

Terms and Conditions of Hang Seng Visa Platinum Commercial Card Bonus Cash Rebate Program

1. This Hang Seng Visa Platinum Commercial Card Bonus Cash Rebate Program (“**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**”).
2. The Promotion is applicable to Hang Seng commercial customers (each an “**Eligible Customer**”) which are cardholders of Hang Seng Visa Platinum Commercial Card (each an “**Eligible Visa Commercial Card**”) and registered its interest in participating in the Promotion through calling the Bank’s 24-hour Business Partner Direct hotline at 21988022, or during the phone call from Hang Seng, or via Hang Seng Business e-Banking during the Promotion Period (“**Registration**”). Each Eligible Customer only needs to make the Registration once during the Promotion Period.
3. Registration is limited and available on a first-come, first-served basis while quotas last.
4. Each Eligible Customer which, starting from the month of Registration, accumulates Eligible Retail Spending of HKD50,000 or above in any calendar month during the Promotion Period using any Eligible Visa Commercial Card, will be entitled to an extra HKD250 cash rebate (“**Cash Rebate**”) for that calendar month. Eligible Retail Spending made under all Eligible Visa Commercial Cards under the name of the same Eligible Customer shall be aggregated for the purpose of calculating the rewards under this Promotion.

May 2026 Spending Calculation: Notwithstanding that the Promotion Period starts on 22 May 2026, Eligible Retail Spending made and posted using any Eligible Visa Commercial Card during 1 May 2026 to 31 May 2026 (both dates inclusive) will be counted towards the accumulated spending amount for May 2026 for the purpose of meeting the spending requirement under this Clause and calculating the Cash Rebate (if applicable).

5. Each Eligible Customer can receive a maximum of HKD250 Cash Rebate in a calendar month and up to a total of HKD2,000 Cash Rebate throughout the entire Promotion Period.
6. Eligible Retail Spending means any local, overseas, online spending and billed instalments made by Eligible Visa Commercial Card during the Promotion Period (“**Eligible Retail Spending**”) 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, 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.
7. The Bank reserves the right to vary the meaning of Eligible Retail Spending from time to time without notice. The Bank shall have sole and absolute discretion in determining whether a spending is an Eligible Retail Spending.
8. The Cash Rebate will be calculated on a monthly basis starting from the 1st day of each calendar month. The Cash Rebate will be automatically credited into the Eligible Visa Commercial Card account which has the highest Eligible Retail Spending in that calendar month, within the next 2 calendar months. Such Eligible Visa Commercial Card accounts shall remain valid and in good standing when the Cash Rebate is credited.
9. Each Eligible Customer may be entitled to enjoy this Promotion on top of the Hang Seng Commercial Card Membership Rewards Program.

10. Hang Seng shall determine the eligibility of each Hang Seng commercial customer to be an Eligible Customer and the eligibility of each Eligible Customer for the Cash Rebate based on the Bank's record. In case of any dispute, Hang Seng's decision shall be final and conclusive.
11. 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 Retail Spending for verification of the Eligible Retail Spending. All sales slips of Eligible Retail Spending submitted to Hang Seng will not be returned.
12. The Cash Rebate cannot be converted or redeemed for cash and is not transferable.
13. Hang Seng reserves the right to suspend, vary or terminate the Promotion and other relevant offers at any time and to amend these Terms and Conditions from time to time without prior notice.
14. In case of any dispute relating to the Promotion, the decision of Hang Seng shall be final, conclusive and binding on all the parties concerned.
15. No person other than each Eligible Customer and Hang Seng (including 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.
16. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. These Terms and Conditions are subject to prevailing regulatory requirements.
18. The English version of these Terms and Conditions shall prevail in the event of any discrepancy between the English and Chinese versions.