

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

1. The promotion period is from 1 Jan to 30 Jun 2025, both dates inclusive (“Promotion Period”). This Promotion has two phases, phase 1 is from 1 Jan to 31 Mar 2025, and phase 2 is from 1 Apr to 30 Jun 2025.
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 become an eligible customer (“Eligible Customer”), Customer is required to successfully apply the Eligible Debit Card during the Promotion Period, and use it to make any eligible retail transaction (no spending amount requirement) (“Eligible Transactions”) within the designated period indicate in below Clause 6.
4. Eligible Customer can get a ParkNShop HKD50 eVoucher (the “Offer”) if he/she fulfills the above Clause 3.
5. Eligible Transactions must be retail transactions made by Eligible Debit Card which also include contactless payment, and the transactions must be posted within 15 calendar days in order to be eligible. 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:

- fees and charges;
 - cash withdrawal;
 - bill payment (including tax payments to the tax authorities);
 - quasi cash transactions, including: betting and gambling transactions, transactions at non-financial institutions (such as purchase of foreign currency, money orders and travellers cheques), transactions at financial institutions (such as purchase of merchandise and services from banks or investment trading platforms), wire transfers, rental payment or property purchase, purchase or reload of stored value cards or e-Wallets, purchase of cryptocurrencies and instalment payments.
6. Hang Seng will determine whether Customers are eligible for the Offer based on the records held on the Eligible Transactions. The Eligible Transactions of phase 1 must be completed on or before 15 April 2025 and the corresponding Offer will be sent to the Eligible Customer on or before 30 June 2025. The Eligible Transactions of phase 2 must be completed on or before 15 July 2025 and the corresponding Offer will be sent to the Eligible Customer on or before 30 September 2025. Whether the Customers are eligible in phase 1 or phase 2 shall depend on the date the relevant Eligible Transaction is posted to the Eligible Debit Card account.
 7. The redemption QR code of the Offer will be sent through SMS to the primary Eligible Debit Card customer’s mobile number registered with Hang Seng.
 8. Lost card replacement is ineligible for the Offer.
 9. The Eligible Debit Card and linked bank account must be still valid and in good standing when the offer is granted.
 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. 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 Offer was awarded is subsequently reversed or found out to be ineligible.
 12. Any fraud and/or abuse committed by any person, as determined by Hang Seng at its sole discretion, in relation to the Promotion will result in the forfeiture of the person’s eligibility to participate in the Promotion.
 13. Hang Seng has 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.
 14. Hang Seng shall hold no liability whatsoever for any disputes arising from and/or associated with a customer’s use of the goods and services provided by the respective suppliers 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 on the Promotion, the decision of 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.