

General Terms and Conditions

1. The promotion period is from 1 January to 31 December 2018 ("Promotion Period"). Spending amount is calculated based on a single credit card account, including spending of supplementary card for which transactions are posted to the same principal card account.
2. The Cash Dollars earned by customers will be calculated using the prevailing Cash Dollars earning ratio of the relevant cards. The Cash Dollars rewarded will be rounded down to the nearest dollar. Extra Cash Dollars reward will be calculated based on the amount of each individual eligible transaction.
3. No alteration or cancellation can be made to the registration, and all rewarded Cash Dollars cannot be transferred or converted into cash under any circumstances.
4. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions and are not applicable to this promotion.
5. Hang Seng will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
6. Customers must keep the 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.
7. 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.
8. All products, services and information related to this promotion are directly sold and supplied to customers by related merchants who are solely responsible for all related obligations and liabilities.
9. Hang Seng reserves the right to vary or terminate the above offers at any time and to amend the terms and conditions of the offers from time to time without prior notice.
10. In case of any dispute, the decision of Hang Seng shall be final.
11. Eligible transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Promotion before the transactions are made.
12. "Hang Seng Credit Card Up to 6x Cash Dollars Overseas Spending / Online Shopping / Interest-free Instalment Purchase Reward", "Hang Seng Prestige World Mastercard Up to 15x Cash Dollars Overseas Spending / Online Shopping / Interest-free Instalment Purchase Reward" and "Hang Seng Visa Infinite Card Up to 15x Cash Dollars Overseas Spending / Online Shopping / Interest-free Instalment Purchase Reward" cannot be used in conjunction.
13. The rewards are based on the net spending amount, which means the final amount charged to the Registered Credit Card, and the use of any discount offers and Cash Dollars / Merchant Dollars will not be taken into account.
14. Unless otherwise specified, this Promotion cannot be used in conjunction with other Cash Dollars promotions.
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. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.



恒生銀行
HANG SENG BANK

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