

## Terms and Conditions for Hang Seng Credit Card +FUN Shop

1. The “Hang Seng Credit Card +FUN Shop” (“+FUN Shop”) is a programme in relation to the redemption of Hang Seng Credit Card +FUN Dollars (“+FUN Dollars”) or +FUN Dollars and cash (“Redemption”) for products, eCoupons, physical vouchers or services (“Items”) providing by the merchants (“Designated Merchants”) as Hang Seng Bank Limited (“Hang Seng”) may from time to time designate and update.
2. The +FUN Shop is only applicable to the holders of the principal credit cards/spending card issued by Hang Seng whose credit card/spending card accounts are valid and in good standing. Notwithstanding the foregoing, following designated credit cards are not applicable to the +FUN Shop redemption:
  - a) Redemption of Items by +FUN Dollars only: Not applicable to Hang Seng enjoy Spending Card, Hang Seng Commercial Card, Business Card, Hang Seng UnionPay Renminbi Diamond Commercial Card, e-shopping MasterCard and Private Label Cards.
  - b) Redemption of Items by combining +FUN Dollars and cash: Not applicable to Hang Seng enjoy Spending Card, Hang Seng UnionPay Credit Card, Hang Seng Commercial Card, Business Card, Hang Seng UnionPay Renminbi Diamond Commercial Card, Renminbi Credit Card, USD Visa Gold Card, e-shopping MasterCard and Private Label Cards.
3. +FUN Dollars cannot be earned by the transactions from the Redemption by combining +FUN Dollars and cash.
4. Merchant Dollars and MUJI Dollars cannot be used for redemption under the +FUN Shop.
5. +FUN Dollars are not transferable.
6. If the customer has chosen to combine +FUN Dollars and cash to redeem for Items, they could only choose the credit card used for allocating +FUN Dollars for the cash payment.
7. Once order of the Items is accepted and the Items is dispatched, it is final and cannot be cancelled, altered, transferred, refunded, exchanged for cash. The required +FUN Dollars or required +FUN Dollars and cash will be deducted from customer’s designated credit card/spending card accounts (if applicable) and will not be returned.
8. All Items offered under the +FUN Shop are in limited supply and redeemed on a first-come-first-served basis while stocks last.
9. For the delivery method of the Items, please refer to the “Delivery Method” section of the +FUN Shop item detail page.
10. Unless otherwise specified, all Items within the +FUN Shop must be collected / used on or before the expiry date for collection (“Item Expiry Period”) . Hang Seng reserves the rights to prescribe the Item Expiry Period in +FUN Shop (if applicable).
11. All Items redeemed under the +FUN Shop cannot be exchanged for cash, and shall be redeemed subject to such terms and conditions as the Designated Merchants may prescribe.
12. All Items offered under the +FUN Shop are directly supplied to customers by the Designated Merchants who are solely responsible for all related obligations and liabilities Apart from the responsibilities stipulated by law, Hang Seng accepts no

liability for any loss, damage or impact resulted from the Items. If the Designated Merchants are closed down, the related offers will be terminated.

13. Hang Seng is not responsible for any lost, damaged or stolen Items redeemed by customers under the +FUN Shop.
14. If the customer cannot collect / use the Items within the Item Expiry period, the recipient shall be assumed to have forfeited the right to redeem the Items. Any format of re-issuance, refund, exchange, compensation or exchange for cash will not be accepted. Once the right to redeem the Items are forfeited, Hang Seng reserves the absolute rights to handle the Items.
15. +FUN Dollars of cancelled credit card/spending card account and expired +FUN Dollars will be cleared automatically and cannot be used for redemption under the +FUN Shop.
16. Use of +FUN Dollars is subject to the applicable terms and conditions for Hang Seng Credit Cards Membership Rewards Programme/Spending Card +FUN Dollars (if applicable). If there is any inconsistency between the Terms and Conditions for Hang Seng Credit Cards Membership Rewards Programme/Spending Card +FUN Dollars (if applicable) and these Terms and Conditions, the latter shall prevail.
17. Any abuse relating to the redemption orders (including without limitation where the amount of a related transaction or part thereof is subsequently refunded to customers, whether through the credit card/spending card account or other means) may result in the forfeiture of the +FUN Dollars concerned as well as cancellation of the customer's credit card/spending card accounts.
18. Hang Seng reserves the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof and the +FUN Dollars required for redemption under the +FUN Shop from time to time.
19. In case of any disputes, the decision of Hang Seng shall be final.
20. 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.
21. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. These Terms and Conditions are subject to prevailing regulatory requirements.
23. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Note: Hang Seng Spending Card account is a non-interest bearing account. Fund maintained in the Hang Seng Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.

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