

Terms and Conditions for Cash Dollars Reward

1. The promotion period is from 25 March 2020 to 24 May 2020 ("Promotion Period")
2. Only applicable to Hang Seng Credit Card principal cardmember ("Cardmember"). To be eligible for the designated Cash Dollars reward, "Cardmember" must apply for the Cash Instalment Plan within the Promotion Period, and the approved cash instalment amount must reach the below designated amount and with repayment period of 12 months or above for his/her respective application. Cash Dollars reward scheme as follows:

Approved Cash Instalment Amount (HKD)	Repayment Period	
	12 / 24 Months	36 / 48 / 60 Months
\$30,000 - \$79,999	\$100	\$150
\$80,000 - \$149,999	\$200	\$300
\$150,000 - \$249,999	\$250	\$350
\$250,000 or Above	\$350	\$500

3. To be eligible for the relevant extra Cash Dollars, eligible Cardmember must submit required document within 2 weeks after application date (if applicable).
4. During the promotion period, each eligible Cardmember can be entitled to the Cash Dollars Reward for his/her cash instalment application according to the approved amount and repayment period for his/her respective application. Number of times of Cash Dollars Reward is unlimited.
5. Extra Cash Dollars will be automatically credited into the credit card account of eligible Cardmember once and for all within 10 weeks after the end of the Promotion Period. Only Cardmember whose credit card account is valid and in good standing will be entitled to the Cash Dollars offer. If eligible Cardmember makes early repayment of the cash instalment amount or cancels the Cash Instalment Plan after the Cash Dollars fulfillment, Hang Seng reserves the right to debit the total Cash Dollars or an equivalent amount of Hong Kong Dollars rewarded from any Cash Instalment application within the Promotion Period from the eligible Cardmember's credit card account.
6. All rewarded Cash Dollars cannot be transferred or exchanged for cash.
7. 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 2998 6899.
8. Hang Seng reserves the right to suspend, vary or terminate the above offers and amend the above terms and conditions at any time. In the case of any disputes, Hang Seng reserves the right of final decision.
9. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
10. These Terms and Conditions are subject to prevailing regulatory requirements.
11. No person other than the Cardmember and Hang Seng will have any right under the Contracts (Right of Third Parties) Ordinance to enforce or enjoy the benefit of any provisions of these Terms and Conditions.
12. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Online Application Extra Cash Dollars Offer:

13. To be eligible for the Online Application Extra Cash Dollars Offer, Cardmember must apply for the Cash Instalment Plan via the website of Hang Seng (hangseng.com) or Hang Seng Personal Banking Mobile Application with successful designated approved Cash Instalment amount with repayment period of 12 months or above during the Promotion Period. For approved cash instalment amount from HKD80,000 to HKD149,999, Cardmember is entitled to additional \$150 Cash Dollars; for approved cash instalment amount of HKD150,000 or above, Cardmember is entitled to additional \$300 Cash Dollars. Hang Seng has its own discretion to decide the extension of the offer to application received from any other channels.

Remarks: Hang Seng reserves the right to reward eligible customers with spending/handling fee rebate instead of Cash Dollars, and vice versa, at our discretion.