



恒生銀行
HANG SENG BANK



The Racing Club Membership Card Benefits Directory





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To borrow or not to borrow? Borrow only if you can repay!



1. Important Points to Remember

Sign Immediately

Please sign on the signature panel at the back of The Racing Club Membership Card ("Membership Card") with a ball pen immediately, if the name embossed on the card is correct. Please use signature kept with The Hong Kong Jockey Club ("HKJC").

Keep Your Membership Card and PIN to Yourself

Think of your Membership Card as cash, as you can spend with your Membership Card at The Racing Club ("RC") and all merchants around the world that accept Mastercard. In addition, you can use your Membership Card to manage your Hang Seng Bank Hong Kong Dollars Account or make cash advance with your Personal Identification Number ("PIN") at ATMs. Keep it safely, you should:

- memorise your PIN and destroy your PIN advice at once
- keep your Membership Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Membership Card and/or your PIN
- not write down your PIN on the Membership Card or on anything usually kept with the Membership Card, or write down or record your PIN without disguising it
- check your Membership Card periodically to ensure it is always in your possession
- change your PIN immediately, and update your PIN through ATMs from time to time. The use of your Hong Kong Identity Card number, passport number, date of birth, telephone number or other easily accessible personal information as your PIN is not recommended
- refer to the security advice provided by Hang Seng Bank Limited ("Hang Seng") from time to time

Please note that mobile phones are possible causes of Membership Card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your Membership Card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Card transactions (if applicable) and Banking transactions up to HK\$500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances (if applicable). Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the Membership Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Membership Card and/or PIN or failed to follow the safeguards set out above.

Lost Membership Card/PIN Report

Upon notice or suspicion that Membership Card/PIN is lost, stolen or misused, report it as soon as reasonably practicable through The Racing Club Membership Card 24-hour Customer Service Hotline **2998 8833** (press "4" and "2" after selecting language). To ensure immediate handling and maximum protection, please do not report your card loss by fax.

You should not use the PIN for accessing other services (for examples, connection to the Internet or accessing other websites). Furthermore, you should refer to the security advice provided by Hang Seng from time to time.



We are at your service at all times

You can use your Card ATM PIN to reset your Phone Service PIN at any Hang Seng ATM in Hong Kong (Select "Other services" > "Reset Phone Banking PIN" on the main menu). Call our dedicated The Racing Club Membership Card 24-Hour Customer Service Hotline 2998 8833 (press "8" after selecting language) for any enquiries about your Membership Card.

- Make Membership Card payments enquire about your Membership Card account balance and available credit limit.
- Enquire details of Hang Seng Credit Card Rewards Programme such as Hang Seng Credit +FUN Dollars balance and the latest customers' benefits.
- Obtain application forms and access other services.
- Talk to our Customer Service Representative

2. Member Privileges

Hang Seng Credit Card Rewards Programme

- Hang Seng Credit Card +FUN Dollars

- For every HKD250 retail spending with your card, you can earn \$1 +FUN Dollar, which can be used as instant cash at designated restaurants at RC clubhouses and thousands of designated merchant outlets throughout Hong Kong. You may also use +FUN Dollars to redeem gifts or cash coupons online via hangseng.com/giftparade.
- When spending at designated merchant outlets, simply indicate that you will use +FUN Dollars before payment, the shop personnel will make the arrangement for you:
 1. Spending amount = +FUN Dollars balance:
+FUN Dollars will be used to pay for the full price of the merchandise.
 2. Spending amount < +FUN Dollars balance:
+FUN Dollars will be used to pay for the full price of the merchandise, and the remaining +FUN Dollars can be reserved for next purchase.
 3. Spending amount > +FUN Dollars balance:
All +FUN Dollars will be debited and the difference will be charged to your Membership Card.



- Merchant Dollars Rewards

You will earn Merchant Dollars of the specific merchant on top of +FUN Dollars for every spending at the Merchant Dollars Designated Merchants (including Footwear shops under Belle Group's brands, Chung Yuen Electrical, DCH Food Mart and DCH Food Mart Deluxe, Joint Publishing and Sa Sa).

Combined Redemption of +FUN Dollars and Merchant Dollars

If you are holding both balance of +FUN Dollars and Merchant Dollars of the specific Merchant Dollars Designated Merchant in your Membership Card account, when you spend with your Membership Card at the specific Merchant Dollars Designated Merchant, both the cumulative +FUN Dollars and specific Merchant Dollars will be redeemed as cash concurrently in the same transaction. If you choose to redeem the +FUN Dollars and the specific Merchant Dollars upon purchase at the specific Merchant Dollars Designated Merchant, the specific Merchant Dollars will be debited first until all specific Merchant Dollars accumulated in your Membership Card account have been used up, and the +FUN Dollars in the Membership Card account will be debited until the total amount of the transaction is paid up. If the sum of the cumulative +FUN Dollars and the specific Merchant Dollars is not sufficient to settle the bill, the difference will be automatically charged to the Membership Card account. You cannot select a specific deduction amount of +FUN Dollars or Merchant Dollars.

- For details of +FUN Dollars and Merchant Dollars Designated Merchants, please visit hangseng.com/cashmerc.
- +FUN Dollars and/or Merchant Dollars accumulated from your last Membership Card annual renewal month to the next annual renewal month will be valid up to 24 months.
- +FUN Dollars and/or Merchant Dollars accumulated by Principal Card and Supplementary Card members will be attributed to the Membership Card account of the Principal Card, and both the Principal Card and the Supplementary Card members can redeem the +FUN Dollars and/or Merchant Dollars.
- You can enquire your +FUN Dollars/Merchant Dollars balance in any of the following ways:

	+FUN Dollars	Merchant Dollars
The Racing Club Membership Card 24-hour Customer Service Hotline 2998 8833	✓	
Logon Hang Seng Website via hangseng.com /e-Banking	✓	✓
Membership Card monthly statement	✓	✓
Membership Card sales slips issued at designated merchants	✓	✓*

* Balance of Merchant Dollars of specific Merchant Dollars Designated Merchant will only be shown on credit card sales slips issued at the specific Merchant Dollars Designated Merchant.

Notes:

- If a Supplementary Card member has his/her own monthly statement, +FUN dollars and/or Merchant Dollars accumulated by the Supplementary Card member will be attributed to the Supplementary Membership Card account and only the Supplementary Card member can redeem the +FUN Dollars and/or Merchant Dollars.
- Use of +FUN Dollars and/or Merchant Dollars is subject to the Hang Seng Credit Card Membership Rewards Programme and/or the other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- +FUN Dollars and/or Merchant Dollars are not applicable at designated merchants' counters in department stores, and selected outlets of individual designated merchants. Individual designated merchant requires minimum spending for redemption of +FUN Dollars and/or Merchant Dollars. Please check with the respective merchants for details.



Mastercard Contactless Payment Function

For card spending at any Mastercard Contactless payment accepted merchants, simply place your card on the card sensor, without signature required, making the transaction process faster and more convenient than ever.

Mobile Payment Services

Pay with card using Apple Pay, Google Pay™ or Samsung pay to experience a secure, simply and speedy way of payment. Please visit hangseng.com/mobilepayment for details.

Note: Apple Pay is trademark of Apple Inc, registered in the U.S. and other countries. Android Pay is trademark of Google Inc Samsung Pay is a trade mark of Samsung Electronics co., Ltd.

Mastercard Worldwide Privileges

An extensive range of privileges including an assortment of world-class hotels, restaurants and golf courses are available for you. For details, please visit mastercardmoments.com and mastercard.com.hk.

If your Membership Card is lost overseas, you can call Mastercard Global Emergency Contacts for emergency assistance with lost card reporting, emergency card replacement* and cash assistance (if Membership Card is lost/stolen)*. For enquiries or subscriptions of the service, please refer to Page 9 for the Mastercard Global Emergency Contacts.

* Subject to Hang Seng's approval.

Disclaimer of Responsibilities for Mastercard

The Mastercard Global Service™, Mastercard and your Mastercard card issuer shall have no liability or responsibility whatsoever for any loss, claim, or cause of action suffered by you or your family member by reason of or in any way connected with the Mastercard Global Service™ including but not limited to the actions or omissions, including malpractice of any doctor, dentist, medical facilities, health provider or lawyer seen pursuant to the Mastercard Global Service™ and any inaccuracy of information provided pursuant to the Mastercard Global Service™. The service may be discontinued or changed at any time without prior notification to customers of participating Mastercard card issuers.

Online Shopping Security

To enjoy more secure, convenient and reliable online transactions, simply log on to the Hang Seng Mobile App* to authenticate card-not-present transactions. You don't need to receive a One-Time Password (OTP) SMS to authenticate your transaction. For details, please visit hangseng.com/cards01.

If you have not installed and set up the Hang Seng Mobile App yet, we will send you an OTP by SMS to your mobile phone number registered with Hang Seng. Pay careful attention to the usage and purpose of the OTP before entering your password and validating the purchase details, do not disclose your OTP to others.

* You must register for Hang Seng Personal e-Banking and successfully activate the Mobile Security Key on the Hang Seng Mobile App on your mobile device to authenticate card-not-present transactions.



Greater Financial Flexibility

- Up to 56 Days' Interest-free Repayment Period

You may choose to make partial or full payment, or choose to pay the Minimum Payment Amount as printed on monthly statement.

- 24-hour Worldwide Cash Availability

- You can get 24-hour cash advance⁽¹⁾⁽²⁾ of up to the limit of ATM or your available credit limit (whichever is lower) at HSBC Group, Mastercard/Cirrus ATM network worldwide.
- You can also obtain cash advance of up to your available credit limit at banks/financial institutions participating in the Mastercard Services Programme around the world.

- ATM Services

You can use your Membership Card to access up to 2 Hang Seng Bank Hong Kong Dollar accounts at HSBC Group ATMs in Hong Kong SAR and worldwide. Services include cash withdrawal⁽²⁾, transfer⁽³⁾, account balance enquiries, and more.

- (1) For cash advance, a handling fee will be charged every time you use the service and the cash advance amount cannot exceed your available credit limit. For details of charges, please visit Key Facts Statement of "Credit Card" section at <https://www.hangseng.com/en-hk/personal/key-facts-statement/> for Credit Card Key Facts Statement.
- (2) The overseas ATM daily cash withdrawal limit (including cash advance) of all credit cards will be pre-set to HKD0. If you wish to use overseas ATM withdrawal service (including cash advance), you are required to activate the overseas ATM cash withdrawal function in advance via designated activation channels, the activation period can be as long as 1 year. The overseas ATM daily withdrawal limit will be either 50% or 100% of the ATM daily cash withdrawal limit, please visit [hangseng.com/overseas_atm](https://www.hangseng.com/overseas_atm) for details.
- (3) The overseas ATM third-party transfer service will no longer be available starting from 1 March 2013. The transfer function between accounts linked to the same card is still maintained.

- Free Hang Seng Personal e-Banking, e-Statement Service and Hang Seng e-Contact

You can now register for Hang Seng Personal e-Banking online at hangseng.com/e-Banking for free:

- Opt for e-Statement Service to enjoy free access to Membership Card monthly statements online.
- Online enquiry on Membership Card transaction details, monthly statement balance, +FUN Dollars balance and Hang Seng Credit Card special promotion and offers.
- Check the account balances, fund transfer record of Hang Seng Bank accounts, arrange bill payments, enrol for insurance and obtain real time local stock quotes online.



What's more, register your email address via online form available at hangseng.com/edm to receive first-hand email updates on Hang Seng Credit Card offers and other promotion information. It's convenient and environmentally friendly.

- Hang Seng Personal banking mobile App

Enables you to manage your finances on the go with our fresh new user interface and easily customize your favourite quick links. Comprehensive banking and credit card services such as bill payment, view of membership card's monthly statement and spending privileges can all be done via your smartphone.

- Credit Card Online Bill Payment Service

Customers can enjoy Credit Card Online Bill Payment Service via Hang Seng Personal e-Banking:

- To settle bills of a host of merchants including public utilities and taxes, etc.
- To schedule your payment date up to 13 days in advance
- To enjoy an interest-free repayment period of up to 56 days



Octopus Automatic Add-Value Service

- Principal Membership Card customers are eligible to apply for the Octopus Automatic Add-Value Service.
- Designated value will be added automatically to your Octopus if the remaining value is not sufficient to settle the payment needed. The value will in turn be charged automatically against your Membership Card account.
- +FUN Dollars will be earned for every automatic reloading.
- You may at the same time apply for Octopus Automatic Add-Value Service for up to 3 Octopus belonging to you and up to 3 family members who are aged 12 or above.

You can apply of Octopus Automatic Add Value Section with any Octopus currently hold through the following channels:

- Apply online via Hang Seng Personal e-Banking
- Phone Application through 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- Download Application Form at hangseng.com/aavs

3. Convenient Payment Methods

You can settle your Membership Card payments in any of the following ways to save time and enjoy maximum convenience:

- 24-hour The Racing Club Membership Card Customer Service Hotline 2998 8833
- ATMs
- Quick Cash Deposit Machines
- Payment by Phone Service (PPS)*
- Autopay
- Hang Seng Bank Branches
- By Cheque
- Hang Seng Personal/Commercial e-Banking
- Faster Payment System (FPS)
- Cheque Drop-in Box

Please refer to the overleaf of the Membership Card monthly statement for details.

* PPS should be registered again for replacement of lost card.



4. Questions & Answers

Q: What are my liabilities for the loss or unauthorised disclosure of my Membership Card or PIN?

A: If your Membership Card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Card transactions (if applicable) and Banking transactions up to HK\$500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances (if applicable). Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the Membership Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Membership Card and/or PIN or failed to follow the safeguards set out above.

Q: How do I suspend PIN services?

A: You may suspend the services by giving written instructions to Hang Seng. If the PIN is disclosed or suspected to have been disclosed to any other person, you can either change the PIN immediately at any ATMs of Hang Seng or HSBC Group or report the incident directly to Hang Seng to stop the use of Membership Card.

Q: How do I report the loss of the Membership Card or PIN?

A: You must as soon as reasonably practicable report it to Hang Seng through the Membership Card 24-hour Customer Service Hotline **2998 8833** (press "4" after selecting language). Please do not report the loss or theft by fax. Hang Seng will act on the telephone notification provided that the customer's identity can be established. Hang Seng reserves its right to issue a replacement card and/or a new PIN to the customer.

Q: What should I do if I discover any errors on my monthly statement?

A: Any errors like unauthorised use of the Membership Card or dispute regarding statement discrepancies, can be reported in writing and sent via e-mail: card@hangseng.com or mailed to "Hang Seng Bank Limited, P.O. Box 74147, Kowloon Central Post Office, Kowloon, Hong Kong" within 60 days of the statement date. You may also notify Hang Seng by calling the Membership Card 24-Hour Customer Service Hotline 2998 8833 (press "8" after selecting language). Hang Seng reserves the right to regard the statement as conclusive should the customer fail to contact Hang Seng within the specified period. The above error/dispute resolution procedures are also applicable to complaints against merchant outlets arising from the use of the Membership Card or the reporting of unauthorised transactions.

Q: What is the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions?

A: Foreign currency transactions will be converted into Hong Kong Dollars at a rate selected by Mastercard Worldwide from the range of rates available in wholesale currency markets for the applicable conversion date or the government-mandated rate in effect for the applicable conversion date, in each instance plus an additional percentage levied by Hang Seng (inclusive of the reimbursement charge levied by Mastercard Worldwide on Hang Seng).

Q: What are the procedures for cancelling my Membership Card? And my Supplementary Card?

A: The Principal Membership Card customer may cancel or terminate the Principal Card by giving written notice to Hang Seng and returning the Principal Card and any Supplementary Card(s) at the same time, such cancellation or termination to be effective upon Hang Seng actually receiving such notice and Membership Card(s). The Principal Membership Card customer or the Supplementary Card customer may cancel or terminate the relevant Supplementary Membership Card according to the aforesaid procedure. If the Supplementary Membership Card is not returned, Hang Seng will, if requested to do so by the Principal Membership Card customer, take prompt action to prevent further use of the Supplementary Membership Card. However, due to the card serves as the membership card of RC, it is the only card that allows you to use RC facilities and make transactions at RC. Thus, cancellation of the Membership Card means that you can no longer use RC facilities and make transactions at RC. If you wish to cancel your RC membership, please contact RC directly.

The Principal Card member shall be liable for all payments arising from the use of Principal Card and any Supplementary Card(s) and each Supplementary Card member shall be liable for all payments arising from his/her use of the Supplementary Card until relevant Membership Cards have been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to the lost Membership Cards.

Q: What should I do if I lost or cancelled Membership Card registered with PPS?

A: If you register PPS with the Membership Card, the service will be cancelled automatically upon report of card loss or cancellation. In case of card loss, please register again upon receipt of the new card to continue enjoying PPS.

Q: What should I do if I want to cancel the recurring payment instruction(s)?

A: If you want to cancel the recurring payment instruction(s), such as Octopus Automatic Add-Value Service or mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.



5. Contact Us

24-hour The Racing Club Membership Card Customer Service Hotline: 2998 8833

6. Mastercard Global Emergency Contacts

When you are abroad, you can call the following hotlines for assistance. You can also make a collect call to the Membership Card 24-hour Customer Service Hotline 852 2998 8833 for call transfer or assistance.

Country/Territory	Telephone Number	Country/Territory	Telephone Number
Australia	1800 120 113	New Zealand	0800 449 140
Canada	1 800 307 7309	Korea	0079 811 887 0823
France	0 800 90 1387	Singapore	800 1100 113
Germany	0800 819 1040	Taiwan	00801 10 3400
Hong Kong	852 2998 8833	Thailand	001 800 11 887 0663
Italy	800 870 866	United Kingdom	0800 96 4767
Japan	00531 11 3886	United States	1 800 627 8372
Malaysia	1 800 804594		

If you are located in a Country/Territory that is not listed above, please make a collect call to the United States 1 636 722 7111 for emergency assistance.

Note: Telephone numbers are subject to change without prior notice.

The English version of this Benefits Directory shall prevail whenever there is a discrepancy between the English and the Chinese versions.