



恒生銀行 HANG SENG BANK



Get a 3D Gold Amulet by spending with Hang Seng Multi-Currency Debit Mastercard®

Picture for reference only
(Material: 999.9 gold; Gold weight: 0.15g)
Terms & conditions apply.



Terms and Conditions for Hang Seng Multi-Currency Debit Mastercard® - Special Spending Promotion Programme April to June 2026 (the "Promotion")

1. The promotion period is from 27 April 2026 to 21 June 2026, both dates inclusive ("Promotion Period").
2. The Promotion is applicable to the primary cardholder and the supplementary cardholder ("Customer") of Hang Seng Multi-Currency Debit Mastercard® ("Eligible Debit Card"), subject to the record of Hang Seng Bank Limited ("Hang Seng").
3. To enjoy the Promotion, each Customer must successfully register once via the below method. All Eligible Debit Cards under the same Customer's name are then registered for this Promotion. No alteration or cancellation can be made to the registration. If a customer registers more than once, the first successful registration record will be treated as final. In case of any disputes, Hang Seng's records shall be final and conclusive.
 - Register via the online registration webpage with Eligible Debit Card (refer to the registration section on Hang Seng Multi-Currency Debit Mastercard® webpage: hangseng.com/mcy_debit). Customer will receive a reference number upon completion, which shall be final and conclusive.
4. Eligible retail spending transaction ("Eligible Transaction") must be retail transactions made by Eligible Debit Card **from the registration date to the end of the Promotion Period**, and the transactions must be posted within 15 calendar days in order to be eligible. Retail spending transactions are defined according to the merchant codes / transaction type issued by Mastercard® or a merchant's acquiring bank from time to time. Hang Seng has no obligation to clarify which transactions are eligible for the Promotion before Customers conduct the transactions.

These are not Eligible Transactions:

- fees and charges;
- cash withdrawal;
- bill payment (including tax payments to the tax authorities);
- quasi cash transactions, including: betting and gambling transactions, transactions at non-financial institutions (such as purchase of foreign currency, money orders and travellers cheques), transactions at financial institutions (such as purchase of merchandise and services from banks or investment trading platforms), wire transfers, rental payment or property purchase, purchase or reload of stored value cards or e-Wallets (such as Alipay and WeChat Pay transactions), purchase of cryptocurrencies and instalment payments.

All transactions that are found to be fraudulent or eventually cancelled / returned are considered as ineligible transactions and are not qualified for this Promotion.

5. Customer will be entitled to get one 3D Gold Amulet ("Reward") (valued at HKD560) if each of his/her Eligible Debit Cards has accumulated Eligible Transactions of HKD8,000 (or its equivalent). If an Eligible Transaction is in a foreign currency, the spending amount will be converted to HKD based on Hang Seng's exchange rate at the time of transaction posting.

6. Eligible Transactions accumulated and Rewards are calculated separately for each Eligible Debit Card under the same Customer's name. Each Eligible Debit Card will be entitled to the Reward once during the Promotion Period.
7. When Customers fulfill the designated requirements, a redemption notification will be sent to the mobile phone number (registered with Hang Seng) of the Customers on or before 30 September 2026. To ensure Customers can receive the relevant notification sent out by Hang Seng, Customers must have already registered a valid Hong Kong mobile phone number with Hang Seng. The redemption of Reward designs is on a first-come, first-served basis.
8. Hang Seng will determine whether the Customers are eligible for the Reward based on the records of the Eligible Transactions held by Hang Seng.
9. Customer will be ineligible for the Reward if the Customer has lost the Eligible Debit Card even if he/she subsequently has the lost card replaced by a new one.
10. The Eligible Debit Card and the relevant linked bank account to the Eligible Debit Card must be still valid and in good standing when the Customer is awarded.
11. Customer must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the Promotion has ended to request a submission of the relevant sales slips or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by Hang Seng and will not be returned.
12. Hang Seng may debit the relevant Customer's Eligible Debit Card or the linked bank account to the Eligible Debit Card for the equivalent value of the Reward which the Customer has enjoyed without prior notice if any transaction(s) for which the offer was awarded is subsequently reversed or found out to be ineligible.
13. Any fraud and/or abuse committed by any person, as determined by Hang Seng at its sole discretion, in relation to the Promotion will result in the forfeiture of the person's eligibility to participate in the Promotion.
14. Hang Seng has the sole right to modify, cancel or terminate the Promotion at any time and to amend these Terms and Conditions from time to time without prior notice.
15. Hang Seng is not the supplier of the Reward and will not be responsible for any liabilities relating thereto. Any disputes arising from the Reward should be resolved between the Customers and the relevant supplier. The Reward is only available while stocks last, and cannot be transferred or redeemed for cash or exchanged for other gifts. The pictures of and the information about the Reward are for reference only. Hang Seng reserves the right to replace the Reward by other items of equivalent value.
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 the event of disputes with a Customer on the Promotion, the decision of Hang Seng shall be final and binding.
20. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Risk disclosure

Currency conversion risk: foreign exchange involves exchange rate risk. The value of your foreign currencies and RMB deposits are subject to exchange rate risk and may result in gains or losses when the exchange rate fluctuates at the time when the transaction amount is debited from your foreign currency or RMB account. It may also result in losses when your foreign currency or RMB account balance is insufficient to pay the transaction amount and need to convert HKD to foreign currency or RMB.