



Hang Seng alpha card Spending Card Benefits Directory

Content

1. Important Points to Customers

- Sign Immediately Page 1
- Keep Your alpha card and Personal Identification Number (PIN) to Yourself Page 1
- alpha card / PIN Lost Report Page 1

2. alpha card Services

- Multitude of Spending Modes Page 2
- Automatic Teller Machine (ATM) Services Page 2
- "EPS" Services Page 2
- Free Hang Seng Personal e-Banking, e-Statement Service and Hang Seng e-Contact Page 2
- Online Shopping Security Page 2
- 24-hour alpha card Customer Service Hotline Page 3
- Comprehensive Lost Card Protection Page 3

3. Getting Started with alpha card

- Using alpha card for transaction Page 3
- alpha card Account Balance Enquiry Page 4
- Auto Top-up Service Page 5
- Increasing the alpha card Balance with Advance Transfer Service Page 5
- e-Statement Page 7
- FAQ Page 7

4. Exclusive Privileges for alpha card Customers

- Hang Seng Spending Card Membership Rewards Programme Page 8
- Year-round Merchant Discount Privileges Page 9

5. Q&A Page 10

6. Wealth Management

- Wealth Management is a MUST Page 11

7. Contact Us Page 13

1. Important Points to Customers

Sign Immediately

Please sign on the signature panel on the back of the alpha card with a ball pen immediately, if the name embossed on the Card is correct.

Keep Your alpha card and PIN to Yourself

To prevent unauthorised use of your card, you should:

- memorise your Personal Identification Number ("PIN") and destroy your PIN advice at once
- keep your alpha card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use your alpha card and/or your PIN
- not write down your PIN on the card or anything usually kept with the card, or write down or record your PIN without disguising it.
- check your alpha card periodically to ensure it is always in your possession
- change your PIN through ATMs from time to time. The use of your Hong Kong Identity Card number, passport number, date of birth, telephone number or other easily accessible personal information as your PIN is not recommended.
- refer to the security advice provided by Hang Seng Bank Limited ("Hang Seng") from time to time

Please note that mobile phones are possible causes of alpha card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your alpha card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised alpha card transactions and Banking transactions up to HKD500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances. Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the alpha card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your alpha card and/or PIN or failed to follow the safeguards set out above.

alpha card / PIN Lost Report

Upon notice or suspicion that alpha card / PIN is lost, stolen or misused, report it as soon as reasonably practicable through our [24-hour Report Lost Card Hotline 2836 0838](#). To ensure immediate handling and maximum protection, please do not report loss by fax.

You should not use the PINs for accessing other services (for example, connection to the Internet or accessing other websites), moreover, you should refer to the security advice provided by Hang Seng from time to time.

2. alpha card Services

Multitude of Spending Modes

alpha card offers you a diverse range of spending modes. Apart from spending at any Mastercard® merchant in Hong Kong and throughout the world, you can also make online transactions or mail orders with your alpha card. All transaction details will be shown on your monthly statement, so that you can get a grip on your financial status at-a-glance.

ATM Services

With alpha card, you can enjoy ATM services throughout the world, via the ATM network of HSBC Group/Mastercard/Cirrus⁽¹⁾, for managing up to two Hang Seng Bank Hong Kong Dollar (HKD) savings accounts. The services available include alpha card topup service, cash withdrawal⁽²⁾, fund transfer⁽³⁾, alpha card and HKD account balance enquiry, etc. If you want to change your HKD savings account which can be operated by alpha card, please contact any Hang Seng Bank branch. After completing the relevant procedures, simply select the "Account Enquiry" function at ATM and you can operate the designated HKD savings account.

- (1) Every cash withdrawal via local or overseas Mastercard/Cirrus ATM network or HSBC's ATM network overseas will be subject to a handling fee. For details, please refer to the back of your alpha card monthly statement.
- (2) The overseas ATM daily cash withdrawal limit (including cash advance) of all credit cards will be pre-set to HKD0. If you wish to use overseas ATM withdrawal service (including cash advance), you are required to activate the overseas ATM cash withdrawal function in advance via designated activation channels, the activation period can be as long as 1 year. The overseas ATM daily withdrawal limit will be either 50% or 100% of the ATM daily cash withdrawal limit, please visit hangseng.com/overseas_atm for details.
- (3) The overseas ATM third-party transfer service will no longer be available starting from 1 March 2013. The transfer function between accounts linked to the same card is still maintained.

"EPS" Services

Fund transfer can be made at outlets with "EPS" logo and the transferred amount will be debited directly from your HKD savings account.

Free Hang Seng Personal e-Banking, e-Statement Service and Hang Seng e-Contact

You can just follow 3 simple steps at hangseng.com/e-Banking with your Hang Seng Integrated Account Number and Phone Banking / ATM PIN to register for Hang Seng Personal e-Banking for free:

- Opt for e-Statement Service to enjoy free access to alpha card statements online.
- Top up the alpha card account by making fund transfers online.
- Online enquiry on alpha card transaction details, account balance, monthly statement balance, +FUN Dollars balance and special promotion and offers.
- Check the account balance and fund transfer record of Hang Seng Bank accounts linked with your alpha card.

What's more, register your email address via online form available at hangseng.com/edm to receive first-hand email updates on alpha card offers and other promotion information. It's convenient and environmentally friendly.



Online Shopping Security

To enjoy more secure, convenient and reliable online transactions, simply log on to the Hang Seng Mobile App* to authenticate card-not-present transactions. You don't need to receive a One-Time Password (OTP) SMS to authenticate your transaction. For details, please visit hangseng.com/cards01.

If you have not installed and set up the Hang Seng Mobile App yet, we will send you an OTP by SMS to your mobile phone number registered with Hang Seng. Pay careful attention to the usage and purpose of the OTP before entering your password and validating the purchase details, do not disclose your OTP to others.

* You must register for Hang Seng Personal e-Banking and successfully activate the Mobile Security Key on the Hang Seng Mobile App on your mobile device to authenticate card-not-present transactions.

24-hour alpha card Customer Service Hotline

You can use your Card ATM PIN to reset your Phone Service PIN at any Hang Seng ATM in Hong Kong (Select "Other services" > "Reset Phone Banking PIN" on the main menu). Call our 24-hour alpha card Customer Service Hotline at 2398 0000 to enjoy the following automatic phone services:

- transfer fund to alpha card and enquire the alpha card account balance
- enquire details on Hang Seng Spending Card Membership Rewards Programme, including the +FUN Dollars balance and the latest promotional offers
- access other services
- contact our Customer Service Representatives

Comprehensive Lost Card Protection

You will not be held liable for any unauthorized spending provided that you have as soon as reasonably practicable reported your card loss through our 24-hour Report Lost Card Hotline **2836 0838**.

3. Getting Started with alpha card

Using alpha card for transaction

Customers may spend with their alpha card at any merchants accepting Mastercard. Simply acknowledge the transaction amount by signing on the receipt with the same signature appearing on the back of the alpha card after confirming the transaction amount. After the transaction, keep the receipt for future reference against the alpha card monthly statement.



Sign on the signature panel

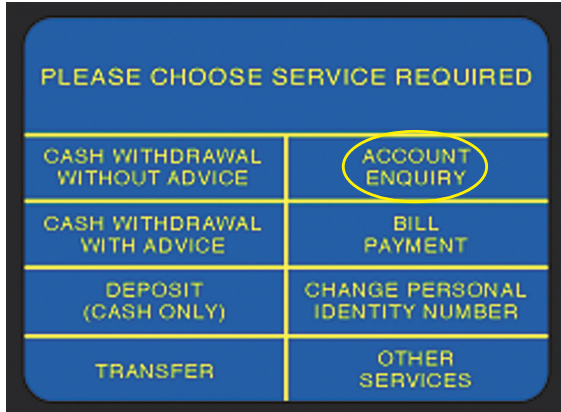
alpha card Account Balance Enquiry

Customers can check the available balance of alpha card via ATM to ensure there is sufficient fund for transaction.

Please follow the procedures below:

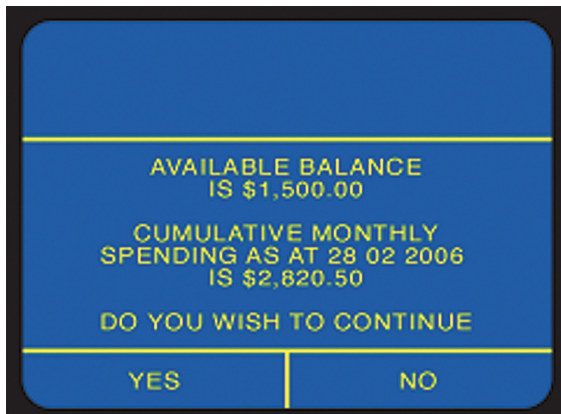
Step 1

Select "Account Enquiry" and then "Spending Card".



Step 2

"Available Balance" and "Cumulative Monthly Spending" will be displayed.



Note: (1) The screen display of "Outstanding Balance" may vary on local and overseas ATM machines as indicated below:

Situation	Local ATM Screen	Overseas ATM Screen
1) Available Balance > HKD0	Available Balance: HKD1,500.00	Outstanding Balance: HKD1,500.00CR
2) Available Balance < HKD0	Available Balance: HKD1,500.00DR	Outstanding Balance: HKD1,500.00
3) Available Balance = HKD0	Available Balance: HKD0	Outstanding Balance: HKD0

CR represents a positive Available Balance

DR represents a negative Available Balance

In case of Situation 1) where your alpha card balance status is positive, a balance of HKD1,500 is available in your alpha card account.

In case of Situation 2) where your alpha card balance status is negative, please transfer sufficient fund to your alpha card account immediately. Please note that when making enquiry via overseas ATM, the HKD1,500.00 displayed on screen also represents a negative Available Balance.

In case of Situation 3) no balance is available in your account.

(2) If the Cumulative Monthly Spending is HKD0, the "Cumulative Monthly Spending" will not be displayed.

Auto Top-up Service

Customers will be required to choose the "Designated Auto Top-up Amount"⁽¹⁾ as HKD300 or HKD500 or HKD1,000 when applying for the alpha card. The maximum daily and monthly alpha card auto top-up limits are HKD2,000 and HKD5,000 respectively. If the accumulated auto top-up amount of the alpha card of the current day/month exceeds the above limits, the auto top-up service will be postponed to the next day/month.

When the balance of your alpha card is insufficient for settling a transaction, your alpha card will be automatically reloaded with the designated amount, which will be debited from the Integrated Account/HKD Savings Account linked to your alpha card immediately.

For example: If Designated Auto Top-up Amount is	HKD500
alpha card available balance	HKD0...(A)
Spend with your alpha card	HKD300...(B)

Since (A) < (B), there is insufficient balance, designated Auto Top-up Amount HKD500 will be automatically reloaded.

Upon completion of the transaction⁽²⁾, the alpha card available balance = HKD0 + HKD500 – HKD300 = HKD200⁽³⁾⁽⁴⁾

- (1) The "Designated Auto Top-up Amount" will be specified when signing up for your alpha card. To change the Designated Auto Top-up Amount, customers may download an amendment form from hangseng.com/e-Banking and submit the completed form to any Hang Seng Bank branch.
- (2) If the balance of your Integrated Account/HKD Savings Account is insufficient to cover the automatic reload, the add-value action will be cancelled. The relevant transaction will also be cancelled as a result of insufficient balance in the alpha card.
- (3) Upon completion of the transaction, the remaining balance, if any, will be retained in the alpha card account for settling subsequent transactions.
- (4) alpha card account is a non-interest bearing account. Funds maintained in the alpha card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong, and the repayment of such funds is not guaranteed by the Hong Kong SAR Government's Exchange Fund.

Customers may choose to increase the alpha card balance through Advance Transfer Service. The advance transfer amount is not subject to the said daily/monthly auto top-up limits.

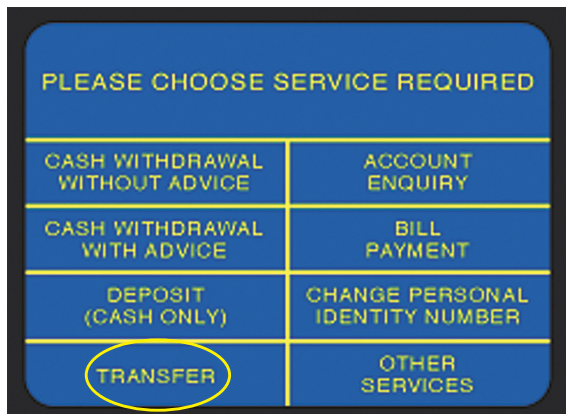
Increasing the alpha card balance with Advance Transfer Service

Since only one Auto Top-up will be performed for each transaction, when you are going to make a transaction of an amount exceeding the auto top-up amount of your alpha card (e.g. you are entering into a transaction valued at HKD1,200 but the auto top-up amount of your Card is HKD500 each time), you may transfer sufficient funds to your alpha card in advance via any applicable ATM network.

Please follow the procedures below::

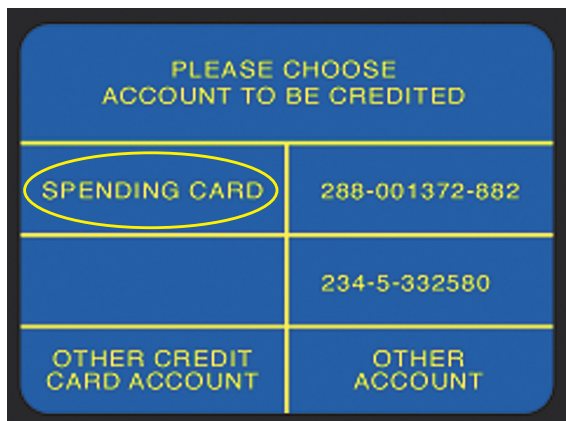
Step 1

Select "Transfer" to transfer fund from your Integrated Account/HKD Savings Account to alpha card.



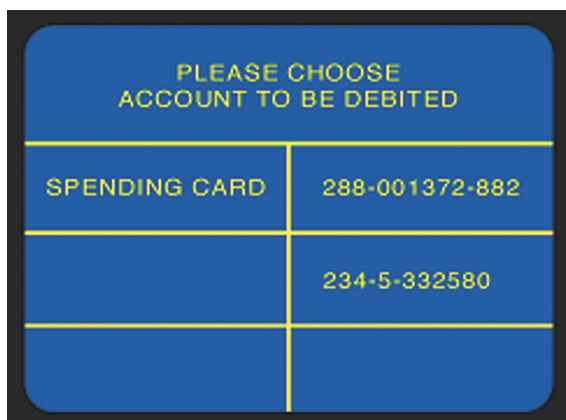
Step 2

Select "Spending Card" as the account to be credited.



Step 3

Select the debit account and key in the transfer amount to complete the Advance Transfer procedures. The alpha card account will be credited with the specified amount immediately.



Customers may also transfer fund to alpha card using Hang Seng Personal e-Banking, Hang Seng Card Centre 24-hour alpha card Customer Service Hotline, Quick Cash Deposit Machine, Quick Cheque Deposit Machine or at any branch of Hang Seng Bank. In such case, the amount will be transferred to alpha card on the next working day.

e-Statement

Customers may check their e-Statements through Hang Seng Personal e-Banking. Details of each transaction and value reloaded to your alpha card account will be shown on the e-Statement. You can even easily check the alpha card statements of the past 36 months.

FAQ

Q1) What will happen if the alpha card transaction amount and the billing amount of a particular transaction are different?

This is not uncommon as difference may arise from tips at restaurants or mail order online. The difference will be debited from your alpha card account and the billing amount of the transaction will be shown on your monthly statement.



The transaction amount (HKD120) will be debited from the alpha card account immediately.

The billing amount (HKD130) will be transferred to Hang Seng for clearance at the end of the working day.

If Hang Seng finds that the billing amount (HKD130) exceeds the transaction amount (HKD120), the difference (HKD130 - HKD120 = HKD10) will be debited from the alpha card account. If the alpha card balance is insufficient, the card will be automatically reloaded with the Auto Top-up Amount to complete the transaction.

Q2) Why does my alpha card have negative (outstanding) balance?

Generally, the alpha card should have a positive balance as it will be automatically reloaded when there is insufficient fund for transaction payment. However, if Auto Top-up fails or the balance still falls short of the payment after Auto Top-up, the transaction will be cancelled.

However, under circumstances referred to in Q1 above or when Hang Seng collects charges such as annual fee, the collection of billing difference/fees will not be cancelled even if the alpha card balance falls short of the payment and associated Integrated Account/HKD Savings Account has insufficient balance to pay for Auto Top-up when the Card System is deducting the billing difference/fees from your alpha card. As the Card System deduct such billing difference/fees from your alpha card, the alpha card will record a negative (outstanding) balance.

Q3) What should I do when my alpha card has a negative (outstanding) account?

You can simply transfer fund to your alpha card through any Hang Seng Bank ATM.

4. Exclusive Privileges for alpha card Customers

Hang Seng Spending Card Membership Rewards Programme

- +FUN Dollars

- For every HKD250 retail spending with your card, you can earn \$1 +FUN Dollar which can be used as instant cash at thousands of designated merchant outlets throughout Hong Kong, or to redeem gifts or cash coupons online via hangseng.com/giftparade.
- When spending at designated merchant outlet, simply indicate that you will use +FUN Dollars before payment, the shop personnel will make the arrangement for you:
 1. Spending amount = +FUN Dollars balance:
+FUN Dollars will be used to pay for the full price of the merchandise.
 2. Spending amount < +FUN Dollars balance:
+FUN Dollars will be used to pay for the full price of the merchandise, and the remaining +FUN Dollars can be reserved for next purchase.
 3. Spending amount > +FUN Dollars balance:
All +FUN Dollars will be deducted and the difference will be charged to your alpha card.

- Merchant Dollars

You will earn Merchant Dollars of the specific merchant on top of +FUN Dollars for every spending at the Merchant Dollars Designated Merchants (including Footwear shops under Belle Group's brands, Chung Yuen Electrical, DCH Food Mart and DCH Food Mart Deluxe, Joint Publishing and Sa Sa).

Combined Redemption of +FUN Dollars and Merchant Dollars

If you are holding both balance of +FUN Dollars and Merchant Dollars of the specific Merchant Dollars Designated Merchant in your alpha card account, when you spend with your alpha card at the specific Merchant Dollars Designated Merchant, both the cumulative +FUN Dollars and specific Merchant Dollars will be redeemed as cash concurrently in the same transaction. If you choose to redeem the +FUN Dollars and the specific Merchant Dollars upon purchase at the specific Merchant Dollars Designated Merchant, the specific Merchant Dollars will be debited first until all specific Merchant Dollars accumulated in your alpha card account have been used up, and the +FUN Dollars in the alpha card account will be debited until the total amount of the transaction is paid up. If the sum of the cumulative +FUN Dollars and the specific Merchant Dollars is not sufficient to settle the bill, the difference will be automatically charged to the alpha card account. You cannot select a specific deduction amount of +FUN Dollars or Merchant Dollars.

- For details of +FUN Dollars and Merchant Dollars Designated Merchants, please visit hangseng.com/cashmerc.
- +FUN Dollars and/or Merchant Dollars accumulated from your last alpha card annual renewal month to the next annual renewal month will be valid up to 15 months.
- You can enquire your +FUN Dollars/Merchant Dollars balance in any of the following ways:

	+FUN Dollars	Merchant Dollars
24-hour alpha card Customer Service Hotline 2398 0000 (press "5" after selecting language)	✓	
Logon Hang Seng Website via hangseng.com/e-Banking	✓	
alpha card monthly statement	✓	✓
alpha card sales slips issued at designated merchants	✓	✓*

* Balance of Merchant Dollars of specific Merchant Dollars Designated Merchant will only be shown on credit card sales slips issued at the specific Merchant Dollars Designated Merchant.

Notes:

- Use of +FUN Dollars and/or Merchant Dollars is subject to the Hang Seng Spending Card +FUN Dollars Rewards Programme and/or the other relevant terms and conditions. For details, please call our 24-hour Hang Seng Spending Card Marketing Enquiry Hotline 2998 6868.
- +FUN Dollars and/or Merchant Dollars are 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 and/or Merchant Dollars. Please check with the respective merchants for details.

Year-round Merchant Discount Privileges

Spend with alpha card and enjoy the year-round privileges at thousands of merchant outlets throughout Hong Kong, it makes you happier while spending, please visit hangseng.com/yearround for details.

5. Q&A

Q: What are my liabilities for the loss of my alpha card and/or my PIN?

A: If your alpha card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised alpha card transactions and Banking transactions up to HKD500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances. Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the alpha card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your alpha card and/or PIN or failed to follow the safeguards set out above.

Q: How do I suspend PIN services?

A: You may suspend the services by giving written instructions to Hang Seng. If the PIN is disclosed, you can either change the PIN immediately at any ATMs of Hang Seng Bank or HSBC or report to Hang Seng to stop the use of the Card.

Q: How do I report the loss of alpha card or PIN?

A: You must as soon as reasonably report it to Hang Seng Bank through the 24-hour Lost Card Hotline **2836 0838**. Please do not report the loss by fax. Hang Seng will act on the telephone notification provided that the customer's identity can be established. Hang Seng reserves its right to issue a replacement card and/or a new PIN to the Customer.

Q: What should I do if I discover any errors on my monthly statement?

A: Any error like unauthorised use of alpha card or dispute regarding statement discrepancies can be reported in writing and sent via e-mail: card@hangseng.com or mailed to "Hang Seng Bank Limited, P.O. Box 74147, Kowloon Central Post Office, Kowloon, Hong Kong" within 60 days of the statement date. You may also notify Hang Seng by calling the 24-hour Customer Service Hotline 2398 0000. Hang Seng reserves the right to regard the statement as conclusive should the customer fail to contact Hang Seng within the specified period. The above error/dispute resolution procedures are also applicable to complaints against merchant outlets arising from the use of the card or the reporting of unauthorised transactions.

Q: What is the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions?

A: Foreign currency transactions will be converted into Hong Kong Dollars at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets for the applicable conversion date or the government mandated rate in effect for the applicable conversion date, in each instance plus 1.95% (inclusive of the reimbursement charge levied by the relevant Card Association on Hang Seng).

Q: What are the procedures for cancelling the alpha card?

A: Customers may cancel or terminate the alpha card by giving written notice to Hang Seng and returning the Card at the same time. Such cancellation or termination will be effective upon Hang Seng actually receiving of such notice and alpha card. All returned alpha card must be cut. The alpha card customer shall be liable for all payments arising from the use of the alpha card until the alpha card has been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to the lost alpha card.

Q: What should I do if I lost or cancelled alpha card registered with PPS?

A: If you register Payment by Phone Service ("PPS") with an alpha card, the service will be cancelled automatically upon report of card loss or cancellation. In case of card loss, please register again upon receipt of the new card to continue enjoying PPS.

Q: What should I do if I want to cancel the recurring payment instruction(s)?

A: If you want to cancel the recurring payment instruction(s), such as mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.

6. Wealth Management

Wealth Management is a MUST:

Is "wealth management" something you do every day or are you putting off until you're older? Actually, the earlier you start practicing "wealth management" the better. And that's as true if you are a student living at home with your Mum and Dad as it is if you are already out working and earning your own salary. Ultimately, practicing wealth management won't just make it easier for you to buy the things you want today, it will help you to achieve the security you need to achieve your future dreams.

1) Decoding poor financial concepts

How good are you at managing money? Do you think the following financial concepts result in poor financial management?

- Pocket Money or Poison Money?

Most parents think that giving their kids pocket money will teach them to learn how to plan their finances for themselves. Sadly, life is never that simple. Many kids squander every last cent of their pocket money on sweets, comics or games because they are financially naive or cannot resist temptation. When they ask Mum and Dad for more, the soft-hearted parents rarely say "no". Such a vicious circle will ultimately cause the children to become over-dependent.

- Credit means Deficit?

Recent years there have seen a lot of negative stories about credit cards and online shopping. This has scared many people away from more "unconventional" forms of spending such as credit cards, cheques, mail or internet shopping. The only real problem with these particular spending models is people's lack of understanding. Ultimately, the more we learn about different financial tools, the more safely we can enjoy the advantages and avoid the potential problems.

- No Money No Plan?

Do you think that "wealth management" is something only rich people have to worry about? As a matter of fact, "wealth management" is relevant to everybody – be they young or old, rich or poor. At the end of the day, it always pays to make sensible plans for the use of your money, regardless of how much - or how little - you have. Ultimately, "Wealth management" is not unlike time management. If you haven't planned out a good schedule for work and rest, your life will be in chaos. Similarly, sticking to good financial habits will keep you from falling into debt.

2) Money Tips

"Wealth management" isn't just an empty phrase. So start realising your financial plan by following these three simple steps!

STEP ONE – GO with GOAL!

Goals are what give our lives' direction and meaning. Never try and implement any kind of plan without first setting a goal. As a newcomer to the wealth management field, you should begin by setting yourself some easily achievable short-term targets on, say, a daily or weekly basis. Achieving these targets will help to build up your patience and perseverance. You can then proceed to make longer-term financial plans.

Example:

	Period	Target
Short-term	Daily/Weekly	Buy a ticket for a pop concert
Mid-term	Monthly/Quarterly	Pursue extra-curricular studies/buy a computer
Long-term	Annually or above	Study abroad/start a business with friends

STEP TWO – Get MORE Information!

Wealth management means keeping clear accounts and a clear mind. So make a point of recording every item of money you receive such as Lai See, birthday money and wages. You will also need to collect invoices and receipts for every payment you make and check them against your bank statements.

Remember to file all your account details systematically in folders. That way, it will be very easy for you to check your account and stay in good financial shape.

STEP THREE – Always CHECK your account balance!

Even the world's finest sports stars have to review their performance at the end of every game. The same principle applies to wealth management. By checking your account balance every month you will have a far better grasp of how your financial plan is performing and your true financial status. Don't feel frustrated if your plan performance seems unsatisfactory – "Rome wasn't built in a day!". Just stick to your guns and you will eventually achieve your goal.

3) Say "No" to unnecessary spending!

Ever found yourself chilling out in your room listening to music and wondered how come you bought all of that stuff you never seem to use?

While our lives are filled with unlimited desire, we all know we will never have enough money to buy all the things we want. Ultimately, unchecked spending is the deadly enemy of "wealth management". If you want to avoid unnecessary expenditure, simply follow these four simple guidelines:

- 1) Resist temptation by opening a savings or deposit account! – By regularly depositing money in your savings account, you won't have too much cash for casual spending
- 2) Record all your income and expenditure amounts! – Be sure to keep clear records of your daily income and expenditure levels
- 3) Never go beyond your spending limit! – Save up for items you want and avoid overspending
- 4) Keep your savings up by keeping your spending down! – "Saving for a rainy day". The saying may be old but it will never be out of date.

7. Contact Us

24-hour alpha card Customer Service Hotline: 2398 0000

Quick Tips

Spending Card Account Balance

Steps : Select Language → **1** → **Account No.** → **PIN** → **1**

Transfer to Spending Card

Steps : Select Language → **1** → **Account No.** → **PIN** → **6**

Step 1 : Select Language

1 Cantonese **2** Putonghua **3** English

Step 2 : Select Service

Press **4** Lost Card Reporting

Press **1** General enquiries

Press **2** Lost card reporting

Press **1** For card account balance enquiries and other account related services

Press **1** Spending Card account balance

Press **3** Statement copy request

Press **5** Bank account balance enquiries (only applicable to account(s) linked to your card)

Press **6** Transfer to Spending Card account

Press **7** Change of Spending Card phone PIN, re-issue of ATM PIN or setting the overseas ATM daily cash withdrawal limit

Press **3** Enquire spending card application status

Press **5** Details of Hang Seng Spending Card Membership Rewards Programme

Press **1** Details of Hang Seng Spending Card +FUN Dollars and Merchant Dollars Rewards

Press **2** Redemption method of Hang Seng Spending Card +FUN Dollars Gift Parade

Press **6** General Spending Card Information Enquiries

Press **3** Get change of address form

Press **8** Talk to Customer Service Representative

Press **1** Annual fee waiver application

Press **2** Statement or transaction details enquiry

Press **3** Spending Card spending privileges, +FUN Dollars Rewards and other promotion details enquiries

Press **4** Other enquiries

The English version of this benefits directory shall prevail whenever there is a discrepancy between the English and Chinese versions.