

“Hang Seng UNIONPAY Credit Card 11x Cash Dollars Rewards” Terms and Conditions

Terms and Conditions of Hang Seng UNIONPAY Credit Card 11x Cash Dollars Rewards (“Promotion”)

1. The promotion period is from 1 January to 31 December 2018 (“Promotion Period”).
2. To enjoy the offer, customers are required to make the transactions with their Hang Seng UNIONPAY Credit card (Not applicable to Hang Seng Renminbi Credit Card and UnionPay Renminbi Diamond Commercial Card) (“Eligible Credit Card”).
3. To enjoy the Promotion offers, the principal card and its supplementary card customers must successfully register their Eligible Credit Card once by calling 2998 6038 during the Promotion Period. Only Eligible Department Store / Medical Service Local Spending (as defined in Clause 7) made by the registered Eligible Credit Card from the registration month to the end of the Promotion Period will be counted for the extra Cash Dollars rewards. If a customer registers repeatedly with the same Eligible Credit Card, only the first registration is valid.
4. Starting from the registration month, customers can earn the basic 1x Cash Dollars, and a further extra 10x Cash Dollars of this Promotion (i.e. a total of 11 times Cash Dollars) on all Eligible Spending (as defined in Clause 7) made in that month.
5. The monthly eligible transactions must be completed within the month and posted to the relevant credit card accounts respectively on or before 14 days after the end of the month.
6. Each credit card account is entitled to a maximum total of an extra \$2,500 Cash Dollars during the Promotion Period. If the principal card and its supplementary card share the same credit limit, the accumulated transaction amount will be calculated on a combined basis and the reward will be credited into the principal card account.
7. Eligible transactions include retail transactions made with the Eligible Credit Card during the Promotion Period: (i) local spending in department store; or (ii) local spending in medical services, except for online bill payments, phone / fax orders (including bill payments and purchases), auto pays, any transactions under recurring payment instruction.
8. Hang Seng Bank Limited (“Hang Seng”) will determine the eligibility of the transactions based on the merchant category, as defined as local spending in department store and local spending in medical services in Hong Kong from time to time by Hang Seng / UnionPay International Co., Ltd. / merchants’ acquiring banks. The eligible transactions shall be determined at the sole and absolute discretion of Hang Seng and may be varied from time to time without further notice.
9. The basic Cash Dollars earned and the further extra 10x Cash Dollars of this Promotion will be calculated according to the instalment amount shown on each monthly statement.
10. Eligible 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 Promotion before the transactions are made.
11. All transactions that are found to be fraudulent or eventually cancelled / refunded will be considered as ineligible transactions and are not applicable to this Promotion.
12. The rewards are based on the net spending amount, which means the final amount charged to the Eligible Credit Card, and the use of any discount offers and Cash Dollars / Merchant Dollars will not be taken into account.
13. The extra Cash Dollars of this Promotion will be calculated on the last day of every even month. The extra Cash Dollars will be automatically credited to customers’ credit account within two months after each calculation. The credit card account should remain valid and in good standing when the relevant Cash Dollars are credited. Customers 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.
14. Unless otherwise specified, this Promotion cannot be used in conjunction with other Cash Dollars promotions.
15. The Cash Dollars rewarded will be rounded down to the nearest dollar. Extra Cash Dollars reward will be calculated based on the amount of each individual eligible transaction.
16. No alteration or cancellation can be made to the registration, and no rewarded Cash Dollars can be transferred or converted into cash under any circumstances.
17. Hang Seng will determine the eligibility of all Cash Dollars to be rewarded based on the transactions records held by Hang Seng. In case of any disputes, Hang Seng’s records shall be final and conclusive.
18. Customers must keep the original sales slips of all posted transactions. 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.
19. Use of Cash Dollars is 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.
20. All products, services and information related to this promotion are directly sold and supplied to customers by related merchants who are solely responsible for all related obligations and liabilities.

21. Hang Seng reserves the right to suspend, revise or terminate the Promotion at any time and to amend the terms and conditions thereof from time to time without prior notice. In case of any disputes, the decision of Hang Seng shall be final.
22. 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.
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. The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.