



Hang Seng Renminbi Credit Card Benefits Directory

Content

1. Important Points to Remember	Page 1
2. Customer Privileges	
- Hang Seng Credit Card Membership Rewards Programme	Page 2
- Online Shopping Security	Page 3
- Greater Financial Flexibility	Page 3
- Lost Card Protection	Page 3
3. Convenient Payment Methods	Page 4
4. Questions & Answers	Page 4
5. Contact Us	Page 5

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

1. Important Points to Remember

Sign Immediately

Please sign on the signature panel at the back of the Hang Seng Renminbi Credit Card ("Renminbi Credit Card") with a ball pen immediately, if the name embossed on the card is correct.

Keep Your Renminbi Credit Card and PIN to Yourself

Think of your Renminbi Credit Card as cash, and keep it safely. You should:

- memorise your Personal Identification Number ("PIN") and destroy your PIN advice at once
- keep your Renminbi Credit Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Credit Card and/or your PIN
- not write down your PIN on the Renminbi Credit Card or on anything usually kept with the Renminbi Credit Card, or write down or record your PIN without disguising it.
- check your Renminbi Credit Card periodically to ensure it is always in your possession
- change your PIN immediately, and update 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 credit card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your Renminbi Credit Card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Renminbi 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 Renminbi 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 Renminbi Card and/or PIN or failed to follow the safeguards set out above.

Lost Card/PIN Report

Upon notice or suspicion that Credit Card/PIN is lost, stolen or misused, report it as soon as reasonably practicable through our 24-hour Report Lost Card Hotline (852) **2836 0838**. To ensure immediate handling and maximum protection, please do not report your card 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.



Is Password Required for Making Purchases?

When you make purchases with your CUP Credit Card at merchants displaying the UnionPay logo, you may be asked for a password. Please inform the merchant that "no password" or simply input 6 digits of "0" and press "Enter". Then, the merchant will process the transaction accordingly.

We are at your service at all times

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). Through our 24-hour Renminbi Credit Card Customer Service Hotline (852) 2998 8222 (Renminbi Platinum Card) or (852) 2398 0000 (Renminbi Classic/Gold Card), you can utilise the following automated telephone services to:

- enquire about your Renminbi Credit Card account balance and available credit limit.
- enquire details of Hang Seng Credit Card Membership Rewards Programme such as Hang Seng Credit Card +FUN Dollars balance and the latest customers' benefits
- obtain application forms and access other services
- talk to our Customer Service Representatives

2. Customer Privileges

Hang Seng Credit Card Membership Rewards Programme

- Hang Seng Credit Card +FUN Dollars

- For every 250 Renminbi retail spending with your card, you can earn \$1 +FUN Dollar, which can be used to redeem gifts or cash coupons online via hangseng.com/giftparade.
- +FUN Dollars accumulated from your last Renminbi Credit Card annual renewal month to the next annual renewal month will be valid up to 24 months
- +FUN Dollars accumulated by Principal Card and Supplementary Card customers will be attributed to the Renminbi Credit Card account of the Principal Card, and both the Principal Card and the Supplementary Card customers can redeem the +FUN Dollars.

Notes:

- +FUN Dollars earned with Hang Seng Renminbi Credit Cards are not applicable for redemption at +FUN Dollars designated merchants. Use of +FUN Dollars is subject to the Terms and Conditions for the Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- If a Supplementary Card customer has his/her own monthly statement, +FUN Dollars accumulated by the Supplementary Card customer will be attributed to the Supplementary Card account and only the Supplementary Card customer can redeem the +FUN Dollars.

- You can enquire your +FUN Dollars Balance in any of the following ways:

- 24-hour Renminbi Credit Card Customer Service Hotline (852) 2998 8222 (Renminbi Platinum Card) or (852) 2398 0000 (Renminbi Classic / Gold Card) (press "5" after selecting language)
- Logon Hang Seng Website via hangseng.com/e-Banking
- Credit Card monthly statement

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.

Greater Financial Flexibility

- Up to 56 Days' Interest-free Repayment Period

You may choose to make partial or full payment, or choose to pay the Minimum Payment Amount as printed on monthly statement.

- 24-hour Worldwide Cash Availability⁽¹⁾

You can get 24-hour cash advance⁽²⁾⁽³⁾ of up to the limit of ATM or your available credit limit (whichever is lower), via over 1.8 million ATMs displaying the UnionPay logo globally and ATMs of Hang Seng Bank and the HSBC Group around the world.

Notes:

- (1) With effect from 1 January 2013, the acceptance of Hang Seng Renminbi Credit Card will be expanded beyond China to global UnionPay network.
- (2) For cash advance, a handling fee will be charged every time you use the service and the cash advance amount cannot exceed your available credit limit. For details of charges, please visit Key Facts Statement of "Credit Card" section at <https://www.hangseng.com/en-hk/personal/key-facts-statement/> for Credit Card Key Facts Statement.
- (3) 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.

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

You can now register for Hang Seng Personal e-Banking online at hangseng.com/e-Banking for free:

- Opt for e-Statement Service to enjoy free access to Renminbi Credit Card monthly statements online.
- Online enquiry on Renminbi Credit Card transaction details, monthly statement balance, +FUN Dollars balance and Hang Seng Credit Card special promotion and offers.
- Check the account balance, fund transfer record of Hang Seng Bank accounts and obtain real time local stock quotes online.

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



Lost Card Protection

Call the 24-hour Report Lost Card Hotline as soon as reasonably practicable and you will not be liable for any unauthorised charges after the Renminbi Credit Card is reported lost. For an overseas card loss report, please call our 24-hour Report Lost Card Hotline **(852) 2836 0838**.

3. Convenient Payment Methods

You can settle your Credit Card payments in any of the following ways to save time and enjoy maximum convenience:

- **By Autopay**
Please ensure that there is sufficient fund in the designated Hang Seng Bank Renminbi Deposit account from 12:00am on the Payment Due Date to settle the autopay transaction.
- **By Mail**
Renminbi crossed cheque payments⁺ can be made by post to "Hang Seng Bank Card Centre, P.O. Box 72962 Kowloon Central Post Office, Hong Kong" at least 5 working days before the Payment Due Date. Please do not send cash through mail
- **By Cheque Drop-in Box**
Put your Renminbi crossed cheque⁺ in our Cheque Drop-in Box at any Hang Seng Bank branch at least 1 working day before the Payment Due Date.
- **By Cash or Transfer at Our Branches**
Make your payment in person at any Hang Seng Bank branch in Hong Kong by transferring from Hang Seng Bank Renminbi or HK Dollars[#] Deposit Account (same name or third party); or by Cash (Renminbi[^] or HKD[#]) on or before the Payment Due Date.
- **Hang Seng Personal/Business e-Banking**
Transfer funds from your Hang Seng Bank Renminbi or HK Dollars[#] Deposit Account to settle your credit card account by Transfer Function through Hang Seng Personal/Business e-Banking. Registration of the credit card account or authorizing the transaction with active security device is required for online fund transfers if the payment is to be made by a third party.
- **Payment by FPS**
Payment through designated bank account via Faster Payment System (FPS), 24 hours a day.

Notes:

- [#] Where a conversion of HKD into Renminbi is required, such conversion should be calculated at such rate specified by us which shall be conclusive and binding on you.
- ⁺ The related Renminbi cheque must be drawn on a bank account of a licensed bank in Hong Kong. The cheque should be crossed and made payable to "Hang Seng Bank Limited" Please write down the credit card account number on the back of the cheque. Please do not issue any post-dated cheque.
- [^] For payment by Renminbi notes, only notes of RMB50 denomination or above are accepted.

4. Questions & Answers

Q: What are my liabilities for the loss or unauthorised disclosure of my Renminbi Credit Card and/or my PIN?

A: If your Renminbi Credit Card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Renminbi 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 Renminbi 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 Renminbi 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 or suspected to have been disclosed to any other person, you can either change the PIN immediately at any ATMs of Hang Seng or HSBC Group or report the incident directly to Hang Seng to stop the use of the Credit Card.

Q: How do I report the loss of the Renminbi Credit Card or PIN?

A: You must as soon as reasonably practicable report it to Hang Seng through the 24-hour Report Lost Card Hotline **(852) 2836 0838**. Please do not report the loss or theft 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 errors like unauthorised use of the Renminbi Credit Card or dispute regarding statement discrepancies can be reported by 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 Credit Card 24-hour Customer Service Hotline (852) 2998 8222 (Renminbi Platinum Card) or (852) 2398 0000 (Renminbi Classic/Gold Card). 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 Renminbi Credit Card or the reporting of unauthorised transactions.

Q: What is the method of applying exchange rates and/or levies to transactions in currencies other than Renminbi?

A: Transactions made by Hang Seng Renminbi Credit Card in currencies other than Renminbi will be converted into Renminbi at a rate selected by UnionPay 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. Moreover, the foreign currency transaction conversion fee for all non-Renminbi transactions will be waived.

Q: What are the procedures for cancelling my Credit Card? And my Supplementary Card?

A: The Principal Card customer may cancel or terminate the Principal Card by giving written notice to Hang Seng and returning the Principal Card and any Supplementary Card at the same time, such cancellation or termination to be effective upon Hang Seng actually receiving such notice and Renminbi Credit Card(s). The Principal Card customer or the Supplementary Card customer may cancel or terminate the relevant Supplementary Card according to the aforesaid procedure. If the Supplementary Card is not returned, Hang Seng will, if requested to do so by the Principal Card customer, take prompt action to prevent further use of the Supplementary Card.

The Principal Card customer shall be liable for all payments arising from the use of the Principal Card and any Supplementary Card and each Supplementary Card customer shall be liable for all payments arising from his/her use of the Supplementary Card until the relevant Renminbi Credit Cards have been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to the lost Renminbi Credit Cards.

5. Contact Us

24-hour Hang Seng Renminbi Credit Card Customer Service Hotlines:

Hang Seng Renminbi Platinum Card (852) 2998 8222

Hang Seng Renminbi Classic/Gold Card (852) 2398 0000

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