



Hang Seng enjoy Commercial Card / Business Card Benefits Directory

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

Important Points to Remember

Sign Immediately

Please sign on the signature panel on the back of the Hang Seng enJoy Commercial Card / Business Card with a ball pen immediately during card collection, if the name and company name embossed on the card are correct.

Keep Your enJoy Commercial Card / Business Card and PIN to Yourself

Think of your enJoy Commercial Card / Business Card as cash and keep it safely, you should:

- memorise your Personal Identification Number ("PIN") and destroy your PIN advice at once.
- keep your enJoy Commercial Card / Business Card and your PIN separately.
- under no circumstances reveal the PIN to anyone.
- not allow anyone else to use your enJoy Commercial Card / Business Card and / or your PIN.
- not write down your PIN on the enJoy Commercial Card / Business Card or on anything usually kept with the enJoy Commercial Card / Business Card, or write down or record your PIN without disguising it.
- check your enJoy Commercial Card / Business 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.

Please note that mobile phones are possible causes of enJoy Commercial Card / Business Card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your enJoy Commercial Card / Business Card and / or your pin is lost or stolen or misused, you and your company are liable to Hang Seng Bank Limited ("Hang Seng") for all unauthorised enJoy Commercial Card / Business Card transactions and Banking transactions up to HK\$500 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 and your company shall be liable for all unauthorised cash advances effected with the use of the enJoy Commercial Card / Business Card and / or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you and your company are liable for all unauthorised transactions if you and / or your company have / has 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 cards and / or PIN or failed to follow the safeguards set out above.

enJoy Commercial Card / Business Card / Lost Card / PIN Report

Upon notice or suspicion that enJoy Commercial Card / Business 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 loss by fax.

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

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 Customer Service Hotline 2998 8888**, you can use the automated telephone service to:

- enquire about your enjoy Commercial Card / Business Card account balance and available credit limit.
- enquire details on Hang Seng enjoy Card Rewards Programme such as enjoy Dollars and Hang Seng Credit Card Cash Dollars balance, Year-round Privileges and the latest promotion offers.
- enquire about other services.
- talk to our Customer Service Representatives.

For details of the automated telephone service, please visit 24-hour Customer Service Hotline User Guide at hangseng.com/newcard_welcome.

Customer Privileges

Hang Seng enjoy Card Rewards Programme

Customers are eligible to enjoy:

- enjoy Dollars
- Hang Seng Credit Card Cash Dollars
- Merchant Dollars Rewards

enJoy Dollars

- For every Card spending of HKD200 at the enjoy Card Designated Merchants, you can automatically earn \$2 enjoy Dollars. enjoy Dollars can be used as instant cash at enjoy Card Designated Merchant outlets in town (For details of enjoy Card Designated Merchants and exclusive privileges, please visit hangseng.com/enjoy).
- When spending with your Card at any enjoy Card Designated Merchant outlet, simply indicate that you will be using enjoy Dollars before payment, the shop personnel will make the arrangement for you:
 1. Spending amount = enjoy Dollars balance: enjoy Dollars will be used to pay for the full price of the merchandise
 2. Spending amount < enjoy Dollars balance: enjoy Dollars will be used to pay for the full price of the merchandise, and the remaining enjoy Dollars can be reserved for next purchase
 3. Spending amount > enjoy Dollars balance: All enjoy Dollars will be debited and the difference will be charged to your enjoy Card
- enjoy Dollars accumulated from your last Card annual renewal month to the next Card annual renewal month will be valid for 15 months.
- enjoy Dollars balance can be checked by calling our 24-hour Customer Service Hotline 2998 8888.



Hang Seng Credit Card Cash Dollars



- For every retail spending (at merchant outlets other than the enJoy Card Designated Merchants) of HKD200, you can automatically earn \$1 Hang Seng Credit Card Cash Dollar. Cash Dollars can be used as instant cash at Hang Seng Credit Card Cash Dollars participating merchant outlets and enJoy Card Designated Merchants all over the town, or redeem gifts and cash coupons online via hangseng.com/giftparade.
- When spending at any Cash Dollars participating merchant outlet, simply indicate that you will be using 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 enJoy Card
- Cash Dollars accumulated from your last Card annual renewal month to the next Card annual renewal month will be valid for 15 months.
- Cash Dollars Balance can be checked via Hang Seng e-Banking or call our 24-hour Customer Service Hotline 2998 8888.

Combined Redemption of enJoy Dollars and Cash Dollars

If there are both enJoy Dollars and Cash Dollars balances in your Card account, when you spend with your Card at any enJoy Card Designated Merchants, both the cumulative enJoy Dollars and Cash Dollars will be redeemed as cash concurrently within the same transaction. When the customer chooses to redeem enJoy Dollars and Cash Dollars upon purchase at enJoy Card Designated Merchants, enJoy Dollars would be debited first until all enJoy Dollars accumulated in the Card account have been used up, then the Cash Dollars in the Card account would be debited until the total amount of the transaction is paid up. If the sum of all the accumulated enJoy Dollars and Cash Dollars is not sufficient to settle the bill, the outstanding transaction amount would be automatically charged to enJoy Card account. Customer cannot select a specific deduction amount of enJoy Dollars or Cash Dollars.

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 Sasa). Please visit hangseng.com/cashmerc for details.
- Merchant Dollars Balance can be checked by calling our 24-hour Customer Service Hotline 2998 8888.

Combined Redemption of Cash Dollars and Merchant Dollars

If there are both balance of Cash Dollars and Merchant Dollars of a specific Merchant Dollars Designated Merchant in your Card account, when you spend with your Card at that specific Merchant Dollars Designated Merchant, both the cumulative Cash Dollars and specific Merchant Dollars will be redeemed as cash concurrently within the same transaction. When the customer chooses to redeem the Cash Dollars and specific Merchant Dollars upon purchase at that specific Merchant Dollars Designated Merchant, the specific Merchant Dollars would be debited first until all of the specific Merchant Dollars accumulated in the Card account have been used up, then the Cash Dollars in the Card account would be debited until the total amount of the transaction is paid up. If the sum of all of the accumulated Cash Dollars and specific Merchant Dollars is not sufficient to settle the bill, the outstanding transaction amount would be automatically charged to Card account. Customer cannot select a specific deduction amount of Cash Dollars or Merchant Dollars.

Note: • 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.
• Use of enjoy Dollars and/or 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.

Tailor-made for companies, enjoy Commercial Card / Business Card accommodate the settlement of company expenses including business travel and entertainment, etc. with one card.

- Settle all company expenses once a month to save you the hassles of item-by-item payment.
- Individual and consolidated statements for clearer reporting.
- Giving you an at-a-glance summary of your operating expenses. Online Financial Management Service provides an instant picture of card spending.
- Up to 56-day interest-free repayment period for extra financial flexibility.
- Giving you greater cash flow flexibility and a standby facility for short-term liquidity needs, you may choose to make partial or full payment, or choose to pay the Minimum Payment Amount as printed on monthly statement. (Only applicable to enjoy Commercial Card.)
- Superior business privileges including 24-hour Personal Assistant Service which is like a secretary to take care all your needs.
- Free travel insurance protection for extra peace of mind.

Online Shopping Security

One-Time Password Service (OTP)

When customers make online transactions with a Hang Seng Visa Card at a participating 3-Domain Secure™ online merchant, you will receive an OTP via SMS to your mobile phone number 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.

Better Business Expense Management

Benefits of Individual Statement plus Consolidated Statement¹

- You can settle all kinds of business expenses with your enJoy Commercial Card / Business Card, including expenses of entertainment, mobile phone service, insurance premium, courier service, air ticket, cross-border bus/train ticket, etc. All company expenses will be settled once a month to save you the hassles of issuing cheques or paying petty cash from time to time.
- An individual monthly statement with all transactions listed is available to each enJoy Commercial Card / Business Card for easy verification.
- Your company will receive a consolidated monthly statement and can choose to receive monthly account summary report and monthly account activity report, clearly listing the expense items and transaction amount of all cards which provide an at-a-glance summary of the business spending.

¹ The consolidated monthly statement only lists the total amount of expenditure of each Hang Seng enJoy Commercial Card / Business Card but not individual expense items.

Online Bill Payment Service

You can register Hang Seng e-Banking service for free and enjoy Online Bill Payment service (e.g. business registration, electricity and telephone service fees, etc.) with up to 56-day interest-free repayment period.

Financial Flexibility

Up to 56-day Interest-free Repayment Period

With enJoy Commercial Card / Business Card, you are entitled to an interest-free repayment period of up to 56 days, giving you extra financial flexibility.

Flexibility to Choose Partial or Full Payment²

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

² Only applicable to Hang Seng enJoy Commercial Card.

24-hour Worldwide Cash Advance Service³

You can make a cash advance^{4,5} of up to your available credit limit anytime at HSBC Group, Visa / PLUS ATM network or at all banks and financial institutions participating in the Visa Service Programme around the world.

- 3 Only applicable to the Hang Seng enJoy Commercial Card(s) / Business Card(s) which is authorised to have cash advance service. A handling fee will be charged per transaction and the cash advance amount cannot exceed the available credit limit of Hang Seng enJoy Commercial Card / Business Card or the limit of ATM (whichever is lower). For details of the service and its charges, please call our 24-hour Customer Service Hotline 2998 8888.
- 4 To further enhance the security for cash withdrawal at overseas ATM, the overseas ATM daily cash withdrawal limit (including cash advance) of all enJoy Commercial Cards / Business Cards will be pre-set to HK\$0. If you would like to withdraw cash (including cash advance) at overseas ATM, 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. If cardholders activate or set up the above limit through Hang Seng Business e-Banking, the cardholder must be the primary user of Hang Seng Business e-banking or an authorised user of the respective Hang Seng enJoy Commercial Card / Business Card account. Please visit hangseng.com/overseas_atm for details.



Autopay Repayment

All outstanding balances will be directly debited from your company's designated bank account on the payment due date by autopay for added convenience.

Please visit hangseng.com to download the Hang Seng Commercial Card / Business Card Direct Debit Authorisation Form.

Superior Privileges

24-hour Personal Assistant Service⁵

enJoy Commercial Card / Business Card customers can enjoy the 24-hour Personal Assistant Service which is like having a personal secretary to take care all your business needs, including dining reservations, air-ticket and hotel booking, transportation arrangements, business equipment rentals arrangement, emergency assistance and gift recommendations.

- No matter it is business meeting or staff gathering, local and worldwide dining recommendations and reservations, is right there.
- For business trip or company annual incentive trip, air-ticket and hotel booking with pre-trip advice are available.
- We can provide information on worldwide exhibition schedules as well as recommend corporate gifts and even arrange purchasing and delivery.
- We can also arrange rental of business equipment to lessen your business burden.
- No matter where you are, our worldwide emergency assistant service can arrange emergency cash advance, travel document replacement, medical and legal assistance, roadside repair and towing assistance, etc - anytime, anywhere.

And there's more.....

To enjoy 24-hour Personal Assistant Service, simply call our **24-hour Customer Service Hotline 2998 8888**.



5 The 24-hour Personal Assistant Service and related information are provided by Visa International / other third party service providers and Hang Seng assumes no responsibilities for such service and information. Customer agrees to be bound by the terms and conditions for the service provided by Visa International / other third party service providers which may be amended from time to time. For any claims, disputes and complaints regarding such service and information, customer should refer directly to Visa International / other third party service providers. Customers may need to provide personal data or other information to Visa International / other third party service providers for the purpose of provision of the service to customer. In case the provision of any such service incurs any charges (including but not limited to any applicable local tax or any commission payable to any agent), the customers shall be responsible for such charges.

Comprehensive Protection

Free Travel Insurance⁶

If you use your enjoy Commercial Card / Business Card to make payment for travel tour or travel ticket before departure from Hong Kong, you can enjoy maximum 60 days free travel insurance including:



	Limit of Indemnity
Travel accident indemnity	Up to HK\$2,000,000
Accident medical allowance	Up to HK\$100,000
Trip cancellation	Up to HK\$20,000
Loss of luggage	Up to HK\$5,000
Delay of luggage	Up to HK\$1,500
Delay of flight	Up to HK\$1,500

⁶ The scope of coverage, exclusions, indemnity limits and compensation are subject to the detailed terms and conditions of the relevant insurance policy, please call our 24-hour Customer Service Hotline 2998 8888 for details.

Questions & Answers

- 1 What are my liabilities for the loss or unauthorised disclosure of my enJoy Commercial Card / Business Card or PIN?
If your enJoy Commercial Card / Business Card and / or your pin is lost or stolen or misused, you and your company are liable to Hang Seng Bank Limited ("Hang Seng") for all unauthorised enJoy Commercial Card / Business Card transactions and Banking transactions up to HK\$500 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 and your company shall be liable for all unauthorised cash advances effected with the use of the enJoy Commercial Card / Business Card and / or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you and your company are liable for all unauthorised transactions if you and / or your company have / has 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 cards and / or PIN or failed to follow the safeguards set out above.
- 2 What are the procedures for cancelling my enJoy Commercial Card / Business Card?
You may cancel or suspend the enJoy Commercial Card / Business Card at any time by giving written notice to Hang Seng and returning the enJoy Commercial Card / Business Card which must be cut in half. However, you and your company are still jointly and severally liable for any payment and cash advance arising from the use of the card until the card has been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to lost card. Please notify your company after the cancellation of your enJoy Commercial Card / Business Card.
- 3 How do I suspend PIN services?
You may suspend the PIN services by giving written notice 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 local ATMs of Hang Seng or HSBC Group or report the incident directly to Hang Seng to stop the use of the card. Please notify your company after PIN services suspension.
- 4 How do I report the loss of my enJoy Commercial Card / Business Card or PIN?
You and / or your company must as soon as reasonably practicable report 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 your and / or your company's identity can be established. At the request of Hang Seng, you and / or your company should confirm in writing the details of the telephone notification. Hang Seng reserves its right to issue a replacement card and / or a new PIN. Please notify your company if you have reported loss of your enJoy Commercial Card / Business Card / PIN.
- 5 Can I increase my enJoy Commercial Card / Business Card credit limit or apply / withdraw the cash advance facility?
You can visit any Hang Seng branches or call our **24-hour Customer Service Hotline 2998 8888** to obtain a enJoy Commercial Card / Business Card Application Form for Amendment of Usage. Please be reminded that the written notice or the Form returned must bear the company's authorised signatory(ies) (all authorised signatory(ies) as specified in the Board Resolution for limited company) with company chop and we shall process immediately.
- 6 What should I do if I discover any errors on my monthly statement?
In the event of any errors like unauthorised use of the enJoy Commercial Card / Business Card or dispute regarding statement discrepancies, you and / or your company can be reported in writing and sent via email: 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 or call the **24-hour Customer Service Hotline 2998 8888**. Hang Seng reserves the right to regard the statement as conclusive should you and / or your company 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 enJoy Commercial Card / Business Card or the reporting of unauthorised transactions.
- 7 What is the method of applying exchange rates and / or levies to transactions in foreign currencies or cross-border transactions?
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 the Bank (inclusive of the reimbursement charge levied by the relevant Card Association on Hang Seng).
- 8 What should I do if I lost or cancelled enJoy Commercial Card(s) / Business Card(s) registered with PPS?
If you register Payment by Phone Service ("PPS") with enJoy Commercial Card / Business Card, the service will be cancelled automatically. In case of card loss, please register again upon receipt of the new card to continue enjoying PPS.
- 9 What should I do if I want to cancel the recurring payment instructions?
If you want to cancel recurring payment instructions, such as mobile phone monthly service fee, you may contact the relevant merchants to take necessary action accordingly.

Visa Global Customer Assistance Services Toll-free Number⁷

Country / Territory	Telephone Number	Country / Territory	Telephone Number
Australia	1 800 450346	Netherlands	0800 023 2964
Belgium	0800 78465	New Zealand	0508 600300
Canada	1 866 639 1911	Portugal	800 844 034
Denmark	808 83399	Singapore	800 4481 250
France	0800 904349	Spain	900 94 8966
Germany	0800 1822891	Sweden	020 790939
Hong Kong	2998 8888	Switzerland	0800 835274
Indonesia	001 803 44 1600	Taiwan	0080 1 444 123
Italy	800 781 769	Thailand	001 800 441 3485
Japan	00531 44 0022	United Kingdom	0800 1695189
Luxembourg	0800 2012	United States	1 866 765 9644
Malaysia	1800 802997		

If the country / territory you are located in is not listed above, please make a collect call through an international call operator at 1 303 967 1091 for assistance.

⁷ Telephone numbers are subject to change without prior notice.

Contact Us

enJoy Commercial / Business Card
24-hour Customer Service Hotline:
2998 8888