

Terms and Conditions for Hang Seng Prestige Multi-Currency Debit Mastercard® – Overseas Shopping Promotion (the “Promotion”)

- The promotion period is from 1 Jan to 30 Jun 2025, both dates inclusive (“Promotion Period”). This Promotion has two phases, phase 1 is from 1 Jan to 31 Mar 2025, and phase 2 is from 1 Apr to 30 Jun 2025.
- The Promotion is applicable to any primary and supplementary Hang Seng Prestige Multi-Currency Debit Mastercard® (“Eligible Debit Card”) customers (the “Customer(s)”).
- To be eligible for the Promotion, Customers are required to settle the payment by using their Eligible Debit Card.
- Customer can enjoy 15% cash rebate (the “Offer”) upon successful eligible transaction (“Eligible Transactions”) as set out in the table in participating department stores and shops (“Designated Merchants”) listed in the clause 5 during the Promotion Period.
- Each Customer can enjoy below cash rebate once in each phase during the Promotion Period:

Country	Designated Merchants	Eligible Transaction amount in a single transaction in each phase	Cash Rebate Cap in each phase	Maximum Rebate Cap during the Promotion
Japan	Hankyu Department Store and Hanshin Department Store	Spend JPY30,000 or above	JPY4,500	JPY9,000
	Daimaru Matsuzakaya Department Stores	Spend JPY30,000 or above	JPY4,500	JPY9,000
	Matsumoto Kiyoshi	Spend JPY10,000 or above	JPY1,500	JPY3,000
	Don Quijote	Spend JPY10,000 or above	JPY1,500	JPY3,000
	Isetan Mitsukoshi	Spend JPY80,000 or above	JPY12,000	JPY24,000
	Mitsui Outlet Park Jazz Dream Nagashima	Spend JPY80,000 or above	JPY12,000	JPY24,000
United Kingdom	Harvey Nichols	Spend GBP250 or above	GBP37.5	GBP75
	Fortnum & Mason	Spend GBP100 or above	GBP15	GBP30
	Harrods	Spend GBP350 or above	GBP52.5	GBP105
	Bicester Village	Spend GBP700 or above	GBP105	GBP210
Italy	Castle Guelfo The Style Outlets	Spend Euro500 or above	Euro75	Euro150
Spain	La Roca Village	Spend Euro350 or above	Euro52.5	Euro105
France	La Vallee Village	Spend Euro500 or above	Euro75	Euro150

- Eligible Transactions are payment transactions which also include contactless payment transactions which are posted during the Offer's fulfillment period. 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:

- refund or cancelled transactions;
 - partial payments, including instalment payments.
- Hang Seng will determine whether you are eligible for the Offer(s) based on the records we hold on the Eligible Transactions. The corresponding cash rebate (rounded to the nearest 2 decimal places) will be credited to your Eligible Debit Card within 30 calendar days after completion of the requirements under Clause 2 to 6.
 - If the relevant Customer qualify for the Offer(s) is a supplementary card customer, the corresponding cash rebate will be credited to the account linked to the associated primary Eligible Debit Card customer.
 - Hang Seng may debit the relevant Customer's Eligible Debit Card or account for the equivalent value of any Offer(s) Customer have enjoyed without prior notice if any transaction(s) for which the Rebate was awarded is subsequently reversed or found out to be ineligible.

10. Customer must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we 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.
11. The Promotion is only applicable to customers whose Eligible Debit Card remains valid during the Promotion Period.
12. Any fraud and/or abuse committed by any person, as determined by respective Designated Merchant 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.
13. Each Designated Merchant and Hang Seng reserve the right to modify, cancel or terminate the respective 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 Merchant 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. 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.
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. In the event of disputes with a customer on the Promotion, the decision of the respective Designated Merchant and Hang Seng shall be final and binding.
19. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.