(note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause. Hang Seng requires the above information to comply with the Listing Rules.
^(note) "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.
2. The Applicant(s) confirm(s) that, as of the date of the application, the Applicant(s) or the government department of HKSAR in which the Applicant(s) is / are working has / have no official dealings with Hang Seng and the Applicant(s) undertake(s) to inform Hang Seng promptly in writing if the Applicant(s) or the government department in which the Applicant(s) is / are working will later become involved in any official dealings with Hang Seng.
3. The Applicant(s) also confirm(s) that (i) the Applicant(s) did not own any credit card that was cancelled due to default payment; (ii) the Applicant(s) currently do(es) not have any overdue payment in respect of any of the Applicant(s)' indebtedness; and (iii) there is no bankruptcy order made against the Applicant(s) and the Applicant(s) is / are not in the process of petitioning for bankruptcy nor has / have any intention to do so.
4. The Applicant(s) confirm(s) that all of the information provided in the application process is true, correct and complete in all respects and each of them authorizes the other party to submit his / her information / documents on his / her behalf to Hang Seng and agree(s) that Hang Seng may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng to customers from time to time. The Applicant(s) authorise(s) Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. The Applicant(s) further undertake(s) to notify Hang Seng promptly in writing whenever there are any changes to any of such information.
5. The Applicant(s) acknowledge(s) and agree(s) that irrespective of whether the Applicant(s)' application(s) is / are subsequently withdrawn or rejected, all personal data and information with respect to the Applicant(s) and an individual which are provided by the Applicant(s) and / or such individual at the request of Hang Seng or collected in the course of dealings between the Applicant(s) or such individual 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 the 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 the Applicant(s) and other individuals from time to time. The Applicant(s) also acknowledge(s) and agree(s) 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 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.
6. The Applicant(s) further acknowledge(s) and agree(s) that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Applicant(s) and / or the relevant individual, and provide banker's or credit references in respect of the Applicant(s) and / or such individual.
7. In the case where a guarantee / third party security, whether limited or unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Applicant(s) owed to Hang Seng, the Applicant(s) agree(s) that Hang Seng may from time to time provide the guarantor / provider of third party security with any data, details or information (including any of the Applicant(s)' Data) relating to any loan / banking / credit facilities extended by Hang Seng to the Applicant(s) for the purpose of notifying the guarantor / provider of third party security of the liabilities under the guarantee / third party security.
8. The Applicant(s) agree(s) that they could be entitled to the Welcome Offer(s) (if applicable) only if they had fulfilled relevant requirements. For details, please refer to relevant promotional leaflets.
9. The Applicant(s) agree(s) that Hang Seng may send a repayment reminder (when necessary) in the form of text message, according to the mobile telephone number provided by the Applicant(s) / recorded within Hang Seng.
10. The Applicant(s) confirm(s) that this card application was not referred by a third party.

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Documents Required for Application

To facilitate our processing, please send in or return to any Hang Seng Bank branch the application form with copies of the required documents. You can also submit documents via the website of Hang Seng, hangseng.com/card (select "Additional Service / Other information" and then "Submit Document Here"). All documents including the enclosed application form supplied are not returnable.

- Hong Kong Identity Card / Hong Kong Permanent Identity Card / Passport / Identity proof of Nationalities of Principal Card and Supplementary Card Applicant(s)
- Bank Statement / Passbook showing your name, account no. and the latest 1 month's salary income (Salary proof is waived for Hang Seng Auto-payroll customers who have payroll transactions in previous 1 month)
- Current Payroll Advice / Latest Tax Return
- Other Proof of Asset(s), e.g. Time Deposit Advice, other Bank Deposit Statement
- If self-employed, please attach copy of Business Registration Certificate
- The latest Hang Seng MPF record (only applicable to Hang Seng MPF customers)
- If you use office address as correspondence address, please attach residential proof in Hong Kong, e.g. electricity bill, bank statement etc.
- If Principal and Supplementary Card Applicant(s) (if applicable) is / are non-Hong Kong Permanent Identity Cardholder(s), please provide 2 sides copies of your HKID and passport, or Exit-entry Permit for Travelling to and from Hong Kong and Macao, and Home Country Identification Document copy
- If permanent address of Principal Card and Supplementary Card Applicant(s) (if applicable) is different from the residential address, please attach permanent address proof
- Please attach residential address proof of Supplementary Card Applicant (if applicable) if different from Principal Card Applicant
- If you are a Full-time University / Tertiary Student, attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: Accredited universities in Hong Kong, The Education University of Hong Kong, Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Institute of Vocational Education, The Hang Seng University of Hong Kong, Hong Kong Academy for Performing Arts, Caritas Institute of Higher Education, Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology, Savannah College of Art and Design Hong Kong, Centennial College or Yew Chung College of Early Childhood Education, please enclose a copy of Hong Kong Identity Card / Hong Kong Permanent Identity Card / Passport / Identity proof of Nationalities and Full-time Student ID Card. If you are non-Hong Kong Permanent Identity Cardholder, please provide 2 sides copies of Hong Kong Identity Card and Passport; or Exit-entry Permit for Travelling to and from Hong Kong and Macao and Home Country Identification Document Copy. Hang Seng may ask for additional documents at the year of graduation in handling card renewal.

Note: 1. Hang Seng reserves the right to request customers to provide relevant true copies and / or additional proof.

2. The English version of these terms and conditions shall prevail there is a discrepancy between the English and Chinese versions.

Credit Card Key Facts Statement

Finance Charge

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| Annualised Percentage Rate ("APR")⁽¹⁾ for Retail Purchase | <p>34.97% when you open your account and it will be reviewed from time to time.</p> <p>No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer's account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges etc, except cash advance) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.</p> |
| APR⁽¹⁾ for Cash Advance (Not applicable to Private Label Card) | <p>38.37% when you open your account and it will be reviewed from time to time.</p> <p>For cash advances, an interest at the rate(s) applicable to the Customer's account will be calculated from the date of such advances to a date on which payment is received.</p> |
| Past Due APR⁽¹⁾ (Not applicable to Visa Infinite Card, World Mastercard and Private Label Card) | <p>Finance charges for retail purchase will be adjusted to 40.53%, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer's credit card account twice or more in the past 6 months.</p> <p>Interest of cash advance will be adjusted to 44.62%, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer's credit card account twice or more in the past 6 months.</p> <p>If there is no past due for 6 consecutive months, original rate will be charged effective after the Closing Date of the statement for the 6th month.</p> |
| Interest Free Period | Up to 56 days |
| Minimum Payment Amount (Not applicable to World Mastercard, USD Visa Gold Card and Private Label Card) | <p>The Minimum Payment Amount is HKD230 / CNY230 (subject to card type) or the sum of items (i) to (iv) below (whichever is higher):</p> <p>(i) all fees and charges (including finance charges and annual fees);</p> <p>(ii) any overdue Minimum Payment Amount;</p> <p>(iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and</p> <p>(iv) 1% of the New Balance after deducting the amount of items (i) to (iii).</p> |

Fees & Charges

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| Annual Fee | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Visa Infinite Card / World Mastercard</td> <td style="width: 30%;">Principal Card</td> <td style="width: 40%; text-align: right;">- HKD6,000</td> </tr> <tr> <td></td> <td>Supplementary Card</td> <td style="text-align: right;">- HKD1,000</td> </tr> <tr> <td>Platinum Card</td> <td>Principal Card</td> <td style="text-align: right;">- HKD1,500</td> </tr> <tr> <td></td> <td>Supplementary Card</td> <td style="text-align: right;">- HKD750</td> </tr> <tr> <td>Gold Card</td> <td>Principal Card</td> <td style="text-align: right;">- HKD600</td> </tr> <tr> <td></td> <td>Supplementary Card</td> <td style="text-align: right;">- HKD300</td> </tr> <tr> <td>Classic Card</td> <td>Principal Card</td> <td style="text-align: right;">- HKD300</td> </tr> <tr> <td></td> <td>Supplementary Card</td> <td style="text-align: right;">- HKD150</td> </tr> <tr> <td>Renminbi Credit Card</td> <td>Principal Card</td> <td style="text-align: right;">- CNY1,500</td> </tr> <tr> <td>- Platinum Card</td> <td>Supplementary Card</td> <td style="text-align: right;">- CNY750</td> </tr> <tr> <td>- Gold Card</td> <td>Principal Card</td> <td style="text-align: right;">- CNY600</td> </tr> <tr> <td></td> <td>Supplementary Card</td> <td style="text-align: right;">- CNY300</td> </tr> <tr> <td>- Classic Card</td> <td>Principal Card</td> <td style="text-align: right;">- CNY300</td> </tr> <tr> <td></td> <td>Supplementary Card</td> <td style="text-align: right;">- CNY150</td> </tr> <tr> <td>USD Visa Gold Card</td> <td>Principal Card</td> <td style="text-align: right;">- USD78</td> </tr> <tr> <td></td> <td>Supplementary Card</td> <td style="text-align: right;">- USD39</td> </tr> </table> | Visa Infinite Card / World Mastercard | Principal Card | - HKD6,000 | | Supplementary Card | - HKD1,000 | Platinum Card | Principal Card | - HKD1,500 | | Supplementary Card | - HKD750 | Gold Card | Principal Card | - HKD600 | | Supplementary Card | - HKD300 | Classic Card | Principal Card | - HKD300 | | Supplementary Card | - HKD150 | Renminbi Credit Card | Principal Card | - CNY1,500 | - Platinum Card | Supplementary Card | - CNY750 | - Gold Card | Principal Card | - CNY600 | | Supplementary Card | - CNY300 | - Classic Card | Principal Card | - CNY300 | | Supplementary Card | - CNY150 | USD Visa Gold Card | Principal Card | - USD78 | | Supplementary Card | - USD39 |
| Visa Infinite Card / World Mastercard | Principal Card | - HKD6,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Supplementary Card | - HKD1,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Platinum Card | Principal Card | - HKD1,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Supplementary Card | - HKD750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gold Card | Principal Card | - HKD600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Supplementary Card | - HKD300 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Classic Card | Principal Card | - HKD300 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Supplementary Card | - HKD150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Renminbi Credit Card | Principal Card | - CNY1,500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Platinum Card | Supplementary Card | - CNY750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Gold Card | Principal Card | - CNY600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Supplementary Card | - CNY300 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| - Classic Card | Principal Card | - CNY300 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Supplementary Card | - CNY150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD Visa Gold Card | Principal Card | - USD78 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Supplementary Card | - USD39 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Credit Card Key Facts Statement

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| Cash Advance Handling Fee (Not applicable to Private Label Card) | Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card | • 3.5% of the cash advance amount (minimum HKD100 / USD13) per cash advance transaction |
| | Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | • 3.5% of the cash advance amount (minimum CNY100) per cash advance transaction |
| Foreign Currency Conversion Fee (Not applicable to Renminbi Credit Card and Private Label Card) | 1.95% / 1.2% (only applicable to UnionPay Credit Card) of every transaction effected in currencies other than Hong Kong Dollars or US Dollars (only applicable to USD Visa Gold Card) | |
| Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars (Not applicable to UnionPay Credit Card and Renminbi Credit Card) | 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 overseas 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 | Visa Infinite Card / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card | If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HKD230 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time. |
| | World Mastercard / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card | If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HKD230 / USD30 or an amount equal to the New Balance (whichever is lower) will be levied each time. |
| | Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY230 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time. |
| Overlimit Fee | Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card | An overlimit fee of HKD180 / USD23 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HKD180 / USD23 or above. |
| | Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above. |
| Paper Statement Service Annual Fee ⁽²⁾ (Effective from 1 July 2018) | Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Spending Card | HKD20 / USD3 per account (for every 12 months period from July to June of the following year) |
| | Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | CNY20 per account (for every 12 months period from July to June of the following year) |

Credit Card Key Facts Statement

Returned Cheque / Autopay Reject Handling Fee

- A returned cheque / autopay reject handling fee of **HKD120 / CNY120 / USD16** (subject to card type) will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HKD120 / CNY120 / USD16 (subject to card type).
- Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.

Note:

- (1) The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.
- (2) A fee of HKD20 / USD3 / CNY20 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).