

# Hang Seng MPOWER Card

## Welcome Offers Terms and Conditions

### General Terms and Conditions:

1. Offers are valid from now till 31 March 2023 (both dates inclusive) ("Promotion Period").
2. The offers are only applicable to applicants of the following customers who apply for Principal Card of Hang Seng MPOWER Card ("Designated Credit Card") during the Promotion Period and whose applications are successfully approved and whose Designated Credit Card is issued on or before 30 April 2023. ("Eligible Customer").
  - a) Customers who **are not currently holding and have never held** the Principal Card of any personal credit card/affinity card/co-branded card (excluding spending card and private label card) issued by Hang Seng Bank Limited ("Hang Seng") **during the 12 months immediately preceding the date of application**. ("New Credit Card Customers"); or
  - b) Customers who are **currently holding and/or have ever held** the Principal Card of any personal credit card/affinity card/co-branded card (excluding spending card and private label card) issued by Hang Seng **during the 12 months immediately preceding the date of application** ("Existing Credit Card Customers").
  - c) Full-time University/Tertiary Students who are aged 18 or above and are attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: accredited universities in Hong Kong, Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Institute of Vocational Education, Hong Kong Academic of Performing Arts, Caritas Institute of Higher Education, Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology/HKCT Institute of Higher Education, Hong Kong Adventist College, Centennial College, Tung Wah College, UOW College Hong Kong, Hong Kong Nang Yan College of Higher Education, Caritas Institute of Community Education, Hong Kong Art School, Hong Kong Design Institute, YMCA College of Careers, Gratia Christian College and Yew Chung College of Early Childhood Education. Hang Seng may ask for additional documentation at the year of graduation in handling card renewal. ("Full-time University/Tertiary Students").
3. Existing Credit Card Customers who are **currently holding and/or have ever held the Principal Card** of the same credit card type **during the 12 months immediately preceding the date of application** will not be entitled to the welcome offers.
4. If the credit card Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
5. Each Principal Card customer will be entitled to this promotion once only during the Promotion Period.
- 6. If a customer who has received the welcome offers and subsequently cancels the relevant credit card account within 13 months from the date of account opening, a handling fee of an equivalent amount with the value of the welcome offers received will be charged.**
7. The relevant credit card account must be still valid and in good standing when the offers are granted.
8. When customer achieve the designated spending requirement, the welcome offers arrangement as follow:
  - a) Up to 10 MCL Cinemas 2D e-Gift Vouchers: The redemption letter will be mailed to the correspondence addresses of Eligible Customers within 3 months upon fulfillment of the spending requirement. Customers are required to join the MCL MAX membership which is free of charge or login to their existing MCL membership on MCL Cinemas website (www.mclcinema.com) or via mobile application. Customers can redeem the e-Gift Vouchers by using the Promotion Code provided on the redemption letter before the code expiration. Please refer to the redemption letter for activation method and the Terms and Conditions for the e-Gift Vouchers. MCL memberships are subject to the terms and conditions set by MCL Cinemas, for more details on the memberships, please visit MCL Cinemas website (www.mclcinema.com).
  - b) Up to \$700 Cash Dollars: Cash Dollars reward will be credited to the relevant credit card account of the Principal Card customers within 3 months upon fulfillment of the spending requirement(s).
9. Customers are required to keep original sales slips of all posted transaction(s). 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.
10. Reward and use of Cash Dollars and/or Merchant Dollars are subject to the Hang Seng Credit Card Membership Rewards Programme and/or other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
11. The welcome offers are not transferrable, and cannot be exchanged for cash or other products.

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12. Hang Seng reserves the right to vary or terminate the offers and to amend the Terms and Conditions of the offers from time to time without prior notice. In case of any disputes, the decision of Hang Seng shall be final.
13. 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.
14. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. These Terms and Conditions are subject to prevailing regulatory requirements.
16. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.

### **Welcome Gift Terms and Conditions:**

17. If the Eligible Customers (excluding Full-time University/Tertiary Students) have successfully applied the Designated Credit Card during the Promotion Period, and have made transaction in an accumulated amount of HKD5,000 with the card within 60 days from the date of new card issuance, the Eligible Customers will be entitled to one of the welcome offers as per the table below:

Eligible Customer	Welcome Gift
New credit card customers	10 MCL Cinemas 2D e-Gift Vouchers; or \$700 Cash Dollars (apart from the basic Cash Dollars rebate)
Existing Credit Card Customers	5 MCL Cinemas 2D e-Gift Vouchers; or \$300 Cash Dollars (apart from the basic Cash Dollars rebate)

If the Eligible Customers are Full-time University/Tertiary Students have successfully applied the Designated Credit Card during the Promotion Period and has made transaction in an accumulated amount of HKD2,000 or above with the card within 60 days from the date of new card issuance, the Eligible Customers will be entitled to 5 MCL Cinemas 2D e-Gift Vouchers or \$300 Cash Dollars (apart from the basic Cash Dollars rebate).

18. **The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the Designated Credit Cards concerned. Eligible retail spending amount does not include the deducted amount from the use of discount offers and/or Cash Dollars/Merchant Dollars, any unposted purchase by Interest-free Instalment Plan at any merchant, cash advance, handling fee for cash advance, annual fee/service fee, finance charges, late charges, tax bill payment, Credit Card online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), Cash Instalment Plan, Spending Instalment Plan, Tax Instalment Plan, Balance Transfer Plan, 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), balance transfers, purchases of casino chips, and transactions which are unposted/unauthorized/cancelled/refunded/found to be fraudulent. Hang Seng will determine the eligibility of all welcome offers based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.**
19. If there is no selection of the welcome offers in the credit card application form, customers will be considered as having given up the right for the relevant welcome offers. Once the welcome offers are chosen or redeemed, no change or replacement will be accepted.