

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

1. +FUN Dollars can be redeemed at designated merchants of Hang Seng Bank Limited ("Hang Seng") from time to time, and:
  - (i) is applicable at all Maxim's Chinese restaurants (except restaurant in Hong Kong Disneyland), m.a.x. concepts restaurants, Maxim's Cakes and Maxim's MX;
  - (ii) is applicable at SK-II Concept Stores;
  - (iii) is applicable at the Food & Beverage outlets of hotels (unless otherwise specified of particular merchants);
  - (iv) is not applicable to Esso Tseung Kwan O service station and Feoso service stations;
  - (v) is not applicable at designated merchants' counters in department stores, and selected outlets of individual designated merchants; individual designated merchant requires minimum spending for redemption of +FUN Dollars, please check with the respective merchants for details.
  - (vi) is applicable to instant redemption at Festival Walk, Kowloon City Plaza and Sogo Department store with minimum value for each redemption of HKD50 cash voucher at \$50 +FUN Dollars or its multiple at equivalent values;
2. Earning and redemption of +FUN Dollars and Merchant Dollars are not applicable to Hang Seng enjoy Spending Card, USD Visa Gold Card, Renminbi Credit Card, UnionPay RMB Diamond Commercial Card, e-shopping Mastercard® and Private Label Cards. Earning of +FUN Dollars and Merchant Dollars, and redemption of Merchant Dollars are not applicable to Hang Seng enjoy Visa Platinum Card. Earning and redemption of +FUN Dollars and Merchant Dollars are applicable to Hang Seng UnionPay Credit Card at designated merchants accepting these cards only;
3. Hang Seng may vary the spend types on earning +FUN Dollars. At present, +FUN Dollars cannot be earned by making the spend types of below transactions:
  - (i) cash advance;
  - (ii) fees and charges;
  - (iii) withdrawals under a cash or spending instalment plan;
  - (iv) online bill payments via Hang Seng Personal e-Banking;
  - (v) any card transactions according to the merchant category by Hang Seng/ Visa International/Mastercard Asia Pacific (Hong Kong) Limited /UnionPay International /merchants' acquiring banks from time-to-time defined as transactions at financial institutions/ non-financial institutions (including but not limited to the purchase of foreign currency, money orders, travellers cheques, merchandise and services, deposits and money transfers, like purchase and/or reload of stored value cards (except for reload via Octopus Automatic Added Value Service ) or e-Wallets;
  - (vi) The card transaction does not earn +FUN Dollars if it is unposted or it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.
  - (vii) If there is any earning and/or redemption of +FUN Dollars in any transaction which, in Hang Seng's reasonable opinion, involves any abusive or fraudulent behaviours which are invalid/ineligible for any +FUN Dollars rewards, Hang Seng reserves the right to deduct the +FUN Dollars credited pursuant to such transactions from the Cardmember's credit card/ spending card account at any time without prior notice. In the event that the relevant +FUN Dollars have already been redeemed, Hang Seng reserves the right to charge the equivalent value of such redeemed +FUN Dollars or the appropriate portion of +FUN Dollars amount awarded to the relevant credit card/spending card account on the conversion rate of HK\$1 for every \$1 +FUN Dollars at any time without prior notice. Hang Seng has the right to cancel any accumulated +FUN Dollars upon the termination (regardless of whether such termination is initiated by Hang Seng or by the Cardmember) of the relevant credit card/ spending card and to charge the Cardmember for any unpaid +FUN Dollars amount on the conversion rate of HK\$1 for every \$1 +FUN Dollars unpaid in such circumstances.

4. The earning ratio of basic +FUN Dollars / Merchant Dollars rewards will be calculated by the prevailing +FUN Dollars / Merchant Dollars earning ratio of the relevant cards. The +FUN Dollars / Merchant Dollars reward will be rounded down to the nearest dollar.
5. +FUN Dollars and/or Merchant Dollars accumulated from the last Credit Card annual renewal month to the next annual renewal month will be valid up to 24 months.
6. All online purchase at Merchant Dollars Designated Merchants' website is not applicable for earning Merchant Dollars.
7. When customers spend with the card at Merchant Dollars designated merchants, both the cumulative +FUN Dollars and the Merchant Dollars of those specific merchants can be used as cash concurrently in the same transaction. Merchant Dollars will be deducted first, followed by +FUN Dollars. Customers cannot select a specific deduction amount of Merchant Dollars or +FUN Dollars.
8. Earning and use of Merchant Dollars is applicable to all outlets of each Merchant Dollars designated merchant in Hong Kong, but is not applicable at designated merchants' counters in department stores, and selected outlets of individual designated merchants, please check with the respective merchants for details.
9. All products, services and information related to the earning or use of +FUN Dollars/Merchant Dollars are directly sold and supplied to customers by the Merchant who is solely responsible for all related obligations and liabilities.
10. The redemption procedure of "Hang Seng Credit Card +FUN Dollars Gift Parade" is subject to related terms and conditions, please refer to related Hang Seng website for details.
11. Reward and use of +FUN Dollars and / or Merchant Dollars are subject to the Hang Seng Credit Card Membership Rewards Programme and / or the other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899. If there is any inconsistency between the Terms and Conditions of Hang Seng Credit Card Membership Rewards Programme and these Terms and Conditions, these Terms and Conditions shall prevail.
12. Hang Seng Credit Card +FUN Dollars and Merchant Dollars designated merchant lists are subject to change from time to time without prior notice.
13. 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.
14. The offer is governed by these Terms and Conditions and other terms and conditions stipulated by the Merchant.
15. Hang Seng reserves the right to vary or terminate the above offers at any time and to amend the terms and conditions from time to time. In case of disputes, the decision of Hang Seng shall be final.
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 case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

"Maxim's" and any name, logo or trademark of Maxim's restaurants referred to herein belong to Maxim's Caterers Limited, a company operating in Hong Kong.

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