

"Hang Seng Prestige World Mastercard Up to 15x Cash Dollars Overseas Spending / Online Shopping / Interest-free Instalment Purchase Reward" ("Promotion") Terms and Conditions

1. The promotion period is from 1 January to 31 December 2018 ("Promotion Period"), and will be divided into 2 phases (each a "Phase") as below:
 - i. Phase 1: 1 January to 30 June 2018
 - ii. Phase 2: 1 July to 31 December 2018
2. To enjoy this Promotion, customers are required to make the transactions with Hang Seng Prestige World Mastercard ("Eligible Credit Card").
3. To enjoy this Promotion, customers are required to successfully register their Eligible Credit Card once online or by calling the registration hotline during the Promotion Period. If a customer registers repeatedly, only the first successful registration is valid.
4. Only Eligible Overseas Spending / Online Shopping / Interest-free Instalment Purchase (as defined in Clause 9) made by the registered Eligible Credit Card from the registration month to the end of the Promotion Period will be counted for the extra Cash Dollars rewards.
5. Starting from the registration month, customers can earn the basic 1x Cash Dollars and an extra 4x Cash Dollars from the "5x Cash Dollars Reward" (i.e. a total of 5 times Cash Dollars) on all Eligible Overseas Spending / Online Shopping / Interest-free Instalment Purchase (as defined in Clause 9) made in that month with an accumulated monthly Eligible Retail Transaction (as defined in Clause 8) amount less than HKD5,000. Customers can earn the basic 1x Cash Dollars, extra 4x Cash Dollars from the "5x Cash Dollars Reward" and a further extra 10x Cash Dollars from the "15x Cash Dollars Top-up Reward" (i.e. a total of 15 times Cash Dollars) on all Eligible Overseas Spending / Online Shopping / Interest-free Instalment Purchase (as defined in Clause 9) made in that month with an accumulated monthly Eligible Retail Transactions (as defined in Clause 8) amount of HKD5,000 or above.
6. The monthly eligible transactions must be completed within the month and posted to the relevant credit card accounts respectively on or before 14 days after the end of the month.
7. For the extra 4x Cash Dollars of the "5x Cash Dollars Reward", each credit card account is entitled to a maximum total of an extra \$3,000 Cash Dollars during the Promotion Period. For the extra 10x Cash Dollars of the "15x Cash Dollars Top-up Reward", each credit card account is entitled to a maximum of an extra \$1,500 Cash Dollars each Phase, a total maximum of extra \$3,000 Cash Dollars during the Promotion Period. If the principal card and its supplementary card share the same credit limit, the accumulated transaction amount will be calculated on a combined basis and the reward will be credited into the principal card account.
8. Eligible Retail Transactions include retail transactions made with the Eligible Credit Card during the Promotion Period, except for online bill payments, tax payments, phone / fax orders (including bill payments and purchases), balance transfers, "Octopus Automatic Add-Value Service" auto top-up amounts, 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), cash advances, Jockey Club Horse & Facility Charges, handling fee for cash advances, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees / handling fees / finance charges / late charges of credit cards.
9. Eligible Overseas Spending / Online Shopping / Interest-free Instalment Purchase include: (i) overseas spending or cash advance in foreign currencies; (ii) any online transactions in local or foreign currencies; and (iii) new interest-free instalment purchases with a net amount of HKD5,000 or above per transaction at local merchants during the Promotion Period.
10. The basic Cash Dollars earned, the extra 4x Cash Dollars of the "5x Cash Dollars Reward" and the further extra 10x Cash Dollars of the "15x Cash Dollars Top-up Reward" will be calculated according to the eligible instalment amount shown on each monthly statement.
11. The extra Cash Dollars of this Promotion will be calculated on the last day of every even month. The extra Cash Dollars will be automatically credited to customers' credit card account within two months after each calculation. The credit card account should remain valid and in good standing when the extra Cash Dollars are credited. Customers can log on to Hang Seng Personal e-Banking (if applicable) or call 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
12. This Promotion can be used in conjunction with the "Up to 10x Cash Dollars Weekend Local Dining Reward", and the rewards will be counted separately.

