

## 2024 Hang Seng Travel+ Visa Signature Card +FUN Dollars Reward Program

1. 2024 Hang Seng Travel+ Visa Signature +FUN Dollars Reward Program ("Reward") promotion period is from 24 March to 31 December 2024, both dates inclusive ("Promotion Period"). It is only applicable to Hang Seng Travel+ Visa Signature Card ("Eligible Credit Card").
2. Cardholders of Eligible Credit Card ("Cardholders") will be entitled to receive +FUN Dollars under the Reward for the transactions in designated Spending Categories made with their Eligible Credit Card as set out in clause 3.
3. For Eligible Transactions (as defined in Clause 6) of the following designated Spending Categories with Eligible Credit Card, Cardholders can enjoy up to 7% +FUN Dollars for such Eligible Retail Spending made upon registration via <https://www.hangseng.com/en-hk/personal/cards/mobile-payment-and-services/chatbot-card-registration/?offer=travelplus> and accumulating Eligible Transactions HKD6,000 or above on monthly basis. Details as below:

	Designated Spending Categories	Maximum Rebate % Entitlement*	Monthly Reward Cap
1	Eligible Foreign Currency Spending in specific countries (as defined in Clause 6a)	7%	\$500 +FUN Dollars
2	Other Eligible Foreign Currency Spending in other countries or regions, and Eligible Local Transportation Spending (as defined in Clause 6b)	5%	
3	Eligible Local Dining Spending (as defined in Clause 6c)	5%	

\* Rebate includes basic 0.4% +FUN Dollars on Hang Seng Credit Card (HKD250 retail spending can earn \$1 +FUN Dollars)

4. Cardholders are required to successfully register once with their Eligible Credit Card online during the Promotion Period. If a Cardholder registers repeatedly, only the first successful registration is valid. Related spending rewards will be effective upon the day of successful registration. Eligible Retail Spending completed within a calendar month must be posted to the relevant Eligible Credit Card account within 15 days to be eligible for the Reward, which will be counted for the Reward and monthly reward cap of that calendar month.
5. If the Cardholders' principal card and supplementary card share the same credit limit, the Eligible Retail Spending amount within a calendar month will be calculated on a combined basis and the Reward will be credited to the principal card account. Supplementary card account will not be eligible to receive the Reward.
6. Eligible Foreign Currency Spending, Eligible Local Transportation Spending and Eligible Local Dining Spending:
  - a) Eligible Foreign Currency Spending in specific countries refers to Eligible Retail Spending conducted in foreign currencies in Japan, Korea, Thailand, Singapore and Australia. Eligibility of Foreign Currency Spending will be decided according to how such country/region is coded by VISA International. Any transactions made in Hong Kong or in Hong Kong Dollar are excluded in this category.
  - b) Other Eligible Foreign Currency Spending refers to Eligible Retail Spending conducted in currencies other than those specified in Clause 6a (excluding Hong Kong Dollar). Eligibility of Foreign Currency Spending will be decided according to how such country/region is coded by VISA International. Any transactions made in Hong Kong or in Hong Kong Dollar are excluded in this category. Eligible Local Transportation Spending refers to transaction of KMB, Citybus, LWB, MTR, tram, Star Ferry (only at ticket counter).
  - c) Eligible Local Dining Spending refers to Eligible Retail Spending made at all local dining outlets (excludes Fast Food), except for transactions made with merchants with merchant codes which are not local dining category as defined by Hang Seng, Visa International or determined by the respective merchant's acquiring bank from time to time., online retail transactions, banquet services, transactions made in private parties/functions, private room events and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
7. Eligible Retail Spending includes retail transactions and online transactions made with Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), tax payments, all insurance company's transactions, all Alipay and Wechat Pay transactions, phone/fax orders (including bill payments and purchases), transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong ("DCC Transaction"), cash coupon purchase, instalment payments, balance transfers, Octopus Automatic Add Value Service transactions (including via e-wallet/other methods 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), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees/handling fees/finance charges/late charges of credit cards.

8. The total maximum Reward under Eligible Foreign Currency Spending, Eligible Local Transportation Spending and Eligible Local Dining Spending is an extra \$500 +FUN Dollars rebate per calendar month per Eligible Credit Card account.
9. The extra +FUN Dollars rebate under the Reward will be calculated for the Eligible Retail Spending till the last day of every calendar month. The extra +FUN Dollars rebate will be automatically credited into the Eligible Credit Card account following the schedule below after each calculation. The credit card account should remain valid and in good standing when the relevant +FUN Dollars rebate is credited. Cardholders can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.

<b>Transaction month of eligible transaction</b>	<b>Schedule of crediting into the Eligible Credit Card account</b>
24 to 31 March 2024	By 31 July 2024
1 to 30 April 2024	By 31 July 2024
1 to 31 May 2024	By 31 July 2024
1 to 30 June 2024	By 31 July 2024
1 to 31 July 2024	By 31 August 2024
1 to 31 August 2024	By 30 September 2024
1 to 30 September 2024	By 31 October 2024
1 to 31 October 2024	By 30 November 2024
1 to 30 November 2024	By 31 December 2024
1 to 31 December 2024	By 31 January 2025

10. The Reward will be rounded down to the nearest dollar and will be calculated based on the total accumulated net spending amount, which means the final amount charged to the registered Eligible Credit Card, and the use of any discount offers and +FUN Dollars/Merchant Dollars will not be taken into account.
11. Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered as ineligible transactions and are not applicable to the Reward.
12. No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances.
13. Hang Seng Bank Limited ("Hang Seng") will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
14. Cardholders must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request Cardholders to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
15. All products, services and information related to the transactions are directly sold and supplied to Cardholders by related merchants who are solely responsible for all related obligations and liabilities.
16. Eligible Retail Spending and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Reward before the transactions are made.
17. Reward and use of +FUN Dollars are subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please refer to <https://www.hangseng.com/en-hk/personal/cards/fun-dollars-merchant-list/>.
18. Unless otherwise specified, the Reward cannot be used in conjunction with other +FUN Dollars promotions.
19. In case of any dispute, the decision of Hang Seng shall be final.
20. Hang Seng reserves the right to vary or terminate the Reward at any time and to amend the terms and conditions of the Reward from time to time without prior notice.
21. No person other than the Cardholders 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.
22. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. These Terms and Conditions are subject to prevailing regulatory requirements.
24. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.