

## Hang Seng Bupa Card 10x Cash Dollars Rewards and Year-round Discount Offers

### Terms and Conditions for 10x Cash Dollars Reward:

1. The promotion period is 1 December 2018 to 31 December 2019 (both dates inclusive) ("Promotion Period").
2. Customers can earn 10 times Hang Seng Cash Dollars (including the basic Cash Dollars earned and extra 9 times Cash Dollars) on all eligible transactions ("Eligible Transactions") by spending with Hang Seng Bupa Card. Eligible Transactions include transactions made by Hang Seng Bupa Card at First Edible Nest, Quality HealthCare, HealthWorks, Wan Kee Sports, Marathon Sports, OSIM, OTO, GigaSports, Tung Fong Hung, Vita Green and Agoda (the "Participating Merchants"), and for payments in connection with an instalment plan, only the first instalment amount will be counted while purchase of gift vouchers, Octopus top-ups and orders made by phone or fax are excluded.
3. The reward is calculated by each transaction and the Cash Dollars will be rounded down to the nearest dollar. Less than \$1 Cash Dollar will be forfeited.
4. The Eligible Transactions made by the Card will be entitled for the basic earned Cash Dollars which will be credited to the principal card credit card account. The extra 9 times Cash Dollars will be calculated on the last date of March, June, September and December each year respectively. Extra Cash Dollars will then be automatically credited to your account within 2 months after the calculation provided that the credit card account is still valid and in good standing when the extra Cash Dollars are credited.
5. The annual reward for each card in this promotion is limited to a maximum of extra \$2,000 Cash Dollars (if the principal card and its supplementary card share the same credit limit, the total reward will be combined, i.e. a total of extra \$2,000 Cash Dollars can be earned).
6. Use of Cash Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
7. All transactions that are found to be fraudulent or eventually cancelled / returned will be considered as ineligible transactions and are not applicable to this promotion.
8. This Promotion cannot be used in conjunction with other offers.
9. Hang Seng Bank Limited ("Hang Seng") will determine the eligibility of all Extra Rewards based on transaction records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
10. No alteration or cancellation can be made to the registration or Extra Reward, and the Extra Reward cannot be transferred or converted into cash under any circumstances.
11. Customers must keep original sales slips of all posted transactions. Hang Seng reserves the right to request customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
12. Net spending means the final amount charged to Hang Seng Bupa Card. The use of Cash Dollars, cash or gift vouchers, other discounts or offers will not be taken into account when calculating net spending.
13. All products, services and information related to this promotion are directly sold and supplied to customers by the Participating Merchants who are solely responsible for all related obligations and liabilities.
14. Hang Seng and the Participating Merchants reserve the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof at any time without prior notice. In case of any disputes, the decision of Hang Seng and the Participating Merchants shall be final.
15. 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.
16. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

