



Hang Seng enJoy 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 Card with a ball pen immediately, if the name embossed on the Card is correct.



Keep Your enJoy Card and PIN▲ to Yourself

Think of your enJoy 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 Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use your enJoy Card and/or your PIN
- not write down your PIN on your enJoy Card or on anything usually kept with the enJoy Card, or write down or record your PIN without disguising it
- check your enJoy Card periodically to ensure it is always in your possession
- change your PIN immediately, and update your PIN through ATMs 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 Card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your enJoy Card and / or your PIN is lost or stolen or misused, you are liable to Hang Seng Bank Limited ("the Bank") for all unauthorised enJoy Card transactions and Banking transactions up to HKD500 before the Bank 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 enJoy Card and / or any PIN before the Bank 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 the Bank as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your enJoy Card and / or PIN, or failed to follow the safeguards set out above.

Lost Card / PIN Report

Upon notice or suspicion that Card / PIN is lost, stolen or misused, report it as soon as reasonably practicable through our 24-hour Lost Card Hotline 2836 0838. To ensure immediate handling and maximum protection, please do not report your Card loss by fax.

Cardholders should not use the PINs for accessing other services (for example, connection to the Internet or accessing other websites), moreover, cardholders should refer to the security advice provided by the Bank from time to time.

We Are at Your Service at All Times

Through our 24-hour Customer Service Hotline (please refer to Page 14 for details), you can use the automated telephone services to:

- make enJoy Card payments, enquire about your enJoy Card account balance and available credit limit
- enquire details on the latest customers' benefits
- obtain application forms and other services
- talk to our Customer Service Representatives

Your enJoy Card Phone Service PIN[▲] will be mailed to you within 2 weeks after card activation.

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

[▲] The ATM PIN and Phone Service PIN are applicable to enJoy Visa Platinum Card, Visa Card and Spending Card.

Customer Privileges

Hang Seng enJoy Card yuu Reward Points Programme

Customers are eligible to enjoy yuu Reward Points.

- For every spending of HKD1, you can earn 1 yuu Reward Point. You can earn extra yuu Reward Points at Designated Merchants, for details about extra yuu Reward Points and Designated Merchants List, please visit hangseng.com/enjoycard.
- Customers are required to become a member of yuu Reward Points Programme operated by a member of the Jardine Matheson Group for redemption of yuu Reward Points by linking the enJoy Card to the Programme via mobile application hosted by the Operator, or at the designated merchant stores of the Programme in Hong Kong. A membership ID will be assigned by the Operator to the customer. For details, please visit yuurewards.com.

Remarks: 1. yuu Reward Points are only applicable to Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card.

2. The reward and redeem of yuu Reward Points are also subject to the yuu Reward Points Programme and / or other relevant terms and conditions by the Merchant or the Operator of the Programme. For Hang Seng enJoy Card details, please call 2998 8888.

You can enquire your yuu Reward Points earning by Hang Seng in any of the following ways:

- Logon Hang Seng Website via hangseng.com/e-Banking
- enJoy Card monthly statement

Note: The reward and redeem of yuu Reward Points are also subject to the yuu Reward Points Programme and / or other relevant terms and conditions by the Merchant or the Operator of the Programme. For Hang Seng enJoy Card details, please call 2998 8888.

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.

Maximum Financial Flexibility

Up to 56 days Interest-free Repayment Period

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

24-hour Worldwide Cash Availability

- You can get 24-hour cash advance⁽¹⁾⁽²⁾ of up to HKD20,000 a day or up to your available credit limit (whichever is lower) at HSBC Group/ Visa/ PLUS ATM network worldwide.
- You can also obtain cash advance up to your available credit limit at banks/financial institutions participating in the Visa Card Service Programme.

ATM Services

You can use your enJoy Card to access up to 2 Hang Seng Bank Hong Kong Dollar accounts at HSBC Group's ATMs in Hong Kong SAR and worldwide. Services include cash withdrawal⁽²⁾, transfer⁽³⁾, account balance enquiries, and more.

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

(2) The overseas ATM daily cash withdrawal limit (including cash advance) of all credit cards will be pre-set to HKD0 with effect from 1 March 2013. If you wish to continue to withdraw cash (including cash advance) at overseas ATM on or after 1 March 2013, you are required to activate the overseas ATM cash withdrawal function by setting the overseas ATM daily cash withdrawal limit and activation period in advance via designated activation channels. Please visit hangseng.com/overseas_atm for details.

(3) 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.

Please refer to the Service List for details of Maximum Financial Flexibility.

| Item | Applicable to | Credit Card | Spending Card |
|--|---------------|--------------------------------|---------------|
| Up to 56 days Interest-free Repayment Period | | ✓ (Partial or full payment) | X |
| 24-hour Worldwide Cash Availability | | ✓ | X |
| ATM Services | | ✓ | ✓ |

Free Hang Seng Personal e-Banking

Customers can now register for Hang Seng Personal e-Banking online at hangseng.com/e-Banking for free:

- Online enquiry on Card transaction details, monthly statement balances, yuu Reward Points earning by Hang Seng, and special promotion offers.
- Check account balances and make fund transfers of Hang Seng Bank accounts linked with your Card, arrange bill payments, enrol for insurance online and obtain real time local stock quotes.

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 preset forward date payment instruction of up to 13 days in advance
- To enjoy an interest-free repayment period of up to 56 days
- The paid amount will earn yuu Reward Points (applicable to selected bill types only. For details, please visit Credit Card Online Bill Payment Service at hangseng.com/billpay)

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 Card if the remaining value is not sufficient to settle the payment needed. The value will in turn be charged automatically against your enJoy Card account.
- yuu Reward Points 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 friends or relatives 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 Lost Card Hotline as soon as reasonably practicable and you will not be liable for any unauthorised charges after the Card is reported lost. For an overseas card loss report, please call the Visa Card Global Customer Assistance Services Toll Free Number as listed in this Service Directory.

Remark: Enrol for insurance online and obtain real time local stock quotes at Hang Seng Personal e-Banking, Credit Card Online Bill Payment Service and Octopus Automatic Add-Value Service are not applicable to enJoy Spending Card.

Platinum Worldwide Privileges (Applicable to enJoy Visa Platinum Card)

Privileges for Visa Platinum Card customers

- **Worldwide Spending Privileges**

Enjoy privileges at world-class hotels, restaurants and renowned merchant outlets provided by Visa Platinum.

- **Unique Travel Experience**

Live in luxury as you revel in a series of unique travel experience.

For details, please visit visaplatinum.com.

Platinum Card Global 24-hour Customer and Concierge Services

You can enjoy the following exclusive global privileges:

- **Platinum Card 24-hour Customer Service Hotline**

Dedicated to delivering personalised service. Just call 2998 8888 (Press "8" after selecting language) from anywhere in the world and a Customer Service Representatives will be there to assist you 24 hours a day.

- **Visa Card 24-hour Global Assistance Service Hotline & Concierge Service**

- **Visa Card 24-hour Global Assistance Service Hotline**

Emergency assistance with lost card reporting, emergency card replacement[†] and cash assistance (if Platinum Card is lost or stolen)[†].

[†] Subject to the Bank's approval.

- **Visa Card Concierge Service**

To assist you with everything from hotel bookings, special purchases, gifts, travel arrangements, translation, to a wide range of business services: Legal, medical and travel assistance will also be available wherever you are in the world.

For enquiries or subscriptions of the above services, please call the Visa Card 24-hour Global Assistance Service as shown in "Visa Card Global Customer Assistance Service Toll Free Number" of this Service Directory.

Disclaimer of Responsibilities for Visa Card

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

Convenient Payment Methods

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

- 24-hour Customer Service Hotline[#]
- ATMs
- Quick 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 monthly statement for details.

[#] Please refer to Page 14 for details.

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

Getting started with enJoy Spending Card

Using enJoy Spending Card for transaction

Customers may spend with their enJoy Spending Card at any merchants accepting Visa Card. Simply acknowledge the transaction amount by signing on the receipt with the same signature appearing on the back of the enJoy Spending Card after confirming the transaction amount. After the completion of transaction, keep the receipt for future reference against the enJoy Spending Card's monthly statement.

Sign on the signature panel ➤



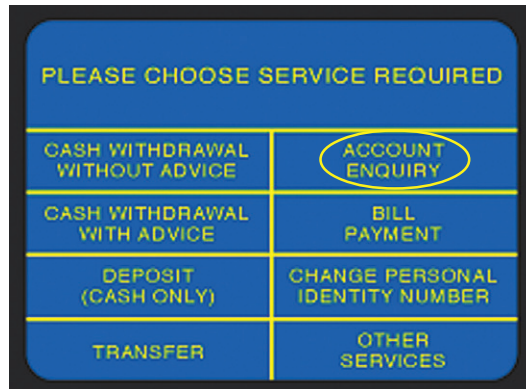
enJoy Spending Card Account Balance Enquiry

Customers can check the available balance of enJoy Spending Card via ATM to ensure there is sufficient fund for transaction.

Please follow the procedures below:

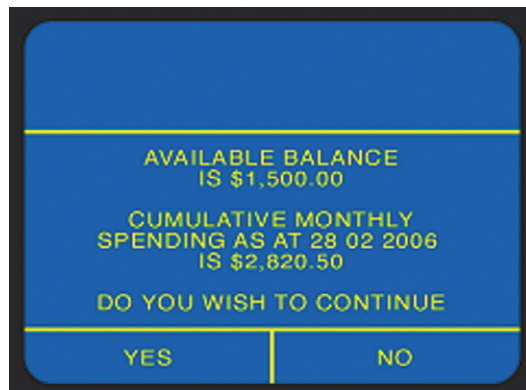
Step 1

Select "Account Enquiry" and then "Spending Card"



Step 2

Available Balance and Cumulative Monthly Spending will be displayed.



Note:(1) The screen display of "Outstanding Balance" may vary on local and overseas ATM machines as indicated below:

| Situation | Local ATM Screen | Overseas ATM Screen |
|---------------------------|---------------------------------|-----------------------------------|
| 1) Available Balance >\$0 | Available Balance: \$1,500.00 | Outstanding Balance: \$1,500.00CR |
| 2) Available Balance <\$0 | Available Balance: \$1,500.00DR | Outstanding Balance: \$1,500.00 |
| 3) Available Balance =\$0 | Available Balance: \$0 | Outstanding Balance: \$0 |

CR represents a positive Available Balance

DR represents a negative Available Balance

In case of Situation 1) where your enJoy Spending Card balance status is positive, a balance of \$1,500 is available in your account.

In case of Situation 2) where your enJoy Spending Card balance status is negative, please transfer sufficient fund to your enJoy Spending Card immediately. Please note that when making enquiry via overseas ATM, the \$1,500.00 displayed on screen also represents a negative Available Balance.

In case of Situation 3), no balance is available in your account.

Note: (2) If the Cumulative Monthly Spending is \$0, the "Cumulative Monthly Spending" will not be displayed.

Auto Top-up Service

Customers will be required to choose the "Designated Auto Top-up Amount" as \$300 or \$500 when applying for the enJoy Spending Card. The maximum daily and monthly enJoy Spending card auto top-up limits are \$1,000 and \$30,000 respectively. If the accumulated auto top-up amount of the enJoy Spending Card of the current day/month exceeds the above limits, the auto top-up service will be postponed to the next day/month.

When the balance of your enJoy Spending Card is insufficient for settling a transaction, your enJoy Spending Card will be automatically reloaded with the designated amount, which will be debited from the Hong Kong Dollar Savings Account linked to your enJoy Spending Card immediately.

For instance, if the Designated Auto Top-up Amount is \$500,
 enJoy Spending Card available balance \$0...(A)
 Spend \$300 with your enJoy Spending Card...(B)
 Since (A) < (B), there is insufficient balance.
 Designated Auto Top-up Amount ⁽¹⁾ \$500
 Upon completion of the transaction ⁽²⁾, the enJoy Spending Card
 available balance = \$0+\$500-\$300=\$200 ⁽³⁾ ⁽⁴⁾

(1) The "Designated Auto Top-up Amount" will be specified when signing up for your enJoy Spending Card. To change the Designated Auto Top-up Amount, customers may download an amendment form from hangseng.com/e-Banking and submit the completed form to any Hang Seng Bank branch.

(2) If the balance of your Hong Kong Dollar Savings Account is insufficient to cover the automatic reload, the add-value action will be cancelled. The relevant transaction will also be cancelled as a result of insufficient balance in the enJoy Spending Card.

(3) Upon completion of the transaction, the remaining balance, if any, will be retained in the enJoy Spending Card account for settling subsequent transactions.

(4) enJoy Spending Card account is a non-interest bearing account. Funds maintained in the enJoy Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong, and the repayment of such funds is not guaranteed by the Hong Kong SAR Government's Exchange Fund.

Customers may choose to increase the enJoy Spending Card balance through Advance Transfer Service. The advance transfer amount is not subject to the said daily / monthly auto top-up limits.

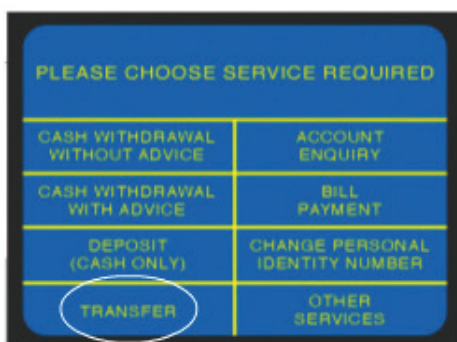
Increasing the enJoy Spending Card balance with Advance Transfer Service

Since only one Auto Top-up will be performed for each transaction, when you are going to make a transaction of an amount exceeding the auto top-up amount of your enJoy Spending Card (e.g. you are entering into a transaction valued at \$1,200 but the auto top-up amount of your enJoy Spending Card is \$500 each time), you may transfer sufficient funds to your Card in advance via any applicable ATM network.

Please follow the procedures below:

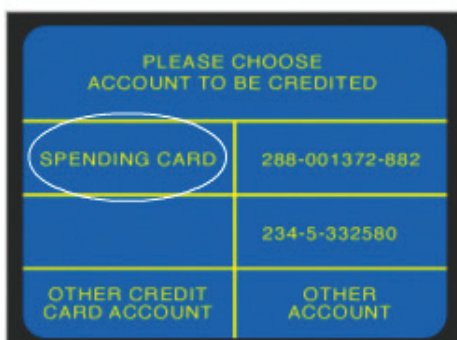
Step 1

Select "Transfer" to transfer fund from your Hong Kong Dollar Savings Account to enJoy Spending Card.



Step 2

Select "Spending Card" as the account to be credited.



Step 3

Select the debit account and key in the transfer amount to complete the Advance Transfer procedures. The enJoy Spending Card account will be credited with the specified amount immediately.

| PLEASE CHOOSE ACCOUNT TO BE DEBITED | |
|-------------------------------------|----------------|
| SPENDING CARD | 288-001372-882 |
| | 234-5-332580 |
| | |

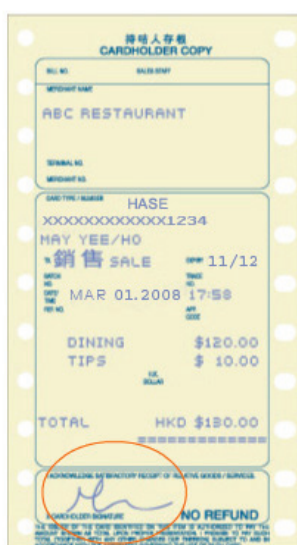
Customers may also transfer fund to enJoy Spending Card using Hang Seng Personal e-Banking service, enJoy Card 24-hour Customer Service Hotline or at any branch of Hang Seng Bank. In such case, the amount will be transferred to enJoy Spending Card on the next working day.

FAQ

Q1): What will happen if the enJoy Spending Card transaction amount and the billing amount of a particular transaction are different?

A: This is not uncommon as difference may arise from tips at restaurants or mail order online. The difference will be debited from your enJoy Spending Card account by the Card Centre and the billing amount of the transaction will be shown on your monthly statement.

If the Card Centre finds that the billing amount (\$130) exceeds the transaction amount (\$120), the difference (\$130-\$120=\$10) will be debited from the enJoy Spending Card account. If the enJoy Spending Card balance is insufficient, the Card will be automatically reloaded with the Auto Top-up Amount to complete the transaction.



- ◀ The transaction amount (\$120) will be debited from the enJoy Spending Card account immediately
- ◀ The billing amount (\$130) will be transferred to the Card Centre for clearance at the end of the working day.

Q2): Why does my enJoy Spending Card have a negative (outstanding) balance?

A: Generally, the enJoy Spending Card should have a positive balance as it will be automatically reloaded when there is insufficient fund for transaction payment. However, if Auto Top-up fails or the balance still falls short of the payment after Auto Top-up, the transaction will be cancelled.

However, under circumstances referred to in Q1 above or when the Bank collects charges such as annual fee, the collection of billing difference/fees will not be cancelled even if the enJoy Spending Card balance falls short of the payment and linked Hong Kong Dollar Savings Account has insufficient balance to pay for Auto Top-up when the Card System is deducting the billing difference/fees from your enJoy Spending Card. As the Card System deducts such billing difference/fees from your enJoy Spending Card, the enJoy Spending Card will record a negative (outstanding) balance.

Q3): What should I do when my enJoy Spending Card has a negative (outstanding) account?

A: You can simply transfer fund to your enJoy Spending Card through any Hang Seng Bank ATM.

Questions & Answers

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

A: If your enJoy Card and / or your PIN is lost or stolen or misused, you are liable to Hang Seng Bank Limited ("the Bank") for all unauthorised enJoy Card transactions and Banking transactions up to HKD500 before the Bank 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 enJoy Card and / or any PIN before the Bank 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 the Bank as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your enJoy 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 the Bank. 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 the Bank or HSBC Group or report the incident directly to the Bank to stop the use of the Card.

Q: How do I report the loss of my enJoy Card/PIN?

A: You must as soon as reasonably practicable report it to the Bank through the 24-hour Report Lost Card Hotline **2836 0838**. Please do not report the loss or theft by fax. The Bank will act on the telephone notification provided that the Customer's identity can be established. The Bank 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: In the event of any errors like unauthorised use of the Card or dispute regarding statement discrepancies, you can be reported in writing and sent via email: card@hangseng.com or mailed to "Hang Seng Bank limited, P.P.Box 74147, Kowloon Central Post office, Kowloon, Hong Kong" within 60 days of the statement date or call enJoy Card 24-hour Customer Service Hotline (please refer to Page 14 of this Service Directory for details). The Bank reserves the right to regard the statement as conclusive should the customer fail to contact the Bank within the specified period.

Q: What is the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions?

A: Foreign currency transactions will be converted into Hong Kong Dollars at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets for the applicable conversion date or the government mandated rate in effect for the applicable conversion date, in each instance plus an additional percentage levied by the Bank (inclusive of the reimbursement charge levied by the relevant Card Association on Hang Seng Bank).

Q: What are the procedures for cancelling my enJoy Card? And my Supplementary Card(s)?

A: The Principal Card customer may cancel or terminate the Principal Card by giving written notice to the Bank and returning the Principal Card and any Supplementary Card at the same time, such cancellation or termination to be effective upon the Bank actually receiving such notice and 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, the Bank 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 Cards have been returned to the Bank or until the Bank is able to implement the procedures applicable to lost Cards.

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

A: If you register Payment by Phone Service (PPS) with your enJoy 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 recurring payment instruction(s)?

A: If you want to cancel the recurring payment instruction(s), such as, Octopus automatic adding value service or mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.

Note: Supplementary Card is not applicable to Spending Card.

Visa Card Global Customer Assistance Service Toll Free Number

| <u>Country / Territory</u> | <u>Telephone Number</u> | <u>Country / Territory</u> | <u>Telephone Number</u> |
|----------------------------|-------------------------|----------------------------|-------------------------|
| Australia | 1 800 450346 | Italy | 800 781 769 |
| Belgium | 0800 78465 | Japan | 00531 44 0022 |
| Canada | 1 866 639 1911 | Luxembourg | 0800 2012 |
| Denmark | 808 83399 | Malaysia | 1800 802997 |
| France | 0800 904349 | Netherlands | 0800 023 2964 |
| Germany | 0800 1822891 | New Zealand | 0508 600300 |
| Hong Kong | 2998 8188 | Portugal | 800 844 034 |
| Indonesia | 001 803 44 1600 | Singapore | 800 4481 250 |
| Spain | 900 94 8966 | | |
| Sweden | 020 790939 | | |
| Switzerland | 0800 835274 | | |
| Taiwan | 0080 1 444 123 | | |
| Thailand | 001 800 441 3485 | | |
| United Kingdom | 0800 1695 189 | | |
| United States | 1 866 765 9644 | | |

If you are located in a country / territory is not listed above, please make a collect call through an international operation at **1 303 967 1090** for assistance or contact enJoy Card 24-hour Customer Service Hotline listed below.

Note : The telephone numbers are subject to change without prior notice.

Contact Us

enJoy Card 24-hour Customer Service Hotline:

enJoy Visa Platinum Card 2998 8888

enJoy Visa Card 2998 8188

enJoy Spending Card 2998 8888

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