

Principal Liabilities and Obligations under the Terms and Conditions

Principal liabilities and obligations for using the Hang Seng Credit Card/Private Label Card under the respective terms and conditions are highlighted below for your particular attention. You must read the FULL VERSION of the terms and conditions governing the use of the Hang Seng Credit Card/Private Label Card. The terms and conditions are available for viewing from Hang Seng website or at branches for collection.

Applicable to Hang Seng Credit Card/Private Label Card (whether or not linked to a Hang Seng Credit Card) ("Card")

1. You must exercise reasonable care and diligence in safekeeping the Card, Card Information and/or Authentication Factors. Upon notice or suspicion of any loss, theft, misuse or disclosure of Card, Card Information and/or Authentication Factors or disclosure of Card Information and/or Authentication Factors to any unauthorised person or any unusual or unauthorised Transaction(s), you must report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
2. You shall be liable for all unauthorised transactions and losses suffered by Hang Seng involving the use of the Card, Card Information and/or Authentication Factors if you have acted fraudulently or with gross negligence or failed to fulfil the obligations as set out in Clause 1 above. Failure to follow any of the security measures recommended by Hang Seng from time to time regarding the use or safekeeping of the Card, Card Information and/or Authentication Factors will be treated as your gross negligence.
3. If you have acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, Card Information and/or Authentication Factors and reported loss, theft, misuse or disclosure as soon as reasonably practicable, your liability for all unauthorised Transactions effected before Hang Seng receives your loss, theft, misuse or disclosure report shall be such maximum amount subject to applicable laws and regulations.
4. You shall repay promptly the outstanding balance of your Card account upon demand by Hang Seng.
5. You shall be responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the terms and conditions and recovering any sum you owe to Hang Seng.
6. You shall report to Hang Seng any discrepancies in any Card statement within 60 days from the statement date.
7. Hang Seng is entitled to amend the terms and conditions, and vary any fees and charges in respect of the use of the Card, subject to a notice of not less than 60 days, which shall be binding on you if you continue to use or retain the Card after the effective date as specified in the notice. You may elect to terminate the Card pursuant to the terms and conditions if you do not agree to such amendments or variations.
8. You must sign the Card immediately upon receipt.
9. You must repay the outstanding balance on time to avoid payment of interests and finance charges. If Hang Seng does not receive the minimum payment amount/new balance amount (if applicable) as specified in the relevant Card statement on or before the payment due date, an additional late charge shall be payable by you.
10. While the principal cardmember is held liable for the debts and liabilities of the principal cardmember and each supplementary cardmember, supplementary cardmember shall only be liable for his/her debts and liabilities.
11. Hang Seng is only entitled to apply the credit balance of the principal cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the principal cardmember and/or any supplementary cardmembers to Hang Seng. Hang Seng will only apply the credit balance of the supplementary cardmember's account(s) in or towards satisfaction of the debts and liabilities owed by the supplementary cardmember to Hang Seng.

Applicable to Private Label Card linked to a Hang Seng Credit Card only

The values of all issued sales slips relating to the transactions effected by the use of the Private Label Card shall be debited to your Hang Seng Credit Card account ("Card Account"). The prevailing credit limit assigned to the Card Account shall be shared with the Private Label Card. The Card Account shall be settled according to the relevant Hang Seng Visa/MasterCard Card Cardmember Agreement which is also binding on you as a Private Label Card holder.

* The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Hang Seng Bank Limited



恒生銀行
HANG SENG BANK

Principal Liabilities and Obligations under the Hang Seng Spending Card Terms and Conditions for Hang Seng Spending Card

Principal liabilities and obligations for using the Hang Seng Spending Card under the Terms and Conditions for Hang Seng Spending Card ("Terms and Conditions") are highlighted below for your particular attention. You must read the FULL VERSION of the Terms and Conditions. The Terms and Conditions are available for viewing from Hang Seng website or at branches for collection.

1. You must exercise reasonable care and diligence in safekeeping the Hang Seng Spending Card, Hang Seng Spending Card Information and/or Authentication Factors. Upon notice or suspicion of any loss, theft, misuse or disclosure of Hang Seng Spending Card, Hang Seng Spending Card Information and/or Authentication Factors or disclosure of Hang Seng Spending Card Information and/or Authentication Factors to any unauthorised person or any unusual or unauthorised Transaction(s), you must report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
2. You shall be liable for all unauthorised transactions and losses suffered by Hang Seng involving the use of the Hang Seng Spending Card, Hang Seng Spending Card Information and/or Authentication Factors if you have acted fraudulently or with gross negligence or failed to fulfill the obligations as set out in Clause 1 above. Failure to follow any of the security measures recommended by Hang Seng from time to time regarding the use or safekeeping of Hang Seng Spending Card, Hang Seng Spending Card Information and/or Authentication Factors will also be treated as your gross negligence.
3. If you have acted in good faith, exercised reasonable care and diligence in safe-keeping Hang Seng Spending Card, Hang Seng Spending Card Information and/or Authentication Factors and reported loss, theft, misuse or disclosure as soon as reasonably practicable, your liability for all unauthorised Transactions effected before Hang Seng receives your loss, theft, misuse or disclosure report shall be such maximum amount subject to applicable laws and regulations.
4. You shall open and maintain a Card Account for the purpose of using Hang Seng Spending Card. You may transfer funds to the Card Account in the following manner:
 - (a) effect transfer from any of your account with Hang Seng (other than the Card Account) by using an ATM, the phone banking or electronic banking services provided by Hang Seng, or
 - (b) use the automatic top-up service whereby you authorise Hang Seng to transfer funds from a designated account with Hang Seng, subject to such limits prescribed by Hang Seng, whenever the existing funds in the Card Account falls short of the amount of a proposed debit.
5. You shall be responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the Terms and Conditions and recovering any sum you owe to Hang Seng.
6. You shall report to Hang Seng any discrepancies in any Hang Seng Spending Card statement within 60 days from the statement date. Where a Card statement is supplied to you by Hang Seng through electronic banking services, such Card statement shall be deemed to have been received by you immediately after transmission and it is your duty to check such Card statement. Where a Card statement is supplied to you by Hang Seng by post, such Card statement shall be deemed to have been received by you two days after posting to your address last notified in writing to Hang Seng.
7. Hang Seng is entitled to amend the Terms and Conditions, and vary any fees and charges in respect of the use of the Hang Seng Spending Card, subject to a notice of not less than 60 days notice, which shall be binding on you if you continue to use or retain the Hang Seng Spending Card after the effective date as specified in the notice. You may elect to terminate the Hang Seng Spending Card pursuant to the Terms and Conditions if you do not agree to such amendments or variations.
8. You must sign the Hang Seng Spending Card immediately upon receipt.
9. Hang Seng, may at any time without prior notice, apply any credit balance in any currency in any of your account with Hang Seng to set off any actual or contingent indebtedness owned by you to the Hang Seng under the Terms and Conditions.

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Hang Seng Bank Limited