

## Terms & Conditions:

1. The "Hang Seng Credit Card Cash Dollars Gift Parade" ("Gift Parade") is a programme in relation to the redemption of Hang Seng Credit Card Cash Dollars ("Cash Dollars") /Advance Cash Dollars ("Advance Cash Dollars") for products, coupons and services provided by the merchants ("Designated Merchants") as Hang Seng Bank Limited ("Hang Seng") may from time to time designate. The Gift Parade is only applicable to the holders of the principal credit cards/spending card issued by Hang Seng whose credit card/spending card accounts are valid and in good standing. Notwithstanding the foregoing, (a) the Gift Parade is not applicable to the Cardholders of Hang Seng Fortune MasterCard, UnionPay Renminbi Diamond Commercial Card, USD Visa Gold Card, e-shopping MasterCard and Private Label Cards; and (b) Advance Cash Dollars is not applicable to Hang Seng Fortune MasterCard, Spending Card, Commercial Card, Business Card, UnionPay Renminbi Diamond Commercial Card, USD Visa Gold Card, e-shopping MasterCard and Private Label Cards.
  2. Only Cash Dollars/Advance Cash Dollars can be used for redemption under the Gift Parade. Merchant Dollars, MUJI Dollars, enJoy Dollars and Cash Dollars of Designated Merchants cannot be used for redemption under the Gift Parade.
  3. Cash Dollars are not transferable.
  4. Once the redemption order is accepted (whether for products, coupons or services), it cannot be changed, cancelled or refunded. The required Cash Dollars will be deducted/advanced from customers' designated credit card/spending card accounts (if applicable) and will not be notified by mail or returned.
  5. Redemption orders submitted by customers under the Gift Parade are subject to the acceptance by Hang Seng. The acceptance of the redemption under the Gift Parade is subject to the availability of sufficient balance of Cash Dollars/Advance Cash Dollars and supply of products, coupons or services and customers will be notified by mail if their redemption requests are refused. All products, coupons or services offered under the Gift Parade are in limited supply and redeemed on a first-come-first-served basis while stocks last.
  6. Gift(s) or the redemption letter(s) for gifts (if applicable) will be sent to customers within 4 to 6 weeks from receipt of the redemption form by Hang Seng.
  7. "Monthly Specials" must be redeemed within the designated redemption period only. The redemption forms of "Monthly Specials" submitted by customers within the non-designated redemption period will not be proceeded.
  8. Each credit card account is allowed to advance up to \$500 Cash Dollars.
  9. Cash Dollars earned from card spending of the respective credit card account (\$1 Cash Dollar is generated for every HKD250 spending with Hang Seng Credit Card / for every RMB250 spending with Hang Seng Renminbi Credit Card / for every HKD200 spending with Hang Seng enJoy Card under general circumstance) will be used to repay the Advance Cash Dollars outstanding on that credit card account and cannot be transferred to repay Advance Cash Dollars outstanding on other credit card accounts.
  10. For customers who have redeemed items with Advance Cash Dollars, the Cash Dollars earned from card spending will be used to set off the outstanding advance balance first.
  11. All Advance Cash Dollars must be fully settled on or before the **designated date**<sup>#</sup> or upon card cancellation (whichever is earlier). In case customers cannot fully settle the Advance Cash Dollars outstanding balance, an equivalent amount of the balance plus a handling fee (an equivalent amount of the Advance Cash Dollars outstanding balance or HKD/RMB200, whichever is higher) will be debited to the respective credit card account by Hang Seng. Such debited amount will be deemed a Card Transaction as defined in the relevant Cardmember Agreement.
- <sup>#</sup> **Designated Date:**
- **31 December this year** (If the Advance Cash Dollars are incurred between 1 July last year and 30 June this year)
  - **31 December next year** (If the Advance Cash Dollars are incurred between 1 July this year and 30 June next year)
12. Hang Seng reserves the rights to prescribe the redemption period of each item in Gift Parade (if applicable). Unless otherwise specified, all products, coupons or services within the Gift Parade must be redeemed within the redemption period as stated on the redemption letter.
  13. All products, coupons or services redeemed under the Gift Parade cannot be exchanged for cash, and shall be redeemed subject to such terms and conditions as the Designated Merchants may prescribe.
  14. All products, coupons or services offered under the Gift Parade are directly supplied to customers by the Designated Merchants who are solely responsible for all related obligations and liabilities. If the Designated Merchants are closed down, the related offers will be terminated.
  15. Hang Seng is not responsible for any lost, damaged or stolen products or coupons redeemed by customers under the Gift Parade.
  16. Cash Dollars of cancelled credit card/spending card account and expired Cash Dollars will be cleared automatically and cannot be used for redemption under the Gift Parade.
  17. Use of Cash Dollars is subject to the applicable terms and conditions for Hang Seng Credit Card Membership Rewards Programme/Spending Card Cash Dollars Rewards (if applicable). If there is any inconsistency between the Terms and Conditions for Hang Seng Credit Card Membership Rewards Programme/Spending Card Cash Dollars Rewards (if applicable) and these Terms and Conditions, the latter shall prevail.
  18. Any abuse relating to the redemption orders (including without limitation where the amount of a related transaction or part thereof is subsequently refunded to customers, whether through the credit card/spending card account or other means) may result in the forfeiture of the Cash Dollars concerned as well as cancellation of the customers' credit card/spending card accounts.
  19. Hang Seng reserves the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof and the Cash Dollars required for redemption under the Gift Parade from time to time.
  20. In case of any disputes, the decision of Hang Seng shall be final.
  21. No person other than the Customer 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.
  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. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Note: Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.

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