

**Terms and Conditions for Hang Seng Visa Platinum Commercial Card Up to HK\$38,888 Travel Rewards Lucky Draw Promotion**

**Promotion Period and Eligibility:**

1. This Hang Seng Visa Platinum Commercial Card Up to HK\$38,888 Travel Rewards Lucky Draw Promotion (“**Promotion**”) is offered by Hang Seng Bank Limited (“**Hang Seng**” or the “**Bank**”) from 22 May 2026 to 31 December 2026, both dates inclusive (“**Promotion Period**”). There are 2 phases (each a “**Phase**”) to this Promotion as specified below:

Phase 1	22 May 2026 to 31 August 2026
Phase 2	1 September 2026 to 31 December 2026

2. This Promotion is only applicable to Hang Seng commercial customers who satisfy all the requirements below (each an “**Eligible Customer**”):

- I. During the Promotion Period, apply for a Hang Seng Visa Platinum Commercial Card (each an “**Eligible Visa Commercial Card**”) with Hang Seng;
- II. The Eligible Visa Commercial Card is successfully approved and issued by Hang Seng on or before:

Phase 1	31 August 2026
Phase 2	31 December 2026

- III. There are valid contact person’s phone number and email address under the application for the Eligible Visa Commercial Card.

3. For the avoidance of doubt, Eligible Customer does not include:

- I. Commercial customers who currently hold any Hang Seng Visa Platinum Commercial Card with Hang Seng; or
- II. Commercial customers whose commercial card account was/were terminated by Hang Seng in any period.

4. Each commercial customer shall be responsible for providing all required supporting documents when applying for the Eligible Visa Commercial Card. Hang Seng accepts no liability for any delay in card application and commercial customer’s ineligibility to take part in the Promotion due to commercial customer’s failure to duly submit the required documents.

5. Each Eligible Customer will automatically be entitled to ONE (1) entry to the Lucky Draw(s) (as defined in Clause 7 below) as listed below for every accumulation of card spending of HK\$10,000 on Eligible Retail Spending (as defined in Clause 6 below) using the Eligible Visa Commercial Card during the Promotion Period. Each Eligible Customer can have a maximum of 10 entries to the Lucky Draws. Eligible Retail Spending made under all Eligible Visa Commercial Cards under the name of the Eligible Customer shall be aggregated for the purpose of calculating the entries to the Lucky Draws.

<b>Eligible card approved and issued by phase</b>	<b>Lucky Draw Entitlement</b>
Phase 1 : 22 May 2026 – 31 August 2026	Phase 1 and/or Phase 2 Lucky Draws*
Phase 2: 1 September 2026 – 31 December 2026	Phase 2 Lucky Draw

\*Each Winner (as defined in Clause 8 below) who has won a Lucky Draw Prize in Phase 1 will not be entitled to join the Lucky Draw in Phase 2.

6. “**Eligible Retail Spending**” means any local, overseas, online spending and billed instalments made by the Eligible Visa Commercial Card during the Promotion Period and shall exclude the redemption of +FUN Dollars or 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 or fax orders (including bill payments and purchases), cash coupon purchase, split transactions, auto top-up amounts under "Octopus Automatic Add-Value Service" (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 and services at financial or

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. For the avoidance of doubt, only the net spending amount will be counted for an Eligible Retail Spending. For any transaction made in foreign currencies, the spending amount shall be the Hong Kong Dollar amount converted from such foreign currencies as stated in the credit card statement. In case of any dispute, the records of Hang Seng shall be final and conclusive.

**Lucky Draw Details:**

7. Each lucky draw will be held on or before the Lucky Draw Date stated below (each a **"Lucky Draw"**).

Lucky Draw	Lucky Draw Date
Phase 1 Lucky Draw	On or before 31 September 2026
Phase 2 Lucky Draw	On or before 31 January 2027

8. Each Eligible Customer who takes part in the Lucky Draw may have a chance to win a Lucky Draw Prize below, and the number of winners for each Lucky Draw Prize (each a **"Winner"**) in each Phase is set out below. Each Winner will at a maximum win ONE (1) Lucky Draw Prize only :

Lucky Draw Prize		Number of Winners for Each Phase
Grand Prize	HK\$38,888 Trip.com Travel Voucher	2
Second Prize	10 Plaza Premium First Lounge Passes (Worth HK\$5,000)	20
Third Prize	HK\$1,000 free spending credit	50

**Redemption and use of Lucky Draw Prize:**

9. The Bank will notify each Winner within 30 days after the Lucky Draw Date via the Eligible Customer's contact email address and phone number in the Bank's record ("Prize Notification").
10. The Winners must follow the instructions on the Prize Notification to redeem the Lucky Draw Prize.
11. For the Grand Prize and Second Prize:
- (a) each Winner shall follow the instructions set out on such voucher or pass to redeem or purchase any third party supplier's service or product on or before the expiry date set out thereon. Any expired voucher or pass will not be accepted or replaced. Each voucher or pass can only be used once and will be forfeited once used. The Eligible Customer must pay for any spending amount exceeding the face value of the voucher or pass. Where the spending amount is less than the face value of the voucher or pass, the remaining value of the voucher or pass will be forfeited and no change will be given. The validity of each voucher or pass is subject to the records and decision of the relevant supplier;
- (b) For details of the use of the voucher or pass, please refer to the relevant terms and conditions printed thereon;
- (c) Hang Seng is not the supplier of the voucher or pass, and shall not be responsible for or assume any legal liability related to the voucher or pass. The suppliers of the voucher or pass shall be solely responsible for any and all matters with regard to the quality and availability of the products and/or services relating to the voucher or pass. Any disputes or complaints relating to the voucher or pass shall be resolved directly between the Eligible Customer and the relevant suppliers;
- (d) The voucher or pass cannot be redeemed for cash or exchanged for any other gifts, and no replacement will be arranged in case of loss or damage of the voucher or pass.
12. For the Third Prize, the spending credit will be automatically credited to the Winner's Eligible Visa Commercial Card account with the highest Eligible Retail Spending within 30 days after the Lucky Draw Date. The relevant account must be valid and in good standing when the Lucky Draw Prize is credited.

13. All Lucky Draw Prizes are non-exchangeable, non-refundable and non-transferable. It will not be reissued if deleted, lost, damaged or unused after expiry.
14. In case of fraud or abuse, the Bank reserves the rights to disqualify the customer immediately, and to retrieve the Lucky Draw Prize from the customer after disqualification.
15. Hang Seng reserves the right to replace the Lucky Draw Prizes with other gifts without prior notice to any party. The value or nature of the substitute gift may differ from the Lucky Draw Prizes.
16. The Bank will determine the eligibility of each commercial customer to be an Eligible Customer, and each Eligible Customer's eligibility to this Promotion and its entitlement to the Lucky Draw Prize at its sole discretion based on the transaction records held with the Bank. In case of any dispute, Hang Seng's decision shall be final and conclusive.
17. Each Eligible Customer must keep all original sales slips of Eligible Retail Spending. Hang Seng reserves the right to request the Eligible Customer to provide the original sales slips of Eligible Spending for verification of the Eligible Spending. All sales slips of Eligible Spending submitted to Hang Seng will not be returned.
18. Each Eligible Customer may be entitled to enjoy this Promotion on top of the Hang Seng Commercial Card Membership Rewards Program.
19. In case of any dispute relating to this Promotion, the decision of the Bank on all matters shall be final, conclusive and binding on all the parties concerned.
20. Hang Seng reserves the right to suspend, vary or terminate the Promotion and the relevant offers at any time, and to amend these Terms and Conditions from time to time without prior notice.
21. No person other than the Eligible Customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce or enjoy the benefit of any of the provisions 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. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.