

## Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Programme

1. The +FUN Dollars Reward Programme ("Reward") promotion period is from 1 July 2024 to 31 December 2025, both dates inclusive ("Promotion Period"). It is only applicable to Hang Seng MMPOWER World Mastercard ("Eligible Credit Card").
2. Cardholders of Eligible Credit Card ("Cardholders") will be entitled to receive +FUN Dollars under the Reward for the transactions in designated Spending Categories made with their Eligible Credit Card as set out in clause 3.
3. For Eligible Retail Transactions (as defined in Clause 8) of the following designated Spending Categories with Eligible Credit Card, Cardholders can enjoy up to 6% +FUN Dollars for such Eligible Retail Transactions made upon registration via [hangseng.com/mpower](https://hangseng.com/mpower) and accumulating Eligible Retail Transaction HKD5,000 or above on monthly basis. Details as below:

Designated Spending Categories		Rebate % Entitlement*	Monthly Reward Cap
1	Eligible Overseas Foreign Currencies Transaction (as defined in Clause 7a)	6%	\$500 +FUN Dollars
2	Eligible Online Retail Transaction (as defined in Clause 7b)	5%	
3	Eligible Selected Spending Categories Transaction – Cardholders may choose a maximum of 2 out of 3 Selected Spending Categories including Dining, Electronics and Entertainment (as defined in Clause 7c)	1%	

\* Rebate includes basic 0.4% +FUN Dollars on Hang Seng Credit Card (HKD250 retail spending can earn \$1 +FUN Dollars)

4. The reward of Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction are mutually exclusive. Selected Spending Category Transaction conducted via online which is an Eligible Online Retail Transaction will be only eligible for the Eligible Online Retail Transaction reward. The determination of Hang Seng Bank Limited ("Hang Seng") of which category an Eligible Retail Transaction falls into shall be final and conclusive.
5. Cardholders do not have to register again if registration has been submitted before for "2024 Hang Seng MMPOWER World Mastercard +FUN Dollars Reward Programme", the selected spending categories will be effective till the programme end. Cardholders are required to successfully register once with their Eligible Credit Card online during the Promotion Period. If a Cardholder registers repeatedly, only the first successful registration is valid. Once successfully registered, the Selected Spending Categories cannot be changed or cancelled. Related spending rewards will be effective upon the day of successful registration. Eligible Retail Transactions completed within a calendar month must be posted to the relevant Eligible Credit Card account within 15 days to be eligible for the Reward, which will be counted for the Reward and monthly reward cap of that calendar month.
6. If the principal card and its supplementary card share the same credit limit, the Eligible Retail Transaction amount within a calendar month will be calculated on a combined basis and the Reward will be credited to the principal card account. Supplementary card account will not be eligible to receive the Reward.
7. Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction:
  - a) Eligible Overseas Foreign Currencies Transaction refers to Eligible Retail Transactions conduct via overseas in foreign currencies.
  - b) Eligible Online Retail Transaction refers to Eligible Retail Transactions conducted via online channels, regardless of the transaction country or currency, includes both local and foreign currencies ("Eligible Online Retail Transaction"). The transaction amount will be based on the transaction currency and amount converted into Hong Kong Dollars posted in the credit card statement. Eligible Online Retail Transactions will be eligible for the Reward for Eligible Online Retail Transaction only.
  - c) Eligible Selected Spending Categories -Cardholders may register for a maximum of 2 out of 3 Spending Categories as per below:
    - i. Dining: Refers to Eligible Retail Transactions made at all local dining outlets (excludes Fast Food), except for transactions made with merchants with merchant codes which are not local dining category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, online retail transactions, banquet services, transactions made in private parties/functions, private room events and dining outlets in hotels, department stores, associations and clubhouses or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
    - ii. Electronics: Refers to Eligible Retail Transactions made at local electronics merchants, except for transactions made with merchants with merchant codes not defined as electronics categories as defined by Hang Seng or Mastercard Asia/Pacific (Hong Kong) Limited from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.

- iii. Entertainment: Refers to Eligible Retail Transactions made at all local entertainment outlets, except for transactions made with merchants with merchant codes which are not entertainment category as defined by Hang Seng, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions.
8. Eligible Retail Transactions refer to retail transactions made with Eligible Credit Card during the Promotion Period, except for online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), tax payments, all insurance company's transactions, all Alipay and Wechat Pay transactions, all phone/fax orders (including bill payments and purchases), transactions in Hong Kong Dollars (non-online transaction) and at the point of sales outside Hong Kong ("DCC Transaction"), cash coupon purchase, instalment payments, balance transfers, Octopus Automatic Add Value Service transactions (including via e-wallet/other methods to top up Smart Octopus), purchase and/or reload of stored value cards or e-wallets, purchase of products/services at financial/non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers), cash advances, handling fee for cash advances transactions, casino chip purchases, auto pays, any transactions under recurring payment instruction, annual fees/handling fees/finance charges/late charges of credit cards.
  9. The total maximum Reward under Eligible Overseas Foreign Currencies Transaction, Eligible Online Retail Transaction and Eligible Selected Spending Categories Transaction is an extra \$500 +FUN Dollars rebate per calendar month per Eligible Credit Card account.
  10. The extra +FUN Dollars rebate under the Reward will be calculated for the Eligible Retail Transaction till the last day of every calendar month. The extra +FUN Dollars rebate will be automatically credited into the Eligible Credit Card account within 2 calendar months. The credit card account should remain valid and in good standing when the relevant +FUN Dollars rebate is credited. Cardholders can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
  11. The Reward will be rounded down to the nearest dollar and will be calculated based on the total accumulated net spending amount, which means the final amount charged to the registered Eligible Credit Card, and the use of any discount offers and +FUN Dollars/Merchant Dollars will not be taken into account.
  12. Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered as ineligible transactions and are not applicable to the Reward.
  13. No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances.
  14. Hang Seng will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
  15. Cardholders must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request Cardholders to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
  16. All products, services and information related to the transactions are directly sold and supplied to Cardholders by related merchants who are solely responsible for all related obligations and liabilities.
  17. Eligible Retail Transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the Reward before the transactions are made.
  18. Reward and use of +FUN Dollars are subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
  19. Unless otherwise specified, the Reward cannot be used in conjunction with other +FUN Dollars promotions.
  20. In case of any dispute, the decision of Hang Seng shall be final.
  21. Hang Seng reserves the right to vary or terminate the Reward at any time and to amend the terms and conditions of the Reward from time to time without prior notice.
  22. No person other than the Cardholders 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.
  23. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
  24. These Terms and Conditions are subject to prevailing regulatory requirements.
  25. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.