

## Terms and Conditions of “Hang Seng MPOWER Card Up to 5% Cash Dollars Rebate Reward”

### General Terms and Conditions:

- The promotion period is from 30 December 2022 to 31 March 2023 (“Promotion Period”).
- To enjoy the Reward, customers are required to successfully register once only with their Hang Seng MPOWER Card (“Eligible Credit Card”) online during the Promotion Period. If a customer registers repeatedly, only the first successful registration is valid.
- Starting from the registration month, by accumulating Monthly Eligible Retail Transactions (as defined in Clause 9) amount of HKD3,000 or above with Eligible Credit Card, customers can enjoy extra 4.6% Cash Dollars rebate reward for the Designated Transaction(s) made in that month. The details of the reward is shown below:

Designated Transaction(s)		Accumulated Monthly Eligible Retail Transactions Amount
		HKD3,000 or above
<b>1</b>	<b>Eligible Designated Mobile Payment Spending Transaction</b> (as defined in Clause 6): Local Dining (including Bakeries, Fast Food Restaurants, Coffee Shops), Fashion and Entertainment	5%*
<b>2</b>	<b>Eligible Overseas Transaction</b> (as defined in Clause 7)	5%*
<b>3</b>	<b>Eligible Online Shopping Transaction</b> (as defined in Clause 8)	5%*

\* The above Rebate includes basic 0.4% Cash Dollars Rebate on Hang Seng Credit Card (equivalent to every HKD250 retail spending can earn \$1 Cash Dollar)

- The Monthly Eligible Retail 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.
- If the principal card and its supplementary card share the same credit limit, the Accumulated Monthly Eligible Retail Transaction Amount will be calculated on a combined basis and the rebate will be credited into the principal card account. Supplementary card account will not be eligible to receive the Cash Dollars Reward of this Offer.
- Eligible Designated Mobile Payment Spending Transaction includes any transactions made in Local Dining/Fashion and Entertainment in local currencies settled by Mobile Payment Services with Eligible Credit Card which has been successfully added to Mobile Payment Service (for details, please visit [hangseng.com/mobilepayment](http://hangseng.com/mobilepayment)) that are recognized by Hang Seng Bank Limited (“Hang Seng”) during the Promotion Period.
  - Local Dining: Includes Eligible Retail Transactions made at all local dining outlets, bakeries, fast food restaurants and coffee shops, except for transactions made with merchants with merchant codes not defined as local dining categories as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, overseas dining transactions, online transactions, banquet services, transactions made in private parties/functions, private room events and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorised transactions.
  - Fashion: Includes Eligible Retail Transactions made at all local clothing and shoes outlets, except for transactions made with merchants with merchant codes not defined as clothing/shoes outlets as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorised transactions.
  - Entertainment: Includes Eligible Retail Transactions made at all local entertainment outlets, except for transactions made with merchants with merchant codes not defined as entertainment categories as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business or any unauthorised transactions.
- Eligible Overseas Spending includes overseas retail spending in foreign currencies during the Promotion Period. **Only overseas spending with a single net spending in foreign currencies equivalent to HKD300 or above will be eligible.**
- Eligible Online Shopping Transaction Includes any online transactions in local or foreign currency(ies) 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 or its equivalent in foreign currency(ies) will be eligible.**
- 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 transactions (including via e-wallet/other method to top up Smart Octopus), 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, 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.

10. For an Eligible Designated Mobile Payment Spending Transaction conducted online, it will be classified as an **Eligible Designated Mobile Payment Spending Transaction**, and will be eligible for the Designated Mobile Payment Spending Transaction reward only.
11. For an Eligible Online Shopping Transaction conducted online in foreign currencies, it will be classified as an **Eligible Online Shopping Transaction**, and will be eligible for the Other Online Shopping Transaction only.
12. The total maximum Cash Dollars rebate under Eligible Designated Mobile Payment Spending Transaction is extra \$100 Cash Dollars rebate per month per credit card account.
13. The total maximum Cash Dollars rebate under Eligible Overseas Spending is extra \$200 Cash Dollars rebate per month per credit card account.
14. The total maximum Cash Dollars rebate under Eligible Online Shopping Transaction is extra \$200 Cash Dollars rebate per month per each credit card account.
15. Only Eligible Designated Mobile Payment Spending / Overseas Spending and Online Shopping (as defined in Clause 6, 7 and 8 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.
16. 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. When the relevant Eligible Designated Mobile Payment Transaction Cash Dollars rebate are credited, the Eligible Credit Card should remain valid in Mobile Payment Service (if customer receives a new card number reissued card of the added Eligible Credit Card during the Promotion Period, customer is required to add the reissued card to Mobile Payment Service again). 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.
17. 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.
18. 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 Retail Transaction Amount.
19. 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.
20. 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.
21. 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.
22. Hang Seng will determine the eligibility of all Cash Dollars to be rewarded based on the credit card adding into Mobile Payment Service records and the Mobile Payment Service transaction(s) records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
23. 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.
24. 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.
25. Use of Mobile Payment Service with Hang Seng Credit Cards is subject to the terms and conditions of Mobile Payment Service Addendum to Cardmember Agreement. For details, please visit [hangseng.com/mobilepayment](https://hangseng.com/mobilepayment).
26. 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.
27. 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.
28. 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.
29. In case of any dispute, the decision of Hang Seng shall be final.
30. 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 rebate/Merchant Dollars will not be taken into account.
31. Unless otherwise specified, this Promotion cannot be used in conjunction with other Cash Dollars promotions.
32. 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.
33. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
34. These Terms and Conditions are subject to prevailing regulatory requirements.
35. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.