

Hang Seng Multi-Currency Debit Mastercard®

Designated Overseas Merchants Spending Promotion

earns **15%** cash rebate



Designated merchants include:



and more ...

Terms and Conditions

- The promotion period of Designated Overseas Merchants Spending Promotion (the "Promotion") is from 1 Jan to 30 Jun 2026, both dates inclusive ("Promotion Period"). This Promotion Period is divided into two phases:
Phase 1: Transactions that are spent from 1 Jan to 31 Mar 2026, and posted by 15 Apr 2026;
Phase 2: Transactions that are spent from 1 Apr to 30 Jun 2026, and posted by 15 Jul 2026.
- The Promotion is applicable to any primary and supplementary Hang Seng Multi-Currency Debit Mastercard ("Eligible Debit Card") customers (the "Customer(s)").
- Customer can enjoy 15% cash rebate (the "Offer") after successfully settle the eligible transactions ("Eligible Transactions") using the Eligible Debit Card at the designated overseas merchants ("Designated Merchants") listed in Clause 4 during the Promotion Period. The definition of Eligible Transactions is also subject to Clause 5 below. Each customer can earn an accumulated cash rebate capped at HKD4,400 equivalent foreign currency per phase (determined by the record of the foreign currency when the transaction is made).
- Customer can earn the Offer from each of the Designated Merchants once in each phase during the Promotion Period. The Offer is only applicable to the Designated Merchants overseas retail outlets listed below:

Country	Designated Merchants	Eligible Single Transaction per Phase	Cash Rebate Cap per Phase
Japan	Matsumoto Kiyoshi	JPY10,000 or above	JPY1,500
	Don Quijote		
	Hankyu Department Store and Hanshin Department Store	JPY30,000 or above	JPY4,500
	Daimaru Matsuzakaya Department Stores	JPY40,000 or above	JPY6,000
	Lotte Duty Free Tokyo Ginza		
	Isetan Mitsukoshi		
	Mitsui Outlet Park Jazz Dream Nagashima	JPY80,000 or above	JPY12,000
Mitsui Outlet Park Kisarazu New			
United Kingdom	Harrods	GBP350 or above	GBP52.5
Canada	Lululemon New	CAD200 or above	CAD30
Australia	Cole New	AUD150 or above	AUD22.5
	Woolworths New		
Thailand	Emporium Bangkok	THB10,000 or above	THB1,500
	Paragon Department Stores		

5. Eligible Transactions are defined according to the merchant codes / transaction type issued by Mastercard or a merchant's acquiring bank from time to time. Hang Seng Bank Limited ("Hang Seng") has no obligation to clarify which transactions are eligible for the Offer before Customers conduct the transactions.

These are not Eligible Transactions:

- fees and charges;
 - cash withdrawal;
 - bill payment (including tax payments to the tax authorities);
 - quasi cash transactions, including: betting and gambling transactions, transactions at non-financial institutions (such as purchase of foreign currency, money orders and travelers cheques), transactions at financial institutions (such as purchase of merchandise and services from banks or investment trading platforms), wire transfers, rental payment or property purchase, purchase or reload of stored value cards or e-Wallets, purchase of cryptocurrencies and instalment payments.
6. Hang Seng will determine whether the Customers are eligible for the Offer based on the records of the Eligible Transactions held by Hang Seng. Hang Seng has the sole discretion to determine the conversion rate for the day. The corresponding cash rebate will be credited to your Eligible Debit Card within 30 calendar days after completion of the requirements under Clause 2 to 5.
7. The Eligible Debit Card and the linked bank account to the Eligible Debit Card must be still valid and in good standing when the Customer is awarded the Offer.
8. Customer must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, Hang Seng reserve the right at any time during or after the Promotion ended to request a submission of the relevant sales slips or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by Hang Seng and will not be returned.
9. If the relevant Customer qualify for the Offer is a supplementary card customer, the Offer will be credited to the account linked to the associated primary card customer.
10. Customer will be ineligible for the Offer if the Customer has lost the Eligible Debit Card even if he/she subsequently has the lost card replaced by a new one.
11. Hang Seng may debit the relevant Customer's Eligible Debit Card or the linked bank account to the Eligible Debit Card for the equivalent value of any Offer which the Customer has enjoyed without prior notice if any transaction(s) for which the Offer awarded is subsequently reversed or found out to be ineligible.
12. Any fraud and/or abuse committed by any person, as determined by respective Designated Merchants and Hang Seng at their sole discretion, in relation to the Promotion will result in the forfeiture of the person's eligibility to participate in the Promotion or cancellation of debit card.
13. Designated Merchants and Hang Seng have the sole right to modify, cancel or terminate the Offer at any time and to amend these terms and conditions from time to time without prior notice. Customer's use of services provided by Designated Merchants after the update, if any, to these terms and conditions shall indicate his/her agreement to be bound by the updated terms and conditions.
14. Hang Seng shall hold no liability whatsoever for any disputes arising from and/or associated with a customer's purchase at Designated Merchants who are solely responsible for all related obligations and liabilities.
15. Eligible Customers shall be deemed to agree to the transfer, by Mastercard Asia/Pacific (Hong Kong) Limited to Hang Seng, of the data and information relating to the transactions made by the Eligible Dedit Card in the Promotion Period for the purposes of calculating and verifying the Offer earned by the Eligible Customer in this Promotion.
16. 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.
17. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These terms and conditions are subject to prevailing regulatory requirements.
19. In the event of disputes, the decision of the respective Designated Merchant and Hang Seng shall be final and binding.
20. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.