

## Hang Seng Bupa Card Terms and Conditions for 2% Cash Dollars Reward

### Terms and Conditions for 2% Cash Dollars Reward:

1. Customers can earn 2% Hang Seng Credit Card Cash Dollars (including the prevailing Cash Dollars reward and extra 1.6% Cash Dollars) on all eligible transactions ("Eligible Transaction") by spending with Hang Seng Bupa Card. Eligible Transactions include: (i) Hang Seng Bupa PreciousHealth Series Health Insurance Scheme or Hang Seng Bupa VHIS Plan Series subscriptions paid by Hang Seng Bupa Card; (ii) initial payment of Hang Seng Bupa PreciousHealth Series Health Insurance Scheme or Hang Seng Bupa VHIS Plan Series subscription paid by other Hang Seng credit cards (only applicable to customers whom pay their initial payment and submit their Hang Seng Bupa Card application form together.) Eligible Transactions do not include Hang Seng Bupa PreciousHealth Series Health Insurance Scheme or Hang Seng Bupa VHIS Plan subscription online payments. All transactions which are found to be fraudulent or eventually cancelled / returned are not Eligible Transactions. The eligible merchants for the Reward shall be determined at the sole and absolute discretion of Hang Seng Bank Limited ("Hang Seng") and may be varied from time to time without further notice.
2. 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.
3. For Eligible Transactions made by Hang Seng Bupa Card, customers are entitled to the prevailing Cash Dollars reward and extra 1.6% Cash Dollars and will be automatically credited to the principal cardholders' Hang Seng Bupa Card account.
4. For Eligible Transactions made by other Hang Seng credit cards (only applicable to customers whom pay their initial payment and submit their Hang Seng Bupa Card application form together), customers are entitled to the prevailing Cash Dollars reward and will be credited to the principal cardholders' Hang Seng credit card account which the initial payment was made. Extra 1.6% Cash Dollars will be credited to his/her Hang Seng Bupa Card account upon the Card open and will be calculated on the last date of March, June, September and December in each year respectively. Extra Cash Dollars will then be automatically credited to your account within 3 months after each calculation provided that the credit card account is still valid and in good standing when the extra Cash Dollars are credited.
5. Hang Seng will verify the eligibility of all Reward and check if the customers' relevant transactions match with Hang Seng's transaction records. In case of discrepancy, Hang Seng's records shall be final and conclusive.
6. 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.
7. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. These Terms and Conditions are subject to prevailing regulatory requirements.
9. The English version of those Terms and Conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.