

2025 Hang Seng Commercial Multi-Currency Debit Mastercard Lucky Draw Offer Terms and Condition

1. This **2025 Hang Seng Commercial Multi-Currency Debit Mastercard Lucky Draw Offer** (“Offer”) is offered by Hang Seng Bank Limited (“**Hang Seng**” or the “**Bank**”) from 15th April 2025 to 31st December 2025, both dates inclusive (the “**Promotional Period**”).

There are 3 phases (each a “**Phase**”) to this Offer as specified below:

Phase I	15 th April 2025 – 30 th June 2025
Phase II	1 st July 2025 – 30 th September 2025
Phase III	1 st October 2025 – 31 st December 2025

Eligibility

2. This Offer is only applicable to commercial customers (each a “**Customer**”) of Hang Seng that have been issued with Hang Seng Commercial Multi-Currency Debit Mastercard(s) (each a “**Commercial Debit Card**”) by Hang Seng for their nominated debit card user(s) (each a “**Debit Card User**”) within the Promotional Period.

The Lucky Draw

3. For each Debit Card User who fulfils the spending requirement of HK\$30,000 (Hong Kong Dollar or equivalent) or above on Eligible Transaction(s) (as defined in Clause 6 below) using his/her Commercial Debit Card in any calendar month within a Phase, the Customer shall automatically be entitled to ONE(1) entry to the lucky draw to be conducted in the calendar month succeeding that Phase (each a “**Lucky Draw**”). The spending requirement is calculated on monthly basis. All Lucky Draw entries earned by all Debit Card User(s) of a Customer will be accumulated to calculate the number of entries the Customer is entitled to for each Lucky Draw.
4. The Customer who takes part in the Lucky Draw(s) will have a chance to win the prizes set out below (each a “**Lucky Draw Prize**”). Winners will be drawn based on the Quota set out below and will be notified by our Business Partner Direct Hotline or the Customer’s designated relationship manager within 60 days from the end of each Phase for delivery arrangement of the Lucky Draw Prizes.

Phase	Lucky Draw Prize	Quota
Phase I	LUBUDS Dining Vouchers (Value of HKD\$ 30,000)	3 Winners
Phase II	Trip.com Travel Vouchers (Value of HKD\$ 30,000)	3 Winners
Phase III	LUBUDS on the Sea Boat Party (Exclusive VVIP Experience)	3 Winners

5. There is no limitation on the number of Lucky Draw entries the Customer may have for each Lucky Draw.

6. An Eligible Transaction means any posted local or overseas transactions with original sales slips or online transactions that are not Excluded Transactions (as defined in this Clause 6) that are effected with the Commercial Debit Card (each an “**Eligible Transaction**”). Other transactions, including without limitation, ATM withdrawals, all fees and charges, unposted/cancelled/refunded transactions and all transactions without original sales slips such as telephone orders, fax orders, mail orders and official payment records (each an “**Excluded Transaction**”) shall not be counted towards the Offer.
7. For the avoidance of doubt, subject to the **Terms and Conditions for Hang Seng Commercial Multi-Currency Debit Mastercard**, if an Eligible Transaction is conducted (a) in one of the 11 foreign currencies, namely Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF), Euro (EUR), British Pound (GBP), Japanese Yen (JPY), New Zealand Dollar (NZD), Renminbi (RMB), South African Rand (ZAR), Thai Baht (THB) and United States Dollar (USD) (each a “**Major Currency**”), but there are insufficient available funds in that Major Currency in the Customer’s Business Integrated Account or Biz Virtual+ Account; or (b) in a foreign currency that is not a Major Currency, the Bank may convert the spending amount from the relevant Major Currency into Hong Kong Dollars, and use such Hong Kong Dollars amount as the spending amount for determining the Customer’s eligibility for the Offer.
8. The Bank reserves the right to substitute any other gift for the Lucky Draw Prize(s) at any time without prior notice. The value or nature of the substitute gift may differ from the Lucky Draw Prize(s) offered under this Offer.
9. Winner of each Lucky Draw Prize should present the voucher or invitation at the relevant merchant and use it on or before the expiry date shown on the voucher or invitation. Any expired voucher or invitation will not be accepted or replaced.
10. Each Lucky Draw Prize can only be redeemed and used once. The validity of the Lucky Draw Prizes will be determined at the sole discretion of the relevant merchants.
11. The Bank is not the supplier of the Lucky Draw Prizes and will not be responsible for any liability relating to the Lucky Draw Prizes. The relevant merchants shall be solely responsible for the products and/or services redeemed using the vouchers or invitations under the Lucky Draw Prizes. Any disputes or complaints relating to the use of vouchers or invitations and the products and/or services redeemed using the vouchers or invitations shall be resolved directly between the Customer and the relevant merchants. For details on the use of the vouchers or invitations, please refer to the terms and conditions shown thereon.
12. The Bank will determine the eligibility of each Customer to this Offer and its entitlement to the Lucky Draw Prize(s) at its sole discretion based on the transaction records held with the Bank. For the avoidance of doubt, the Bank may determine whether a Customer can enjoy the Offer in conjunction with any other promotion that the Bank may offer from time to time. In case of any dispute, Hang Seng’s decision shall be final and conclusive.
13. The Commercial Debit Card and the Business Integrated Account or Biz Virtual+ Account linked to the Commercial Debit Card must still be valid and in good standing when the Lucky Draw Prize is delivered, otherwise, any Lucky Draw Prize earned will be forfeited automatically without further notice.
14. The Customer and/or the Debit Card User must keep all original payment records of the Eligible Transactions. In case of any dispute, the Bank reserves the right at any time during or after the Promotion Period to request a submission of the relevant sales slip or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by the Bank and will not be returned.

15. Any fraud and/or abuse of this Offer, as determined by the Bank at its sole discretion, will result in the cancellation of the Customer and the Debit Card User's entitlement to this Offer.
16. Where any Lucky Draw Prize is awarded to a Customer and there is a subsequent reversal or refund of any Eligible Transaction(s) used to fulfill its entitlement to the Offer, the Customer may be required to return the Lucky Draw Prize to the Bank (as determined at the sole discretion of the Bank).
17. All Lucky Draw Prizes are non-exchangeable, non-redeemable for cash, and will not be re-issued if lost, damaged or unused after expiry.
18. The Customer who participates in this Promotion agrees and authorises, and shall procure each Debit Card User to agree and authorise, the transfer by Mastercard Asia/Pacific (Hong Kong) Limited to Hang Seng of all data and information relating to the transactions made by each Debit Card User during the Promotion Period using Commercial Debit Card for the purposes of calculating and verifying the Customer's entitlement to the cash rebate or reward under this Promotion.

General

19. In case of any dispute relating to this Offer, the decision of the Bank on all matters shall be final, conclusive and binding on all the parties concerned.
20. The Bank reserves the right to suspend, vary or terminate this Offer and other relevant offers at any time and to amend these Terms and Conditions from time to time without prior notice.
21. No person other than the Debit Card User, the Customer and the Bank (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions in these Terms and Conditions.
22. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. These Terms and Conditions are subject to prevailing regulatory requirements.
24. In addition to these Terms and Conditions, the **Terms and Conditions for Hang Seng Commercial Multi-Currency Debit Mastercard** shall also apply to the use of Commercial Debit Card.
25. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.