

## Terms and Conditions of Hang Seng MPOWER Card and University/ College Affinity Card Referral Program (the "Promotion")

1. The promotion period is valid from 4 July to 31 August 2022 (both dates inclusive) ("Promotion Period") and eligible card types include Hang Seng MPOWER Card, City University of Hong Kong Credit Card, Hong Kong Baptist University Credit Card, The Chinese University of Hong Kong Credit Card, School of Continuing and Professional Studies of CUHK Credit Card and The Hang Seng University of Hong Kong Credit Card (each an "Eligible Credit Card").
2. To be entitled to the Promotion, the Referrer must be an existing customer who is currently holding a valid Principal Card of an Eligible Credit Card.
3. The Referee must be a New Customer or Existing Customer defined as below:
  - (i) New Customers refer to new customers who are without currently holding the Principal Card of any Hang Seng Credit Card/Affinity Card/Spending Card issued by Hang Seng Bank Limited ("Hang Seng") and have never held the Principal Card of any of these cards during the 12 months immediately preceding the date of the Referee's application ("New Credit Card Customers");
  - (ii) Existing Customers refer to existing customers who are currently holding the Principal Card of any Hang Seng Credit Card/Affinity Card/Spending Card (except any Eligible Credit Card) issued by Hang Seng and/or have ever held the Principal Card of any of these cards (except any Eligible Credit Card) during the 12 months immediately preceding the date of the Referee's application ("Existing Credit Card Customers").
    - For an Referee who apply for Hang Seng MPOWER Card during the Promotion Period, if such Referee is Existing Customer who is currently holding and/or has ever held the Principal Card of the Hang Seng MPOWER Card during the 12 months immediately preceding the date of application, this will not be counted as Successful Referral. Both the Referee and the Referrer will not be eligible for the corresponding Referee's and Referrer's reward.
    - For an Referee who apply for City University of Hong Kong Credit Card, Hong Kong Baptist University Credit Card, The Chinese University of Hong Kong Credit Card, School of Continuing and Professional Studies of CUHK Credit Card and The Hang Seng University of Hong Kong Credit Card, if such Referee is Existing Customer who is currently holding and/or has ever held the Principal Card of the City University of Hong Kong Credit Card, Hong Kong Baptist University Credit Card, The Chinese University of Hong Kong Credit Card, School of Continuing and Professional Studies of CUHK Credit Card and/or The Hang Seng University of Hong Kong Credit Card during the 12 months immediately preceding the date of application, this will not be counted as Successful Referral. Both the Referee and the Referrer will not be eligible for the corresponding Referee's and Referrer's reward.
4. The fulfillment requirements of the Referrer and his/her Referee(s) are stated in Clause 5. During the Promotion Period, both Referrer and Referee are entitled below reward for each Successful Referral.
  - Referrer will be eligible for \$300 Cash Dollars Reward ("Referrer Reward") for each Successful Referral. No upper limit on the Referrer's Reward.
  - Referee is entitled an extra \$100 Cash Dollars ("Referee Reward") by activating the Eligible Credit Card with any eligible transaction (no requirement on spending amount) within 60 days from the date of new card issuance. Moreover, Referee is entitled to the following welcome offers of Eligible Credit Card ("Welcome Gift") upon making transaction in an accumulated amount of HKD5,000 with the card within 60 days from the date of new card issuance. Eligible transaction does NOT include 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 (including via e-wallet/other method to top up Smart Octopus) transactions, 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. In case of discrepancy, Hang Seng's records shall be final and conclusive ("Eligible Transaction").

Eligible Credit Card		Welcome Gift	Referee Reward
MPOWER Card	New Credit Card Customers	\$700 Cash Dollars (apart from the basic Cash Dollars rebate)	\$100 Cash Dollars (apart from the basic Cash Dollars rebate)
	Existing Credit Card Customers	\$300 Cash Dollars (apart from the basic Cash Dollars rebate)	
University/College Affinity Card	New Credit Card customers	\$600 Cash Dollars (apart from the basic Cash Dollars rebate)	
	Existing Credit Card Customers	\$300 Cash Dollars (apart from the basic Cash Dollars rebate)	

If the Referee is Full-time University/Tertiary Students have successfully applied the Eligible 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 Referee will be entitled to an Welcome Gift of \$300 Cash Dollars (apart from the basic Cash Dollars rebate) and an extra \$100 Cash Dollars Referee Reward.

5. To be entitled to the Referrer Reward and the Referee Reward:
  - a. the Referrer is required to register with his/her Principal Card of an Eligible Credit Card at designated registration page ([hangseng.com/reward\\_au](https://hangseng.com/reward_au)) to get a unique Promotion Code ("Promotion Code") and referral link during the Promotion Period.
  - b. The Referee must be directly referred by the Referrer and successfully apply for the principal card of an Eligible Credit Card through the unique referral link shared by the Referrer during the Promotion Period. Application through unique referral link will be pre-populated with the Referrer's Promotion Code in the form field "Promotion Code";
  - c. the Referee's application of an Eligible Credit Card must be successfully approved on or before 30 September 2022; and
  - d. the Referee must activate the card and make any Eligible Transaction (no requirement on spending amount) within 60 days from the date of new card issuance.
6. Promotion Code on the Eligible Credit Card application form must be accurate and the record cannot be changed once submitted. The application will not be counted as a successful referral if the Promotion Code is invalid, in case of disputes, Hang Seng's records shall be final and conclusive.
7. Each Referee can only be referred ONCE during the entire Promotion Period. With reference to Hang Seng's records, if the same Referee submits the same application more than once with a different Referrer's unique Promotion Code, only the Referrer whose Referrer's unique Promotion Code with the bank in the first successful referral will be used to determine the eligibility to this Program.
8. Referrer Reward of the Promotion is not applicable if
  - a. the Referrer is a Supplementary Card customer or if the Referee applies for Supplementary Card of an Eligible Credit Card;
  - b. the Referrer is not currently holding a valid Principal Card of an Eligible Credit Card; or
  - c. the Referrer registers to get a Promotion Code with Credit Cards other than the Principal Card of an Eligible Credit Card and make referral.
9. The Cash Dollars of Referrer Reward and Referee Reward will be credited to the Referrer's Eligible Credit Card account and the Referee's Eligible Credit Card account respectively by 31 December 2022. Referee's Welcome Gift's Cash Dollars reward will be credited to the relevant Credit Card account of the Principal Card customers within 2 months upon fulfillment of the spending requirement(s).
10. When crediting the Cash Dollars, the Eligible Credit Card accounts of the Referrer and the Referee must be still valid and in good standing when the rewards are granted.
11. Reward and use of Cash 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.
12. Rewards are not transferrable, and cannot be exchanged for cash or other products.
13. Hang Seng reserves the right to vary or terminate the offer and to amend the Terms and Conditions of the offer from time to time without prior notice. In case of any disputes, the decision of Hang Seng shall be final.
14. 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.
15. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. These Terms and Conditions are subject to prevailing regulatory requirements.
17. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.