

Terms and Conditions of "Hang Seng Visa Infinite Card / Prestige World Mastercard / World Mastercard Cash Dollars Rebate on Overseas Spending / Online Shopping Reward" ("The Promotion")

General Terms and Conditions:

1. To enjoy this promotion, customers are required to make the transactions with their Hang Seng Private Banking Visa Infinite Card, Visa Infinite Card, Prestige World Mastercard or World Mastercard ("Eligible Credit Card").
2. Only Eligible Overseas Spending / Online Shopping (as defined in Clause 5 and 6 respectively) made by the registered Eligible Credit Card from the registration month to the end of specific promotion period will be counted for the extra Cash Dollars rebate.
3. The monthly eligible transactions must be completed within the month and posted to the relevant credit card account respectively within 14 days after the end of the month.
4. 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 rebate will be credited into the principal card account. Supplementary card account with combined credit limit will not be eligible to receive the Cash Dollars Rebate of this Offer.
5. Eligible Overseas Spending include overseas retail spending in foreign currencies during the Promotion Period. **Only overseas spending transactions with a single net spending of HKD300 or above will be eligible.**
6. Eligible Online Shopping Transaction include any online transactions in local or foreign currencies during the Promotion Period. The transaction amount will be based on the transaction currency and amount converted in Hong Kong Dollars posted in the credit card statement. **Only online shopping transactions with a single net spending of HKD300 or above will be eligible.** The following Transactions made with Eligible Credit Card will be excluded from Eligible Online Shopping Transactions: (i) Tuition Fee Payment / Examination Fee Payment / Bookstores, please refer hangseng.com/aupromo for relevant spending definition and details. (ii) Transactions in designated food delivery platforms including Deliveroo, foodpanda and Uber EATS conducted in HKD.
7. For an Eligible Transaction conducted online in foreign currencies, it will be classified as an **Eligible Online Shopping Transaction**, and will be eligible for the Online Shopping Reward only.
8. The total maximum Cash Dollars rebate under Eligible Online Shopping transactions is \$200 Cash Dollars rebate for each month per each credit card account ("Maximum Reward for Online Shopping Transactions"). The total combined maximum Cash Dollars rebate under Eligible Overseas Spending and Eligible Online Shopping transactions is \$300 Cash Dollars rebate (including the \$200 Cash Dollars rebate of "Maximum Reward for Online Shopping Transactions") for each month per each credit card account. The total combined maximum of Cash Dollars rebate under Eligible Overseas Spending and Eligible Online Shopping transactions is \$1,500 Cash Dollars rebate (including the \$1,000 Cash Dollars rebate of "Maximum Reward for Online Shopping Transactions") per each credit card account during the Promotion Period.
9. The extra Cash Dollars rebate under this promotion will be calculated on the last day of every even month. The extra Cash Dollars rebate will be automatically credited into the eligible credit account within two months after each calculation. The credit card account should remain valid and in good standing when the relevant Cash Dollars rebate are credited. Customer can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
10. 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.
11. The Cash Dollars rebate rewarded will be rounded down to the nearest dollar. Extra Cash Dollars rebate will be calculated based on the amount of each individual eligible transaction.
12. No alteration or cancellation can be made to the registration, and all rewarded Cash Dollars rebate cannot be transferred or converted into cash under any circumstances.
13. 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.
14. Hang Seng Bank Limited ("Hang Seng") will determine the eligibility of all rebate rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
15. 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.
16. 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.
17. 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.
18. Hang Seng reserves the right to vary or terminate the promotion at any time and to amend the terms and conditions of the promotion from time to time without prior notice.
19. In case of any dispute, the decision of Hang Seng shall be final.
20. Eligible transactions and eligible merchant codes shall be classified according to the merchant codes/transaction types as defined by VISA Worldwide Pte. Limited, Mastercard Asia/Pacific (Hong Kong) Limited, and China UnionPay or a merchant's acquiring bank determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Cash Dollars Reward before the Customers conduct the transactions. The decision on the eligible spending definition of Hang Seng shall be final.



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21. "Hang Seng Credit Card Cash Dollars Rebate on Overseas Spending / Online Shopping Reward" and "Hang Seng Visa Infinite Card/ Prestige World Mastercard / World Mastercard Cash Dollars Rebate on Overseas Spending/Online Shopping Reward" cannot be used in conjunction.
22. The rebate 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.
23. Hang Seng reserves the right to vary or convert Cash Dollars to other forms of rewards (including but not limited to points or cash rebates) equivalent to the same values / amounts / earning ratio of the Cash Dollars to eligible customers from time to time without prior notice.
24. Unless otherwise specified, this Promotion cannot be used in conjunction with other Cash Dollars promotions.
25. 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.
26. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
27. These Terms and Conditions are subject to prevailing regulatory requirements.
28. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

Specific Terms and Conditions for "Cash Dollars Rebate on Overseas Spending / Online Shopping Reward" ("The Offer"):

29. The promotion period is from 1 February to 30 June 2020 ("Promotion Period").
30. To enjoy the Offer, customers are required to successfully register once only with their Eligible Credit Card online or by calling the registration hotline during the Promotion Period. If a customer registers repeatedly, only the first registration is valid.
31. Starting from the registration month, customers can earn extra 0.8% Cash Dollars rebate for conducting **Eligible Overseas Spending** with Eligible Credit Card on top of the basic 0.4% Cash Dollars rebate, i.e. total 1.2% Cash Dollars rebate.
32. Starting from the registration month, customers who accumulate monthly Eligible Retail Transactions (as defined in Clause 35) with net spending of HKD5,000 to less than HKD8,000 can earn extra 1.2% Cash Dollars rebate, i.e. total 2.4% Cash Dollars rebate, for conducting **Eligible Overseas Spending** made in the same month with Eligible Credit Card; while customers who accumulate monthly Eligible Retail Transactions with net spending of HKD8,000 or above can earn extra 4.8% Cash Dollars rebate, i.e. total 6% Cash Dollars rebate, for conducting **Eligible Overseas Spending** made in the same month with Eligible Credit Card.
33. Starting from the registration month, customers can earn extra 0.8% Cash Dollars rebate for conducting **Eligible Online Shopping Transaction** with Eligible Credit Card on top of the basic 0.4% Cash Dollars rebate, i.e. total 1.2% Cash Dollars rebate.
34. Starting from the registration month, customers who accumulate monthly Eligible Retail Transactions (as defined in Clause 35) with net spending of HKD8,000 or above can earn extra 2.8% Cash Dollars rebate, i.e. total 4% Cash Dollars rebate, for conducting **Eligible Online Shopping Transaction** made in the same month with Eligible Credit Card.
35. Eligible Retail Transactions include retail transactions made with the Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payment to other banks and credit cards, etc.), tax payments, phone / fax orders (including bill payments and purchases), cash coupon purchase, instalment payments, balance transfers, "Octopus Automatic Add-Value Service" auto top-up amounts, purchase and / or reload of stored value cards or e-wallets, transactions via 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, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees / handling fees / finance charges / late charges of credit cards.