

Terms and Conditions for Hang Seng Prestige Multi-Currency Debit Mastercard® – Overseas Transport Spending Promotion (the “Promotion”)

1. The promotion period is from 3 Jul to 31 Dec 2024, both dates inclusive (“Promotion Period”).
2. The Promotion is applicable to any primary and supplementary Hang Seng Prestige Multi-Currency Debit Mastercard® (“Eligible Debit Card”) customers (the “Customer(s)”).
3. To be eligible for the Promotion, Customers are required to settle the payment by using their Eligible Debit Card.
4. Customer can get 20% cash rebate (the “Offer”) listed in the clause 5 after successfully using Eligible Debit Card to make eligible transactions (“Eligible Transactions”) at the designated local merchants listed in the clause 6 across Australia, China, Japan, Thailand and United Kingdom (“Designated Merchants”) during the Promotion Period, subject to a maximum accumulated cash rebate of HKD150 (the “Rebate”) per Customer during the Promotion Period.
5. Each customer can earn the Offer from below Designated Merchants during the Promotion Period.

| Country | Designated Merchants |
|----------------|---|
| Australia | <ul style="list-style-type: none"> • Transport for NSW TrainLink • Translink |
| China | <ul style="list-style-type: none"> • 12306 China Railway • GoByBus • Trans-Island Chinalink |
| Japan | <ul style="list-style-type: none"> • Japan Railway |
| Thailand | <ul style="list-style-type: none"> • Mass Rapid Transit Authority of Thailand |
| United Kingdom | <ul style="list-style-type: none"> • Lothian Buses • Transport for Greater Manchester • Transport for London |

6. Eligible Transactions are payment transactions which also include contactless payment and transactions which are posted during the Offer’s fulfillment period. Eligible Transactions are defined according to the merchant codes/transaction type issued by Mastercard® or a merchant’s acquiring bank from time to time. Hang Seng Bank Limited (“Hang Seng”) has no obligation to clarify which transactions are eligible for the Offer before Customer conduct the transactions.

These are not Eligible Transactions:

- refund or cancelled transactions;
 - partial payments, including instalment payments.
7. Hang Seng will determine whether you are eligible for the Offer(s) based on the records we hold on the Eligible Transactions. The Rebate will be determined by us with reference to the exchange rate adopted by Mastercard® on the date of conversion from the relevant foreign currency into Hong Kong Dollars. The corresponding cash rebate (rounded to the nearest 2 decimal places) will be credited to your Eligible Debit Card within 30 calendar days after completion of the requirements under Clause 2 to 6.
 8. If the relevant Customer qualify for the Offer(s) is a supplementary card customer, the corresponding cash rebate will be credited to the account linked to the associated primary Eligible Debit Card customer.
 9. Hang Seng may debit the relevant Customer’s Eligible Debit Card or account for the equivalent value of any Offer(s) Customer have enjoyed without prior notice if any transaction(s) for which the Rebate was awarded is subsequently reversed or found out to be ineligible.
 10. Customer must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the Promotion ended to request a submission of the relevant sales slips or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by Hang Seng and will not be returned.
 11. The Promotion is only applicable to customers whose Eligible Debit Card remains valid during the Promotion Period.

12. Any fraud and/or abuse committed by any person, as determined by respective Designated Merchant and Hang Seng at their sole discretion, in relation to the Promotion will result in the forfeiture of the person's eligibility to participate in the Promotion.
13. Each Designated Merchant and Hang Seng have the sole right to modify, cancel or terminate the Offer at any time and to amend these Terms and Conditions from time to time without prior notice. Customer's use of services provided by Designated Merchant after the update, if any, to these Terms and Conditions shall indicate his/her agreement to be bound by the updated Terms and Conditions.
14. Hang Seng shall hold no liability whatsoever for any disputes arising from and/or associated with a customer's use of the services provided by the respective Designated Merchant who are solely responsible for all related obligations and liabilities.
15. 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.
16. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. In the event of disputes with a customer on the Promotion, the decision of the respective Designated Merchant and Hang Seng shall be final and binding.
19. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.