

Terms & Conditions of \$600 +FUN Dollars Welcome Privilege:

1. The welcome privilege is valid for the customers that have successfully applied for Hang Seng Commercial World Mastercard ("Commercial World Mastercard") for their Authorized Card User(s) ("Cardholder") from 01 January 2025 to 31 December 2025 (both dates inclusive) ("Promotion Period"). Each Cardholder who fulfils the spending requirement of HK\$8,000 or above within 60 days commencing from card issuance date ("Spending Period") will be entitled to \$600 +FUN Dollars ("Welcome Gift"). Each Commercial World Mastercard can enjoy the Welcome Gift offer once under this promotion.
2. Eligible transactions include local and overseas retail spending, billed instalments made during the Spending Period, but exclude the redemption of +FUN Dollars/Merchant Dollars, use of cash or gift vouchers or other discounts or offers, online bill payments via Hang Seng Business e-Banking (including but not limited to water bills, electricity bills, insurance premiums, payment to other banks and credit cards, etc.), tax payments, phone / fax orders (including bill payments and purchases), cash coupon purchase, split transactions, "Octopus Automatic Add-Value Service" auto top-up amounts (including but not limited to reloading of Smart Octopus via e-wallets or other channels), purchase and / or reload of stored value cards or e-wallets, 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 and Trading Platform spending in Plus500, IG.com etc.), 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, any transactions which are eventually cancelled / returned / refunded / found to be fraudulent. Only net spending amount is eligible for calculating the designated spending amount. In case of any dispute, the records of Hang Seng Bank Limited ("the Bank") shall be final and conclusive.
3. The Bank has the sole and absolute discretion in determining the eligibility of the customer and the Cardholder for the Welcome Gift based on the transaction records held with the Bank.
4. The Welcome Gift will be credited to the relevant Cardholder's Commercial World Mastercard account within 2 months after the Spending Period upon the Cardholder who fulfills the relevant spending requirement. The relevant Commercial World Mastercard account should be valid and in good standing when the Welcome Gift is credited.
5. Where any Welcome Gift has been credited to the relevant Commercial World Mastercard account and the customer and/or the relevant Cardholder subsequently cancel(s) the Commercial World Mastercard account within 13 months from the date of the Commercial World Mastercard issued, the customer is required to return **the equivalent amount** of the Welcome Gift to the Bank. The Bank reserves the right to deduct an amount equivalent to the Welcome Gift awarded to the Cardholder directly from the relevant Commercial World Mastercard account with prior notice.
6. The original sales slips of all posted transaction(s) must be kept. The Bank reserves the right to request to provide the relevant original sales slips for verification. All sales slips submitted to the Bank will not be returned.
7. Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Commercial Card Membership Rewards Program. For details, please call our 24-hour Hang Seng Credit Card Customer Service Hotline 2998 8222.
8. The Welcome Gifts is not transferrable, and cannot be exchanged for cash or other products.

9. No person other than the customer, the Cardholder and the Bank (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.
10. The Bank reserves the right to suspend, alter or terminate the above welcome privilege; and vary these terms and conditions at any time without prior notice. In case of any disputes, the Bank reserves the right of final decision.
11. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. These terms and conditions are subject to prevailing regulatory requirements.
13. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.