

Important Notes and Applicant Declaration for the Application of Hang Seng enJoy Card

Important Notes

Applicable to All Applicants:

- The Applicant of enJoy Credit Card/Spending Card Principal Card must be Hong Kong residents and be at least 18 years of age. Minimum annual income for Credit Card Applicant is HK\$150,000 or above (Except Full-time University/Tertiary Student). Supplementary Credit Card Applicant(s) must be Hong Kong residents and be at least 16 years of age. If the Supplementary Card Applicant is under 18 years old, the Principal Card Applicant must be the parent or guardian of the Supplementary Card Applicant.
- If the Applicant and the Supplementary Card Applicant (if applicable) (collectively referred to as "the Applicant(s)") is an existing customer of Hang Seng Bank Limited ("Hang Seng") and unable to provide the information as requested on application form, Hang Seng will process the application according to his/her record at Hang Seng. If the applicant would like to update his/her personal particulars, please bring along the relevant documentary proof and visit any Hang Seng branches.
- Perpetual annual fee waiver for enJoy Credit Card/Spending Card will be offered to Principal Card and Supplementary Card (if applicable) Applicant(s).
- The remuneration packages of Hang Seng direct sales staff and authorised agents (including basic salary and incentive) are based on the performance of various aspects, and not only sales-oriented.
- Hang Seng reserves the final decision to the approval of Hang Seng Credit Card, card type and credit limit.
- In case of dispute, the decision of Hang Seng shall be final.

Applicable to Credit Card Applicants:

- **Finance charge for retail purchase and interest rate on cash advance:**
 - **Finance charge for retail purchase: 2.67% per month (annualized percentage rate 35.72%)**
 - **Interest rate on cash advance: 2.67% per month (annualized percentage rate 35.98%)**

The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. In case of any failure to repay the minimum payment amount by payment due date stated on the relevant credit card statement, Hang Seng reserves the right to vary or increase the above interest rate to the rate specified and notify from time to time. For details of other service charges, please ask any Hang Seng Bank branch staff.

Applicable to Spending Card Applicants:

- enJoy Spending Card account is a non-interest bearing account.

Applicant's Declaration

Applicable to All Applicants:

- The Applicant undertakes to advise Hang Seng if the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial Shareholders of Hang Seng or its subsidiaries ^(note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause.

Hang Seng requires the above information to comply with the Listing Rules.

^(note) "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.

- The Applicant(s) confirm(s) that, as of the date of the application form, the Applicant(s) or the government department of HKSAR in which the Applicant(s) is/are working have/has no official dealings with Hang Seng and the Applicant(s) undertake(s) to inform Hang Seng promptly in writing if the Applicant(s) or the government department in which the Applicant(s) is/are working will later become involved in any official dealings with Hang Seng.
- The Applicant(s) also confirm(s) that (i) the Applicant(s) did not own any credit card that was cancelled due to default payment; (ii) the Applicant(s) currently do(es) not have any overdue payment in respect of any of the Applicant(s)' indebtedness; and (iii) there is no bankruptcy order made against the Applicant(s) and the Applicant(s) is/are not in the process of petitioning for bankruptcy nor has/have any intention to do so.

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- The Applicant(s) confirm(s) that all of the information provided in the application form is true, correct and complete in all respects and each of them authorizes the other party to submit his/her information/ documents on his/her behalf to Hang Seng and agree(s) that Hang Seng may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng to customers from time to time. The Applicant(s) authorise(s) Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. The Applicant(s) further undertake(s) to notify Hang Seng promptly in writing whenever there are any changes to any of such information.

- The Applicant(s) authorise(s) and consent(s) to Hang Seng to:**

(a) transfer to the operator of the Reward Points Programme the data and information relating to the enJoy Card application and transactions effected by the Applicant(s) using the enJoy Card from time to time for the purposes of (i) calculating and verifying the Reward Points that are accumulated and redeemed by the Applicant(s), and (ii) displaying or providing the relevant details to the Applicant(s) under the Reward Points Programme for the Applicant(s)' reference and redemption, and (iii) providing welcome offer and gift. This applies whether or not the Applicant(s) has/have become a member of the Reward Points Programme; and

(b) (if applicable) disclose to and exchange with any of the members of the Jardine Matheson Group or the DFI Retail Group from time to time, any personal data and information relating to the Applicant(s), for the purposes of (i) verifying staff identity; and (ii) providing staff benefit(s) of the Jardine Matheson Group or the DFI Retail Group.

For the purpose herein, the Jardine Matheson Group and the DFI Retail Group consists, respectively, of the subsidiary and affiliated companies of Jardine Matheson Holdings Limited and Dairy Farm International Holdings Limited that are incorporated in Hong Kong or Macao, including but not limited to Jardine Matheson & Co. Limited and The Dairy Farm Company Limited.

- The Applicant(s) acknowledge(s) and agree(s) that irrespective of whether the Applicant(s)' application(s) is/are subsequently withdrawn or rejected, all personal data and information with respect to the Applicant(s) and an individual which are provided by the Applicant(s) and/or such individual at the request of Hang Seng or collected in the course of dealings between the Applicant(s) or such individual and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with the Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to the Applicant(s) and other individuals from time to time. The Applicant(s) also acknowledge(s) and agree(s) that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.

Note: We will perform credit checks on you which may involve us providing your credit data to our selected credit reference agencies ("CRAs") under the Multiple Credit Reference Agencies Model (the "Model"). We have engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as our selected CRAs, and may engage other CRA(s), for the provision of consumer credit reference service, to facilitate our assessment of the credit facility applications and credit decision-making. You may request for a copy of the credit report from our selected CRAs free of charge if we have rejected your credit application within the past 30 business days. You may also request for a credit report from each selected CRAs without charge in any 12-month period. Contact details may be found on public websites of our selected CRAs or through our customer service hotline.

- The Applicant(s) further acknowledge(s) and agree(s) that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Applicant(s) and/or the relevant individual, and provide banker's or credit references in respect of the Applicant(s) and/or such individual.
- The Applicant(s) agree(s) that Hang Seng may send a repayment reminder (when necessary) in the form of text message, according to the mobile telephone number provided by the Applicant(s)/recorded within Hang Seng.
- The Applicant(s) agree(s) that they could be entitled to the Welcome Gift(s) (if applicable) only if they had fulfilled relevant requirements. For details, please refer to relevant promotional leaflets.
- The Applicant(s) confirm(s) the Applicant Declaration.
- The Applicant(s) understand(s), acknowledge(s) and agree(s) the details as specified in the Important Note and to be bound by the Terms and Conditions of the Welcome Gifts (if applicable) herein, and the Terms and Conditions in force from time to time governing the use of Hang Seng enJoy Card that accompany each card. A copy of the relevant Terms and Conditions is available upon request at any Hang Seng Bank branch. The principal liabilities and obligations for using the Hang Seng enJoy Card(s) under application herein are available at hangseng.com/card_tnc_e for the attention of the Applicant(s).

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Applicable to Credit Card Applicants:

- The Applicant(s) also acknowledge(s) and agree(s) that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.
- In the case where a guarantee/third party security, whether limited or unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Applicant(s) owed to Hang Seng, the Applicant(s) agree(s) that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details or information (including any Data) relating to any loan/banking/credit facilities extended by Hang Seng to the Applicant(s) for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.
- The Applicant(s) confirm(s) that this card application was not referred by a third party.

Applicable to Spending Card Applicants:

- The Applicant(s) acknowledge(s) that the Applicant(s) has/have received and understand that the funds maintained in the enJoy Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.
- The Applicant(s) also acknowledge(s) and agree(s) that the Data may be disclosed to, or held, used and processed by any debt collection agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out necessary status checks; and (ii) to assist them to collect debts.
- The daily and monthly auto top-up limits of enJoy Spending Card are HK\$1,000 and HK\$30,000 respectively.

The English version shall prevail whenever there is a discrepancy between the English and Chinese versions.

To facilitate our application processing, please send in or return to any Hang Seng Bank branch the application form with copies of the following documents. All documents including the enclosed application form supplied are not returnable.

- Hong Kong Identity Card/Permanent Identity Card/Passport copies/Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document of Principal Card and Supplementary Card Applicant(s)
- Bank Statements/Passbook showing your name, account no. and the latest 1 month's salary income (Salary proof is waived for Hang Seng Auto-Payroll customers who have payroll transactions in previous 1 month)
- Current Payroll Advice/Latest Tax Return
- Other proof of asset(s), e.g. Time Deposit Advice, Other Bank Deposit Statement
- If self-employed, please attach copy of Business Registration Certificate
- The latest Hang Seng MPF record copy (only applicable to Hang Seng MPF customers)
- If you use office address as correspondence address, please attach residential address proof, e.g. electricity bill, bank statement, etc.
- If Principal and Supplementary Card Applicant(s) (if applicable) is/are non-Hong Kong Permanent Identity Cardholder(s), please provide copies of HKID and passport; or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document
- If the residential address of Supplementary Card Applicant (if applicable) is different from Principal Card Applicant, please attach residential address proof
- If you are a Full-time University/Tertiary Student, attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: Accredited universities in Hong Kong, Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Institute of Vocational Education, Hong Kong Academy for Performing Arts, Caritas Institute of Higher Education, Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology/HKCT Institute of Higher Education, Centennial College, Tung Wah College, UOW College Hong Kong, Hong Kong Nang Yan College of Higher Education, Caritas Institute of Community Education, Hong Kong Art School, Gratia Christian College and Yew Chung College of Early Childhood Education, please enclose Hong Kong Identity Card/Hong Kong Permanent Identity Card/Passport and Full-time University/Tertiary Student ID Card. If you are non-Hong Kong Permanent Identity Cardholder, please provide copies of HKID and Passport; or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong and Macao and Home Country Identification Document Copy. Hang Seng may ask for additional documentation at the year of graduation in handling card renewal.

Remark: Relevant true copies and/or extra documents have to be provided to Hang Seng for review upon its request.

Credit Card Key Facts Statement

Finance Charge

Annualised Percentage Rate (“APR”) ⁽¹⁾ for Retail Purchase	35.72% when you open your account and it will be reviewed from time to time. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer’s account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc.) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.
APR ⁽¹⁾ for Cash Advance (Not applicable to Private Label Card)	35.98% when you open your account and it will be reviewed from time to time. Credit Card Cash Advance Service involves handling fee and finance charge. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer’s account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc.) made prior to the next statement date. Finance charges will be calculated from the date of transaction on a daily basis until the date of full payment and may be accrued after the statement date. If you wish to fully settle the finance charge, you may call our Customer Service Hotline to ascertain the amount of accrued finance charge payable following the current statement date.
Interest Free Period	Up to 56 days
Minimum Payment Amount (Not applicable to World Mastercard, USD Visa Gold Card and Private Label Card)	The Minimum Payment Amount is HK\$300/CNY300 (subject to card type) or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).

Fees & Charges

Annual Fee	Visa Infinite Card/World Mastercard	Principal Card	- HK\$6,000
		Supplementary Card	- HK\$1,000
	Visa Signature Card	Principal Card	- HK\$2,000
		Supplementary Card	- HK\$1,000
	Platinum Card	Principal Card	- HK\$1,500
		Supplementary Card	- HK\$750
	Gold Card	Principal Card	- HK\$600
		Supplementary Card	- HK\$300
Classic Card	Principal Card	- HK\$300	
	Supplementary Card	- HK\$150	
Renminbi Credit Card	Principal Card	- CNY1,500	
- Platinum Card	Supplementary Card	- CNY750	
- Gold Card	Principal Card	- CNY600	
	Supplementary Card	- CNY300	
- Classic Card	Principal Card	- CNY300	
	Supplementary Card	- CNY150	
USD Visa Gold Card	Principal Card	- US\$78	
	Supplementary Card	- US\$39	

Credit Card Key Facts Statement

<p>Cash Advance Handling Fee (Not applicable to Private Label Card)</p>	<p>Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Visa Signature Card/MMPOWER World Mastercard/Platinum Card/ Gold Card/ Classic Card/USD Visa Gold Card</p>	<p>• 0.5% of the cash advance amount (minimum HK\$100/US\$13) per cash advance transaction</p>
<p>Foreign Currency Conversion Fee (Not applicable to Renminbi Credit Card and Private Label Card)</p>	<p>1.95%/1.2% (only applicable to UnionPay Credit Card) of every transaction effected in currencies other than Hong Kong Dollars or US Dollars (only applicable to USD Visa Gold Card)</p>	
<p>Other Fees – Transactions in HKD incurred outside of Hong Kong (Not applicable to USD Visa Gold Card, UnionPay Credit Card, UnionPay RMB Diamond Commercial Card and all Commercial Cards) (Effective from 16 October 2024)</p>	<p>A reimbursement charge of 1% for transactions in HKD incurred outside of Hong Kong or with any merchants not having business registration in Hong Kong, including but not limited to online merchants transactions. The same will be charged by the Bank on such transactions on behalf of Visa/Mastercard International.</p> <p>In some situation, customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to find out from the merchants about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a cost higher than settling in foreign currency.</p>	
<p>Late Charge (Effective from 16 October 2024)</p>	<p>Visa Infinite Card/Prestige World Mastercard/Visa Signature Card⁽¹⁾/ MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card ⁽¹⁾ Effective from 2 December 2024</p>	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$330 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p>
	<p>World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit Card</p>	<p>If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$330/US\$42 or an amount equal to the New Balance (whichever is lower) will be levied each time.</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY330 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p>
<p>Overlimit Fee (Effective from 16 October 2024)</p>	<p>Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Visa Signature Card⁽¹⁾/MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card/USD Visa Gold Card/Club Marina Cove Membership Credit Card ⁽¹⁾ Effective from 2 December 2024</p>	<p>An overlimit fee of HK\$200/US\$26 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$200/ US\$26 or above.</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>An overlimit fee of CNY200 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY200 or above.</p>

Credit Card Key Facts Statement

Paper Statement Service Annual Fee⁽²⁾ (Effective from 1 July 2022)	Prestige World Mastercard/ Visa Signature Card/MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card/USD Visa Gold Card/Spending Card	HK\$40/US\$5 per account (for every 12 months period from July to June of the following year)
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	CNY40 per account (for every 12 months period from July to June of the following year)
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> A returned cheque/autopay reject handling fee of HK\$120/CNY120/US\$16 (subject to card type) will be charged once on the same statement if there is any returned cheque/autopay reject amount more than HK\$120/CNY120/US\$16 (subject to card type). Returned cheque/autopay reject handling fee will be waived if late charge is levied on the same statement. 	

Note:

- The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.
- A fee of HK\$40/US\$5/CNY40 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).

Illustrative example

Assumptions -

- Outstanding Balance = HK\$20,000
- Interest Rate = 32% p.a. (Monthly interest rate = 2.67%, rounded up to 2 decimals)
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HK\$20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	11.8 years	HK\$59,393.88
HK\$871.54	3 years	HK\$31,375.44 (Savings = HK\$28,018.44)

The above repayment period (rounded up to 1 decimal), amounts (rounded up to 2 decimals) and examples are for illustration only. They do not reflect the real situation of your credit card account. To calculate the information applicable to your specific case, please use our online Credit Card Balance Repayment Calculator accessible from our website <https://www.hangseng.com/en-hk/personal/cards/payoff-calculator>