

Travel Insurance +Fun Dollars Reward for Hang Seng Travel+ Visa Signature Card Terms and Conditions

1. Travelsure Protection Plan 2x/10x +FUN Dollars reward ("Reward") promotion period is from 1 June 2024 to 31 December 2024 ("Promotion Period"). It is only applicable to customers holding Hang Seng Travel+ Visa Signature Card ("Eligible Credit Card").
2. This promotion is applicable to personal customers but not applicable to corporate customers of Hang Seng Bank Limited ("Hang Seng Bank").
3. Policyholders are required to successfully apply for Travelsure Protection Plan (Single Trip Cover / Annual China Cover / Annual Global Cover) via Hang Seng Bank website, Hang Seng Personal Banking mobile app or Hang Seng Personal e-Banking and settle the premium by using their own Eligible Credit Card during Promotion Period ("Eligible Applications") to enjoy below Reward:

	Plan	+FUN Dollars Reward*
1	Travelsure Protection Plan (Single Trip Cover)	2x
2	Travelsure Protection Plan (Annual Global Cover)	10x
3	Travelsure Protection Plan (Annual Global Cover)	10x

* Reward includes basic +FUN Dollars rebate on Hang Seng Credit Card i.e. HKD250 spending can earn \$1 +FUN Dollars (1x +FUN Dollars Reward).

4. Each policyholder can entitle to the Reward for each plan (Single Trip Cover / Annual China Cover / Annual Global Cover) for a maximum of 5 times during the Promotion Period; the calculation of the Reward shall be based on the earliest five policies applied of each plan during the Promotion Period.
5. If the Cardholders' principal card and supplementary card share the same credit limit, the premium payment of Eligible Applications will be calculated on a combined basis and the Reward will be credited to the principal card account. Supplementary card account will not be eligible to receive the Reward.
6. Reward will be calculated based on the total premium payment required in first policy year of Eligible Applications (excluding Travelsure Protection Plan (Single Trip Cover)), excluding premium levy and any premium discount or premium waiver (if applicable). Any applications with unposted/cancelled/refunded premium will not qualify as Eligible Applications for the purpose of this Reward.
7. The extra +FUN Dollars under the Reward will be credited into the Eligible Credit Card accounts following the schedule below after each calculation. Such credit card accounts should remain valid and in good standing when the relevant Reward are credited. Customer can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.

Transaction month of eligible transaction	Schedule of crediting Reward into the Eligible Credit Card account
16 June to 20 September 2024	By 31 December 2024
1 October to 31 December 2024	By 31 March 2025

8. Extra +FUN Dollars under the Reward will be calculated based on the amount of each individual Eligible Application. The +FUN Dollars reward will be rounded down to the nearest dollar. The +FUN Dollars reward less than \$1 +FUN Dollar will not be rewarded.
9. All rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances.
10. Only policyholder(s) whose policy(ies) of the Travelsure Protection Plan (Annual China Cover) and Travelsure Protection Plan (Annual Global Cover) is/are still effective at the time of the +FUN Dollars fulfillment will be eligible for the extra +FUN Dollars, subject to all the terms and conditions herein (excluding Travelsure Protection Plan (Single Trip Cover)).
11. Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered as ineligible transactions which are not applicable to this Reward and extra +FUN Dollars will not be rewarded.
12. Hang Seng Bank reserves the right to vary or convert +FUN Dollars to other forms of rewards (including but not limited to points or cash reward) equivalent to the same values/amounts/earnings ratio of the +FUN Dollars to eligible customers from time to time without prior notice.
13. Hang Seng Bank reserves the right to suspend, vary or terminate this promotion and any relevant offer and to amend the relevant terms and conditions at any time without prior notice.
14. Unless otherwise specified, this promotion cannot be used in conjunction with Hang Seng Bank staff privileges and other +FUN Dollars promotions.

15. No person other than the customer and Hang Seng Bank (which includes their 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. This promotion is offered by Hang Seng Bank. Hang Seng Bank reserves the right of final decision on all matters relating to the above offers, which shall be binding on all parties concerned. In case of any dispute, the decision of Hang Seng Bank shall be final.
17. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. These Terms and Conditions are subject to prevailing regulatory requirements.
19. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

The above general insurance plan ("this Plan") is underwritten by Chubb Insurance Hong Kong Limited ("Chubb") which is authorised and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of this Plan. This Plan is a product of Chubb and not Hang Seng Bank. Upon application to this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.

The above information is intended to be a general summary for reference only. Please refer to the policy wording for product features, exact terms, conditions, details of the exclusions and product risk.