

Hang Seng enjoy Card

enJoy Welcome Gifts

- Apply for enJoy Card from 4 January to 30 June 2010 and upon card approval, you can receive:
 - up to a total of **HKD1,800 Designated Merchant Coupons**, plus
 - \$150 enJoy Dollars** or **37% discount by 12-month interest-free⁽¹⁾ instalment on BenQ 22" Full HD iDTV**
- BenQ 22" Full HD iDTV (Model: MG2241):
 Original Price: ~~HKD2,699~~⁽²⁾
 Redemption Price: HKD141 x 12 months
- 22" Full HD iDTV
 - Resolution: 1920 x 1080
 - Response time: 5ms
 - Input: USB x 2, HDMI x 2, D-Sub, S-Video, Component, Composite
 - Support RMVB Format
 - USB port support external HDD recording
 - MHEG5 interactive function
 - Size: 198 (D) x 534 (W) x 412 (H) mm
 - Weight : around 4.73kg
 - Colour: black
 - 1-year carry in warranty
- (This gift is only applicable to credit card application)
- Apply for a Supplementary Card at the same time to receive extra **\$50 enJoy Dollars**
 - Principal and Supplementary Card customers will also enjoy **perpetual annual fee waiver**



Additional rewards for online application

- Apply online at hangseng.com/enjoycard from 4 January to 30 June 2010 and upon card approval, you can additionally receive HKD25 Starbucks Coffee Gift Certificate

Interest-free Cash Instalment Plan 0.29% Super Low Monthly Handling Fee

- Want to set yourself free for shopping, travelling, further studies or by paying off high interest-bearing outstanding balances on other credit cards? No problem. Your enJoy Card can make all these come true by bringing you extra cash for flexible uses. New customer⁽³⁾ can apply the Interest-free Cash Instalment Plan simultaneously upon card application with the following exclusive benefits:
 - 100% interest-free⁽¹⁾ and a **super low fixed monthly handling fee of 0.29%**⁽⁴⁾
 - 12 monthly instalments for repayment, so you can manage your finances with peace of mind
 - Reward of Hang Seng Credit Card Cash Dollars on instalment amount

Notes:

- If you fail to make full repayment of the statement balance specified in your enJoy Card account statement on or before the payment due date of each month, you shall pay finance charge and other charges on any monthly instalment amount due but unpaid at the prevailing interest rate applicable to your enJoy Card account from the post date of such monthly instalment. For details, please refer to the Important Note of the related Credit Card application form.
- Price listed is the market retail price provided by the supplier on 31 December 2009.
- Interest-free Cash Instalment Plan with 0.29% super low monthly handling fee is only applicable to those customer without any principal Hang Seng Credit Card within the last 3 months before his/her new enJoy Card account has been opened. The account opening date of the new enJoy Card account is based on the issue date of the Card Collection Advice.
- The annualised percentage rate of 0.29% monthly handling fee calculated based on the requirement of the code of Banking Practice is 6.56% for 12 months.



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Terms and Conditions

HKD1,800 Designated Merchant Coupons Terms and Conditions:

- Merchant Coupons will be mailed to customer within 14 working days from the issue date of Card Collection Advice. Merchant Coupons is subject to the relevant Terms and Conditions. For details, please refer to the Merchant Coupons.

\$150 enjoy Dollars Terms and Conditions:

- To entitle to \$150 enjoy Dollars, successfully approved Principal Card customer of enjoy Credit Card/Spending Card is required to accumulate retail transactions at any enjoy Card Designated Merchants or cash advances of HKD1,500 within 90 days from the issue date of Card Collection Advice.
- \$150 enjoy Dollars will be credited to Principal Card customer's enjoy Card account, and a notification will be mailed to the Principal Card customer within 2 months after the Principal Card customer has fulfilled the spending requirement. The enjoy Card account should be valid and in good standing when the enjoy Dollars are credited.
- These Terms and Conditions are in addition to the Cardmember Agreement and in the event of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.

BenQ 22" Full HD iDTV Terms and Conditions:

- The gift is only applicable to Principal Card customer of enjoy Credit Card.
- Redemption letter will be mailed to Principal Card customer within 14 working days after the issue date of the Card Collection Advice. For detailed Terms and Conditions, please refer to the redemption letter.
- Hang Seng Bank Limited ("Hang Seng") will debit the approved enjoy Card account of customer with the redemption price of the BenQ 22" Full HD iDTV (i.e. HKD1,692) ("Redemption Price") by 12 consecutive monthly instalments (each instalment is HKD141), commencing from such date as Hang Seng may prescribe at its full discretion.
- Hang Seng will hold an amount equivalent to the Redemption Price from the credit limit of the customer's enjoy Card account until the last instalment has been debited. Hang Seng will proportionally reduce the hold amount from the credit limit of the Credit Card account every month after Hang Seng successfully debits the customer's enjoy Card account with the instalment amount due.
- On default of payment of any moneys due under the enjoy Card account or in case of breach of any provisions of the applicable Cardmember Agreement governing the use of the enjoy Card account ("Cardmember Agreement") or any of these Terms and Conditions by customer or in case of cancellation or termination of the customer's enjoy Card account or the instalment offer for whatever reason, all outstanding instalments or balance of moneys owing under these Terms and Conditions shall immediately become due and payable by customer and shall, at the absolute discretion of Hang Seng, be debited against the enjoy Card account whereupon the Cardmember Agreement shall apply to all the said instalments or balance.
- If the customer selects BenQ 22" Full HD iDTV and has not redeemed the BenQ 22" Full HD iDTV at designated redemption centre within 90 days from the issue date of Card Collection Advice, Hang Seng will debit the approved enjoy Card account with the Redemption Price of the BenQ 22" Full HD iDTV by 12 consecutive monthly instalments (each instalment is HKD141) commencing from such date as Hang Seng may prescribe at its full discretion.
- These Terms and Conditions are in addition to the Cardmember Agreement and in the event of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.

HKD25 Starbucks Coffee Gift Certificate Terms and Conditions:

- The offer is only applicable to Principal Card customer of enjoy Card whose application is successfully applied online and approved during the period from 4 January to 30 June 2010.
- HKD25 Starbucks Coffee Gift Certificate will be mailed to customer within 14 working days upon card approval.
- HKD25 Starbucks Coffee Gift Certificates is subject to the relevant Terms and Conditions. For details, please refer to the gift certificate.

Terms and Conditions for Interest-free Cash Instalment Plan:

- Interest-free Cash Instalment Plan with 0.29% super low monthly handling fee is only applicable to those customer without any principal Hang Seng Credit Card within the last 3 months before his/her new enjoy Card account has been opened. The account opening date of the new enjoy Card account is based on the issue date of the Card Collection Advice.
- Only Hang Seng credit card principal cardmember ("Cardmember") is allowed to apply for the Interest-free Cash Instalment Plan ("Instalment Plan"). The Instalment Plan is not applicable to student, Supplementary Card, Renminbi Credit Card, Corporate Card, Commercial Card, e-Shopping MasterCard, Spending Card, USD Visa Gold Card and private label card.
- Cardmember hereby instructs and authorizes Hang Seng Bank Limited ("Hang Seng") upon approval of the Cardmember's application for the Instalment Plan to: a) hold the credit limit of the Cardmember's Hang Seng credit card account as approved by Hang Seng ("Credit Card Account") with an amount equivalent to the Instalment Plan amount and the total handling fee as Hang Seng may from time to time prescribe until the last instalment amount is settled; b) debit the Instalment Plan amount and the total handling fee from the Credit Card Account by 12 consecutive monthly instalments. The first instalment amount will be debited from the Credit Card Account immediately or on the date that Hang Seng may prescribe at its discretion; c) proportionally reduce the hold amount from the credit limit of the Credit Card Account every month after Hang Seng successfully debits the Credit Card Account with the instalment amount due; and d) once-and-for-all credit the approved Instalment Plan amount to the designated Hong Kong Dollar current or savings account which is in the Cardmember's sole name and specified by the Cardmember. The fund-receiving bank may charge a handling fee from the above designated account (except for accounts with Hang Seng).
- After successfully collecting the new Card, Cardmember is required to call Hang Seng at 2998 6002 for the arrangement of crediting the approved Cash Instalment amount to the bank account designated by the Cardmember. If Cardmember makes any new Card transaction upon card collection, Hang Seng will also arrange the loan drawdown. If Cardmember neither notifies Hang Seng by calling the hotline nor makes any new Card transaction within 2 months upon the account opening date of the new Card, Hang Seng reserves the right to cancel the Instalment Plan application.
- In case the Cardmember requests (i) to cancel or amend the application for the Instalment Plan; or (ii) make prepayment in partial or full settlement of the outstanding balance of the Instalment Plan, Hang Seng will charge a handling fee of HKD300 each time and will debit it from the Credit Card Account.
- Approval of the Instalment Plan amount is subject to the account condition of the Credit Card Account and other conditions. Hang Seng may increase Cardmember's credit limit depending on the amount applied for at its discretion.
- Hang Seng will not accept the Instalment Plan application if: a) The Instalment Plan amount under the application hereof falls below HKD3,000; or b) The Credit Card Account is in overdue status.
- Hang Seng has the right to approve or reject any application hereof without giving any reason therefor.
- No finance charge is payable by the Cardmember who makes full repayment of the statement balance specified in the Cardmember's credit card account statement on or before the payment due date of each month. If the Cardmember fails to make full repayment of the statement balance specified in the Cardmember's credit card account statement on or before the payment due date of each month, the Cardmember shall pay a finance charge on all outstanding balance on the credit card account pursuant to the relevant Hang Seng credit card cardmember agreement ("Cardmember Agreement") governing the use of the credit card account. The Cardmember shall pay a finance charge and other charges on any monthly instalment amount due but unpaid at the prevailing interest rate applicable to the credit card account from the post date of such monthly instalment.
- Hang Seng reserves the right to revise the finance charge and the handling fee from time to time. Notwithstanding the other provisions in these Terms and Conditions, Hang Seng shall be entitled at any time with notice to the Cardmember to (a) suspend or terminate the Instalment Plan; and/or (b) revise or add further provisions to these Terms and Conditions.
- Cardmember will be notified of the result by separate post.
- Hang Seng reserves the right to cancel or terminate Instalment Plan at any time (including but not limited to below conditions) with reasonable notice and demand Cardmember to repay all outstanding of Instalment Plan immediately (i.e. all unpaid outstanding principle, handling fee and other charges of the Instalment Plan):
 - Cardmember breaches any of these Terms and Conditions or Cardmember Agreement;
 - Credit Card Account is delinquent or Cardmember fails to repay any debt upon demand by Hang Seng;
 - Credit Card Account or Instalment Plan is cancelled by Cardmember or terminated by Hang Seng, or on the Cardmember's bankruptcy or death.
 Notwithstanding any terms hereof, upon termination of the Credit Card Account or Instalment Plan for any reason, all outstanding of the instalment plan will become due and payable immediately and will be automatically debited from the Credit Card Account.
- Hang Seng Credit Card Cash Dollars ("Cash Dollars") will be credited to the Credit Card Account monthly after Hang Seng has successfully debited the instalment amount due from the Cardmember's Credit Card Account. Use of Cash Dollars is subject to the terms and conditions for Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6868.
- These Terms and Conditions shall form part of Cardmember Agreement and shall be construed accordingly. In case of any inconsistency between these Terms and Conditions and the Cardmember Agreement, these Terms and Conditions shall prevail.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.

Other Terms and Conditions:

- To entitle to the Welcome Gift, enjoy Card customer is required to submit the application and be approved during the period from 4 January to 30 June 2010.
- Welcome Gifts are only applicable to enjoy Credit Card/Spending Card Principal Card customer without holding any Hang Seng enjoy Principal Card currently and / or in the past 6 months.
- For application of one or more than one Supplementary Card(s) at the same time as the enjoy Principal Card (not applicable to Supplementary Private Label Card), Principal Card customer can get only \$50 enjoy Dollars once upon approval of application, on the condition that Supplementary Card customer shall make 1 retail transaction or cash advance within 90 days from the date of Card Collection Advice. \$50 enjoy Dollars will be credited to Principal Card customer's enjoy Card account and a notification will be mailed to the customer within 2 months.
- If customer has received the gift but subsequently cancels the Credit Card within the first 13 months from the date of account opening, a handling fee of HKD150 (applicable to \$150 enjoy Dollars or BenQ 22" Full HD iDTV) and HKD50 (applicable to Supplementary Card applied at the same time as the Principal Card) will be charged.
- Offers are available while stocks last.
- In case the selected gift runs out of stock, Hang Seng reserves the right to replace it with another gift. If there is no indication on choice of gift, customer will be considered as having given up the right for the Welcome Gift. Once the gift is chosen or redeemed, no change or replacement will be accepted.
- All products, services and information regarding this promotion are directly sold and supplied to customer by the supplier who is responsible for all related obligations and liabilities.
- Offers cannot be exchanged for cash or other products.
- Hang Seng reserves the right to vary or terminate the offers at any time and to amend the Terms and Conditions of the offers thereof from time to time. In case of dispute, the decision of Hang Seng shall be final.