

## Hang Seng Platinum Card Welcome Offers Terms and Conditions

### Terms and Conditions of Welcome Offers:

#### Eligibility for the Welcome Offers

- The welcome offers are valid from 1 July to 31 December 2018 ("Promotion Period").
- The welcome offers are only applicable to Principal Card applicants who apply for the following types of credit cards ("Designated Credit Cards") and whose applications are successfully approved during the Promotion Period:  
Hang Seng Visa Platinum Card, Hang Seng Platinum Mastercard, Hang Seng UnionPay Platinum Card and Hang Seng Renminbi Platinum Card
- New credit card customers refer to Principal Card applicants who are not holding currently and / or **have not held in the preceding 12 months 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") ("New Credit Card Customers").
- Existing credit card customers refer to Principal Card applicants who are holding currently and / or **held in the preceding 12 months the Principal Card** of any personal credit card / affinity card / co-branded card (excluding spending card and private label card) issued by Hang Seng ("Existing Credit Card Customers"). Existing Credit Card Customers who are holding currently and / or **have held the Principal Card of the same credit card type in the preceding 12 months** will not be entitled to the welcome offers.
- New Credit Card Customers who have successfully applied for any of the Designated Credit Cards during the Promotion Period, are required to accumulate Designated transaction amount with the card within 60 days from the date of new card issuance in order to enjoy below welcome offer :

Welcome offer	Spending requirement
Hang Seng UnionPay Platinum Card : \$450 Cash Dollars	HKD5,000/
Other designated Credit Cards : \$400 Cash Dollars	RMB5,000 (applicable to Renminbi Platinum Card)
Samsonite Pixelon Spinner 25 inch	HKD10,000 / RMB10,000 (applicable to Renminbi Platinum Card)

- Existing Credit Card Customers who have successfully applied for any of the Designated Credit Cards during the Promotion Period, are required to accumulate transaction amount of HKD5,000 / RMB5,000 (applicable to Renminbi Platinum Card) with the card within 60 days from the date of new card issuance in order to enjoy \$200 Cash Dollars. Extra \$50 Cash Dollars if apply for Hang Seng UnionPay Platinum Card.
- 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 Cash 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, 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.**
- To be entitled to the extra \$100 Cash Dollars, New Credit Card Customers or Existing Credit Card Customers are required to apply for any of the Designated Credit Cards via **online or through designated hotline** and be successfully approved during the Promotion Period and fulfil the spending requirements as stated in clause 5 or 6 of these Terms and Conditions.
- 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.
- Each Principal Card customer will be entitled to the Cash Dollars welcome offer once only during the Promotion Period.
- When customer achieve the designated spending requirement, the welcome gift arrangement as follow :
  - Up to \$550 Cash Dollars: Cash Dollars reward will be credited to the relevant credit card account of the Principal Card customers within 2 months upon fulfillment of the spending requirement(s). The relevant Hang Seng Platinum Card account should be valid and in good standing when the cash dollars are credited.
  - Samsonite Pixelon Spinner 25 inch: The redemption letter will be mailed to the correspondence addresses of Eligible Customers within 3 months upon fulfillment of the spending requirement. Please refer to the redemption letter for details, Terms and Conditions.
- The Samsonite Pixelon Spinner 25 inch is only available while stock lasts. The Bank reserves the right to replace them with other item(s), without further notice. The Bank will notify the affected card holders of the relevant arrangements through the notification letter.
- 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.



**General Terms and Conditions:**

14. If there is no selection of the welcome offers in the credit card application form, customers will be considered as having given up the right for the relevant welcome offers. Once the welcome offers are chosen, no change will be accepted.
- 15. If a customer who has received the welcome offers cancels the relevant credit card account within 13 months from the date of account opening, a handling fee of an equivalent amount will be charged.**
16. The relevant credit card account must be still valid and in good standing when the welcome offers are granted.
17. Reward and use of Cash 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 call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
18. The welcome offers are not transferrable, and cannot be exchanged for cash or other products.
19. 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.
20. 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.
21. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. These Terms and Conditions are subject to prevailing regulatory requirements.
23. The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and the Chinese versions.