

Hang Seng Prestige World Mastercard® Welcome Gifts Terms and Conditions

Terms and Conditions of Hang Seng Prestige World Mastercard® Welcome Gifts:

1. The welcome gifts are valid from 1 January to 30 June 2025 ("Promotion Period").
2. The welcome gifts are only applicable to applicants who apply for the Principal Card of Hang Seng Prestige World Mastercard ("New Card") during the Promotion Period and whose applications are successfully approved, whose New Card is issued on or before 31 July 2025 ("Eligible Customers").
 - a. "New Credit Card Customers" refer to applicants who **are not currently holding and / or have not held** the Principal Card of any personal credit card / affinity card / cobranded card (excluding spending card and private label card) issued by Hang Seng Bank Limited ("Hang Seng") **during the 12 months immediately preceding the date of application.**
 - b. "Existing Credit Card Customers" refer to applicants who **are currently holding and / or have held** the Principal Card of any personal credit card / affinity card / co-branded card (excluding spending card and private label card) issued by Hang Seng **during the 12 months immediately preceding the date of application.**
3. The welcome gifts are not applicable to Principal Card customers who are currently holding and / or have held during the 12 months immediately preceding the date of application any Hang Seng Prestige World Mastercard.
4. To be entitled to the welcome gift, Eligible Customers are required to fulfill the designated spending requirement with the New Card within 60 days from the date of New Card issuance:

	New Credit Card Customers	Existing Credit Card Customers
Welcome Gift*	\$700 +FUN Dollars	\$300 +FUN Dollars
Spending Requirement	Accumulated transaction amount of HKD5,000 or above	Accumulated transaction amount of HKD5,000 or above

* Apart from the basic +FUN Dollars rebate from the welcome gift spending requirement.

5. The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the Hang Seng Prestige World Mastercard concerned. Eligible retail spending amount does not include the deducted amount from the use of discount offers and / or +FUN Dollars / Merchant Dollars, any unposted purchase by Interest-free Instalment Plan at any merchant, cash advance, handling fee for cash advance, annual fee / service fee, finance charges, late charges, tax bill payment, Credit Card online bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.), Cash Instalment Plan, Spending Instalment Plan, Tax Instalment Plan, Balance Transfer Plan, Octopus Automatic Add Value Service transactions (including via e-wallet/other method to top up Smart Octopus), purchase and / or reload of stored value cards or transactions via 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), balance transfers, purchases of casino chips, and transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent. Hang Seng will determine the eligibility of the customers for all welcome gifts based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
6. If the Hang Seng Prestige World Mastercard Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
7. Hang Seng has the sole and absolute discretion in determining the eligibility of customer's transaction(s) for the +FUN Dollars Reward.
8. Each Principal Card customer is entitled to the +FUN Dollars welcome gift and Extra Reward (if applicable) once only during the Promotion Period.
9. The +FUN Dollars of Welcome Gift will be credited to Eligible Customer's Hang Seng Prestige World Mastercard principal card account within 2 months after the customer has fulfilled the spending requirement. The relevant Hang Seng Prestige World Mastercard account should be valid and in good standing when the +FUN Dollars are credited.
10. If a customer has received the welcome offer and subsequently cancels the Hang Seng Prestige World Mastercard account within 13 months from the date of the account opening, a handling fee of an **equivalent amount with the value of the welcome offer received** will be charged.
11. Customers are required to keep original sales slips of all posted transaction(s). Hang Seng reserves the right to request customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
12. If there is no selection of the welcome gifts in the credit card application form, customers will be considered as having given up the right for the relevant welcome gifts. Once the welcome gift is chosen or redeemed, no change or replacement will be accepted.

13. Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Prestige World Mastercard Customer Service Hotline 2998 8111.
14. The welcome gifts are not transferrable, and cannot be exchanged for cash or other products.
15. Hang Seng reserves the right to vary or terminate the offers at any time and to amend the Terms and Conditions of the above offers thereof from time to time. In case of dispute, the decision of Hang Seng shall be final.
16. 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.
17. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These Terms and Conditions are subject to prevailing regulatory requirements.
19. In case of any discrepancy between the English and Chinese versions of the Terms and Conditions, the English version shall prevail.