



August 2024

Dear Customer,

Notice of Amendment on Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers, Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants, Terms and Conditions for Hang Seng yuu Reward Points Programme and Terms and Conditions for One-Time Password Online Transaction Authentication

Hang Seng Bank Limited ("the Bank") would like to notify you of amendments to (i) the Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers, (ii) Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants and (iii) Terms and Conditions for Hang Seng yuu Reward Points Programme that will take effect from 16 October 2024, and amendment to (iv) Terms and Conditions for One-Time Password Online Transaction Authentication that will take effect from 15 November 2024. Summary of the key amendments' are provided below:

1. Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers

Item	Prevailing	Revised
Card Services		
Other Fees – Transactions in HKD incurred outside of Hong Kong ¹	Waived	<p>A reimbursement charge of 1% for transactions in HKD incurred outside of Hong Kong or with any merchants not having business registration in Hong Kong, including but not limited to online merchants transactions. The same will be charged by the Bank on such transactions on behalf of Visa/Mastercard International.</p> <p>In some situation, customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to find out from the merchants about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a cost higher than settling in foreign currency.</p>



Item	Prevailing	Revised
Late Charge	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p> <p>Applicable card type Visa Infinite Card/Prestige World Mastercard/Platinum Card/Gold Card/Classic Card</p>	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$330 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p> <p>Applicable card type Visa Infinite Card/Prestige World Mastercard/Platinum Card/Gold Card/Classic Card</p>
	<p>If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$300/US\$38 or an amount equal to the New Balance (whichever is lower) will be levied each time.</p> <p>Applicable card type World Mastercard/USD Visa Gold Card/Club Marina Cove Membership Credit Card/enJoy Private Label Card</p>	<p>If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$330/US\$42 or an amount equal to the New Balance (whichever is lower) will be levied each time.</p> <p>Applicable card type World Mastercard/USD Visa Gold Card/Club Marina Cove Membership Credit Card/enJoy Private Label Card</p>
	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p> <p>Applicable card type Renminbi Platinum Card/Renminbi Gold Card/Renminbi Credit Card</p>	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY330 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p> <p>Applicable card type Renminbi Platinum Card/Renminbi Gold Card/Renminbi Credit Card</p>



Item	Prevailing	Revised
Overlimit Fee	An overlimit fee of HK\$180/US\$23 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above. Applicable card type Visa Infinite Card/World Mastercard/Prestige World Mastercard/Platinum Card/Gold Card/Classic Card/USD Visa Gold Card/Club Marina Cove Membership Credit Card/enJoy Private Label Card	An overlimit fee of HK\$200/US\$26 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$200/US\$26 or above. Applicable card type Visa Infinite Card/World Mastercard/Prestige World Mastercard/Platinum Card/Gold Card/Classic Card/USD Visa Gold Card/Club Marina Cove Membership Credit Card/enJoy Private Label Card
	An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above. Applicable card type Renminbi Platinum Card/Renminbi Gold Card/Renminbi Credit Card	An overlimit fee of CNY200 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY200 or above. Applicable card type Renminbi Platinum Card/Renminbi Gold Card/Renminbi Credit Card

Remarks:

1. Not applicable to Hang Seng USD Visa Gold Card, Renminbi Credit Card, UnionPay RMB Diamond Commercial Card and all Commercial Cards.

From 1 October 2024, you may obtain a copy of the revised Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customer from the Bank's website (Hang Seng Bank Website > Personal > Service Charges) or any branches of the Bank. Copy of the Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers (effective 23 June 2024) is available from the above website or any branches of the Bank until 31 October 2024. You may not be able to access or download the existing Bank Tariff Guide after 31 October 2024.



2. Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants and Terms and Conditions for Hang Seng yuu Reward Points Programme

Item	Prevailing	Revised
<p>Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants – Clause 3(iv) – (v) (all online bill payments via Hang Seng Personal e-Banking will no longer earn +Fun Dollars)</p>	<p>3. Hang Seng may vary the spend types on earning +FUN Dollars. At present, +FUN Dollars cannot be earned by making the spend types of below transactions:</p> <ul style="list-style-type: none"> (i) cash advance; (ii) fees and charges; (iii) withdrawals under a cash or spending instalment plan; (iv) online bill payments via Hang Seng Personal e-Banking to Inland Revenue Department and payees under Banking and Credit Card Services categories; (v) online bill payments via Hang Seng Personal e-Banking to other payees by personal Hang Seng Credit Card is subject to a maximum cap of HK\$10,000 aggregate payment amount per month, the payment amount thereafter will not be entitled to +FUN Dollars; (vi) any card transactions according to the merchant category by Hang Seng/Visa International/Mastercard Asia Pacific (Hong Kong) Limited/UnionPay International/merchants' acquiring banks from time-to-time defined as transactions at financial institutions/non-financial institutions (including but not limited to the purchase of foreign currency, money orders, travellers cheques, merchandise and services, deposits and money transfers, like purchase and/ or reload of stored value cards (except for reload via Octopus Automatic Added Value Service) or e-Wallets; (vii) The card transaction does not earn +FUN Dollars if it is unposted or it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part. 	<p>3. Hang Seng may vary the spend types on earning +FUN Dollars. At present, +FUN Dollars cannot be earned by making the spend types of below transactions:</p> <ul style="list-style-type: none"> (i) cash advance; (ii) fees and charges; (iii) withdrawals under a cash or spending instalment plan; (iv) online bill payments via Hang Seng Personal e-Banking; (v) any card transactions according to the merchant category by Hang Seng/Visa International/Mastercard Asia Pacific (Hong Kong) Limited/UnionPay International/merchants' acquiring banks from time-to-time defined as transactions at financial institutions/non-financial institutions (including but not limited to the purchase of foreign currency, money orders, travellers cheques, merchandise and services, deposits and money transfers, like purchase and/ or reload of stored value cards (except for reload via Octopus Automatic Added Value Service) or e-Wallets; (vi) The card transaction does not earn +FUN Dollars if it is unposted or it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part;



Item	Prevailing	Revised
	<p>(viii) If there is any earning and/or redemption of +FUN Dollars in any transaction which, in Hang Seng's reasonable opinion, involves any abusive or fraudulent behaviours which are invalid/ineligible for any +FUN Dollars rewards, Hang Seng reserves the right to deduct the +FUN Dollars credited pursuant to such transactions from the Cardmember's credit card/spending card account at any time without prior notice. In the event that the relevant +FUN Dollars have already been redeemed, Hang Seng reserves the right to charge the equivalent value of such redeemed +FUN Dollars or the appropriate portion of +FUN Dollars amount awarded to the relevant credit card/spending card account on the conversion rate of HK\$1 for every \$1 +FUN Dollars at any time without prior notice. Hang Seng has the right to cancel any accumulated +FUN Dollars upon the termination (regardless of whether such termination is initiated by Hang Seng or by the Cardmember) of the relevant credit card/spending card and to charge the Cardmember for any unpaid +FUN Dollars amount on the conversion rate of HK\$1 for every \$1 +FUN Dollars unpaid in such circumstances.</p>	<p>(vii) If there is any earning and/or redemption of +FUN Dollars in any transaction which, in Hang Seng's reasonable opinion, involves any abusive or fraudulent behaviours which are invalid/ineligible for any +FUN Dollars rewards, Hang Seng reserves the right to deduct the +FUN Dollars credited pursuant to such transactions from the Cardmember's credit card/spending card account at any time without prior notice. In the event that the relevant +FUN Dollars have already been redeemed, Hang Seng reserves the right to charge the equivalent value of such redeemed +FUN Dollars or the appropriate portion of +FUN Dollars amount awarded to the relevant credit card/spending card account on the conversion rate of HK\$1 for every \$1 +FUN Dollars at any time without prior notice. Hang Seng has the right to cancel any accumulated +FUN Dollars upon the termination (regardless of whether such termination is initiated by Hang Seng or by the Cardmember) of the relevant credit card/spending card and to charge the Cardmember for any unpaid +FUN Dollars amount on the conversion rate of HK\$1 for every \$1 +FUN Dollars unpaid in such circumstances.</p>



Item	Prevailing	Revised
<p>Terms and Conditions for Hang Seng yuu Reward Points Programme—Clause 7 (all online bill payments via Hang Seng Personal e-Banking will no longer earn yuu point)</p>	<p>7. Hang Seng may vary the types of transactions which can earn yuu Reward Points (“Eligible transactions”) from time to time. Eligible Transactions does not include the following transactions:</p> <ul style="list-style-type: none"> • cash advance; • fees and charges; • Cash Instalment Plan, Spending Instalment Plan; • online bill payments via Hang Seng Personal e-Banking to Inland Revenue Department and payees under Banking and Credit Card Services categories; • online bill payments via Hang Seng Personal e-Banking to payees by personal Hang Seng Credit Card (except payees under Banking and Credit Card Services, or to Inland Revenue Department) is subject to a maximum cap of HKD10,000 aggregate payment amount per month, the payment amount thereafter will not be entitled to yuu Reward Points; • any card transactions according to the merchant category by Hang Seng/Visa International/merchants’ acquiring banks from time-to-time defined as transactions at financial institutions/non-financial institutions (including but not limited to the purchase of foreign currency, money orders, travellers cheques, merchandise and services, deposits and money transfers, like purchase and/or reload of stored value cards (except for reload via Octopus Automatic Added Value Service) or e-Wallets; • The card transaction does not earn yuu Reward Points if it is unposted or it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part. 	<p>7. Hang Seng may vary the types of transactions which can earn yuu Reward Points (“Eligible transactions”) from time to time. Eligible Transactions does not include the following transactions:</p> <ul style="list-style-type: none"> • cash advance; • fees and charges; • Cash Instalment Plan, Spending Instalment Plan; • online bill payments via Hang Seng Personal e-Banking; • any card transactions according to the merchant category by Hang Seng/Visa International/merchants’ acquiring banks from time-to-time defined as transactions at financial institutions/non-financial institutions (including but not limited to the purchase of foreign currency, money orders, travellers cheques, merchandise and services, deposits and money transfers, like purchase and/or reload of stored value cards (except for reload via Octopus Automatic Added Value Service) or e-Wallets; • The card transaction does not earn yuu Reward Points if it is unposted or it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.



From 16 October 2024, you may obtain a copy of the revised Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants and the revised Terms and Conditions for Hang Seng yuu Reward Points Programme from the Bank's website respectively (Hang Seng Bank Website >Personal > Cards > Credit Card Offers & Rewards > +FUN Dollars/Merchant Dollars Merchant Network > Terms and Conditions) (Hang Seng Bank Website >Personal > Cards > Card Products > enJoy Card > Learn More> Terms and Conditions of Hang Seng yuu Reward Points Programme). The existing Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants and the existing Terms and Conditions for Hang Seng yuu Reward Points Programme are available from the above website until 18 November 2024. You may not be able to access or download the existing Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants and the existing Terms and Conditions for Hang Seng yuu Reward Points Programme after 18 November 2024.

3. Terms and Conditions for One-Time Password Online Transaction Authentication

Item	Revised
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 1.1]	<p>The existing definition of "Card", "Designated Merchant" and "you" in the Terms and Conditions are amended to cover all eligible credit card and debit card products offered by us:</p> <ul style="list-style-type: none"> • "Card" means any credit card or debit card from time to time issued by us either as a principal card or as a supplementary card or otherwise issued by us for use by an Authorised Card User; • "Designated Merchant" means any merchant who offers online purchase service that requires identity authentication for payment by credit card or debit card using authentication service from relevant Card Association or such other authentication service or means from time to time prescribed or accepted by us; • "you" means each person to whom we issue a Card and is referred to as a Cardmember or Authorised Card User or Cardholder in the Agreement, and "your" and "yours" shall be construed accordingly.
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 1.1, 1.3, 2, 5.3]	<p>The existing term of "Cardmember Agreement" in the Terms and Conditions is replaced by "Agreement" to cover agreements that apply to all eligible credit card and debit card products offered by us.</p>
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 3.1]	<p>The existing clauses will be modified as follows, corresponding to the amended definition of "you":</p> <ul style="list-style-type: none"> • 3.1 Designated Merchants require Cardmembers or Authorised Card User or Cardholders to verify their identity when using their Cards to effect online purchase transactions on websites through the Internet or other means of telecommunication. We provide the Procedure and OTPs to you for such purpose as an enhanced security feature.
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 5.3]	<p>The existing clauses will be modified as follows to cover transactions of all eligible credit card and debit card products offered by us:</p> <ul style="list-style-type: none"> • 5.3 All transactions effected with your Card where your identity is verified through the Procedure constitute Card Transactions or transactions under the Agreement, and the OTP constitutes a PIN under the Agreement. You are liable for those transactions in accordance with the provisions of the Agreement, including the provisions relating to your liability for unauthorized Card Transactions or transactions if you acted fraudulently or with gross negligence.



From 15 November 2024, you may obtain a copy of the revised Terms and Conditions for One-Time Password Online Transaction Authentication from the Bank's website (Hang Seng Bank Website > Personal > Cards > Online & Mobile Payment > Secure Online Shopping > Useful information). The existing Terms and Conditions of One-Time Password is available from the above website until 15 December 2024. You may not be able to access or download the existing Terms and Conditions for of One-Time Password after 15 December 2024.

Also, you may download this Notice of Amendments from the Bank's website (Hang Seng Website > Personal > Important Notice > Notice of Amendment on Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers, Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants, Terms and Conditions for Hang Seng yuu Reward Points Programme and Terms and Conditions for One-Time Password Online Transaction Authentication) until 15 December 2024. You may not be able to access or download this Notice of Amendments after 15 December 2024.

Please note that the above amendments shall be binding on you if you continue to use and/or retain your credit card/debit card after the above amendments are effective. Please note that we shall not be able to continue providing services to you if you do not accept the above amendments and you can call our Customer Service Hotlines for termination of services before the above amendments are effective.

If you have any enquiries, please contact our 24-hour Credit Card Customer Service Hotlines:

Hang Seng Travel+ Visa Signature Card/Platinum Card/MMPOWER World Mastercard®	2998 8222
Hang Seng Credit Card/Spending Card	2398 0000
Hang Seng enJoy Visa Platinum Card/Spending Card	2998 8888
Hang Seng Prestige World Mastercard/Hang Seng World Mastercard®	2998 8111
Hang Seng Visa Infinite Card	2998 8228
The Hong Kong Jockey Club Membership Card/ The Racing Club Membership Card	2998 8833
Hang Seng Multi-Currency Debit Mastercard®	2998 9188

(For Prestige customers only)

2998 8022

(For Prestige Private customers only)

Hang Seng Bank Limited



2024年8月

尊敬的客戶：

有關恒生財富管理及個人銀行業務服務費用簡介，
恒生信用卡+FUN Dollars 及 Merchant Dollars 特約商戶，恒生yuu積分獎賞計劃及
一次性密碼網上交易認證之條款及細則的修訂通知

恒生銀行有限公司(「本行」)謹此通知閣下，(i) 恒生財富管理及個人銀行業務服務費用簡介，(ii) 恒生信用卡+FUN Dollars 及 Merchant Dollars特約商戶條款及細則及(iii) 恒生yuu積分獎賞計劃條款及細則將於2024年10月16日起作出修訂。而(iv) 一次性密碼網上交易認證之條款及細則將於2024年11月15日起作出修訂。修訂的摘要如下：

(一) 恒生財富管理及個人銀行業務服務費用簡介修訂

項目	修訂前	修訂後
卡服務		
其他費用 - 在海外以港幣簽賬 ¹	豁免	所有在海外以港幣或非香港登記的商戶所進行之交易的賬項，包括但不限於經網上商戶簽賬，本行將會收取1%作為交易徵費。同樣的費用將由本行代Visa/Mastercard International 收取。 某些時候，客戶在外地消費時，可選擇以港幣結算。此選項屬海外商戶的直接安排，而非由發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣結算所涉及的費用可能會較以外幣結算的費用為高。
逾期費用	若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為HK\$300或相等於最低還款額之金額(以較低者為準)。 適用之卡類別 Visa Infinite卡/優越理財World Mastercard/白金卡/金卡/普通卡	若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為 HK\$330 或相等於最低還款額之金額(以較低者為準)。 適用之卡類別 Visa Infinite卡/優越理財World Mastercard/白金卡/金卡/普通卡
	若客戶未能於到期還款日或之前繳付總結欠，則須另繳付逾期費用，每次HK\$300/US\$38或相等於總結欠之金額(以較低者為準)。 適用之卡類別 World Mastercard/美元Visa金卡/匡湖遊艇會會員信用卡enJoy 專享卡	若客戶未能於到期還款日或之前繳付總結欠，則須另繳付逾期費用，每次 HK\$330/US\$42 或相等於總結欠之金額(以較低者為準)。 適用之卡類別 World Mastercard/美元Visa金卡/匡湖遊艇會會員信用卡enJoy 專享卡



項目	修訂前	修訂後
	<p>若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為人民幣300元或相等於最低還款額之金額(以較低者為準)。</p> <p>適用之卡類別 人民幣白金卡/人民幣金卡/ 人民幣信用卡</p>	<p>若客戶未能於到期還款日或之前繳付最低還款額，則須另繳付逾期費用，每次為人民幣330元或相等於最低還款額之金額(以較低者為準)。</p> <p>適用之卡類別 人民幣白金卡/人民幣金卡/ 人民幣信用卡</p>
過額費用	<p>若戶口之結欠(不包括由銀行收取之費用)超逾信用限額HK\$180/US\$23或以上，則須繳付每月HK\$180/US\$23過額費用。</p> <p>適用之卡類別 Visa Infinite卡/World Mastercard/ 優越理財World Mastercard/白金卡/ 金卡/普通卡/美元Visa金卡/ 匡湖遊艇會會員信用卡/ enJoy專享卡</p>	<p>若戶口之結欠(不包括由銀行收取之費用)超逾信用限額HK\$200/US\$26或以上，則須繳付每月HK\$200/US\$26過額費用。</p> <p>適用之卡類別 Visa Infinite卡/World Mastercard/ 優越理財World Mastercard/白金卡/ 金卡/普通卡/美元Visa金卡/ 匡湖遊艇會會員信用卡/ enJoy專享卡</p>
	<p>若戶口之結欠(不包括由銀行收取之費用)超逾信用限額人民幣180元或以上，則須繳付每月人民幣180元過額費用。</p> <p>適用之卡類別 人民幣白金卡/人民幣金卡/ 人民幣信用卡</p>	<p>若戶口之結欠(不包括由銀行收取之費用)超逾信用限額人民幣200元或以上，則須繳付每月人民幣200元過額費用。</p> <p>適用之卡類別 人民幣白金卡/人民幣金卡/ 人民幣信用卡</p>

註：

1. 不適用於恒生美元Visa金卡、人民幣信用卡、銀聯人民幣鑽石商務卡及所有商務卡。

閣下可於2024年10月1日起於本行網頁(本行網頁>個人理財>服務收費)或於本行分行下載或索取經修訂的服務費用簡介，而「恒生財富管理及個人銀行業務服務費用簡介(2024年6月23日生效)」可於2024年10月31日或之前於上述網頁或於本行分行下載或索取。客戶於2024年10月31日後未必能夠查閱或下載現時的服務費用簡介。



(二) 恒生信用卡+FUN Dollars 及 Merchant Dollars 特約商戶及恒生yuu積分獎賞計劃條款及細則修訂

項目	修訂前	修訂後
恒生信用卡+FUN Dollars 及 Merchant Dollars 特約商戶條款及細則第3條 (iv) - (v) (以信用卡透過網上恒生個人e-banking繳交之賬單不能賺取+FUN Dollars)	<p>3. 恒生不時修訂賺取+FUN Dollars的簽賬種類。目前不能賺取+FUN Dollars之簽賬種類包括：</p> <p>(i) 現金透支；</p> <p>(ii) 收費及費用；</p> <p>(iii) 現金套現或簽賬分期計劃之交易；</p> <p>(iv) 以信用卡透過網上恒生個人e-banking繳交稅務局賬單、銀行及信用卡服務類別之交易；</p> <p>(v) 以信用卡透過網上恒生個人e-banking繳交其他賬單所賺取之+FUN Dollars於每月設有上限，上限為每月繳費總額之HK\$10,000，其後之繳款均不能賺取+FUN Dollars；</p> <p>(vi) 根據恒生/Visa國際組織/Mastercard Asia Pacific (Hong Kong) Limited/銀聯國際/個別收單銀行之商戶分類(按情況適用)不時界定為於金融機構或非金融機構的交易(包括但不限於購買外匯、匯票、旅行支票、產品及服務、存款、過數/轉賬，如購買及/或充值儲值卡(八達通自動增值服務除外)或電子錢包的簽賬交易)</p> <p>(vii) 如信用卡交易未被誌賬或信用卡交易已被誌賬但隨後全數或部分被取消、還原或退回(包括購物退稅)，該交易均不能賺取+FUN Dollars。</p>	<p>3. 恒生不時修訂賺取+FUN Dollars的簽賬種類。目前不能賺取+FUN Dollars之簽賬種類包括：</p> <p>(i) 現金透支；</p> <p>(ii) 收費及費用；</p> <p>(iii) 現金套現或簽賬分期計劃之交易；</p> <p>(iv) 以信用卡透過網上恒生個人e-banking繳交賬單之交易；</p> <p>(v) 根據恒生/Visa國際組織/Mastercard Asia Pacific (Hong Kong) Limited/銀聯國際/個別收單銀行之商戶分類(按情況適用)不時界定為於金融機構或非金融機構的交易(包括但不限於購買外匯、匯票、旅行支票、產品及服務、存款、過數/轉賬，如購買及/或充值儲值卡(八達通自動增值服務除外)或電子錢包的簽賬交易)</p> <p>(vi) 如信用卡交易未被誌賬或信用卡交易已被誌賬但隨後全數或部分被取消、還原或退回(包括購物退稅)，該交易均不能賺取+FUN Dollars。</p>



項目	修訂前	修訂後
	<p>(viii) 如「恒生」合理地認為任何賺取及/或換購的「現金獎賞」之有關消費交易涉及任何濫用或欺詐行為且並不符合賺取「現金獎賞」資格，「恒生」保留權利隨時直接從有關「會員」之信用卡/消費卡戶口扣除有關之消費交易所賺取的「現金獎賞」而無須另行通知。如「會員」已使用有關無效之消費所賺取的「現金獎賞」，「恒生」保留權利隨時在不作事先通知「會員」情況下，於有關信用卡/消費卡戶口內扣除已使用之「現金獎賞」的相等價值或已賺取之「現金獎賞」適當部份（以\$1「現金獎賞」兌換HK\$1的比率計算）。無論是由「會員」主動取消信用卡或被恒生終止使用信用卡，「恒生」有權取消「會員」任何已累積的「現金獎賞」及在該情況下向「會員」追討任何未償付之「現金獎賞」價值的相等港元現金。</p>	<p>(vii) 如「恒生」合理地認為任何賺取及/或換購的「現金獎賞」之有關消費交易涉及任何濫用或欺詐行為且並不符合賺取「現金獎賞」資格，「恒生」保留權利隨時直接從有關「會員」之信用卡/消費卡戶口扣除有關之消費交易所賺取的「現金獎賞」而無須另行通知。如「會員」已使用有關無效之消費所賺取的「現金獎賞」，「恒生」保留權利隨時在不作事先通知「會員」情況下，於有關信用卡/消費卡戶口內扣除已使用之「現金獎賞」的相等價值或已賺取之「現金獎賞」適當部份（以\$1「現金獎賞」兌換HK\$1的比率計算）。無論是由「會員」主動取消信用卡或被恒生終止使用信用卡，「恒生」有權取消「會員」任何已累積的「現金獎賞」及在該情況下向「會員」追討任何未償付之「現金獎賞」價值的相等港元現金。</p>



項目	修訂前	修訂後
恒生yuu積分獎賞計劃條款及細則第7條 (以信用卡透過網上恒生個人e-banking繳交之賬單不能賺取yuu積分)	<p>7. 恒生不時修訂賺取yuu積分獎賞的簽賬種類(「合資格簽賬」)。合資格簽賬不包括以下類別：</p> <ul style="list-style-type: none"> • 現金透支； • 收費及費用； • 現金分期或簽賬及消費分期計劃； • 以信用卡透過網上恒生個人e-banking繳交稅務局賬單、銀行及信用卡服務類別之交易； • 以信用卡透過網上恒生個人e-banking繳交賬單(銀行及信用卡服務商戶或稅務局之賬單除外)可賺取之yuu積分獎賞於每月設有上限，上限為每月該類繳費總額之港幣10,000元，其後之繳款均不能賺取yuu積分獎賞； • 根據恒生/Visa國際組織/個別收單銀行之商戶分類(按情況適用)不時界定為於金融機構或非金融機構的交易(包括但不限於購買外匯、匯票、旅行支票、產品及服務、存款、過數/轉賬，如購買及/或充值儲值卡(八達通自動增值服務除外)或電子錢包的簽賬交易)； • 如信用卡交易未被誌賬或信用卡交易已被誌賬但隨後全數或部分被取消、還原或退回(包括購物退稅)，該交易均不能賺取yuu積分獎賞。 	<p>7. 恒生不時修訂賺取yuu積分獎賞的簽賬種類(「合資格簽賬」)。合資格簽賬不包括以下類別：</p> <ul style="list-style-type: none"> • 現金透支； • 收費及費用； • 現金分期或簽賬及消費分期計劃； • 以信用卡透過網上恒生個人e-banking繳交賬單之交易； • 根據恒生/Visa國際組織/個別收單銀行之商戶分類(按情況適用)不時界定為於金融機構或非金融機構的交易(包括但不限於購買外匯、匯票、旅行支票、產品及服務、存款、過數/轉賬，如購買及/或充值儲值卡(八達通自動增值服務除外)或電子錢包的簽賬交易)； • 如信用卡交易未被誌賬或信用卡交易已被誌賬但隨後全數或部分被取消、還原或退回(包括購物退稅)，該交易均不能賺取yuu積分獎賞。

閣下可於2024年10月16日起於本行網頁(本行網頁>個人理財>卡類>信用卡類優惠及獎賞>+FUN Dollars/Merchant Dollars 商戶網絡>條款及細則)(本行網頁>個人理財>卡類>卡類產品>enJoy卡>詳情>恒生yuu積分獎賞計劃條款及細則)分別查看經修訂的恒生信用卡+FUN Dollars及Merchant Dollars特約商戶條款及細則及經修訂的恒生yuu積分獎賞計劃條款及細則，而新修訂生效日前的條款及細則可於2024年11月18日或之前於上述網頁查看。客戶於2024年11月18日後未必能夠查閱或下載新修訂生效日前的條款及細則。



(三) 一次性密碼網上交易認證之條款及細則修訂

適用於	作出修訂如下
<p>一次性密碼網上交易認證之條款及細則第1.1、1.3、3.1、3.2、4.3、5.1、5.2、5.3及6.1條</p>	<p>現有條款及細則中的「信用卡」、「指定商戶」及「閣下」的定義作出修訂如下，以涵蓋本行發出的所有合資格信用卡及扣賬卡產品：</p> <ul style="list-style-type: none"> 「信用卡或扣賬卡」，指本行不時發出的任何信用卡或扣賬卡，包括主卡或附屬卡或由本行發出以供被授權持卡人使用的信用卡或扣賬卡； 「指定商戶」，指任何提供網上交易服務的商戶，而該服務須就信用卡或扣賬卡結賬以相關的信用卡或扣賬卡組織或由本行不時指定或接受的； 「閣下」指獲本行發出信用卡或扣賬卡的每一位人士，於合約中被稱為會員或被授權持卡人或扣賬卡持有人；而「閣下的」應作相應理解。
<p>一次性密碼網上交易認證之條款及細則第1.1、1.3、2、5.1、5.2及5.3條</p>	<p>現有條款及細則中的「會員合約」已修訂為「合約」，以涵蓋所有合資格信用卡及扣賬卡產品的合約，條款及細則或任何其他形式訂立的合約。</p>
<p>一次性密碼網上交易認證之條款及細則第3.1條</p>	<p>原條文將作出下列更改以涵蓋本行發出的所有合資格信用卡及扣賬卡產品的持有人及其商戶交易：</p> <ul style="list-style-type: none"> 3.1 指定商戶要求信用卡或扣賬卡會員或被授權持卡人或扣賬卡持有人於透過互聯網或其他電訊方式使用信用卡或扣賬卡網站進行網上交易時，驗證持卡人的身份。為上述用途，本行向閣下信用卡或扣賬卡會員或被授權持卡人提供本程序及一次性密碼，作為增強的保安功能。
<p>一次性密碼網上交易認證之條款及細則第5.3條</p>	<p>原條文將作出下列更改以涵蓋本行發出的所有合資格信用卡及扣賬卡產品的交易：</p> <ul style="list-style-type: none"> 5.3 所有以閣下的信用卡或扣賬卡進行的交易經本程序認證閣下身份均構成合約下的信用卡或扣賬卡交易，及該一次性密碼均視作合約下的私人密碼或密碼(PIN)。閣下須按合約的條文為該等信用卡或扣賬卡交易負責，包括關於有出現閣下欺詐行為或嚴重疏忽，閣下須就未經權信用卡或扣賬卡交易負責的條文。

閣下可於2024年11月15日起於本行網頁(本行網頁>個人理財>卡類>網上及手機支付>安全網上購物>有用資訊)查看經修訂的「一次性密碼」之條款及細則，而新修訂生效日前的條款及細則可於2024年12月15日或之前於上述網頁查看。客戶於2024年12月15日後未必能夠查閱或下載新修訂生效日前的條款及細則。



閣下亦可於2024年12月15日或以前於本行網頁(本行網頁>個人理財>重要通告>有關恒生財富管理及個人銀行業務服務費用簡介，恒生信用卡+FUN Dollars及Merchant Dollars特約商戶，恒生yuu積分獎賞計劃及一次性密碼網上交易認證之條款及細則的修訂通知)下載此客戶通知。客戶於2024年12月15日後未必能夠查閱或下載此客戶通知。

謹請閣下注意，倘閣下在上列修定生效後繼續使用及/或持有該信用卡或扣賬卡，該上述修訂將對閣下具有約束力。另請注意，倘上述修訂不獲閣下接納，本行將無法繼續為閣下服務，請於上列修定生效前致電客戶服務熱線通知本行終止服務。

如有任何查詢，請致電本行24小時客戶服務熱線：

恒生Travel+ Visa Signature卡/白金卡/MMPOWER World Mastercard®	2998 8222
恒生信用卡/消費卡	2398 0000
恒生enJoy Visa白金卡/消費卡	2998 8888
恒生優越理財 World Mastercard/恒生 World Mastercard®	2998 8111
恒生 Visa Infinite 卡	2998 8228
香港賽馬會會員卡/競駿會會員卡	2998 8833
恒生多貨幣 Mastercard® 扣賬卡	2998 9188
	(只限優越理財客戶)
	2998 8022
	(只限優越私人理財客戶)

恒生銀行有限公司 謹啟