

**有關恒生信用卡／消費卡郵寄結單服務年費及恒生信用卡／消費卡章則及條款／會員合約(下稱「會員合約」)之修訂通知**

由2022年7月1日起，指定卡戶口之郵寄結單服務年費及有關會員合約將作以下修訂：

**1. 郵寄結單服務年費**

由2022年7月1日起，指定恒生卡戶口之郵寄結單服務年費將修訂為：

個人信用卡戶口包括恒生優越理財World Mastercard®、白金卡、金卡、普通卡、美元Visa金卡、消費卡及人民幣信用卡(白金卡／金卡／普通卡)	每戶口HK\$40／人民幣40元／US\$5(每年7月至翌年6月的12個月期間)
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**2. 恒生信用卡／消費卡會員合約**

由2022年7月1日起，以下修訂將適用於有關會員合約：

適用於	作出修訂條文如下
World Mastercard®、Visa Infinite卡、萬事達白金卡、Visa白金卡、銀聯白金卡及人民幣白金卡(包括聯營卡)會員合約(私人卡)第1(一)、14(二)及18(一)條	<p>於第1(一)條文新增以下釋義：</p> <p>「現金貸款」或「現金透支」指從「信用卡戶口」的每項現金提取，包括提取「信用卡戶口」內之任何結餘。「恒生」給予「會員」之任何「信用卡結單」、通知或其他通訊，或與「信用卡」有關的任何資訊及推廣材料中如有提及「現金貸款」或「現金透支」，均應視作具有相同含義；</p> <p>相關條文將作出更改及被取代如下(修訂內容以灰色顯示以便參考)：</p> <p>14. (二) 若(i)自上一份「信用卡結單」後，「信用卡戶口」在有關期間內無任何進支而結餘或結欠款項少於港幣10元或等值之外幣(或「恒生」不時決定之其他金額)或(ii)「恒生」或「會員」無論因任何原因已取消或終止之「信用卡」，但「信用卡戶口」出現逾期未付借方餘額而「恒生」認為逾期日子不能接受，則「恒生」有權決定會否就該期間提供「信用卡結單」。</p> <p>18. (一) 於接獲通知或懷疑(i)「信用卡」及／或任何「私人密碼」遺失、被竊或遭冒用，(ii)「e-shopping卡戶口號碼」及／或任何「私人密碼」洩露予未經授權之人士或(iii)任何未經授權之「信用卡交易」或「銀行交易」時，「會員」有責任於合理切實可行範圍內盡快(i)以「恒生」不時指定之網上途徑通知「恒生」，或(ii)以書面通知恒生，其地址由「恒生」不時通知，或(iii)按「恒生」不時指定之電話號碼以電話通知恒生(而「恒生」或會要求「會員」以書面確認有關細節)，而「會員」須盡快更改「私人密碼」。</p>

適用於	作出修訂條文如下
香港賽馬會會員卡 章則及條款 一萬事達卡 第1(a) , 15(c)及19(a)條 一專用卡 第14(b)及18(a)條	<p>一萬事達卡</p> <p>於第1(a)條文新增以下釋義：</p> <p>「現金貸款」或「現金透支」指從「信用卡戶口」的每項現金提取，包括提取「信用卡戶口」內之任何結餘。「恒生」給予「會員」之任何「信用卡結單」、通知或其他通訊，或與「信用卡」有關的任何資訊及推廣材料中如有提及「現金貸款」或「現金透支」，均應視作具有相同含義；</p> <p>相關條文將作出更改及被取代如下(修訂內容以灰色顯示以便參考)：</p> <p>15. (c) 若(i)自上一份「信用卡結單」後，「信用卡戶口」、「賽馬團體戶口」及「合股人戶口」(視乎何種情況而定)在有關期間內並無任何進支而結餘或結欠款項少於港幣10元或等值之外幣(或「恒生」不時決定之其他金額)，或(ii)「恒生」或「會員」因任何理由已取消或終止之「信用卡」或「賽馬團體」或「合股人」經已解散，但「信用卡戶口」或「賽馬團體戶口」或「合股人戶口」(視乎何種情況而定)出現逾期未付借方餘額而「恒生」認為逾期日子不能接受，則「恒生」有權決定會否就該期間提供「信用卡結單」。</p> <p>19. (a) 若「信用卡」、「e-shopping卡戶口號碼」或任何「私人密碼」遺失、失竊或被盜用，或知悉或懷疑任何「私人密碼」及／或「e-shopping卡戶口號碼」經披露予任何非授權人士或進行任何未經授權交易，「會員」需於合理之可行範圍內通知「恒生」：—</p> <p>(i) 以「恒生」不時指定之網上途徑通知「恒生」，或</p> <p>(ii) 以書面通知「恒生」，其地址由「恒生」不時通知；或</p> <p>(iii) 以電話途徑通知「恒生」，(而「恒生」或會要求「會員」以書面確認有關細節)其電話號碼由「恒生」不時指定，及會員需盡快更改「私人密碼」。</p> <p>一專用卡</p> <p>14. (b) 若(i)自上一份「戶口結單」後，「專用卡戶口」、「賽馬團體戶口」或「合股人戶口」(視屬何種情況而定)在有關期間內並無任何進支而結餘或結欠款項少於港幣10元或等值之外幣(或「恒生」不時決定之其他金額)，或(ii)「恒生」或「會員」因任何原因已取消或終止之「專用卡」或「賽馬團體」或「合股人」已解散，但「專用卡戶口」或「賽馬團體戶口」或「合股人戶口」(視乎何種情況而定)出現逾期未付借方餘額而「恒生」認為逾期日子不能接受，則「恒生」有權決定會否就該期間提供「戶口結單」。</p> <p>18. (a) 若「專用卡」遺失或失竊，「會員」需於合理之可行範圍內盡快通知「恒生」；</p> <p>(i) 以「恒生」不時指定之網上途徑通知「恒生」，或</p> <p>(ii) 以書面通知「恒生」，其地址由「恒生」不時通知；或</p> <p>(iii) 以電話通知「恒生」(而「恒生」或會要求「會員」以書面確認有關細詳)，其電話號碼由「恒生」不時指定。</p>

適用於	作出修訂條文如下
恒生信用卡會員合約(私人卡)及恒生聯營卡會員合約(私人卡)第1(一), 9(一)及14(一)條	<p>於第1(一)條文新增以下釋義：</p> <p>「現金貸款」或「現金透支」指從「信用卡戶口」的每項現金提取，包括提取「信用卡戶口」內之任何結餘。「恒生」給予「會員」之任何「信用卡結單」、通知或其他通訊，或與「信用卡」有關的任何資訊及推廣材料中如有提及「現金貸款」或「現金透支」，均應視作具有相同含義；</p> <p>相關條文將作出更改及被取代如下(修訂內容以灰色顯示以便參考)：</p> <p>9. (一) 除非已與「會員」另行協議，否則「恒生」將按月向「會員」提供「信用卡結單」，在該等結單上列出有關期間內產生「信用卡交易」之詳細資料(由「恒生」不時決定)。「信用卡結單」亦會列出「最低還款額」和「到期還款日」。若(i)自上一份「信用卡結單」後，「信用卡戶口」在有關期間內無任何進支而結餘或結欠款項少於港幣10元或等值之外幣(或「恒生」不時決定之其他金額)或(ii)「恒生」或「會員」無論因任何原因已取消或終止之「信用卡」，但「信用卡戶口」出現逾期未付借方餘額而「恒生」認為逾期日子不能接受，則「恒生」視情況而決定會否就該期間提供「信用卡結單」。在不影響第18、19及20項條文情況下，當任何一方取消或終止「信用卡」或「e-shopping卡戶口」，「會員」有責任要求一份「信用卡結單」或不時向「恒生」查詢當時「信用卡戶口」或「e-shopping卡戶口」之尚欠結餘，以便支付欠款，而利息會按「恒生」不時訂定之利率累積計算，直至欠款全數清還為止。</p> <p>14. (一) 於接獲通知或懷疑(i)「信用卡」及／或「私人密碼」遺失、被竊或遭冒用，(ii)「e-shopping卡戶口號碼」及／或「私人密碼」洩露予未經授權之人士或(iii)任何未經授權之「信用卡交易」或「銀行交易」時，「會員」有責任於合理切實可行範圍內盡快(i)以「恒生」不時指定之網上途徑通知「恒生」，或(ii)以書面通知恒生，其地址由「恒生」不時通知，或(iii)按「恒生」不時指定之電話號碼以電話通知恒生(而「恒生」或會要求「會員」以書面確認有關細節)，而「會員」須盡快更改「私人密碼」。</p>
恒生消費卡(包括聯營卡)會員合約第5.2及7.1條	<p>相關條文將作出更改及被取代如下(修訂內容以灰色顯示以便參考)：</p> <p>5.2 閣下於接獲通知或懷疑「消費卡」、消費卡號碼或「私人密碼」遺失、被披露、被竊或遭冒用，閣下有責任於合理切實可行範圍內：-</p> <p>(a) 盡快(i)以「恒生」不時指定之網上途徑通知「恒生」，或(ii)以書面通知恒生，其地址由「恒生」不時通知，或(iii)按「恒生」不時指定之電話號碼以電話通知恒生(而「恒生」或會要求「會員」以書面確認有關細節)；及</p> <p>(b) 閣下須盡快更改「私人密碼」。</p> <p>7.1 「恒生」將按月透過電子銀行服務或其他形式向閣下提供「消費卡結單」，列出有關期間內產生之「交易」詳細資料。若自上一份「消費卡結單」後，「卡戶口」在有關期間內無任何進支而結餘少於港幣10元或等值之外幣(或「恒生」不時決定之其他金額)，則「恒生」有權不發出「消費卡結單」。</p>

適用於	作出修訂條文如下
匡湖遊艇會會員信用卡合約第4(b)及7(a)條	<p>第4(b)條文被取代如下及第7(a)條文將作出下列更改(修訂內容以灰色顯示以便參考)：</p> <p>4. (b) 除非已與有關「會員」另行協議，否則「恒生」將向每一「會員」之「匡湖信用卡」戶口(下稱「匡湖信用卡戶口」)提供月結單(下稱「匡湖信用卡月結單」)，在該等結單上列出有關結單期間內「匡湖信用卡戶口」賬項進支之詳細資料(由「恒生」於諮詢「匡湖遊艇會」後不時決定)。「匡湖信用卡月結單」亦會列出「到期還款日」及「最低還款額」(如適用)。若(i)自上一份「匡湖信用卡月結單」後，「匡湖信用卡戶口」在有關期間內無任何進支而結餘或結欠款項少於港幣10元或等值之外幣(或「恒生」不時決定之其他金額)，或(ii)「恒生」或「會員」因任何原因已取消或終止之「匡湖信用卡」，但「匡湖信用卡戶口」出現逾期未付借方餘額而「恒生」認為逾期日子不能接受，則「恒生」有權決定是否提供「匡湖信用卡月結單」。在不影響本章則其他條文之情況下，當「恒生」、「會員」任何一方取消或終止「信用卡戶口」，「會員」有責任要求一份最新之「信用卡結單」或向「恒生」不時查詢當時「信用卡戶口」之尚欠結餘，以便支付欠款，而利息及財務費用(如適用)會按「恒生」不時訂定之利率一直累積至欠款完全支付為止。除非「會員」於「匡湖信用卡月結單」截數日起六十天內以書面通知「恒生」「會員」據稱之錯漏，或除非「恒生」通知「會員」有關錯誤，否則該「匡湖信用卡月結單」將被視作已為「會員」確認準確無誤。除非及直至「會員」有確實證據支持，否則「恒生」之有關記錄在各方面均被視為確定無疑，並對各「會員」具有約束力。</p> <p>7. (a) 於接獲通知或懷疑(i)「匡湖信用卡」遺失、被竊或遭冒用或(ii)任何涉及使用「匡湖信用卡」之未經授權卡交易、還款或轉賬或其他銀行交易時，「會員」有責任於合理切實可行範圍內盡快(i)以「恒生」不時指定之網上途徑通知「恒生」，或(ii)以書面通知「恒生」，其地址由「恒生」不時通知，或(iii)按「恒生」不時指定之電話號碼以電話通知「恒生」(而「恒生」或會要求「會員」以書面確認有關細節)。</p>

由即日起至2022年6月30日，閣下可下載此新修訂通知及於生效日期起到本行網頁[hangseng.com/zh-hk/personal/cards/card-terms/](https://hangseng.com/zh-hk/personal/cards/card-terms/)下載新修訂之文件。

謹請閣下注意，倘閣下在上列修定生效後繼續使用及／或持有該卡，該上述修訂將對閣下具有約束力。另請注意，倘上述修訂不獲閣下接納，本行將無法繼續為閣下服務，請於上列修定生效前致電客戶服務熱線通知本行終止服務。

如有任何查詢，請致電本行24小時客戶服務熱線：

恒生白金卡	2998 8222
恒生信用卡／消費卡	2398 0000
恒生enJoy Visa白金卡／消費卡	2998 8888
恒生enJoy Visa卡	2998 8188
恒生enJoy商務卡／公司卡	2998 8888
香港賽馬會會員卡／競駿會會員卡	2998 8833
恒生Visa Infinite卡	2998 8228
恒生優越理財World Mastercard／World Mastercard	2998 8111

註：恒生銀行有限公司(「恒生」)保留權利不時調整上述收費及其他收費，並作出事先通知。如有任何爭議，恒生保留最終決定權。本通知書的中、英文文本如有歧異，概以英文本為準。

2022年3月

恒生銀行有限公司

**Notice of Amendments regarding Hang Seng Credit Card/Spending Card Paper Statement Service Annual Fee and Terms and Conditions/Cardmember Agreement of Hang Seng Credit Card/Spending Card (Collectively referred to as “Cardmember Agreement”)**

With effect from 1 July 2022, the Hang Seng Paper Statement Service Annual Fee of designated card accounts will be revised and amendments to corresponding Cardmember Agreement will be made as follows:

**1. Paper Statement Service Annual Fee**

With effect from 1 July 2022, the Paper Statement Service Fee applicable to designated Hang Seng card accounts will be amended as below:

Personal credit card accounts including Prestige World Mastercard®, Platinum Card, Gold Card, Classic Card, USD Visa Gold Card, Spending Card and Renminbi Credit Card (Platinum Card/Gold Card/Classic Card)	HK\$40/CNY\$40/US\$5 per account (for every 12 months period from July to June of the following year)
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**2. Hang Seng Credit Card/Spending Card Cardmember Agreement**

With effect from 1 July 2022, the following amendments will be made to corresponding Cardmember Agreements:

<b>Applicable to</b>	<b>Amendments</b>
World Mastercard® Card, Visa Infinite Card, Platinum Mastercard Card, Visa Platinum Card, CUP Platinum Card and Renminbi Platinum Card (including Affinity Card) Cardmember Agreement (Individual) [Clause 1(a), 14(b), 18(a)]	<p>Add definition of “Cash Advance” in Clause 1(a):                      “Cash Advance” means each cash withdrawal from the Credit Card Account including withdrawal of any credit balance in the Credit Card Account;                      The relevant clauses will be amended and replaced as follows (changes shaded for ease of reference):</p> <p>14. (b) Hang Seng will have the discretion whether to supply a Credit Card Statement if (i) there are no entries covering the relevant statement period and credit or debit balance on the Credit Card Account since the last Credit Card Statement is less than HKD 10 or the equivalent amount in foreign currency (or such other amount as determined by Hang Seng from time to time) or (ii) where the Card has been cancelled or terminated by Hang Seng or the Cardmember for whatever reason and there is a debit balance in the Credit Card Account overdue for such period considered by Hang Seng to be unacceptable.</p> <p>18. (a) Upon notice or suspicion of (i) any loss, theft or misuse of the Card and/or any PIN (ii) disclosure of the e-shopping Card Account Number and/or any PIN to any unauthorised person or (iii) any unauthorised Card Transaction or Banking Transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time notify; or (iii) by telephone at such telephone numbers as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the PIN as soon as possible.</p>

Applicable to	Amendments
<p>The Hong Kong Jockey Club Membership Card Terms and Conditions</p> <p>- For Mastercard® Cards [Clause 1(a),15(c),19(a)]</p> <p>- For Private Label Cards [Clause 14(b),18(a)]</p>	<p>- For Mastercard® Cards</p> <p>Add definition of “Cash Advance” in Clause 1(a):</p> <p>“Cash Advance” means each cash withdrawal from the Credit Card Account including withdrawal of any credit balance in the Credit Card Account;</p> <p>The relevant clauses will be amended and replaced as follows (changes shaded for ease of reference):</p> <p>15. (c) Hang Seng will have the discretion whether to supply a Credit Card Statement if (i) there are no entries covering the relevant statement period and credit or debit balance on the Credit Card Account, the Syndicate Account or the Partnership Account (as the case may be) since the last Card Account Statement is less than HKD 10 or the equivalent amount in foreign currency (or such other amount as determined by Hang Seng from time to time) or (ii) where the Card has been cancelled or terminated by Hang Seng or the Cardmember for whatever reason or where the Syndicate or the Partnership has been dissolved and there is a debit balance in the Credit Card Account, the Syndicate Account or the Partnership Account (as the case may be) overdue for such period considered by Hang Seng to be unacceptable.</p> <p>19. (a) In the case of any loss, theft or misuse of the Card, the e-shopping Card Account Number or the PIN, or upon notice or suspicion of any PIN and/or e-shopping Card Account Number being disclosed to any unauthorised person or any unauthorised transaction being effected, a Cardmember shall notify Hang Seng as soon as reasonably practicable:-</p> <p>(i) through online channels designated by Hang Seng from time to time; or</p> <p>(ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time notify; or</p> <p>(iii) by telephone at such telephone numbers as Hang Seng may from time to time prescribe (and Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the PIN as soon as possible.</p> <p>- For Private Label Cards</p> <p>14. (b) Hang Seng will have the discretion whether to supply an Account Statement if (i) there are no entries covering the relevant statement period and credit or debit balance on the Card Account, the Syndicate Account or the Partnership Account (as the case may be) since the last Account Statement is less than HKD 10 or the equivalent amount in foreign currency (or such other amount as determined by Hang Seng from time to time) or (ii) where the Card has been cancelled or terminated by Hang Seng or the Cardmember for whatever reason or where the Syndicate or the Partnership has been dissolved and there is a debit balance in the Card Account, the Syndicate Account or the Partnership Account (as the case may be) overdue for such period considered by Hang Seng to be unacceptable.</p>

Applicable to	Amendments
	<p>18. (a) In case of any loss or theft of his/her Card, the Cardmember shall notify Hang Seng as soon as reasonably practicable:-</p> <ul style="list-style-type: none"> <li>(i) through online channels designated by Hang Seng from time to time;</li> <li>or</li> <li>(ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time notify; or</li> <li>(iii) by telephone at such telephone number as Hang Seng may from time to time prescribe (and Hang Seng may ask the Cardmember to confirm in writing any details given).</li> </ul>
<p>Credit Card Cardmember Agreement (Individual) and Affinity Card Cardmember Agreement (Individual) [Clause 1(a), 9(a), 14(a)]</p>	<p>Add definition of "Cash Advance" in Clause 1(a): "Cash Advance" means each cash withdrawal from the Credit Card Account including withdrawal of any credit balance in the Credit Card Account; The relevant clauses will be amended and replaced as follows (changes shaded for ease of reference):</p> <p>9. (a) Unless otherwise agreed with the Cardmember, Hang Seng will supply Credit Card Statements to the Cardmember at monthly intervals setting out such details (as Hang Seng may from time to time determine) of such Card Transactions effected during the relevant statement period. The Credit Card Statement will also indicate the Minimum Payment Amount and the Payment Due Date. Hang Seng will have the discretion whether to supply a Credit Card Statement if (i) there are no entries covering the relevant statement period and credit or debit balance on the Credit Card Account since the last Credit Card Statement is less than HKD 10 or the equivalent amount in foreign currency (or such other amount as determined by Hang Seng from time to time) or (ii) where the Card has been cancelled or terminated by Hang Seng or the Cardmember for whatever reason and there is a debit balance in the Credit Card Account overdue for such period considered by Hang Seng to be unacceptable. Without prejudice to the provisions of Clauses 18, 19 and 20, when the Card or the e-shopping Card Account has been cancelled or terminated by either party, it is the duty of the Cardmember to request for an updated Credit Card Statement or to inquire with Hang Seng from time to time on the current outstanding balance of the Credit Card Account or the e-shopping Card Account for repayment purpose and interest shall continue to accrue thereon until full repayment at such rate(s) as prescribed by Hang Seng from time to time.</p> <p>14. (a) Upon notice or suspicion of (i) any loss, theft or misuse of the Card and/or the PIN (ii) disclosure of the e-shopping Card Account Number and/or the PIN to any unauthorised person or (iii) any unauthorised Card Transaction or Banking Transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time notify; or (iii) by telephone at such telephone numbers as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the PIN as soon as possible.</p>



Applicable to	Amendments
<p>Terms and Conditions for Hang Seng Spending Card (including Affinity Card) [Clause 5.2, 7.1]</p>	<p>The relevant clauses will be amended and replaced as follows (changes shaded for ease of reference):</p> <p>5.2 As soon as reasonably practicable after you become aware or suspicious of any loss, disclosure, theft, misuse or unauthorised use of the Card, the Card number or the PIN, you are responsible to:-</p> <p>(a) notify Hang Seng of such event (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time notify; or (iii) by telephone at such telephone numbers as Hang Seng from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given); and</p> <p>(b) change your PIN.</p> <p>7.1 Hang Seng will supply Card statements through electronic banking services or any other means to you at monthly intervals setting out such details of the Transactions effected during the statement period. Hang Seng Bank is entitled not to supply a Card statement to you if there are no entries during the relevant statement period and credit balance on the Card Account since the last Card Statement is less than HKD 10 or the equivalent amount in foreign currency (or such other amount as determined by Hang Seng from time to time).</p>
<p>Club Marina Cove Membership Credit Card Agreement [Clause 4(b), 7(a)]</p>	<p>Clause 4(b) will be replaced and clause 7(a) will be amended and replaced as follows (changes shaded for ease of reference):</p> <p>4. (b) Unless otherwise agreed with the relevant Cardmember, Hang Seng will supply a monthly statement ("Card Monthly Statement") in respect of each Card Account of the Cardmember ("the Card Account") on such date and setting out such details (as Hang Seng in consultation of the Club Marina Cove Limited may from time to time determine) of all sums debited and credited to the Card Account during the relevant statement period. The Card Monthly Statements will also indicate the Payment Due Date and the Minimum Payment Amount (if applicable). Hang Seng will have discretion whether to supply a Card Monthly Statement if (i) there are no entries covering the relevant statement period and credit or debit balance on the Card Account since the last Card Monthly Statement is less than HKD 10 or the equivalent amount in foreign currency (or such other amount as determined by Hang Seng from time to time) or (ii) where the Card has been cancelled or terminated by Hang Seng or the Cardmember for whatever reason and there is a debit balance in the Card Account overdue for such period considered by Hang Seng to be unacceptable. Without prejudice to the provisions of other Clauses in this Agreement, when a Card Account has been cancelled or terminated by the Cardmember or Hang Seng, it is the duty of the Cardmember to request for an updated Card Account Statement or to inquire with Hang Seng from time to time on the current outstanding balance of the Credit Card Account for repayment purpose and interest and finance charge (where applicable) shall continue to accrue thereon until full repayment at such rates as prescribed by Hang Seng from time to time. Any Card Monthly Statement shall be accepted by the Cardmember as correct except to the extent that the Cardmember notifies Hang Seng, in writing, of any alleged error or omission within 60 days from the Card Monthly Statement date or Hang Seng notifies the Cardmember of an error. Hang Seng's records shall, in all other respects, be conclusive unless and until the contrary is established.</p>

Applicable to	Amendments
	<p>7. (a) Upon notice or suspicion of (i) any loss, theft or misuse of the Card(s) or (ii) any unauthorised card transaction, withdrawal or transfer or other banking transaction involving the use of the Card(s), it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to the Hang Seng at such location as Hang Seng may from time to time notify; or (iii) by telephone at such telephone numbers as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given).</p>

From now until 30 June 2022, you may obtain the new notice of amendment and download the revised version of the Terms and Conditions on our website at [hangseng.com/zh-hk/personal/cards/card-terms/](https://hangseng.com/zh-hk/personal/cards/card-terms/) on or after the Effective Date.

Please note that the above amendments shall be binding on you if you continue to use and/or retain your Card after the above amendments are effective. Please note that we shall not be able to continue providing services to you if you do not accept the above amendments and you can call our Customer Service Hotlines for termination of services before the above amendments are effective.

If you have any enquiries, please contact our 24-hour Customer Service Hotlines:

Hang Seng Platinum Card	2998 8222
Hang Seng Credit Card/Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card/Spending Card	2998 8888
Hang Seng enJoy Visa Card	2998 8188
Hang Seng enJoy Commercial Card/Business Card	2998 8888
The Hong Kong Jockey Club Membership Card/ The Racing Club Membership Card	2998 8833
Hang Seng Visa Infinite Card	2998 8228
Hang Seng Prestige World Mastercard/World Mastercard	2998 8111

Remarks: Hang Seng Bank Limited ("Hang Seng") reserves the right to change the above and other fees and charges at any time with prior notice. In case of dispute, the decision of Hang Seng shall be final. The English version of this notice shall prevail whenever there is any discrepancy.

March 2022  
Hang Seng Bank Limited