

# Hang Seng Commercial Multi-Currency Debit Mastercard

## Product factsheet

The Hang Seng Commercial Multi-Currency Debit Mastercard combines the benefits of card spending and cash withdrawal in 12 major currencies. The card is linked to the Hang Seng Business Integrated Savings Account and all card transactions are paid directly from the linked account, providing you with greater convenience and flexibility, particularly for international transactions, while with enhanced card control to safeguard your money.



## How can the Hang Seng Commercial Multi-Currency Debit Mastercard help to optimize your business?



### Convenient Payment, pay directly from linked account

Customer can pay directly from the Hang Seng Business Integrated Savings Account linked with your Card to cater payment needs up to daily limit of HKD Equivalent 200,000 and monthly limit of HKD Equivalent 5,000,000. This card supports both online and offline payments, making purchases and payments more convenient and hassle-free.



### Enjoy multi-currencies capability & Lock in Preferred FX rate

The card provides the flexibility to make payments and cash withdrawals conveniently in 12 major currencies. Customer can lock in preferred exchange rates and exchange to Hang Seng Business Integrated Savings Account to save FX costs.

\*12 major currencies including HKD, USD, RMB, AUD, CAD, CHF, EUR, GBP, JPY, NZD, THB and ZAR.



### Global ATM Network Access

Customers can conveniently withdraw cash from HSBC Group and Mastercard ATMs worldwide, with no handling fee for local cash withdrawals from HSBC Group network ATMs in Hong Kong.



### Cost Savings for your business

Customers can enjoy cost savings with no handling fee for foreign currency transactions. Plus, the card comes with no annual fee.



### Enhanced Card Control

With the Hang Seng Business Mobile App, customers can easily manage their card settings, including instant card blockage, ATM limit adjustment, and card transaction limit adjustment.



### Unlimited Cash Rebate & Offers

Customers can earn more with an unlimited 0.5% cash rebate on all eligible\* transactions. Don't miss out our attractive offers with the card.

\*Notes: For eligible transactions, please refer to section 5 in TERMS AND CONDITIONS FOR Hang Seng Commercial Multi-Currency Debit Mastercard for details.

## Numerous Privileges & Merchant Offers that comes with this card:



### Free Global Data Roaming

Customers can enjoy free 1GB 5 days mobile data Pass in 150 countries globally and 15% discount for the subsequent purchase of mobile data

[Learn More >>](#)



### Holistic E-Commerce Protection

The insurance provides protection when using your debit card for online shopping. It reimburses for non-delivery, incorrect or damaged goods purchased online up to USD 500 per occurrence.

[Learn More >>](#)



### Mobile Phone Protection

The insurance offers monthly protection for your mobile phone when you pay the insured monthly telecom mobile phone bill using the debit card. It covers accidental damage and theft for the mobile phone with reimbursement up to USD 600 per occurrence and up to USD 1,000 annually.

[Learn More >>](#)



### ID Theft Protection

This service offers 24/7 monitoring of credentials (such as bank account number) to protect your identity information. Real-time notification and resolution of identity theft incident would be provided.

[Learn More >> https://mastercardus.idprotectiononline.com/enroll/home](#)



### Airport Lounge Access

Customers can enjoy Mastercard Travel Pass provided by DragonPass and access over 1,300 airport lounges worldwide (visit charges may apply).

[Learn More >> https://mastercardtravelpass.dragonpass.com/](#)



### Mastercard Travel & Lifestyle Services

A centralized platform is provided to optimize your business travel experience with luxury travel benefits when booking hotel and resorts, airlines etc. Customers can enjoy the Lowest Hotel Rate Guarantee and Hotel Stay Guarantee on the platform. 24/7 Mastercard Personalized Concierge Services to assist and inspire you.

[Learn More >> https://travel.mastercard.com/product/mastercard/homepage](#)



### Mastercard Travel Rewards

Customer can enjoy attractive discounts, rebates or other benefits for traveling, shopping, entertainment and cuisine at top destinations. The offers cover hot picked hotels groups, railways, car services, shopping centers, department stores, retail shops, restaurants and more.

Learn More >> <https://mtr.mastercardservices.com/en-US/login>



### Mastercard Easy Savings Specials:

Customer can take advantage of specially curated benefits and exclusive discounts for your businesses. It saves costs and enjoy rebates or discounts on marketing, productivity, office essentials and more for your business's daily operations.

Learn More >> <https://www.easysavingspecials.com/en/>

## Fees and Charges

### Hang Seng Commercial Multi-Currency Debit Mastercard Fees (per card)

Card Annual Fee		Waived
Card Replacement Fee		HK\$50 per replacement
Local ATM Cash Withdrawal Service	HSBC Group ATM Network	Waived
	Mastercard ATM Network	HK\$25 per transaction
Overseas ATM Cash Withdrawal Service	HSBC Group ATM Network	HK\$20 per transaction
	Mastercard ATM Network	HK\$40 per transaction
Foreign Currency Transaction Fee	Cash Withdrawal Foreign Currency Transaction Fee	Waived
	Retail Purchase (Online & Offline spendings)	Waived

### Important Note on Engagement of Intermediaries:

Hang Seng Bank Limited (the "Bank") does not accept any commercial card applications referred by any third parties. For enquiries, please call our 24-hour Business Partner Direct at (852) 2198 8000.