

Hang Seng Bupa Card

Terms and Conditions

Terms and Conditions of Welcome Offer:

General Terms and Conditions

1. The welcome offer is valid from 1 December 2022 to 30 November 2023 (both dates inclusive) (the "Promotion Period").
2. The welcome offer is only applicable to Principal Card applicants who apply for Hang Seng Bupa Card and enrol in a Health Insurance Scheme under Hang Seng Bupa PreciousHealth Series or Hang Seng Bupa VHIS Plan Series (the "Relevant Health Insurance Schemes"), and whose applications are successfully approved by Hang Seng Bank Limited ("Hang Seng") during the Promotion Period.
3. The welcome offer is only applicable to Principal Card customers who are not currently holding and have never held any Hang Seng Bupa Card during the 6 months immediately preceding the date of application.
4. Each Principal Card customer is entitled to the welcome offer once only during the Promotion Period.
5. If a customer has received the welcome offer and subsequently cancels the relevant credit card account within 13 months from the date of account opening, a handling fee of **an equivalent amount** with the value of the welcome gift received will be charged.
6. If there is no selection of the welcome offer in the credit card application form, customers will be considered as having given up the right for the relevant welcome offer. Once the welcome offer is chosen or redeemed, no change or replacement will be accepted.
7. The welcome offer is not transferrable, and cannot be exchanged for cash or other products.
8. Hang Seng reserves the right to vary or terminate the offers and to amend the terms and conditions of the offers from time to time. In case of any disputes, the decision of Hang Seng shall be final.
9. 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.
10. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These terms and conditions are subject to prevailing regulatory requirements.
12. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Specific Terms and Conditions for Up to \$400 Cash Dollars

13. Principal Card customers are required to accumulate retail transaction amount of HK\$3,000 or more with the Hang Seng Bupa Card within 90 days from the date of card issuance in order to enjoy the following welcome offer:

| Welcome Offer | |
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| Principal Card customers who have selected annual premium payment mode for the Relevant Health Insurance Schemes | Principal Card customers who have selected monthly premium payment mode for the Relevant Health Insurance Schemes |
| \$400 Cash Dollars | \$100 Cash Dollars |

14. If the Principal Card customer has subscribed more than one Relevant Health Insurance Schemes and has selected different premium payment modes, the latest selection on premium payment mode for the Relevant Health Insurance Schemes shall prevail.
15. Hang Seng will determine the premium payment mode for the Relevant Health Insurance Schemes of the Principal Card customer based on the records held by Bupa (Asia) Limited ("Bupa") at the time of the welcome offer fulfilment. The Relevant Health Insurance Schemes of the Principal Card customer should be valid at the time when the welcome offer is given. In case of any disputes, the decision of Hang Seng and Bupa shall be final. For enquiry, please contact Hang Seng Bupa Medical Insurance Hotline at 2998 9886.
16. **The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to Hang Seng Bupa Card. Eligible retail spending amount does not include the deducted amount from the use of discount offers and/or Cash Dollars/Merchant Dollars, any unposted purchase by Interest-free Instalment Plan at any merchant, cash advance, handling fee for cash advance, annual fee/service fee, finance charges, late charges, tax bill payment, Credit Card online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), Cash Instalment Plan, Spending Instalment Plan, Tax Instalment Plan, Balance Transfer Plan, Octopus Automatic Add Value Service (including via e-wallet/other method to top up Smart Octopus) transactions, 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), balance transfers, purchases of casino chips, and transactions which are unposted/unauthorized/cancelled/refunded/found to be fraudulent. Hang Seng will determine the eligibility of all welcome offers based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.**
17. If the Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
18. Customers are required to keep original sales slips of all posted transaction(s). 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.
19. The relevant Cash Dollars will be credited to Principal Card customer's Hang Seng Bupa Card account, and a notification letter will be mailed to the Principal Card customer within 3 months after the Principal Card customer has fulfilled the spending requirement. The Hang Seng Bupa Card account should be valid and in good standing when the Cash Dollars are credited.
20. Reward and use of Cash Dollars and/or Merchant Dollars are subject to the Hang Seng Credit Card Membership Rewards Programme and/or the other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.

Specific Terms and Conditions for Perpetual Annual Fee Waiver

21. Principal Card customers can only enjoy a Perpetual Annual Fee Waiver on one Hang Seng Credit Card (except The Hong Kong Jockey Club Membership Card, Hang Seng Prestige World Mastercard, Hang Seng enJoy Card, Hang Seng MPOWER Card and Hang Seng UnionPay Card). Principal Card applicant who is not currently holding and has never held any personal Credit Card Principal Card issued by Hang Seng during the 6 months immediately preceding the date of application, and who is applying for his/her first Hang Seng Credit Card, will be entitled to a Perpetual Annual Fee Waiver on both Principal Card and Supplementary Cards applied at the same time; otherwise, 1-year Annual Fee Waiver will be offered; Supplementary Card customers can enjoy the same annual fee waiver as the Principal Card customer when applied at the same time. Supplementary Card application is not applicable to Full-time University/Tertiary Student Principal Card customers.