

## Principal Liabilities and Obligations under the Hang Seng Spending Card Terms and Conditions for Hang Seng Spending Card

Use of alpha card is governed by Hang Seng Spending Card Terms and Conditions ("Terms and Conditions"). Principal liabilities and obligations for using the Hang Seng Spending Card under the Terms and Conditions are highlighted below for your particular attention. You must read the FULL VERSION of the Terms and Conditions. The Terms and Conditions are available at branches for collection.

1. You must exercise reasonable care and diligence in safekeeping the Hang Seng Spending Card and/or the personal identification numbers ("PIN") (if applicable). In the case of any loss or unauthorised disclosure of any of them, you must report to Hang Seng Bank Limited ("Hang Seng") as soon as reasonably practicable upon notice or suspicion thereof.
2. You shall be liable for all unauthorised transactions and losses suffered by Hang Seng involving the use of the Hang Seng Spending Card and/or the PIN (if applicable) if you have acted fraudulently or with gross negligence or failed to fulfill the obligations as set out in Clause 1 above.
3. You shall open and maintain a Card Account for the purpose of using Hang Seng Spending Card. You may transfer funds to the Card Account in the following manner:
  - (a) effect transfer from any of your account with Hang Seng (other than the Card Account) by using an ATM, the phone banking or electronic banking services provided by Hang Seng, or
  - (b) use the automatic top-up service whereby you authorise Hang Seng to transfer funds from a designated account with Hang Seng, subject to such limits prescribed by Hang Seng, whenever the existing funds in the Card Account falls short of the amount of a proposed debit.
4. You shall be responsible for all costs and expenses reasonably incurred by Hang Seng in enforcing the Terms and Conditions and recovering any sum you owe to Hang Seng.
5. You shall report to Hang Seng any discrepancies in any Hang Seng Spending Card statement within 60 days of the statement date. Where a Card statement is supplied to you by Hang Seng through electronic banking services, such Card statement shall be deemed to have been received by you immediately after transmission and it is your duty to check such Card statement. Where a Card statement is supplied to you by Hang Seng by post, such Card statement shall be deemed to have been received by you two days after posting to your address last notified in writing to Hang Seng.
6. Hang Seng is entitled to amend the Terms and Conditions, and vary any fees and charges in respect of the use of the Hang Seng Spending Card, subject to a notice of not less than 60 days, which shall be binding on you if you continue to use or retain the Hang Seng Spending Card after the effective date as specified in the notice. You may elect to terminate the Hang Seng Spending Card pursuant to the Terms and Conditions if you do not agree to such amendments or variations.
7. You must sign the Hang Seng Spending Card immediately upon receipt.
8. The maximum liability for unauthorised card transaction(s) before the loss and/or unauthorised disclosure of the Hang Seng Spending Card is reported will be subject to the applicable laws and regulations. However, you are liable for all unauthorised cash withdrawals, transfers and transactions effected with the use of the PIN before we are actually notified of the loss or unauthorised disclosure of the PIN.
9. Hang Seng, may at any time without prior notice, apply any credit balance in any currency in any of your account with Hang Seng to set off any actual or contingent indebtedness owned by you to the Hang Seng under the Terms and Conditions.

\* The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Hang Seng Bank Limited