

## Terms and Conditions for Hang Seng Credit Card +FUN Dollars at Online Designated Merchants

1. Use of +FUN Dollars at online Designated Merchants is not applicable to Hang Seng enJoy Visa Platinum Card, Hang Seng enJoy Spending Card, Hang Seng UnionPay Credit Card, USD Visa Gold Card, Renminbi Credit Card, e-shopping Mastercard, Spending Card and Private Label Card.
2. The earning ratio of basic +FUN Dollars rewards will be calculated by the prevailing +FUN Dollars earning ratio of the relevant cards. The +FUN Dollars reward will be rounded down to the nearest dollar.
3. When customers spend with the card at online Designated Merchants, the cumulative +FUN Dollars can be used as cash in the same transaction. Customers cannot select a specific deduction amount of +FUN Dollars.
4. Use of +FUN Dollars is subject to the Terms and Conditions for Hang Seng Credit Card Membership Rewards Programme and / or other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
5. Hang Seng Credit Card +FUN Dollars online Designated Merchant list is subject to change from time to time without prior notice.
6. Hang Seng Bank Limited ("Hang Seng") reserves the right to vary or terminate use of +FUN Dollars at online Designated Merchants and to amend these terms and conditions from time to time. In case of dispute, the decision of Hang Seng shall be final.
7. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!