

Hang Seng Prestige Banking World Mastercard®

Terms and Conditions of Worldwide Airport Lounge Privilege ("Privilege")

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- Upon using the airport lounge service from 1 January to 31 December 2024 ("Promotion Period"), customers are required to pay the entrance fee (USD32 per person per visit) with Hang Seng Prestige World Mastercard ("Eligible Credit Card"). If the accumulated amount of Eligible Retail Transactions (as defined in Clause 5) of the Customer is HKD20,000 or above in the Spending Period, the Customer can receive \$260 +FUN Dollars rebate for each lounge visit in the Airport Lounge Visit Period as below:

Airport Lounge Visit Period	Spending Period
1 January to 31 March 2024	1 January to 31 March 2024
1 April to 30 June 2024	1 April to 30 June 2024
1 July to 30 September 2024	1 July to 30 September 2024
1 October to 31 December 2024	1 October to 31 December 2024

- Each credit card account is entitled to a maximum of 3 times +FUN Dollars rebate each Phase, and a total maximum of 12 times +FUN Dollars rebate during the Promotion Period. If the principal card and its supplementary card share the same credit limit, the accumulated transaction amount will be calculated on a combined basis and the rebate will be credited into the principal card account.
- The Privilege can be used by both the customer and accompanying guests. For example, if a customer visits the airport lounge together with an accompanying guest, the customer would be regarded as having enjoyed the Privilege for 2 times.
- Primary and Supplementary cardholders need to individually register and show their individual DragonPass membership ID each at the airport lounge to gain access and avoid guest charges.
- Customers must use an Eligible Credit Card to make all the relevant payments in order to enjoy the Privilege.
- The Eligible Retail Transactions must be completed within Spending Period of each Phase and posted to the relevant credit card accounts respectively within 14 days after the end of Spending Period of each Phase.
- Eligible Retail Transactions include retail transactions made with the Eligible Credit Card during the Promotion Period, but it does not include the deducted amount from the use of discount offers and / or +FUN Dollars / Merchant Dollars, 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 transactions (including via e-wallet/other method to top up Smart Octopus), purchase and / or reload of stored value cards or transactions via 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. Hang Seng will determine the eligibility of the transactions based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
- Eligible Retail Transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng Bank Limited ("Hang Seng"). Hang Seng has no obligation to clarify which transactions are eligible for the Privilege before the transactions are made.
- Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions and are not applicable to this Privilege.
- Eligible Retail Transactions are based on the net spending amount, which means the final amount charged to the Eligible Credit Card, and the use of any discount offers and +FUN Dollars / Merchant Dollars will not be taken into account.
- The +FUN Dollars rebate will be automatically credited to customers' credit card account within three months after the end of each Phase. The credit card account should remain valid and in good standing when the extra +FUN Dollars are credited. Customers can log on to Hang Seng Personal e-Banking (if applicable) or call 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899

to check the reward details.

12. 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 +FUN Dollars to be rebated based on the transaction records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
14. Customers must keep the 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.
15. Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
16. Hang Seng and DragonPass™ ("Service Provider") reserve the right to suspend, revise or terminate the service at any time and to amend the terms and conditions thereof from time to time. In case of any disputes, the decision of Hang Seng and the Service Provider shall be final.
17. The Privilege is governed by these terms and conditions and other terms and conditions stipulated by the Service Provider. For the terms and condition of the Service Provider, please refer to mastercardtravelpass.dragonpass.com.
18. All participating airport lounges are owned and operated by third party organizations. Customers are governed by the terms and conditions stipulated by each participating lounge.
19. Customers understand and accept that Hang Seng is not the direct supplier of the airport lounge service. Hang Seng shall bear no liability relating to any aspect of the services, including without limitation, the quality, the supply, the descriptions of good and / or services provided by the limousine services providers, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Privilege or in making available the service.
20. The list of participating airport lounges is subject to change without prior notice, please visit mastercardtravelpass.dragonpass.com for the latest list.
21. 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.
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.