

特選客戶「恒生信用卡7-9月額外Cash Dollars獎賞」之條款及細則：

1. 是次推廣優惠只適用於曾以郵寄或電郵形式收取有關推廣宣傳品之特選客戶的指定信用卡主戶口，但不適用於以同一主卡戶之附屬卡簽賬。
2. 優惠期為2019年7月1日至2019年9月30日（「優惠期」）。優惠期共分3個簽賬月份：第1個簽賬月份為2019年7月1日至31日、第2個簽賬月份為2019年8月1日至31日及第3個簽賬月份為2019年9月1日至30日。
3. 特選客戶只需於2019年9月25日或之前經此恒生個人e-banking登記專頁或致電登記熱線2998 6088以指定信用卡成功登記1次，於優惠期內之合資格簽賬均會計入額外Cash Dollars優惠。
4. 每月合資格之簽賬達HKD25,000，可獲享額外\$350 Cash Dollars；達HKD35,000，可獲享額外\$550 Cash Dollars。即如優惠期內3個簽賬月份之每月合資格簽賬均達HKD35,000，共可享額外\$1,650 Cash Dollars。
5. 合資格簽賬金額以簽賬日期計算，並需於2019年10月15日或之前成功過賬。其中並不包括於網上簽賬（網上簽賬是指於網上以港幣或外幣付款之簽賬，並將根據VISA國際組織、MasterCard Asia/Pacific (Hong Kong) Limited、中國銀聯或個別商戶之收單銀行的商戶編號或交易類別釐定）、網上繳費、交稅、電話/傳真訂購（包括繳費及購物）、商戶分期、現金分期、簽賬及消費分期、結餘轉賬分期、「八達通自動增值」款項、購買及/或充值儲值卡或電子錢包、透過電子錢包付款之簽賬交易、於金融機構/非金融機構購買產品/服務的交易（包括但不限於外匯、匯票、旅行支票、存款及過數/轉賬）、現金透支交易及手續費、兌換籌碼、自動轉賬、常行付款授權指示、信用卡年費、卡類手續費、財務費用及逾期罰款。持卡人於進行簽賬交易前，恒生銀行有限公司（「恒生」）恕不負責澄清該項交易可否獲享額外Cash Dollars優惠。恒生保留合資格簽賬的最終決定權。
6. 合資格簽賬以簽賬淨值計算，使用折扣優惠、現金券、禮券及Cash Dollars/Merchant Dollars/enJoy Dollars之交易金額，均不會計入簽賬淨值內，簽賬淨值為指定信用卡之最後簽賬金額。
7. 合資格簽賬之交易紀錄以恒生銀行有限公司（「恒生」）之紀錄為準。任何被發現為虛假交易或最後被取消或退回之簽賬均不計入合資格簽賬內。
8. 若任何一個指定簽賬月份內有被取消或退回之簽賬，恒生保留權利將該月份之合資格簽賬金額扣減所有於該月份被取消或退回之簽賬總額（不論被取消或退回之簽賬交易是否於優惠期內進行），以計算該月份之合資格簽賬金額。
9. 如指定信用卡於優惠期內提升/轉換至新信用卡戶口，特選客戶須致電2998 6899通知恒生，以便安排將新卡之合資格簽賬與舊卡一併計算額外Cash Dollars優惠。
10. 額外Cash Dollars將於優惠期完結後3個月內一次過自動存入合資格客戶的信用卡戶口內，而該戶口於當時必須仍然有效及信用狀況良好，方可獲得Cash Dollars優惠。
11. 在任何情況下，所有登記恕不能更改或取消，而所有Cash Dollars均不得轉讓或兌換現金。
12. 特選客戶必須保留每項已過賬之簽賬存根正本。恒生保留要求客戶出示存根正本以作核實之權利，而已遞交給恒生的存根將不獲發還。
13. 使用Cash Dollars須受恒生信用卡會員獎賞計劃條款及細則約束，詳情請致電24小時恒生信用卡推廣熱線2998 6899。
14. 恒生保留隨時暫停、更改或終止以上優惠及更改以上條款及細則之權利。
15. 如有任何爭議，恒生保留最終決定權。
16. 除客戶及恒生（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
17. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
18. 本條款及細則受現行監管規定約束。
19. 中文譯本僅供參考，文義如有歧異概以英文本為準。

註：

- 恒生消費卡戶口並不獲計算利息。恒生消費卡戶口之結餘並非受保障存款，不受香港的存款保障計劃保障。
- 恒生直接銷售人員及授權代表之薪金制度（包括底薪及花紅），乃基於多方面的表現，並非只著重銷售金額。



Terms and Conditions – “Hang Seng Credit Card Selected Customers Jul – Sep Extra Cash Dollars Reward”:

1. This promotion is only applicable to the designated Principal Card of the selected customers who have received the related promotional material by mail or by email, and is not applicable to Supplementary Cards of to the same account.
2. The promotion period has three months from 1 July 2019 to 30 September 2019 (“Promotion Period”). The first, second and third spending months are from 1 to 31 July 2019, 1 to 31 August 2019 and from 1 to 30 September 2019 respectively.
3. Selected customers must register once with the designated credit card on or before 25 September 2019 via the registration page in Hang Seng Personal e-Banking or call our registration hotline 2998 6088. Upon registration, the eligible spending within the Promotion Period will be included in the calculation of the extra Cash Dollars reward.
4. If your monthly eligible spending reaches HKD25,000, you can earn extra \$350 Cash Dollars; if reaches HKD35,000, you can earn extra \$550 Cash Dollars. That is, if your monthly eligible spending reaches HKD35,000 in each spending month, you can earn up to a maximum of extra \$1,650 Cash Dollars during the Promotion Period.
5. Only eligible retail transactions of registered credit card will be entitled to the reward. The eligible spending is based on the date of transaction and which are successfully posted on or before 15 October 2019. Eligible spending **excludes** online transactions (online transactions are transactions made online in local or foreign currencies and classified according to the merchant codes/transaction types as defined by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited, China UnionPay or a merchant’s acquiring bank), online bill payments, tax payments, telephone/fax order (including bill payment and purchases), merchant instalment payments, instalment payments of Cash Instalment Plan/Spending Instalment Plan/Balance Transfer Plan, “Octopus Automatic Add-Value Service” top-up amounts, purchase and/or reload of stored value cards or e-wallets, transactions via e-wallets, purchase of products/services including but not limited to, foreign currency, money orders, travellers’ cheques, deposits and money transfers in financial/non-financial institutions, local or overseas cash advances transaction in local or foreign currencies and handling fee, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees/handling fees/finance charges and late charges of credit cards. Hang Seng Bank Limited (“Hang Seng”) has no obligation to clarify which transactions are eligible for the Cash Dollars Reward before the Cardholders conduct the transactions. The decision on the eligible spending definition of Hang Seng shall be final.
6. Eligible spending is based on the net spending amount. Transactions with the use of discount offers, cash coupons, vouchers and Cash Dollars/Merchant Dollars/enJoy Dollars will not be included in the net spending amount. Net spending amount means the final amount charged to the designated credit card.
7. Eligible spending shall be subject to the records of Hang Seng Bank Limited (“Hang Seng”). Any fraudulent, cancelled or rejected transaction will not be included in eligible spending.
8. If there is any cancelled or rejected transaction in any particular spending month, Hang Seng reserves the right to deduct the total amount of all cancelled or rejected transactions of that month from the total amount of eligible spending of the same month (no matter whether the cancelled or rejected transactions were made within the Promotion Period or not) when calculating the spending amount.
9. If the designated credit card is upgraded/converted to a new credit card account, selected customers are required to notify Hang Seng by calling 2998 6899 to arrange combining the eligible spending of both old and new card for calculation of the extra Cash Dollars offers.
10. Extra Cash Dollars will be automatically credited into the credit card account of the eligible customer once and for all within three months after the end of the Promotion Period. Only customer whose credit card account is valid and in good standing will be entitled to the Cash Dollars offer.
11. No alteration or cancellation can be made to the registration, and all rewarded Cash Dollars cannot be transferred or exchanged for cash.
12. Selected customers must keep 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.
13. Use of Cash Dollars is subject to the terms and conditions for the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline at 2998 6899.
14. Hang Seng reserves the right to suspend, vary or terminate the above offers and amend the above terms and conditions at any time.
15. In the case of any disputes, Hang Seng reserves the right of final decision.
16. No person other than the selected customer(s) and Hang Seng (which includes its successor(s) and assign(s)) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
17. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These Terms and Conditions are subject to prevailing regulatory requirements.
19. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Note:

- Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- The remuneration packages of our direct sales staff and authorized agents (including basic salary and incentive) are based on the performance of various aspects, and not only sales oriented.