

MMPOWER World Mastercard® MY EVERYDAY POWER



2024恒生MMPOWER World Mastercard +FUN Dollars獎賞

貴為恒生信用卡特選客戶，本行將會延長您的2023恒生MMPOWER World Mastercard +FUN Dollars獎賞至2024年2月29日。請於2023年12月31日或之前於 hangseng.com/mpower 成功登記(如已登記則無需理會)。詳情可參閱下列之條款及細則。而全新2024恒生MMPOWER World Mastercard +FUN Dollars獎賞將於2024年3月1日起對您生效，詳情如下：

於 hangseng.com/mpower 登記「2024恒生MMPOWER World Mastercard +FUN Dollars獎賞計劃¹」，
並每月累積合資格零售簽賬滿指定金額²，可享以下簽賬回贈³：

- 海外外幣簽賬6%+FUN Dollars
- 網上零售簽賬5%+FUN Dollars
- 自選類別簽賬1%+FUN Dollars (3選2)

1. 餐飲 (所有本地食府堂食及外賣簽賬; 不包括快餐店)

2. 電子產品

3. 娛樂 (影視及音樂串流平台、全港戲院、本地主題公園、Cityline購票通平台之簽賬等)



優惠期: 2024年3月1日至2024年6月30日

你可於2024年1月1日起登記2024恒生MMPOWER World Mastercard +FUN Dollars獎賞計劃¹。相關簽賬計算範圍將按登記日及優惠期釐定，詳情可參閱備註第4點⁴。如本行沒有收到你的登記，你將不會獲得任何上述獎賞。

備註:

¹已成功登記2023恒生MMPOWER World Mastercard 日日 +FUN Dollars獎賞計劃的持卡人仍需於2024年1月1日起另行登記2024恒生MMPOWER World Mastercard +FUN Dollars獎賞計劃以參與2024年之獎賞計劃。

²需每月累積合資格零售簽賬滿HKD5,000或以上。

³海外外幣簽賬、網上零售簽賬及自選類別簽賬之回贈已包括恒生信用卡基本之0.4% +FUN Dollars(即簽賬每滿HKD250，可賺取\$1 +FUN Dollars) 及額外回贈。優惠期內，客戶每月最高合共可享額外\$500 +FUN Dollars。

⁴ 簽賬計算範圍如下：

	登記2023恒生MMPOWER World Mastercard 日日 +FUN Dollars獎賞計劃 (需於2023年12月31日或之前進行登記)	登記2024恒生MMPOWER World Mastercard +FUN Dollars獎賞計劃 (於2024年1月1日起進行登記)	2023恒生MMPOWER World Mastercard 日日 +FUN Dollars獎賞計劃簽賬計算範圍	2023 恒生MMPOWER World Mastercard 日日 +FUN Dollars — 優惠延長計劃簽賬計算範圍	2024恒生MMPOWER World Mastercard +FUN Dollars獎賞計劃簽賬計算範圍
情況一	於2023年12月31日或以前成功登記	於2024年1月1日至2月29日成功登記	登記日起至2023年12月31日之交易	2024年1月1日至2月29日之交易	2024年3月1日至6月30日之交易
情況二	於2023年12月31日或以前成功登記	於2024年3月1日或以後成功登記	登記日起至2023年12月31日之交易	2024年1月1日至2月29日之交易	登記日起至2024年6月30日之交易
情況三	未有登記	於2024年1月1日至2月29日成功登記	不適用	不適用	2024年3月1日至6月30日之交易
情況四	未有登記	於2024年3月1日或以後成功登記	不適用	不適用	登記日起至2024年6月30日之交易
情況五	未有登記	未有登記	不適用	不適用	不適用

優惠受條款及細則約束。
借定唔借？還得到先好借！

2024 Hang Seng MMPOWER World Mastercard +FUN Dollars 獎賞計劃:

- +FUN Dollars 獎賞計劃(「獎賞」)優惠期由 2024 年3 月1日至6月30日, 包括首尾兩日(「優惠期」), 並只適用於於2023年10月1日或之後開立的恒生MMPOWER World Mastercard(「合資格信用卡」)。
- 合資格信用卡持卡人(「持卡人」)可憑其合資格信用卡於第3條所訂明類別簽賬以獲得+FUN Dollars 獎賞。
- 持卡人需以合資格信用卡於hangseng.com/mpower登記, 每月合資格零售簽賬滿HKD5,000, 並以下所列明之指定簽賬類別作合資格零售簽賬(如第8條所訂明), 有關合資格零售簽賬可獲高達6% +FUN Dollars 獎賞, 可獲之獎賞如下:

指定簽賬類別	回贈比率*	每月回贈上限
1 合資格海外外幣簽賬(如第 7a 條所訂明)	6%	\$500 +FUN Dollars
2 合資格網上零售簽賬(如第 7b 條所訂明)	5%	
3 合資格自選類別簽賬-持卡人可於3個自選簽賬類別中選擇最多2個, 包括餐飲、電子產品及娛樂(如第7c條所訂明)	1%	

* 回贈已包括恒生信用卡基本之0.4% +FUN Dollars(即簽賬每滿HKD250, 可賺取\$1 +FUN Dollars)

- 合資格網上零售簽賬、合資格海外外幣簽賬與合資格自選類別簽賬不會重覆計算, 於網上進行的自選簽賬類別簽賬, 若符合合資格網上零售簽賬, 只可享合資格網上零售簽賬獎賞; 恒生銀行有限公司(「恒生」)全權酌情決定合資格零售簽賬的類別並將以恒生之紀錄為準。
- 客戶於優惠期內經網上成功以合資格信用卡登記1次, 方可享有本獎賞。如持卡人重複登記, 將以其首次之成功登記為準。成功登記後, 已選定的自選簽賬類別將不可更改或撤銷。相關簽賬獎賞將於成功登記日起開始計算。每曆月之合資格零售簽賬需於簽賬後15天內誌賬於有關合資格信用卡戶口內方可以獲享獎賞。該獎賞將計算入該曆月之獎賞及每月最高可獲之獎賞。
- 如信用卡主卡及其附屬卡共用同一信用額, 每曆月合資格零售簽賬金額將合併計算, 而所獲得之獎賞將會存入主卡戶口內。附屬卡戶口將不會獲得本獎賞。
- 合資格海外外幣簽賬、合資格網上零售簽賬及合資格自選簽賬類別簽賬:
 - 合資格海外外幣簽賬指於海外以外幣所作之合資格零售簽賬,
 - 合資格網上零售簽賬指於優惠期內於網上以港幣或外幣付款, 不論交易國家或貨幣之合資格零售簽賬(「合資格網上零售簽賬」), 簽賬金額以信用卡月結單上的簽賬貨幣及已折算為港幣之金額為準。合資格網上零售簽賬只會被計算為合資格網上零售簽賬類別內。
 - 合資格自選類別簽賬 - 持卡人於下列3個簽賬類別最多可登記2個:
 - 餐飲: 指於本地餐廳食肆(不包括快餐店)所作之合資格零售簽賬, 但並不包括商戶根據恒生或Mastercard Asia/Pacific (Hong Kong) Limited之商戶編號不時界定為非本地食肆類別之簽賬、網上零售簽賬、酒席宴會、私人宴會、包場派對及設於酒店/百貨公司/俱樂部/會所內之食肆/飲食專櫃或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
 - 電子產品: 指於本地電子產品商戶所作之合資格零售簽賬, 但並不包括商戶根據恒生或Mastercard Asia/Pacific (Hong Kong) Limited之商戶編號不時界定為非電子產品行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
 - 休閒娛樂: 指於本地休閒娛樂商戶之合資格零售簽賬, 但並不包括商戶根據恒生或Mastercard Asia/Pacific (Hong Kong) Limited之商戶編號不時界定為非休閒娛樂行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
- 合資格零售簽賬指於優惠期內以合資格信用卡完成的零售簽賬, 其中並不包括網上繳費(包括但不限於繳交水費、電費、保險費、其他銀行及信用卡賬項等)、交稅、所有保險公司簽賬、所有Alipay 及 Wechat Pay之簽賬、電話 / 傳真訂購(包括繳費及購物)、於香港以外的銷售點(就網上交易而言, 指商戶的登記及/或結算所在地)所進行的港幣交易(「DCC交易」)、購買禮券、分期付款、結餘轉戶、「八達通自動增值」款項(包括透過電子錢包或任何其他途徑增值Smart Octopus)、購買及/或充值儲值卡或電子錢包的簽賬交易、於金融機構/非金融機構購買產品服務的交易(包括但不限於外匯、匯票、旅行支票、存款及過數/轉賬)、現金透支、現金透支手續費、兌換籌碼、自動轉賬、常行付款授權指示、信用卡年費、卡類手續費、財務費用、逾期罰款。
- 每個合資格信用卡戶口就合資格海外外幣簽賬、合資格網上零售簽賬及合資格自選類別簽賬於每個曆月最多合共可額外獲享\$500+FUN Dollars 回贈。
- 本獎賞之額外+FUN Dollars回贈將計算至每個曆月之最後一日所作之合資格零售簽賬。額外+FUN Dollars回贈將根據下列所述之時間自動存入合資格信用卡戶口內。該信用卡戶口於存入有關之+FUN Dollars回贈時, 必須仍然有效及信用狀況良好。持卡人屆時可登入恒生個人e-Banking(如適用)或致電 24 小時恒生信用卡推廣熱線2998 6899查詢有關獎賞詳情。

所作合資格交易之月份	存入合資格信用卡戶口之時間
2024年1月1日至2月29日	2024年3月31日或之前
2024年3月1日至31日	2024年4月30日或之前
2024年4月1日至30日	2024年5月31日或之前
2024年5月1日至31日	2024年6月30日或之前
2024年6月1日至30日	2024年7月31日或之前

- 獎賞將以整數為單位, 不足\$1 +FUN Dollars則不獲計算。獎賞以總累積簽賬淨值計算, 簽賬淨值為已登記之合資格信用卡之最後簽賬金額, 如使用折扣優惠或+FUN Dollars/Merchant Dollars均不會計算入簽賬淨值。
- 任何最後被取消/退回或被發現為虛假之交易均不適用於是次獎賞。
- 在任何情況下, 所有登記恕不能更改或取消, 所獲得之+FUN Dollars回贈亦不得轉讓或兌換現金。
- 恒生將根據儲存於恒生的交易紀錄, 以決定持卡人是否符合獲贈回贈獎賞。如有任何爭議, 將以恒生之紀錄為準。
- 持卡人必須保留每項已誌賬之簽賬存根正本, 恒生保留要求持卡人出示簽賬存根正本以作核實之權利, 已遞交給恒生的簽賬存根將不獲發還。
- 此推廣所涉及之產品、服務及資訊均由個別參與商戶直接售賣及提供給持卡人, 因此, 所有有關責任亦由商戶全權負責。
- 恒生全權酌情決定合資格零售簽賬及界定合資格商戶編號。持卡人進行所有簽賬前, 恒生恕不負責釐清該項簽賬合資格與否。
- 使用+FUN Dollars須受恒生信用卡會員獎賞計劃之條款及細則約束, 詳情請致電24小時恒生信用卡推廣熱線2998 6899。
- 除另有訂明外, 本獎賞不可與其他+FUN Dollars推廣同時享用。
- 如有任何爭議, 恒生保留最終決定權。
- 恒生保留隨時更改或終止以上各獎賞及不時修改各項獎賞之條款及細則之權利, 毋須另行通知。
- 除持卡人及恒生(包括其繼承人及受讓人)以外, 並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文, 或享有本條款及細則的任何條文下的利益。
- 本條款及細則受香港特別行政區法律所管轄, 並按照香港特別行政區法律詮釋。
- 本條款及細則受現行監管規定約束。
- 本條款及細則之中英文文本如有歧異, 概以英文本為準。

「2023 恒生MMPOWER World Mastercard 日日+FUN Dollars – 優惠延長」之條款及細則

- 日日 +FUN Dollars (「獎賞」) 優惠期由 2024 年 1 月 1 日至 2 月 29 日, 包括首尾兩日 (「優惠期」), 並只適用於於 2023 年 10 月 1 日或之後開立的恒生 MMPOWER World Mastercard (「合資格信用卡」)。
- 合資格信用卡持卡人 (「持卡人」) 可憑其合資格信用卡於第 3 條所訂明類別簽賬以獲得 +FUN Dollars 獎賞。
- 持卡人需以合資格信用卡於 hangseng.com/mpower 登記, 並於下列所列明之指定簽賬類別作合資格零售簽賬 (如第 8 條所訂明), 有關合資格零售簽賬可獲高達 5% +FUN Dollars 獎賞, 可獲之獎賞如下:

指定簽賬類別	回贈比率	每月回贈上限
1 合資格網上零售簽賬 (如第 7a 條所訂明)	5%*	\$800 +FUN Dollars
2 日日+FUN Dollars, 自選簽賬類別簽賬 - 持卡人可於 5 個自選簽賬類別中選擇最多 2 個, 包括手機支付、餐飲、旅遊及外幣簽賬、電子產品及娛樂 (如第 7b 條所訂明)	5%	

* 回贈已包括恒生信用卡基本之 0.4% +FUN Dollars (即簽賬每滿 HKD250, 可賺取 \$1 +FUN Dollars)

- 合資格網上零售簽賬與自選簽賬類別簽賬不會重覆計算, 恒生銀行有限公司 (「恒生」) 全權酌情決定合資格零售簽賬的類別並將以恒生之紀錄為準。
- 每曆月之合資格零售簽賬需於簽賬後 15 天內誌賬於有關合資格信用卡戶口內方可以獲享獎賞。該獎賞將計算入該曆月之獎賞及每月最高可獲之獎賞。
- 如信用卡主卡及其附屬卡共用同一信用額, 每曆月合資格零售簽賬金額將合併計算, 而所獲得之獎賞將會存入主卡戶口內。附屬卡戶口將不會獲得本獎賞。
- 合資格網上零售簽賬及自選類別簽賬:
 - 合資格網上零售簽賬合資格網上零售簽賬包括於優惠期內於網上以港幣或外幣付款, 不論交易國家或貨幣之合資格零售簽賬 (「合資格網上零售簽賬」), 簽賬金額以信用卡月結單上的簽賬貨幣及已折算為港幣之金額為準。合資格網上零售簽賬只會被計算為合資格網上零售簽賬類別內。
 - 客戶於 2023 年 12 月 31 日或之前經 hangseng.com/mpower 成功以合資格信用卡登記 1 次, 方可享有本獎賞。如持卡人重複登記, 將以其首次之成功登記為準。成功登記後, 已選定的自選簽賬類別將不可更改或撤銷。由成功登記日起, 持卡人以合資格信用卡於以下所列明之指定簽賬類別作合資格零售簽賬 (如第 8 條所訂明), 有關合資格零售簽賬可獲高達 5% +FUN Dollars 獎賞。持卡人於下列 5 個簽賬類別最多可登記 2 個:
 - 手機支付: 指於商舖內使用成功加入恒生認可的流動支付服務 (詳情請瀏覽 hangseng.com/mobilepayment) 之合資格信用卡並使用流動支付服務付款之合資格零售簽賬。於網上進行的手機支付簽賬, 若符合合資格網上零售簽賬, 只享合資格網上零售簽賬獎賞。
 - 餐飲: 包括於餐廳食肆所作之合資格零售簽賬, 但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非本地食肆類別之簽賬、網上零售簽賬、酒席宴會、私人宴會、包場派對及設於酒店/百貨公司/俱樂部/會所內之食肆/飲食專櫃或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
 - 旅遊及海外簽賬: 包括本地旅遊商戶之港幣及於海外以外幣所作之合資格零售簽賬, 但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非旅遊行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
 - 電子產品: 包括於電子產品商戶所作之合資格零售簽賬, 但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非電子產品行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
 - 休閒娛樂: 包括於本地休閒娛樂商戶之合資格零售簽賬, 但並不包括商戶根據恒生或 Mastercard Asia/Pacific (Hong Kong) Limited 之商戶編號不時界定為非休閒娛樂行業之正確商戶編號或個別商戶之收單銀行所鑑定之商戶編號為非有關行業之正確商戶編號或其他未經許可之簽賬。
- 合資格零售簽賬包括於優惠期內以合資格信用卡完成的零售簽賬, 其中並不包括網上繳費 (包括但不限於繳交水費、電費、保險費、其他銀行及信用卡賬項等)、交稅、電話 / 傳真訂購 (包括繳費及購物)、於香港以外的銷售點 (就網上交易而言, 指商戶的登記及/或結算所在地) 所進行的港幣交易 (「DCC 交易」)、購買禮券、分期付款、結餘轉戶、「八達通自動增值」款項 (包括透過電子錢包或任何其他途徑增值 Smart Octopus)、購買及/或充值儲值卡或電子錢包的簽賬交易、於金融機構/非金融機構購買產品服務的交易 (包括但不限於外匯、匯票、旅行支票、存款及過數/轉賬)、現金透支、現金透支手續費、兌換籌碼、自動轉賬、常行付款授權指示、信用卡年費、卡類手續費、財務費用、逾期罰款。
- 於網上進行的手機支付、餐飲、旅遊及外幣簽賬、娛樂及電子產品 (如以上第 7b 條所訂明) 合資格零售簽賬, 只會被算作合資格網上零售簽賬, 並只享合資格網上零售簽賬獎賞。
- 每個合資格信用卡戶口就合資格海外外幣簽賬、合資格網上零售簽賬及日日+FUN Dollars 自選簽賬類別簽賬於每個曆月最多合共可額外獲享 \$800 +FUN Dollars 回贈。
- 本獎賞之額外 +FUN Dollars 回贈將計算至每個曆月之最後一日所作之合資格零售簽賬, 額外 +FUN Dollars 回贈將於 2024 年 3 月 31 日或之前一次性自動存入合資格信用卡戶口內。該信用卡戶口於存入有關之 +FUN Dollars 回贈時, 必須仍然有效及信用狀況良好。於存入有關日日 +FUN Dollars 之手機支付 +FUN Dollars 回贈時, 合資格信用卡於持卡人流動支付服務內必須仍然有效 (若持卡人於優惠期內收到該已加入信用卡之全新卡號碼之補發卡時, 持卡人需於流動支付服務重新加入新卡)。持卡人屆時可登入恒生個人 e-Banking (如適用) 或致電 24 小時恒生信用卡推廣熱線 2998 6899 查詢有關獎賞詳情。
- 獎賞將以整數為單位, 不足 \$1 +FUN Dollars 則不獲計算。獎賞以總累積簽賬淨值計算, 簽賬淨值為已登記之合資格信用卡之最後簽賬金額, 如使用折扣優惠或 +FUN Dollars/Merchant Dollars 均不會計算入簽賬淨值。
- 任何最後被取消/退回或被發現為虛假之交易均不適用於是次獎賞。
- 在任何情況下, 所有登記恕不能更改或取消, 所獲得之 +FUN Dollars 回贈亦不得轉讓或兌換現金。
- 恒生將根據儲存於恒生的交易紀錄及流動支付服務交易紀錄, 以決定持卡人是否符合獲贈回贈獎賞。如有任何爭議, 將以恒生之紀錄為準。
- 持卡人必須保留每項已誌賬之簽賬存根正本, 恒生保留要求持卡人出示簽賬存根正本以作核實之權利, 已遞交給恒生的簽賬存根將不獲發還。
- 此推廣所涉及之產品、服務及資訊均由個別參與商戶直接售賣及提供給持卡人, 因此, 所有有關責任亦由商戶全權負責。
- 恒生全權酌情決定合資格零售簽賬及界定合資格商戶編號。持卡人進行所有簽賬前, 恒生恕不負責釐清該項簽賬合資格與否。
- 使用 +FUN Dollars 須受恒生信用卡會員獎賞計劃之條款及細則約束, 詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。
- 以恒生信用卡使用流動支付服務須受流動支付服務信用卡會員合約附錄之條款及細則約束, 詳情請瀏覽 hangseng.com/mobilepayment。
- 除另有訂明外, 本獎賞不可與其他 +FUN Dollars 推廣同時享用。
- 如有任何爭議, 恒生保留最終決定權。
- 恒生保留隨時更改或終止以上各獎賞及不時修改各項獎賞之條款及細則之權利, 毋須另行通知。
- 除持卡人及恒生 (包括其繼承人及受讓人) 以外, 並無其他人士有權按《合約 (第三者權利) 條例》強制執行本條款及細則的任何條文, 或享有本條款及細則的任何條文下的利益。
- 本條款及細則受香港特別行政區法律所管轄, 並按照香港特別行政區法律詮釋。
- 本條款及細則受現行監管規定約束。
- 本條款及細則之中英文文本如有歧異, 概以英文本為準。

MMPOWER World Mastercard® MY EVERYDAY POWER



2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program

As a selected Hang Seng Credit Card customer, we are pleased to extend your 2023 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program until 29 February 2024. Please register via hangseng.com/mpower on or before 31 December 2023 successfully to enjoy the offers (You can ignore it if you have registered before). You can refer to the terms and conditions below for more details. Starting from 1 March 2024, the new 2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program will be effective for you, with the details as follows:

Upon the registration of “2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program¹” via hangseng.com/mpower and accumulate monthly designated amount of Eligible Retail Spending², you can enjoy the below offers³:

- Overseas Foreign Currencies Spending 6% +FUN Dollars
- Online Retail Spending 5% +FUN Dollars
- Selected Spending Categories 1% +FUN Dollars (Select 2 out of 3)

1. Dining (local dine-in and takeaway spendings at restaurant outlets; Fast food is not included)
2. Electronics
3. Entertainment (video and music streaming platforms, local cinemas in Hong Kong, local theme parks, Cityline ticket spendings, and more)



Promotion Period : 1 March 2024 – 30 June 2024

You can register 2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program starting on 1 January 2024¹, the new changes will be effective upon your registration starting 1 March 2024 (Related spending rewards will be effective upon the day of successful registration and promotion period, subject to different scenarios⁴). If we do not receive your registration, it is assumed you are not participating the program.

Remarks:

¹For cardholders who have registered for 2023 Hang Seng MMPOWER World Mastercard Everyday +FUN Dollars are still required to register 2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program starting from 1 January 2024 so as to earn the 2024 offers.

²Customer is required to accumulate Eligible Retail Spending of HKD5,000 or above on monthly basis.

³Rebates for Overseas Foreign Currencies Spending, Online Retail Spending and Selected Spending Categories mentioned above have included basic 0.4%+FUN Dollars on Hang Seng Credit Card (HKD250 retail spending can earn \$1 +FUN Dollars) and extra rebate. During the Promotion Period,customers can enjoy up to extra \$500 +FUN Dollars in total per month.

⁴Calculation of spending rewards is as below:

	Registration of 2023 Hang Seng MMPOWER World Mastercard Everyday +FUN Dollars (Registration is required on or before 31 December 2023)	Registration of 2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program (Registration start from 1 January 2024)	2023 Hang Seng MMPOWER World Mastercard Everyday +FUN Dollars Eligible Transaction	2023 Hang Seng MMPOWER World Mastercard Everyday +FUN Dollars Eligible Transaction	2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program Eligible Transaction
Scenario 1	Successful registration on or before 31 December 2023	Successful registration between 1 January to 29 February 2024	Calculate based on transactions from successful registration date to 31 December 2023	Transactions from 1 January to 29 February 2024	Transactions from 1 March to 30 June 2024
Scenario 2	Successful registration on or before 31 December 2023	Successful registration on or after 1 March 2024	Calculate based on transactions from successful registration date to 31 December 2023	Transactions from 1 January to 29 February 2024	Calculate based on transactions from successful registration date to 30 June 2024
Scenario 3	No registration	Successful registration between 1 January to 29 February 2024	Not applicable	Not applicable	Transactions from 1 March to 30 June 2024
Scenario 4	No registration	Successful registration on or after 1 March 2024	Not applicable	Not applicable	Calculate based on transactions from successful registration date to 30 June 2024
Scenario 5	No registration	No registration	Not applicable	Not applicable	Not applicable

Terms and conditions apply.

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

2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Program

- The +FUN Dollars Reward Program (“Reward”) promotion period is from 1 March to 30 June 2024, both dates inclusive (“Promotion Period”). It is only applicable to Hang Seng MMPOWER World Mastercard which the card opened date is on or after 1 October 2023 (“Eligible Credit Card”).
- Cardholders of Eligible Credit Card (“Cardholders”) will be entitled to receive +FUN Dollars under the Reward for the transactions in designated Spending Categories made with their Eligible Credit Card as set out in clause 3.
- For Eligible Retail Transactions (as defined in Clause 8) of the following designated Spending Categories with Eligible Credit Card, Cardholders can enjoy up to 6% +FUN Dollars for such Eligible Retail Transactions made when the accumulative monthly Eligible Retail Spending meets HKD5,000 and upon registration via hangseng.com/mpower. Details as below:

Designated Spending Categories		Rebate % Entitlement*	Monthly Reward Cap
1	Eligible Overseas Foreign Currencies Transaction (as defined in Clause 7a)	6%	\$500 +FUN Dollars
2	Eligible Online Retail Transaction (as defined in Clause 7b)	5%	
3	Eligible Selected Spending Categories Transaction Cardholders may choose a maximum of 2 out of 3 Selected Spending Categories including Dining, Electronics and Entertainment (as defined in Clause 7c)	1%	

* Rebate includes basic 0.4% +FUN Dollars on Hang Seng Credit Card (HKD250 retail spending can earn \$1 +FUN Dollars)

- The reward of Eligible Online Retail Transaction, Eligible Overseas Foreign Currencies Transaction and Eligible Selected Spending Categories Transaction are mutually exclusive. Selected Spending Category Transaction conducted via online which is an Eligible Online Retail Transaction will be only eligible for the Eligible Online Retail Transaction reward. The determination of Hang Seng Bank Limited (“Hang Seng”) of which category an Eligible Retail Transaction falls into shall be final and conclusive.
- Cardholders are required to successfully register once with their Eligible Credit Card online during the Promotion Period. If a Cardholder registers repeatedly, only the first successful registration is valid. Once successfully registered, the Selected Spending Categories cannot be changed or cancelled. Related spending rewards will be effective upon the day of successful registration. Eligible Retail Transactions completed within a calendar month must be posted to the relevant Eligible Credit Card account within 15 days to be eligible for the Reward, which will be counted for the Reward and monthly reward cap of that calendar month.
- If the principal card and its supplementary card share the same credit limit, the Eligible Retail Transaction amount within a calendar month will be calculated on a combined basis and the Reward will be credited to the principal card account. Supplementary card account will not be eligible to receive the Reward.
- Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction:
 - Eligible Overseas Foreign Currencies Transaction refers to Eligible Retail Transactions conducted via overseas in foreign currencies.
 - Eligible Online Retail Transaction refers to Eligible Retail Transactions conducted via online channels, regardless of the transaction country or currency, includes both local and foreign currencies (“Eligible Online Retail Transaction”) during the Promotion Period. The transaction amount will be based on the transaction currency and amount converted into Hong Kong Dollars posted in the credit card statement. Eligible Online Retail Transactions will be eligible for the Reward for Eligible Online Retail Transaction only.
 - Eligible Selected Spending Categories - Cardholders may register for a maximum of 2 out of 3 Spending Categories as per below:
 - Dining: Refers to Eligible Retail Transactions made at all local dining outlets (excludes Fast Food), except for transactions made with merchants with merchant codes which are not local dining category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time., online retail transactions, banquet services, transactions made in private parties/functions, private room events and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
 - Electronics: Refers to Eligible Retail Transactions made at local electronics merchants, except for transactions made with merchants with merchant codes not defined as electronics categories as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
 - Entertainment: Refers to Eligible Retail Transactions made at all local entertainment outlets, except for transactions made with merchants with merchant codes which are not entertainment category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
- Eligible Retail Transactions include retail transactions made with Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), tax payments, all insurance company's transactions, all Alipay and Wechat Pay transactions, all phone/ fax orders (including bill payments and purchases), transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong (“DCC Transaction”), cash coupon purchase, instalment payments, balance transfers, Octopus Automatic Add Value Service transactions (including via e-wallet/other methods to top up Smart Octopus), purchase and/or reload of stored value cards or e-wallets, purchase of products/services at financial/non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees/handling fees/finance charges/late charges of credit cards.
- The total maximum Reward under Eligible Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction is an extra \$500 +FUN Dollars rebate per calendar month per Eligible Credit Card account.
- The extra +FUN Dollars rebate under the Reward will be calculated for the Eligible Retail Transaction till the last day of every calendar month. The extra +FUN Dollars rebate will be automatically credited into the Eligible Credit Card account following the schedule below. The credit card account should remain valid and in good standing when the relevant +FUN Dollars rebate is credited Cardholders can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.

Transaction month of eligible transaction	Schedule of crediting into the Eligible Credit Card account
1 January to 29 February 2024	By 31 March 2024
1 to 31 March 2024	By 30 April 2024
1 to 30 April 2024	By 31 May 2024
1 to 31 May 2024	By 30 June 2024
1 to 30 June 2024	By 31 July 2024

- The Reward will be rounded down to the nearest dollar and will be calculated based on the total accumulated net spending amount, which means the final amount charged to the registered Eligible Credit Card, and the use of any discount offers and +FUN Dollars/Merchant Dollars will not be taken into account.
- Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered as an ineligible transactions and are not applicable to the Reward.
- No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances.
- Hang Seng will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
- Cardholders must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request Cardholders to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
- All products, services and information related to the transactions are directly sold and supplied to Cardholders by related merchants who are solely responsible for all related obligations and liabilities.
- Eligible Retail Transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Reward before the transactions are made.
- Reward and use of +FUN Dollars are subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- Unless otherwise specified, the Reward cannot be used in conjunction with other +FUN Dollars promotions.
- In case of any dispute, the decision of Hang Seng shall be final.
- Hang Seng reserves the right to vary or terminate the Reward at any time and to amend the terms and conditions of the Reward from time to time without prior notice.
- No person other than the Cardholders and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These Terms and Conditions are subject to prevailing regulatory requirements.
- In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

2023 Hang Seng MMPOWER World Mastercard Everyday +FUN Dollars - Extension

- The Everyday +FUN Dollars ("Reward") promotion period is from 1 January to 29 February 2023, both dates inclusive ("Promotion Period"). It is only applicable to Hang Seng MMPOWER World Mastercard which the card opened date is on or after 1 October 2023 and is successfully registered on or before 31 December 2023 ("Eligible Credit Card").
- Cardholders of Eligible Credit Card ("Cardholders") will be entitled to receive +FUN Dollars under the Reward for the transactions in designated Spending Categories made with their Eligible Credit Card as set out in clause 3.
- For Eligible Retail Transactions (as defined in Clause 8) of the following designated Spending Categories with Eligible Credit Card, Cardholders can enjoy up to 5% +FUN Dollars for such Eligible Retail Transactions made. Details as below:

	Designated Spending Categories	Rebate % Entitlement	Monthly Reward Cap
1	Eligible Online Retail Transaction (as defined in Clause 7a)	5%*	\$800 +FUN Dollars
2	Everyday +FUN Dollars Selected Spending Categories Transaction Everyday +FUN Dollars Selected Spending Categories Transaction – Cardholders may choose a maximum of 2 out of 5 Selected Spending Categories including Mobile Payment, Dining, Travel and Foreign currency, Electronics and Entertainment (as defined in Clause 7b)	5%	

* Rebate includes basic 0.4% +FUN Dollars on Hang Seng Credit Card (HKD250 retail spending can earn \$1 +FUN Dollars)

- The reward of Eligible Online Retail Transaction, Eligible Overseas Foreign Currencies Transaction and Selected Spending Category Transaction are mutually exclusive. Selected Spending Category Transaction conducted via online which is an Eligible Online Retail Transaction will be only eligible for the Eligible Online Retail Transaction reward. The determination of Hang Seng Bank Limited ("Hang Seng") of which category an Eligible Retail Transaction falls into shall be final and conclusive.
- Eligible Retail Transactions completed within a calendar month must be posted to the relevant Eligible Credit Card account within 15 days to be eligible for the Reward, which will be counted for the Reward and monthly reward cap of that calendar month.
- If the principal card and its supplementary card share the same credit limit, the Eligible Retail Transaction amount within a calendar month will be calculated on a combined basis and the Reward will be credited to the principal card account. Supplementary card account will not be eligible to receive the Reward.
- Eligible Online Retail Transaction and Everyday +FUN Dollars Selected Spending Categories Transaction:
 - Eligible Online Retail Transaction Cardholders can enjoy the Reward on the Eligible Retail Transactions conducted via online channels, regardless of the transaction country or currency, includes both local and foreign currencies ("Eligible Online Retail Transaction") during the Promotion Period. The transaction amount will be based on the transaction currency and amount converted into Hong Kong Dollars posted in the credit card statement. Eligible Online Retail Transactions will be eligible for the Reward for Eligible Online Retail Transaction only.
 - Everyday +FUN Dollars Selected Spending Categories Transaction Cardholders are required to successfully register once with their Eligible Credit Card via hangseng.com/mpower on or before 31 December 2023. If a Cardholder registers repeatedly, only the first successful registration is valid. Once registered, the Selected Spending Categories cannot be changed or cancelled. Starting from the date of successful registration, Eligible Retail Transactions (as defined in Clause 8) of the following designated Spending Categories with Eligible Credit Card, Cardholders can enjoy up to 5% +FUN Dollars for such Eligible Retail Transactions made. Cardholders may register for a maximum of 2 out of 5 Spending Categories as per below:
 - Mobile Payment: Includes Eligible Retail Transactions made at merchant's premises and settled by Mobile Payment Services with Eligible Credit Card which has been successfully added to Mobile Payment Service (for details, please visit hangseng.com/mobilepayment) that are recognized by Hang Seng. Mobile Payment conducted via online which is an Eligible Online Retail Transaction will be only eligible for the Eligible Online Retail Transaction reward.
 - Dining: Includes Eligible Retail Transactions made at all dining outlets, except for transactions made with merchants with merchant codes which are not local dining category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, online retail transactions, banquet services, transactions made in private parties/functions, private room events and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
 - Travel and Overseas Spending: Includes Eligible Retail Transactions of all local travel merchants in Hong Kong Dollar and overseas retail spending in foreign currencies, except for transactions made with merchants with merchant codes which are not travel category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
 - Electronics: Includes Eligible Retail Transactions made at electronics merchants, except for transactions made with merchants with merchant codes not defined as electronics categories as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
 - Entertainment: Includes Eligible Retail Transactions made at all local entertainment outlets, except for transactions made with merchants with merchant codes which are not entertainment category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
- Eligible Retail Transactions include retail transactions made with Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), tax payments, all phone/ fax orders (including bill payments and purchases), transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong ("DCC Transaction"), cash coupon purchase, instalment payments, balance transfers, Octopus Automatic Add Value Service transactions (including via e-wallet/other methods to top up Smart Octopus), purchase and/or reload of stored value cards or e-wallets, purchase of products/services at financial/non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees/handling fees/finance charges/late charges of credit cards.
- An Eligible Retail Transaction which is a Mobile Payment, Dining, Travel and Overseas Spending, Entertainment and Electronics (all as defined in Clause 7b above) conducted online will be classified as an Eligible Online Retail Transaction, and will be eligible for the Eligible Online Retail Transaction reward only.
- The total maximum Reward under Eligible Foreign Currencies Transaction, Eligible Online Retail Transaction and Everyday +FUN Dollars Selected Spending Categories Transaction is an extra \$800 +FUN Dollars rebate per calendar month per Eligible Credit Card account.
- The extra +FUN Dollars rebate under the Reward will be calculated for the Eligible Retail Transaction till the last day of every calendar month. The extra +FUN Dollars rebate will be automatically credited into the Eligible Credit Card account by 31 March 2024 (including the rebate earned from the eligible transaction of January and February 2024). The credit card account should remain valid and in good standing when the relevant +FUN Dollars rebate is credited. When the relevant +FUN Dollars rebate of Mobile Payment under Everyday +FUN Dollars are credited, the Eligible Credit Card should remain valid in Mobile Payment Service (if the Cardholder receives a new card number reissued card of the added Eligible Credit Card during the Promotion Period, the Cardholder is required to add the reissued card to Mobile Payment Service again). Cardholders can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
- The +FUN Dollars rewarded Reward will be rounded down to the nearest dollar and will be calculated based on the total accumulated net spending amount, which means the final amount charged to the registered Eligible Credit Card, and the use of any discount offers and +FUN Dollars/Merchant Dollars will not be taken into account.
- Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered as an ineligible transactions and are not applicable to the Reward.
- No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances.
- Hang Seng will determine the eligibility of all rewards based on transaction records and records of Eligible Credit Card added to Mobile Payment Service held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
- Cardholders must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request Cardholders to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
- All products, services and information related to the transactions are directly sold and supplied to Cardholders by related merchants who are solely responsible for all related obligations and liabilities.
- Eligible Retail Transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Reward before the transactions are made.
- Reward and use of +FUN Dollars are subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- Use of Mobile Payment Service with Hang Seng Credit Cards is subject to the terms and conditions of the Mobile Payment Service Addendum to Cardmember Agreement. For details, please visit hangseng.com/mobilepayment.
- Unless otherwise specified, the Reward cannot be used in conjunction with other +FUN Dollars promotions.
- In case of any dispute, the decision of Hang Seng shall be final.
- Hang Seng reserves the right to vary or terminate the Reward at any time and to amend the terms and conditions of the Reward from time to time without prior notice.
- No person other than the Cardholders and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These Terms and Conditions are subject to prevailing regulatory requirements.
- In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.