

## Terms and Conditions for Hang Seng Credit Card +FUN Dollars Gift Parade (the "Gift Parade")

1. The "Hang Seng Credit Card +FUN Dollars Gift Parade" ("Gift Parade") is a programme in relation to the redemption of Hang Seng Credit Card +FUN Dollars ("+FUN Dollars") for products, coupons and services providing 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, the Gift Parade is not applicable to the Cardholders of Hang Seng enJoy Card, Fortune MasterCard, UnionPay Renminbi Diamond Commercial Card, e-shopping MasterCard and Private Label Cards.
2. Only +FUN Dollars can be used for redemption under the Gift Parade. Merchant Dollars, MUJI Dollars and +FUN Dollars of Designated Merchants cannot be used for redemption under the Gift Parade.
3. +FUN 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 +FUN Dollars will be deducted from customer's 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 Gift Parade is subject to the availability of sufficient balance of +FUN 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) or 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. 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.
9. 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.
10. 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.
11. Hang Seng is not responsible for any lost, damaged or stolen products or coupons redeemed by customers under the Gift Parade.
12. +FUN Dollars of cancelled credit card/spending card account and expired +FUN Dollars will be cleared automatically and cannot be used for redemption under the Gift Parade.
13. Use of +FUN Dollars is subject to the applicable terms and conditions for Hang Seng Credit Cards Membership Rewards Programme/Spending Card +FUN Dollars (if applicable). If there is any inconsistency between the Terms and Conditions for Hang Seng Credit Cards Membership Rewards Programme/Spending Card +FUN Dollars (if applicable) and these Terms and Conditions, the latter shall prevail.
14. 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 +FUN Dollars concerned as well as cancellation of the customer's credit card/spending card accounts.
15. Hang Seng reserves the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof and the +FUN Dollars required for redemption under the Gift Parade from time to time.
16. In case of any disputes, the decision of Hang Seng shall be final.

17. 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.

18. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.

19. These Terms and Conditions are subject to prevailing regulatory requirements.

20. 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. Fund 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!