

## Terms and Conditions for Handling Fee Rebate

1. The promotion period is from 25 September 2020 to 24 November 2020 ("Promotion Period").
2. Only applicable to Hang Seng Credit Card principal cardmember ("Cardmember"). To be eligible for the designated handling fee rebate, "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. Handling fee rebate scheme as follows:

Approved Cash Instalment Amount (HKD)	Repayment Period 12/24 Months	Repayment Period 36/48/60 Months
	Handling Fee Rebate (HKD)	
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 handling fee rebate, 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 handling fee rebate for his/her cash instalment application according to the approved amount and repayment period for his/her respective application. Number of times of handling fee rebate is unlimited.
5. Handling fee rebate will be automatically credited into the credit card account of eligible Cardmember once and for all within 14 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 handling fee rebate. If eligible Cardmember makes early repayment of the cash instalment amount or cancels the Cash Instalment Plan after the handling fee rebate, Hang Seng reserves the right to debit the total handling fee rebate 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 handling fee rebate cannot be transferred or exchanged for cash.
7. 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.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.
10. 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.
11. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

### Online Application Extra Handling Fee Rebate Offer:

12. To be eligible for the Online Application Extra handling fee rebate 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 HKD150 handling fee rebate; for approved cash instalment amount of HKD150,000 or above, Cardmember is entitled to additional HKD300 handling fee rebate. 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 handling fee rebate instead of Cash Dollars, and vice versa, at our discretion.