

Hang Seng Travel+ Visa Signature Card

Welcome Offers Terms and Conditions

General Terms and Conditions:

1. Offers are valid from now till 31 December 2024 (both dates inclusive) ("Promotion Period").
2. The offers are only applicable to the following 2 types of applicants for Principal Card of Hang Seng Travel+ Visa Signature Card ("Designated Credit Card") during the Promotion Period and whose applications are successfully approved and whose Designated Credit Card is issued on or before 31 January 2025. ("Eligible Customer").
 - a) Applicants who **are not currently holding and have never 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 Bank Limited ("Hang Seng") **during the 12 months immediately preceding the date of application**. ("New Credit Card Customers"); or
 - b) Applicants who are **currently holding and/or have ever held** the Principal Card of any personal credit card/affinity card/co-branded card (except the Designated Credit Card, and excluding spending card and private label card) issued by Hang Seng **during the 12 months immediately preceding the date of application** ("Existing Credit Card Customers").
3. If the credit card Principal Card and its Supplementary Card(s) share the same credit limit, the accumulated transaction amount will be calculated on a combined basis.
4. Each Principal Card customer will be entitled to this promotion once only during the Promotion Period.
5. **If a customer who has received the welcome offers and subsequently cancels the relevant credit card account within 13 months from the date of account opening, a handling fee of an equivalent amount with the value of the welcome offers received will be charged.**
6. The relevant credit card account must be still valid and in good standing when the offers are granted.
7. When the eligible customer have achieved the designated spending requirement, as specified hereunder +FUN Dollars reward will be credited to the Principal Card account of the customers within 3 months upon fulfillment of the spending requirement(s).
8. 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.
9. Reward and use of +FUN Dollars and/or Merchant Dollars are subject to the Hang Seng Credit Card Membership Rewards Programme and/or other relevant terms and conditions. For details, please refer to <https://www.hangseng.com/en-hk/personal/cards/fun-dollars-merchant-list/>.
10. The welcome offers are not transferrable, and cannot be exchanged for cash or other products.
11. Hang Seng reserves the right to vary or terminate the offers and to amend the Terms and Conditions of the offers from time to time without prior notice. In case of any disputes, the decision of Hang Seng shall be final.
12. 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.
13. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. These Terms and Conditions are subject to prevailing regulatory requirements.
15. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.

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Welcome Gift Terms and Conditions:

16. If the Eligible Customers have an accumulated transaction amount of HKD5,000 with the Designated Credit Card within 60 days from the date of new card issuance, the Eligible Customers will be entitled to one of the welcome offers as per the table below:

Eligible Customer Type	Welcome Gift
New Credit Card Customers	\$700 +FUN Dollars (apart from the basic +FUN Dollars rebate)
Existing Credit Card Customers	\$300 +FUN Dollars (apart from the basic +FUN Dollars rebate)

17. **The accumulated transaction amount is based on the net retail spending amount of eligible transactions, which means the final amount charged to the Designated Credit Cards 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 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 all welcome offers based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.**